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# Psychological Ownership and Organisational Fairness as Predictors of Work Motivation among Bankers in Ibadan Metropolis, Oyo State, Nigeria

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## Abstract

*Predictors of workers' motivation have a long history in organizational development. Studies conducted to determine the predictors of work motivation have produced diverse and inconsistent results. Therefore, this study investigated psychological ownership and organizational fairness as predictors of work motivation among bankers in Ibadan metropolis. Cross-sectional survey design was adopted while purposive sampling technique was used to select three banks: First Bank of Nigeria, Access Bank, and Guaranty Trust Bank. Three instruments: Work Motivation Scale, Psychological Ownership Scale, and Organizational Fairness Scale were used to collect data from 283 bankers from the study population. Data collected were analysed using zero-ordered correlation, multiple regression and t-test of independent samples to test the three hypotheses at a  $p < .05$  level of significance. The result indicated that psychological ownership ( $r = .58, p < .05$ ) and organizational fairness significantly correlated with work motivation among bankers in Ibadan metropolis. Also, psychological ownership and organizational fairness jointly predicted work motivation [ $R^2 = .35, F(2,280) = 75.48, p < .05$ ]. Furthermore, psychological ownership ( $\beta = .53, p < .05$ ) and organizational fairness  $\beta = .13, p < .05$ ) independently predicted work motivation among the study population. However, gender of the bankers did not influence the level of their motivation in the organisation. The study concluded that organizational ownership and organizational fairness are strong predictors of work motivation among bankers in the study population. The study recommends that bank management should put concrete policies such as bonus sharing and contributory pension funds to boost psychological ownership and organisational fairness among bankers.*

**Keywords:** Bankers, Ibadan, Organisational fairness, Psychological ownership, Work motivation.

## Introduction

It is a common knowledge that organisation without motivated workers will eventually lose out in the competitive market advantages. Motivation remains the core concept which cannot be over-emphasized in the workplace (Chang et al., 2022). Motivation is considered as 'a psychological process resulting from the reciprocal interaction between individual and environment that affects an individual's choices, efforts, and persistence (Latham & Ernst, 2006). When apply to work environment, it is what make workers to perform, stay and commit to an organisation, cooperate, support the managers, and help customers to achieve the organizational objectives (Strati, 2008). People are motivated to do something if they

believe it is likely to bring desired results. People who are well-motivated take action that they expect will achieve their clearly defined goals (Gribanova, 2021).

Motivation can be either intrinsic or extrinsic. Intrinsic motivation emanates from inherent qualities of the job itself which the individual enjoys as a result of successfully completing the task or attaining the goals (Legault, 2016). Extrinsic motivations are those that are external to the job such as pay, work condition, fringe benefits, security, promotion, contract of service, the work environment and conditions of work (Legault, 2016).

There are many extrinsic and intrinsic motivational factors that can predict workers' motivation. One such factor considered in this study as likely predictor of work motivation is psychological ownership. Jnaneswar and Gayathri (2023) define psychological ownership as the state in which an individual feels that an object (i.e., material or immaterial) is experienced possessively (i.e., it's 'MINE' or it is 'OURS'). When workers develop possessive feelings for the organization in which they work for, they show organizational ownership. Extending the definition, Wang et al. (2019) describe psychological ownership as an attitude which has both affective and cognitive components. They illustrate this with the phrases that denote feelings of ownership or possession. For example, 'This is my organisation' and 'This organization belong to us'. This tight connection between possession and feelings of ownership can be directed at the organization (or workplace) as a whole or at specific aspects of the organization such as the group, job, work tools (i.e., a computer or production machine), or work itself (Cocieru, 2019; Jafri, 2016).

Some studies have found organizational ownership to predict workers' motivation in different organizations (Tian & Belk, 2005; Van Dyne & Pierce, 2004; Wagner et al., 2003). For example, Tian and Belk (2005) examined the influence of psychological ownership on work motivation among 319 academic and non-academic staff in Estonia and found that psychological ownership significantly predict work motivation among the study population. Also, when academic staff was given full opportunity to control the grants they attracted to the universities, they exhibited higher level of motivation to work than when there was restriction on such grants. Van Dyne and Pierce (2004) investigated organizational correlates of work motivation (job commitment, sense of ownership and attitude to work) work among 219 uniform officers in some selected cities in the United Kingdom. They found that job commitment, sense of ownership and attitude to work jointly and independently predicted work motivation. In another study, Wagner et al. (2003) examined psychological factors on work motivation among 197 public servants in Portugal. The result revealed that psychological ownership predicted work motivation among civil servants in Portugal. Finally,

Vandewalle et al. (1995) investigated the influence of psychological ownership on motivation among 333 fast moving consumable goods workers. The result showed significant difference in work motivation among the study population. Workers with high level of psychological ownership reported higher motivation than those with low level of psychological ownership.

The second factor considered in this study as likely predictor of work motivation is organizational fairness which is the degree to which an organization provides its workers with appropriate, fair and respectful treatment, adequate and accurate information, resources and rewards (ALMazrouei & Zacca, 2021). Organizational fairness is divided into three components: distributive justice (fairness in resources and products allocation), procedural justice (fairness of organizational procedures and ways in which decisions are reached vis-à-vis the distribution of resources), and interactional justice (fairness of organizational interpersonal relations and accessibility of equal opportunities) (Lee et al., 2017). Several studies have found positive associations between organizational fairness and organizational citizenship behaviour (work action defined here as behaviours that benefit the organization by contributing to its environment and functioning beyond formal job requirements) (Nagin & Teep, 2020; Nazir et al., 2019; Yean & Yusof, 2016).

Some studies have remotely examined organization fairness as predictor of work motivation across different work settings. For example, Şimşek and Çelik (2009) investigated organizational factors such as work environment, organizational fairness and job engagement on work motivation among health workers in Jordan. The result showed that organizational fairness and job engagement jointly predicted work motivation. Ayverdi (2010) investigated the dimensions of organizational fairness-procedural, distributive and interactional justice as predictors of work motivation among 402 police officers in Slovenia. The result indicated that organizational fairness dimensions (procedural, distributive and interactional justice) jointly predicted work motivation. Also, Guclu (2003) carried out a study on the relationship between organizational fairness and work motivation among a sample of 98 casual workers in selected cement factories in Namibia. The study was a field experiment: Participants were randomly selected and assigned into experimental and control groups. Experimental group consisted of individuals who were exposed to unfairness (injustice) condition, while the control group was observed in a normal environment. The result revealed that group exposed to experimental condition reported lower motivation at work than the control group. Finally, Walumbwa et al. (2009) investigated the influence of organizational fairness on work motivation among 377 civil servants in Uganda. The result indicated that organizational unfairness had significant influence on work motivation among the civil servants. Civil

servants with high sense of injustice reported lower work motivation than those with low sense of injustice.

One demographic factor considered in this study to influence work motivation is gender. Some studies have found no gender difference in workers' motivation (Magallanes et al., 2021; Naz, et al., 2020; Stefko et al. (2017). For example, Stefko et al. (2017) found that women were less motivated in their work environment than men. They found that the difference in motivation was rooted on different extrinsic and intrinsic factors that motivated them. However, other studies have found male workers to be more motivated than their female counterparts (Eagly, Karau, & Makhijani, 1995; Ogunleye & Osekita, 2016; Wagner et al., 2003).

Previous studies on the predictors of work motivation have identified factors which deviated from the interaction between general work environment and personality traits, working conditions, hygiene factors, etc. Many of these results were inconclusive. Therefore, the purpose of this study was to investigate psychological ownership and organization fairness as predictors of work motivation among bankers in Ibadan metropolis. The following specific objectives were stated: (a) to examine whether there will be significant relationship among psychological ownership, organizational fairness, and workers motivation among bankers in Ibadan metropolis, (b) to determine whether psychological ownership and organizational fairness will jointly and independently predict work motivation among bankers in Ibadan metropolis, and (c) to establish whether there will be gender difference in work motivation among bankers in Ibadan metropolis.

The results of this study would provide fresh insights on the importance of psychological ownership and organizational fairness as motivators among bankers. Also, the findings of this study would assist Human Resource Managers in redesigning incentive plans that would provide bankers with the sense of equity and ownership, and therefore increase productivity among bankers.

### **Theoretical concepts**

Two theoretical concepts anchored this study.

**Social Exchange Theory** Social exchange theory explains voluntary actions of individuals that are motivated by the returns they are expected to bring and get from others. Cropanzano and Mitchel (2005) suggest that the parties involved act in a manner that both will reciprocate the actions of one another such as creating mutual obligation over time. If any of the party to the contract does not reciprocate, feeling of imbalance is created between the contributions of

the parties involved. In an employment relationship, when workers perceive that their employer fails to reciprocate their contributions, they are likely to respond through negative emotions such as frustration and anger (Gardner et al. 2021). However, they can reduce the imbalance or restore the balance through reduction of organizational commitment, trust and other important behaviours and attitudes (Tekleab et al., (2020).When apply to the present study, a worker sense of psychological ownership and organization fairness will determine the level of worker's level of commitment, sense of belonging and the fair treatment received while working for the organization.

**Theory of Reason Action** The theory was postulated by Ajzen and Fishbein (1980). The theory proposes that attitude and subjective norms determine a person's behavioural intention to perform certain behaviour. Attitude is the positive or negative evaluation of the object while subjective norms is the influence of the significant others to perform or not to perform the behaviour (Ajzen & Fishbein, 1980). When apply to this study, it means that work motivation in an organization will depend on the level of psychological ownership and organization fairness bankers tend to receive while working for the organization. High (positive) psychological ownership and organizational fairness will be motivators while low (negative) psychological ownership and organization fairness lead to dissatisfaction.

### **Hypotheses**

1. There will be significant positive relationship among psychological ownership, organizational fairness and work motivation among bankers in Ibadan metropolis.
2. Psychological ownership and organizational fairness will jointly and independently predict work motivation among bankers in Ibadan metropolis.
3. Male bankers will significantly report higher level of work motivation than female bankers in Ibadan metropolis.

### **Method**

#### **Design**

The study adopted cross-sectional survey research design while structured questionnaire was used for data collection. The study investigated psychological ownership and organizational fairness as independent variables and work motivation as dependent variable.

#### **Setting**

The study was conducted in three banks: First Bank, Guarantee Trust Bank and Access Bank branches in Ibadan metropolis.

### **Sample and Sampling Technique**

Purposive sampling technique was used to select three banks in Ibadan metropolis while accidental sampling technique was used to select participants to response to questionnaires used for data collection.

### **Participants**

Descriptive statistic used to summarise demographic data showed that 152 (53.7%) participants were females, while 131 (46.3%) were males. As regard age distribution, 61 (21.6%) of the participants were less than 30 years of age, 82 (29%) were between 30 and 39 age bracket, 91 (32.2%) were between 40 and 49 age bracket, while 49 (17.3%) participants were 50 years old and above. Finally, as regards marital status, 170 (60.1%) participants were married, 92 (32.5%) participants were singles, while 21 (7.4%) participants did not indicate their marital status.

### **Instruments for Data Collection**

**Work Motivation** This was evaluated using Work Motivation Scale developed by Tremblay et al. (2009). It is an 18- item scale presented in a 5-point Likert's format that ranges from Strongly Agree (5) to Strongly Disagree (1). The scale has four subscales which include: External ( $\alpha = .75$ ), introjected ( $\alpha = 0.77$ ), identified ( $\alpha = 0.84$ ) and intrinsic ( $\alpha = 0.91$ ). Sample items include: 'I am doing this work because it allows me to earn money' and 'Because this job has become a fundamental part of who I am'. For the present study a composite Cronbach's alpha for the scale was 0.89

**Psychological Ownership** This was measured using Organizational Psychological Ownership Scale developed by Van Dyne and Pierce (2004). It is a 7-item scale presented on a 5-point Likert's response format that ranges from Strongly Agree (5) to Strongly Disagree (1). Sample items include: 'This is OUR company' and 'This is MY organisation' The authors reported the scale Cronbach's alpha of 0.93. The scale Cronbach's alpha for the present study was 0.87.

**Organizational Fairness** This was assessed using Organizational Fairness Scale developed by Colquitt et al. (2001) to address the degree to which individuals perceive been unjustly treated by the organization. It is an 18-item scale presented in a 5-point Likert's response format ranging from strongly disagree (1) to strongly agree (5). Samples item include: 'Employees are praised for good work' and 'Employees hard work is appreciated'. Higher scores indicate high perceived injustice (unfairness). The scale developers obtained Cronbach's alpha of 0.95. In this study, the scale composite Cronbach's alpha was 0.75.

### Procedure for Data Collection

The researchers obtained Letter of Introduction from the Department of Psychology, Faculty of the Social Sciences, University of Ibadan which was presented to the management of the selected banks. The Introduction Letter was also used to obtain permission from potential participants. Participants who agreed to participate in the study were given the questionnaires in the staff canteen during lunch hour because of their job schedules. The same procedures were carried out in the three branches of the banks selected for the study. The questionnaire took under 15 minutes to fill while the period of data collection was for three weeks. A total of 300 questionnaires, 100 copies for each designated bank were distributed, with 289 copies retrieved (response rate of 96%). However, six questionnaires were incompletely filled and were discarded left with 283 copies that were used for the final analysis.

### Method of Data Analysis

Data collected were analysed using SPSS version 23. Descriptive statistic was used to summarise demographic data. Zero-ordered correlation was used to test hypothesis 1, standard multiple regression was used to test hypothesis 2, while hypothesis 3 was tested using t-test of independent sample. All hypotheses were accepted at a  $p < 0.05$  level of significance.

### Results

**H1** There will be significant positive relationship among psychological ownership, organizational fairness, and work motivation among bankers in Ibadan metropolis. This was tested using zero-ordered correlation and the result is presented in Table 1.

**Table 1**

*Zero-ordered Correlation among Variables of Study*

S/N	Variables	Mean	SD	1	2	3
1	Work Motivation	62.31	14.06	-		
2	Psychological ownership	42.95	8.84	.58*	-	
3	Organisational fairness	28.51	6.30	.34**	.39*	-

Table 1 presents results on the relationship among work motivation, psychological ownership and organizational fairness among bankers in Ibadan metropolis. The result revealed that there exists significant positive relationship between work motivation and psychological



ownership ( $r = .58, p < .05$ ). Also, there was a significant positive relationship between work motivation and organizational fairness ( $r = .34, p < .05$ ). This results supported hypothesis one.

**H2** Organisational fairness and psychological ownership will jointly and independently predict work motivation among bankers in Ibadan metropolis. This was tested using multiple regression analysis and the result is presented in Table 2.

**Table 2**

*Organisational Fairness and Psychological Ownership as Predictors of Work Motivation among Bankers in Ibadan Metropolis*

Criterion	Predictors	$\beta$	$t$	$p$	$R$	$R^2$	$F$	$p$
Work Motivation	Psychological ownership	.53	10.09	<.05	.59	.35	75.48	<.05
	Organisational Fairness	.13	2.49	<.05				

The results in Table 2 showed that organisational fairness and psychological ownership jointly predicted work motivation [ $R^2 = .35, F(2, 280) = 75.48, p < .05$ ]. When combined psychological ownership and organizational fairness accounted for about 35% variance in work motivation among bankers. Also, psychological ownership ( $\beta = .53, t = 10.09, p < .05$ ) and organizational fairness ( $\beta = .13, t = 2.49, p < .05$ ) independently predicted work motivation among bankers in Ibadan metropolis. This confirmed the stated hypothesis.

**H3** Male bankers will significantly report higher level of work motivation than female bankers in Ibadan metropolis. This was tested using t-test for independent samples and the result is presented in Table 3.

**Table 3**

*T-test of Independent Sample showing Gender difference in Work Motivation*

Gender	N	Mean	SD	$t$	$df$	$p$
Male	131	62.24	12.68	.08	281	>.05
Female	152	62.38	15.19			

Table 3 presents result on gender difference in work motivation among bankers in Ibadan metropolis. The result showed no significant gender difference in work motivation among bankers in Ibadan metropolis [ $t(281) = .08, p > .05$ ]. Therefore, hypothesis three was rejected.

## **Discussion**

This study investigated organizational fairness and psychological ownership on work motivation among bankers in Ibadan metropolis. Three hypotheses were generated and tested. The hypothesis that there will be significant positive relationship between work motivation and psychological ownership among bankers in Ibadan metropolis was confirmed. This implies that the higher the psychological ownership, the higher the work motivation among bankers.

Also, there was significant positive relationship between work motivation and organizational fairness. This means that the higher the organizational fairness, the higher work motivation among bankers. This finding supported previous result by Pierce et al. (2001) who found positive relationship between psychological ownership and work motivation among mining workers. Also, the study lent credence to the finding by Tian and Belk (2005) who found positive relationship between organizational fairness and work motivation among universities staff in Estonia.

The hypothesis that psychological ownership and organizational fairness will jointly and independently predict work motivation among bankers in Ibadan metropolis was supported.

Psychological ownership and organizational fairness were found to jointly predict work motivation. When combined psychological ownership and organizational fairness accounted for about 35% variance in work motivation among bankers. Psychological ownership and organization are important resources that impact positive attitudes (e.g. higher commitment, sense of belongingness, self-identity, motivation, etc) to workers in their organisations. This means that bankers with higher psychological ownership and organizational fairness will show higher level of positive attitude towards the organizations than those with negative attitudes. This finding supported previous result by Van Dyne and Pierce (2004) who found organizational fairness to be a strong predictor of work motivation among uniform officers in UK.

Finally, the hypothesis that male bankers would report higher than female bankers on work motivation was not supported. This means that gender of the bankers did not influence the level of their motivation to work. This finding supported previous studies (Magallanes et al., 2021; Naz, et al., 2020; Stefko et al., 2017) who found that gender did not influence the

level of motivations among their study population. However, this finding contradicted result by Wagner et al. (2003) who found male bankers to be more motivated than their female counterparts. It needs to be stated that many of the bank workers in Nigeria are contract staff. The level of motivation may not be entrenched in their sense of well-being in the organization.

### **Conclusion**

This study has empirically established that psychological ownership and organizational fairness are significant predictors of work motivation among bankers in Ibadan metropolis. Gender was not found to be a significant influence of work motivation among bankers in the study population.

### **Recommendations**

Because of the findings in this study that psychological ownership and organizational fairness were strong predictors of work motivation, it is recommended that bank management should put in place concrete policies such as bonus sharing and contributory pension funds that would boost psychological ownership and organisational fairness among bankers in their organisations. This would help to motivate bankers to put in their best toward organisational performance and productivity.

### **Limitations of the Study**

The following limitations need to be addressed in further studies. The study purposively selected three banks in Ibadan metropolis which significantly hindered generalization of the study findings. Further studies should include more banks in the metropolis. Another limitation is the sample size of 283 participants which may not be a true reflection of the bankers in Ibadan metropolis. Further studies should increase the sample size to allow for generalization. Finally, financial constraint and the unwillingness of the study participants to response to the study instrument limited this study. Further studies should work to overcome these two constraints.

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