




“Self-efficacy and social adjustment as predictors of achievement motivation among bank employees”

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SELF-EFFICACY AND SOCIAL ADJUSTMENT AS PREDICTORS OF ACHIEVEMENT MOTIVATION AMONG BANK EMPLOYEES

Abstract

Despite the surge of studies on employee achievement motivation, there is little research that looks at the combination of self-efficacy and social adjustment as predictors of achievement motivation in Nigeria. Hence, this paper examines the influence of self-efficacy and social adjustment on achievement motivation in Nigeria's banking industry. The study's sample was drawn from six banks (Guarantee Trust Bank, First Bank of Nigeria, United Bank for Africa, Ecobank, First City Monument Bank, and Access Bank) in Ibadan, Oyo State, Nigeria. Also, it assumes a quantitative research approach. In this study, questionnaires were distributed randomly, and out of 200 questionnaires, 149 were suitable for analysis. Hence, the analysis was completed using the SPSS version 26. The results of this paper reveal that self-efficacy provided about 22% of influence and social adjustment about 82% of the influence on variance in achievement motivation among bank employees. Further results showed that gender, marital status, educational qualification and work experience have a significant and independent influence on achievement motivation among bank employees. The findings denote that increased levels of self-efficacy and social adjustment significantly predict achievement motivation. Therefore, human resource managers in Nigeria's banking industry should always consider the psychosocial factors of employees, which will help management to know the practical measures and motivating conditions that are useful for enhancing achievement motivation. Also, banking industry managers should train employees in social adjustment skills that will help them managing their life achievements.

Keywords

cognition, learning, motivation, accomplishment, banking, Nigeria

JEL Classification

D83, G21, G41

INTRODUCTION

The banking industry undoubtedly plays an important role in Nigeria's socio-economic growth. The study revealed that financial organizations (for instance, banks) contribute to the Gross Domestic Product (GDP) of the Nation (Central Bank of Nigeria, 2009). This is also made possible through the role of these organizations in intermediating between economic units with surplus funds and those that need such funds to sustain their investment (Ebong, 2006). However, sustaining the noble roles of these financial organizations rests on their employees' achievement motivation level. Achievement motivation could be described as the predisposition that stimulates individuals to succeed. People who have high achievement motivation levels also possess strong predispositions of being result-oriented, achieving organizational and individual successes, strong determination, being resolute, and making the difference (Epstein & Harackiewicz, 1992).



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Regrettably, there have been cumulative circumstances of poor motivation among bank employees in Nigeria (Oladejo et al., 2011). Poor achievement motivation of bank staff, particularly in emerging countries like Nigeria, impacts the quality of service they render and, as a result, impacts their satisfaction level and their performance. One of the paramount current challenges work organizations are facing is attracting the services of staff that will sustain the achievement of organizational goals (Oladejo et al., 2011). Aborisade and Obioha (2009) opined that the human resources, amid the several factors of production, must be appropriately utilized for the goals of an organization to be realized. Incidentally, the achievement and advancement of such organizations depend on their workers' performance. Dixit and Bhati (2012) believe that staff with high self-efficacy and social adjustment in their work organizations will bring about sustained productivity.

Self-efficacy (SE) shows the significance of self-belief for the effective achievement of tasks. It also gives significance to people's confidence in their aptitudes to motivate themselves to perform positively and effectively in achieving their goals (Ivancevich et al., 2005). SE is the belief individuals have in their capacity to engage in a definite behavior to attain their desired goals (Kinicki & Kreitner, 2006; Ivancevich et al., 2005). Furthermore, an adjustment could be when the individuals can adjust themselves to various circumstances in their environs, lead a happy and well-adjusted life and live in concord (Bhagat, 2016). Social adjustment is one of the essential areas of adjustment, and it is adjustment with others in the society or an environment (Bhagat, 2016). Social adjustment is getting along with the members of a group or society. So, some researchers opined that social adjustment positively relates to achievement motivation. Hence, employees that have high social adjustment will also have a high level of achievement motivation (Nikolaou & Tsaousis, 2002; Carmeli, 2003; Rozell et al., 2004). However, despite an increase in research on employee achievement motivation, few studies have looked at the combination of self-efficacy and social adjustment as predictors of achievement-motivation in Nigeria. Therefore, this paper seeks the influence of self-efficacy and social adjustment on achievement motivation in the Nigerian banking industry.

1. LITERATURE REVIEW

1.1. Social cognitive theory of self-efficacy

The social cognitive theory (SCT) projects people's belief that they can effectively complete a specific task (Bandura, 1977, 1997). This theory proposes that an individual's abilities, cognitive skills, and attitudes cover what is identified as the self-system, which plays a vital role in individuals' perception and behavior in response to different circumstances (Cherry, 2013). Self-efficacy is defined as the "*judgments that individuals hold about their capabilities to learn or to perform courses of action at selected levels. In essence, self-efficacy beliefs are the self-perceptions that individuals hold about their capabilities*" (Pajares, 2010). SE has three dimensions: *generality*, which indicates the extent to which expectation is generalized across circumstances; *magnitude*, which refers to the level of task difficulty individuals believe they can reach; and *strength*, which is referred to as the belief concerning strong or weak magnitude

(Bandura, 1997). Effort is hardly made to accomplish a task when failure is anticipated. Therefore, the SCT proposes that self-efficacy beliefs are responsible for motivation and personal achievement. Except people are certain that their actions can significantly yield the desired results (for instance, achievements), they have little motivation to persist in the face of problems (Pajares, 2010).

1.2. Social learning theory of social adjustment

Serebryakova et al. (2016) noted that the social learning theory (SLT) developed by Skinner (1965 as indicated by Hjelle & Ziegler, 2003) has to do with the actual adaptive human interface with the social environs. Serebryakova et al. (2016) further stated that the achievement of human activities in given circumstances or their level of adjustment in a society rests on the set of behavioral patterns they have generated in the course of learning (Serebryakova et al. 2016). Serebryakova et al. (2016) noted in their perspective that the aforementioned behavioral pat-

terns allow an individual to achieve social balance/adjustment between him/her and the closest social environment (for instance, adapting to the society). Therefore, this theory suggests that individuals' set of learned behavioral patterns is responsible for how motivated they could be in achieving their set goals.

The theories stated above will be applied to this study, as this paper will like to investigate the social cognitive theory that proposes self-efficacy beliefs are responsible for human well-being, motivation, and personal achievement. Hence, this viewpoint suggests that, except people believe their actions can significantly make them achieve their desired results (for instance, achievements), they have little motivation to persist in the face of problems. This paper will also investigate the proposition of Serebryakova et al. (2016), who posited that the adaptive human interaction with the social environment influences their achievement motivation level, as their set of learned behavioral patterns makes it possible.

Schuler and Prochaska (2001) divide achievement motivation into two categories such as foremost components and secondary components. The foremost components of achievement motivation are described as working aspiringly and definitely and being self-confident in achieving set objectives. Secondary components of achievement motivation, on the other hand, are described as the tendency to compete, compensative effort, confidence in success, independence, eagerness to learning, superiority, intrinsic resistance, regular and continuous work, taking up hard tasks, fearlessness, flexibility, focus, setting target, persistence, priding himself/herself and composing himself/herself (Byrne et al., 2004). Studies indicated a significant correlation between organizational commitment and need for achievement (Mannheim et al., 1997), and several scholars conclude that motivation is imperative in work organizations, and that an individual employee attempts to gratify several needs through their work and connection with an organization (Li, 2006).

1.3. Self-efficacy, social adjustment, and achievement motivation

Self-efficacy enormously affects an individual's achievement and performance; hence, a high self-efficacy level increases the people's belief that they will be able to complete all their

chores and existing challenges present when discharging their individual and group tasks (Yeo & Neal, 2006). Meral et al. (2012) posited that self-efficacy is an essential factor that motivates individuals and has a positive effect on their achievements. Furthermore, motivation to learn, acquire skills, perform and achieve goals, correlate with self-efficacy (Quinones, 1995; Colquitt et al., 2000). Also, several investigations on the link concerning achievement motivation and self-efficacy indicated a significant correlation between the two factors (Xiao-gang, 2003; Zhang, 2006; Fu, 2011). In addition, Elias et al. (2010) suggested self-efficacy significantly and positively correlates with achievement motivation. Perceived self-efficacy is essential to human functioning as it does not only directly affect behavior, but also influences other factors, such as outcome expectations and goals and aspirations (Verheul et al., 2001). Robbins et al. (2009) argue that the greater people's self-efficacy level is, the more their assurance to succeed in a task. Studies have indicated self-efficacy as a consistent predictor of performance and motivation, which is consistent with environment, time, and different communities (Farsides & Woodfield, 2003; Duckworth et al., 2007). Abouserie (1995) posits that experiencing failure or success may be linked to weak or strong self-efficacy levels.

China (2015) stated that adjustment is the incessant process of sustaining mastery of the environment, one's desire, and the sense of being at peace with oneself. Thus, adjustment is the ability to choose an effective and appropriate measure to meet the stresses of the environment while upholding a healthy attitude towards the situation. Social adjustment measures how an individual deals with social support and interpersonal relationships, as well as the extent and success of social involvement (Baker & Siryk, 1989). Zeidner (1992) asserted that social adjustment is the capacity to establish and manage the societal and interpersonal demands which are part of social involvement. Several pragmatic studies have demonstrated the relationship between social adjustment and achievement motivation (Green et al., 1980; Wentzel & Asher, 1995). At large, studies have indicated that individuals who exhibit friendly and prosocial

behavior tend to have many achievements on the job (Green et al., 1980; Masten et al., 1999; Wentzel & Asher, 1995). Investigations showed that individuals' sociometric status co-varies with their achievement motivation (Wentzel & Asher, 1995). Workers who are liked and accepted by their colleagues and hold leadership spots are expected achievers, whereas those rejected by their colleagues have difficulties with achievement motivation. Salami (2008) posits that workers with high social adjustment will report a high need for achievement. Gbadamosi (2003) proposed that workers' social adjustment enhances performance, which results in organizational effectiveness. Individuals' social adjustment, which is an effort made to deal with the standards, values, and needs of society, plays an essential role in their needs for achievement (Rozell et al., 2004).

2. AIMS AND HYPOTHESES

This paper aims to develop a practical model useful for effectively promoting achievement motivation in the banking industry in Nigeria.

To test more clearly the influence of self-efficacy on achievement motivation among bank employees, the following hypotheses are stated:

H₁: Self-efficacy significantly predicts achievement motivation among bank employees in Ibadan.

H₂: Social adjustment significantly predicts achievement motivation among bank employees in Ibadan.

H₃: There is a joint influence of self-efficacy and social adjustment on achievement motivation among bank employees in Ibadan.

3. METHODS

This paper employed a survey design that used structured questionnaires to investigate the influence of self-efficacy and social adjustment on achievement motivation. This administering was conducted on a sample of 200 participants from

selected banks in Ibadan city of Nigeria. The selected banks are Guarantee Trust Bank, First Bank of Nigeria, United Bank for Africa, Ecobank, First City Monument Bank, and Access Bank. A random sampling technique was adopted to choose participants for this study. Participants were recruited through a simple random sampling technique. The employees' anonymity was well-maintained in the inquiry process as inclusive of the primary research. A total number of 149 valid questionnaires were retrieved and analyzed.

The questionnaire used in this study comprised different sections.

Section A: Demographic questions

This section is for the respondents' demographic data (gender, age, work experience, marital status, and educational qualification).

Section B: Self-efficacy

This part of the questionnaire, for instance, the General Perceived Self Efficacy Scale (GPSS), measures individuals' self-efficacy level. This instrument is a 16-item measuring scale developed by Schwarzer and Jerusalem (1995). This scale is also a 4-point Likert rating scale ranging from Not at all true (1) to Exactly true (4). The initial reliability coefficient of the scale was 0.90. However, this study achieved a Cronbach's alpha reliability coefficient of 0.75.

Section C: Social adjustment

It deals with the social adjustment scale developed by Black (1988). This instrument has eight items, with a 5-point Likert assessing scale of SD = Strongly Disagree to SA = Strongly Agree. The scale's original reliability coefficient was 0.79, while the present investigation has achieved a Cronbach's alpha reliability coefficient of 0.71.

Section D: Achievement motivation

To measure the achievement motivation level in this study, a 21-item achievement motivation scale was adapted, which was revised by Lang and Fries (2006). This instrument assumes that achievement

motivation can be regarded as a trait. The scale has a five-point Likert format. The developer indicated a Cronbach’s coefficient of 0.82, while the present investigation has achieved a Cronbach’s alpha reliability coefficient of 0.72.

However, to authenticate the measuring scales’ efficiency, the researchers adopted a pilot study to detect any possible hitches beforehand.

4. RESULTS

The data retrieved from the respondents were analyzed with the statistical package for social sciences (SPSS version 26). Hence, this paper indicates the results of the data analyzed in the sections below.

Table 1. Demographics

Source: Study’s fieldwork.

Characteristics	Category	Frequency	Percent (%)
Gender	Male	82	55.0
	Female	67	45.0
	Total	149	100
Age	20-25	12	8.1
	36-40	65	43.6
	41 and Above	72	48.3
	Total	149	100
Marital status	Single	42	28.2
	Married	107	71.8
	Separated	–	–
	Divorced	–	–
	Total	149	100
Educational qualification	WAEK/SSCE	4	2.7
	OND/NCE/ Technical/Grade II	20	13.3
	HND	25	16.8
	BSc/Bed.	81	54.4
	MSc/Other Professional Qualifications	19	12.8
	Total	149	100
Work experience	1-5 years	40	26.8
	6-10 years	60	42.3
	11 years & Above	49	32.9
	Total	149	100

Table 1 displays the respondents’ demographics and the frequency and percentage of responses to the questionnaire.

Table 2. Summary of multiple regression showing the joint and independent influence of self-efficacy and social adjustment on achievement motivation among bank employees

Variables	Beta	t-value	Sig	R	R ²	F	P
Self-efficacy	.221	5.376	< .01	.868	.754	223.32	< .01
Social adjustment	.829	20.154	< .01	–	–	–	–

Table 3. Summary of multiple regression showing the joint and independent influence of age, marital status, gender, work experience (in years), and educational qualification on achievement motivation among bank employees

Predictors	R	R ²	F	P	Beta	T	Sig
Gender	–	–	–	–	.212	4.101	.000
Age	–	–	–	–	–.042	–.823	.412
Marital status	.837	.701	84.470	< .05	–.119	–2.213	.028
Educational qualification	–	–	–	–	.221	4.010	.000
Work experience	–	–	–	–	–.610	–10.325	.000

Note: Dependent Variable: Achievement Motivation

Table 2 reveals that self-efficacy and social adjustment independently and significantly predict the variance in achievement motivation among bank employees at ($\beta = .221$; $t = 5.376$; $P < .01$) and ($\beta = .829$; $t = 20.154$; $P < .01$), respectively. These results infer that self-efficacy provided about 22% of influence and social adjustment about 82% of the influence on variance in achievement motivation among bank employees. These findings have responded to the first and second hypotheses of this investigation.

The results also showed that self-efficacy and social adjustment jointly predicted achievement motivation among bank employees at $\{R = .868$; $R^2 = .754$; $F(2, 146) = 223.32$; $P < .01\}$. This implies that self-efficacy and social adjustment jointly account for about 75.4% variance in achievement motivation among bank employees, while the remaining 24.6% could be accounted for by other variables not considered in this study. Besides, these results have confirmed the third hypothesis of this study.

Moreover, further analysis revealed that bank employees’ demographics (such as, age, gender, marital status, work experience and educational quali-

fication) jointly predicted achievement motivation of bank employees at $\{R = .837; R^2 = .701; F(4,144) = 84.470; P < .05\}$. This implies that the aforementioned demographics jointly accounted for about 70.1% variance in achievement motivation among bank employees, while the remaining 29.9% could be accounted for by other variables not considered in this study. Further results showed that gender, marital status, educational qualification and work experience have a significant and independent influence on achievement motivation among bank employees at $(\beta = .212; t = 4.101; P < .05)$, $(\beta = -.119; t = -2.213; P < .05)$, $(\beta = .221; t = 4.010; P < .05)$ and $(\beta = -.610; t = -10.325; P < .05)$, respectively.

5. DISCUSSION

The results suggest that bank employees with an increased self-efficacy level are more motivated to attain their goals or be successful. Hence, self-efficacy significantly and positively predicts achievement motivation among bank employees. The social cognitive theory of self-efficacy, as explained above, further proposes that an individual's abilities, cognitive skills, and attitudes cover what is identified as the self-system, which plays a vital part in individuals' perception and behavior in response to different circumstances (Cherry, 2013). This paper confirms the position of social cognitive theory concerning the influence of self-efficacy on achievement motivation. This position is in line with Yeo and Neal (2006), who state that a high self-efficacy level increases the people's belief that they will be able to complete all their chores and existing challenges present when discharging their individual and group tasks. This paper further confirms the positions of Meral et al. (2012), who noted that self-efficacy is an essential factor that motivates individuals and has a positive effect on their achievements, and Colquitt et al. (2000), who noted that motivation to learn, acquire skill, perform and achieve goals, has also been associated with self-efficacy. Moreover, the results corroborate the position of Elias et al. (2010), who suggested that self-efficacy significantly and positively correlates with achievement motivation.

The findings stated above reveal that social adjustment significantly and positively predicts

achievement motivation among bank employees, suggesting a substantial difference in achievement motivation levels due to employees' social adjustment levels. The social learning theory of social adjustment, as specified earlier, explained that the adaptive human interaction with the social environment influences their achievement motivation level, as their set of learned behavioral patterns makes it possible. This paper confirms the position of social learning theory concerning the influence of social adjustment on achievement motivation. This assertion corroborates both Masten et al.'s (1995) and Wentzel and Asher's (1995) suggestion that individuals who exhibit sociable and prosocial behavior are likely to have many achievements on the job, and Salami (2008), who posited that workers with high social adjustment will report a high need for achievement. The current results are also in line with Rozell et al. (2004), who state that individuals' social adjustment that is an exertion made to deal with the values, standards, and needs of society, plays a vital role in their need for achievement. Furthermore, this paper confirms Gbadamosi's (2003) position, which indicated that workers' social adjustment enhances performance that leads to organizational effectiveness.

Besides, this paper's results indicate that self-efficacy and social adjustment have a significant joint influence on achievement motivation among bank employees. These results also showed that these predictors (self-efficacy and social adjustment) contributed about 75% of the variance in achievement motivation among bank employees, while other factors not considered in this study contribute about 25% of the variance.

The results also indicate that gender, education level, marital status, and work experience are the demographics that independently and significantly predict achievement motivation among bank employees. In contrast, age does not predict achievement motivation among bank employees.

Moreover, these results have also met this paper's aim: to develop a pragmatic model that could effectively promote achievement motivation in Nigeria's banking industry, reflected in Figure 1.

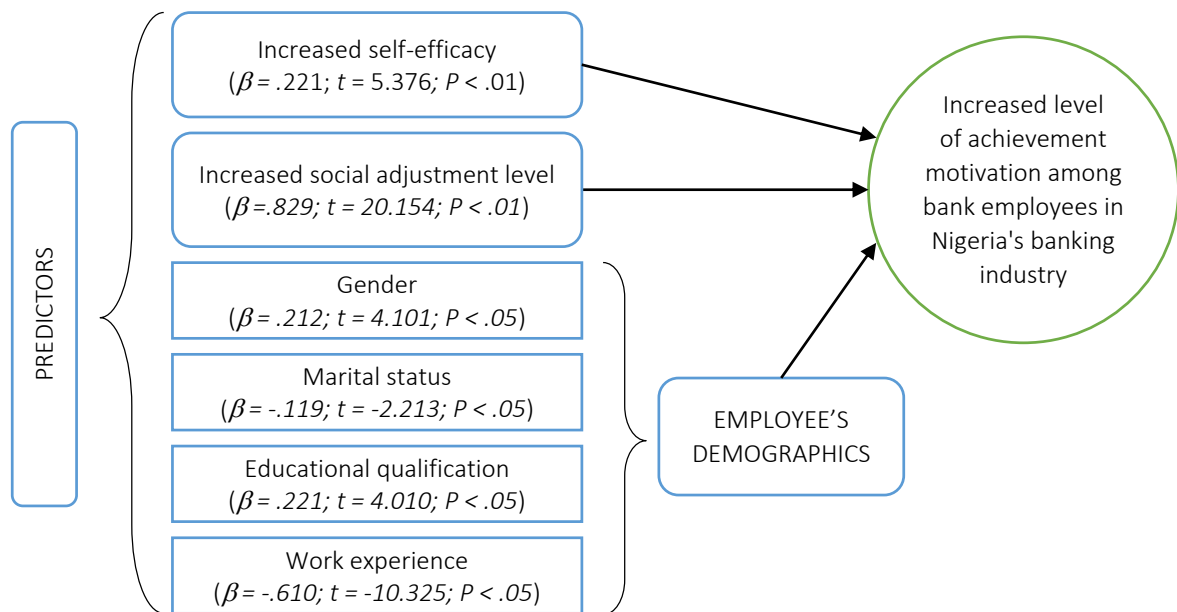


Figure 1. Practical model of effectively promoting achievement motivation in Nigeria's banking industry

CONCLUSION

This paper explored the influence of self-efficacy and social adjustment on achievement motivation in Nigeria's banking industry, and also focused on developing an empirical model that could effectually increase achievement motivation in the banking industry.

The results of this study revealed that self-efficacy and social adjustment independently and significantly predict the variance in achievement motivation among bank employees at ($\beta = .221; t = 5.376; P < .01$) and ($\beta = .829; t = 20.154; P < .01$), respectively; and that self-efficacy provided about 22% of influence and social adjustment about 82% of the influence on variance in achievement motivation among bank employees. Furthermore, the results revealed that bank employees' demographics (such as gender, marital status, educational qualification and work experience) have significant and independent influence on achievement motivation among bank employees at ($\beta = .212; t = 4.101; P < .05$), ($\beta = -.119; t = -2.213; P < .05$), ($\beta = .221; t = 4.010; P < .05$) and ($\beta = -.610; t = -10.325; P < .05$), respectively. This study shows the significant variance in achievement motivation by self-efficacy and social adjustment in the banking industry.

Therefore, the paper concludes that self-efficacy and social adjustment in the banking industry significantly predict the achievement motivation level of bank employees. In addition, this paper concludes that gender, educational qualification, marital status, and work experience also have significant influences on the level of achievement motivation of bank employees in the banking industry.

Joint influences of these different predictors cannot be disregarded. For every organization and sector to progress, they must be able to maintain a considerable acceptable level of employee achievement motivation. Hence, human resource managers in Nigeria's banking industry should always put into consideration the psychosocial factors of employees. This will help the management to know the practical measure and motivating conditions useful for enhancing achievement motivation. For instance,

helpful positive feedbacks help employees' self-confidence and persuade them that they can accomplish the job at hand. Moreover, employers/organizations in Nigeria's banking industry need to make sure that employees are not overloaded with their work, and organizations should make employee training a consistent tool for developing the organization to enhance work self-efficacy and indirectly control for future increase in achievement motivation among employees.

Moreover, this paper suggests that the banking industry management should try to train employees on social adjustment skills to help them manage their life achievements. This will help in identifying the needs for the employees' psychological adjustment, hence, provision is made to meet their needs, thereby bringing about job satisfaction. So, an increased level of positive psychology is encouraged and would positively influence productivity and employee motivation.

However, the paper's findings produced valued new knowledge about the influences of self-efficacy, social adjustment, and employee demographics on achievement motivation in Nigeria's banking industry.

AUTHOR CONTRIBUTIONS

Conceptualization: Foluso Philip Adekanmbi.

Data curation: Foluso Philip Adekanmbi.

Formal analysis: Foluso Philip Adekanmbi.

Investigation: Foluso Philip Adekanmbi.

Methodology: Foluso Philip Adekanmbi.

Project administration: Foluso Philip Adekanmbi, Wilfred Ukpere.

Supervision: Wilfred Ukpere.

Validation: Foluso Philip Adekanmbi, Wilfred Ukpere.

Visualization: Foluso Philip Adekanmbi.

Writing – original draft: Foluso Philip Adekanmbi.

Writing – review & editing: Foluso Philip Adekanmbi, Wilfred Ukpere.

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