



## RESEARCH ARTICLE

### PERSON-ENVIRONMENT FIT AND PERFORMANCE OF SELECTED COMMERCIAL BANKS IN ENUGU STATE, NIGERIA

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#### ARTICLE INFO

##### Article History:

Received 19<sup>th</sup> September, 2016  
Received in revised form  
22<sup>nd</sup> October, 2016  
Accepted 15<sup>th</sup> November, 2016  
Published online 30<sup>th</sup> December, 2016

##### Key words:

Person-Environment Fit,  
Performance,  
Employee Turnover,  
Customer Satisfaction,  
Commercial Banks.

#### ABSTRACT

The study examined the influence of person-environment fit (decomposed as employee turnover) on performance (decomposed as customer satisfaction) of selected commercial banks in Enugu state Nigeria. The objective was to ascertain the relationship between employee turnover and customer's satisfaction of selected commercial banks in Enugu state. The study employed descriptive survey design. Primary and secondary sources of data were used for the study. Pearson's Product moment correlation was used to test the relationships between key variables. Results indicated that employee turnover have negative relationships with customer satisfaction. This implies that when employee turnover increases, bank performance decreases as a result of customers' dissatisfaction. Our empirical analysis demonstrated that turnover intention have a significant negative relationship with customer satisfaction. The study concluded that employees who are better fitted in their organisations have less intention to leave the organisation. This in effect implies that employee retention will enhance effective performance of the selected banks thereby leading to customers' satisfaction. It recommended among others that managers of these banks should focus on selecting such employees whose personality and values are in congruence with that of the organisation.

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Citation: Dr. Obianuju Mary Chiekezie, Gerald Emejulu and Anzor Edith Chima, 2016. "Person-environment fit and performance of selected commercial banks in Enugu state, Nigeria", *International Journal of Current Research*, 8, (12), 43148-43155.

## INTRODUCTION

The effective functioning of any organisation depends not only on its available technical resources, but also on the eminence and competence of the employees which are required by the organisation to fill its future human resource needs (Hassan in Shukla 2013). Janssen, (2013) notes that Person-Environment (P-E) fit is how employees fit into their work environment. Person-environment fit is an important tool for managing human resource processes as it plays an important role in selecting, socializing and training of workforce that can become the source of competitive advantage for the organisation. The concept of Person-Environment fit includes: Person-supervisor fit, Person-Vocation fit, Person-Organisation fit, Person-Job fit and Person-Group fit (Werbel and Gilliland, 1999). (Bretz and Judge, 1994) observed that Person-Environment fit has a positive relationship with individual's job satisfaction, organisational commitment, career involvement, and a negative relationship with turnover intention. Ostroff and Schulte, (2007) proposed that Person-environment fit is a specific type of person-situation interaction that involves the match between corresponding person and environment dimensions.

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Nigeria banking industry today despite the essential services they render to the populace still faces array of problems. The financial institutions in Nigeria is generally viewed as being uncertain and complex thus the commercial banks face myriad of problems ranging from direct and indirect cost associated with employee turnover, poor psychological climate, cost associated with selecting, recruiting and training of new staff as an antecedent of employee turnover. There is the likelihood that when customers are not satisfied, they withdraw their funds and the result may be bank distress and total liquidation. P-E fit is probably of a practical importance to managers in the commercial banks. The effective performance of banks is based on how well the employees are fitted to the environment in which they work vis-a-vis their organisation and their jobs. Bank challenges as stated by Central Bank of Nigeria, (2010) include: poor policy guideline for decision-making, unethical attitude and conduct of bank practitioners, dubious attitude of bank employees, poor organisational structure in the Nigerian banking industry and non compliance to the rules and regulations by workers of the banks. These affect the actualisation of the target profit of the bank. Other challenges facing Nigerian banking industry include; favouritism, not being rational in assigning and delegation of duties, environmental pressures, inadequate environmental scanning, and poor management of resources. These variables to a large extent may impact negatively on the performance of banks. In

view of the above, this study attempts to examine the influence of person- environment fit on organisational performance in selected banks in Enugu state Nigeria.

### Objectives of the Study

The broad objective of the study is to ascertain the extent of relationship between person environment fit and performance of selected commercial banks in Enugu State.

#### The specific objective is

To examine the relationship between employee turnover and customers' satisfaction of selected commercial banks in Enugu state.

### Hypothesis

**Ho:** Employee turnover has no significant positive relationship with customers' satisfaction of selected commercial banks in Enugu State.

**Hi:** Employee turnover has significant positive relationship with customers' satisfaction of selected commercial banks in Enugu State.

## REVIEW OF RELATED LITERATURE

### Conceptual Review

#### Person –Environment (P-E) Fit

Person environment fit is defined as the degree to which individual and environmental characteristics match (Dawis, 1992; French, Caplan, and Harrison, 1982). Person characteristics may include an individual biological or psychological needs, values, goals, abilities, or personality, while environmental characteristics could include intrinsic and extrinsic rewards, demands of a job or role, cultural values, or characteristics of other individuals and collectives in the person's social environment (French *et al.*, 1982). Person – Organisation (P-O) Fit is defined by Kristof (1996) as, "the compatibility between people and organisations that occurs when (a) at least one entity provides what the other needs, (b) they share similar fundamental characteristics, or (c) both". High value congruence is a large facet of person organisation fit, which implies a strong culture and shared values among coworkers. This can translate to increased levels of trust and a shared sense of corporate community (Boone and Hartog, 2011). This high value congruence would in turn reap benefits for the organisation itself, including reduced turnover, increased citizenship behaviour, and organisational commitment (Andrews, 2010; Gregory, 2010). The attraction selection attrition theory states that individuals are attracted to and seek to work for organisations where they perceive high levels of person organisation fit (Gregory, 2010). A strong person organisation fit can also lead to reduced turnover and increased organisational citizenship behaviors (Andrews, Baker, and Hunt, 2010). Complementary Person-organisation fit in a simple words is defined as measure of fit among workers and the organisations (Silverthorne, 2004). In a broader view, Person-organisation P-O fit is defined as matching between distinctive characteristics of the employee and the organisation in which that employee is working. Person-organisation fit is a construct that has multiple conceptualisations (Westerman and Cyr, 2004).

Moreover, Person-organisation fit is evaluated by matching the personality of the individual worker with his or her organisation (Cable and Judge, 1996). Person-organisation fit is the compatibility of characteristics of the individual and that of organisation (Chan, 1996). Individual characteristics include individual's ideas, principles, interests and dispositional characteristics while organisational characteristics are made of organisational doctrine, norms, traditions and the overall organisational climate. P-O fit is the level of compatibility that exists between worker and organisations when at the minimum level one entity holds responsible for providing what the other want and prefers (Kristof, 1996). This compatibility is of two types, one is supplementary fit and the other is complementary fit (Kristof, 1996). Supplementary fit means that personal characteristics of the individual employee are harmonised with that of the organisational characteristics. If the workers psychological needs are satisfied by the conditions of the workplace, then complementary fit is achieved. If the employee is better fitted in the organisation through having supplementary or complementary fit then the employee will become a satisfied employee (Bright, 2007; Kristof, 1996).

#### Person-Job (P-J) Fit

Person –Job fit is defined as compatibility that exists between an individual personal attributes and the job characteristics and is of two types: One is Demand-Abilities (D-A) fit while the other is Need-Supply (N-S) fit (Cable and DeRue, 2002). D-A fit is referred as matching employees Knowledge, Skills and Abilities (KSA) with requirements of their jobs, whereas N-S fit can be referred as the degree to which employees needs, aspirations and preferences are fulfilled by the jobs they perform and by the rewards associated with that jobs (Cable and DeRue, 2002). These two parts of P-J fit are now combined into an overall concept of P-J fit (Vogel and Feldman, 2009). A good fit exists when an individual have right skills and abilities to perform his job or the job can fulfill the individual's need (Edwards, 1991).

#### Employee Turnover

Employee turnover is a ratio comparison of the number of employees a company must replace in a given time period to the average number of total employees (Agnes, 1999). Samuel, (2012) proposes that employee turnover is a huge concern to most companies, and it is a costly expense especially in lower paying job roles, for which the employee turnover rate is highest. Mobley (1982) defines employee turnover as the discontinuance of membership in an organisation by the person who received monetary compensation from the organisation. Carley (1992 in Tham, Pee, Kankanhalli and Tan, 2008) state that employees turnover means the rotation of workers around the labour market, between organisations, jobs and careers. Mobley *et al.* (1979) suggest two factors that are related to the employee's progression through successive stages of withdrawal. One factor reflects the employee's evaluation of the organisation's future expected value and the tension associated with the employee's present work conditions. In turnover process everyone usually points out one factor for their turnover choice, but there are always more factors on the back hand that works as push-cart or driving force for that factor (Jaffari, 2011). Although, there is no standard framework for understanding the employees turnover process as whole, a wide range of factors have been found useful in interpreting employee turnover. It was found that employee

goal setting; career growth, work environment, job satisfaction (Palazzo and Kleiner 2002; Garcia and Kleiner 2001), training and development are the foremost decisive factors and very strong predictors of employee turnover intention (Shukla, and Sinha 2013).

### Customer Satisfaction

Banking is a service that encapsulates all the characteristics of services, directed towards the customer's money and its management. Oliver, (1997) averred that Customer satisfaction is a judgment by the customer post purchase. The most popular view of customer satisfaction in academia is that customer satisfaction is the judgment borne out of the comparison of pre-purchase expectations with post purchase evaluation of the product or service experience. Customer satisfaction can result from any dimension (whether or not it is quality related) and its judgments may arise from non-quality issues (e.g. needs, equity, and perceptions of 'fairness') and require experience with the service or provider (Taylor et al, 1994; Howard and Sheth, 1969). Research has proven that customer dissatisfaction has a greater psychological impact and a greater longevity compared to good experiences as it has been estimated that two out of three times as many customers will tell others of a bad experience than relate a good one (How craft, 1991). There is a multiplier effect of bad service; it hurts not only the bank and its reputation, but implies additional costs of losing potential customers apart from existing ones. A number of studies have also shown that the costs of acquiring a new customer are more expensive than retaining existing ones (Reichheld *et al.*, 1990; Reichheld, 1996). Generally, quality service delivery and customer satisfaction derived from services enhance improvements in loyalty, retention and continuous business growth. Customer satisfaction is one of the key to profitability and general performance of retail banking in the industries and it implies that it is the retention of customers for long time, which is cheaper than attracting new customers. In the current scenario of banking operations in the Nigeria it seems that employee turnover is one the most significant factor influencing customer satisfaction in commercial banks. This is because some customers have developed familiarity and favouritism with some staff, and in Nigeria banking system, they have "account officers", these are people that convinced the customer to deposit into that particular bank. When such employee quit the organisation, the customer might not be satisfied with the services of a newly employed staff and he/she might decide to withdraw his/her finance. If this situation continues unchecked, it will most likely affect the organisation adversely.

### Theoretical Framework

This study on Person Environment fit is anchored on the *Interactionist* Theory of Behavior, propagated by Lewin (1951) which proposes that behavior is a function of a person and the environment. The theory indicates that behavior, attitudes, and well-being are determined jointly by the person and environment. The basic assumption is that behavior, attitude and other employee outcomes are the result of a combination of the individual itself and its environment. It also rested upon the assumption that certain environments correspond to each individual, matching the characteristics of the individual's personality, and that this correspondence, in turn, results in higher performance, higher satisfaction, and less stress for the individual. The theory supports the present

study that affective performance of employees in commercial banks depends on the fitness of the employees to the work environment which to large extent reduces employee turnover.

### Empirical Review

Greguras, Gary, Diefendorff and Mar (2009), examined how different fits satisfy different needs: Linking person-environment fit to employee commitment and performance using self-determination theory, the authors tested a model in which the satisfaction of the psychological needs for autonomy, relatedness, and competence partially mediated the relations between different types of perceived P-E fit (i.e., person-organisation fit, person-group fit, and job demands-abilities fit) with employee organisational effective commitment and overall job performance. Data from 163 full-time working employees and their supervisors were collected across 3 time periods. Results indicate that different types of P-E fit predicted different types of psychological need satisfaction and that psychological need satisfaction predicted affective commitment and performance. Hoffman and Woehr (2006) extended the Meta-analysis of Verquer, Beehr, and Wagner (2003) by providing a Meta-analytic review of the relationship between person-organisation fit and behavioural outcomes including task performance, organisational citizenship behaviours, and employee turnover intentions. The study was based on a survey design. Hypotheses were tested through correlation and regression analyses. Results indicated that P-O fit was moderately related to behavioural outcomes including turnover, task performance, and organisational citizenship behaviour. Subjective fit measures were weakly related to behavioural outcomes while perceived and objective fit measures were moderately related to behavioural outcomes. Research has also shown that in the wake of a rapidly changing environment, organisations needed to look critically at the concept of Person-organisation fit and accordingly designs their selection and socialization practices.

Khalid, Khalid and Shaheen (2006) investigated the impact of Psychological climate, Person-Environment fit and affective commitment on employee engagement. Survey questionnaire method was used to envisage the influence of three factors namely psychological climate, Person-Environment fit and affective commitment on employee engagement. 218 questionnaires were used for statistical analysis. Multiple regression analysis was utilized to test the hypothesis. The results highlight that psychological climate, Person-Environment fit and affective commitment have a positive impact on Employee Engagement. Shukla, and Sinha (2013) studied Employee Turnover in banking sector: Empirical evidence of Indian Banking. Total sample size was 44, out of which 22 samples was collected from employees working in bank for more than two years and 22 from those who have worked for less than two years. Formulae used were Standard deviation, and Standard error. The result showed a high significance level for two variables job satisfaction and better work environment. Whether there is salary compensation or not, employees have a gigantic desire to opt for new ventures in need of better work environment and job satisfaction. Comparative to above two variables the career development is having lesser but a quiet considerable significance. The people who counted career growth as their prime force for turnover have put a saddle on availability of opportunities and management relations as sub-prime forces. But they turn over for new venture for better wages or salary compensation.

Another scholar Sherry (1991) studied Person-environment fit and accident prediction in an organisation. He adduced that Person-environment fit theory suggests that poor fit may result in lowered performance and productivity and may possibly influence the occurrence of accidents and injuries. A sample of transportation workers (696 and their supervisors (117) completed an instrument designed to measure their attitudes towards and fit with their work environment and supervisory safety practices. The result found significant differences on P-E fit measures between workers who had and had not been injured in the previous twelve months. Results of a discriminate analysis correctly classified 68.8% of workers who became injured after completing the research instrument. Balogun, Ogunbamila and Oladele (2014) investigated the extent to which job stress, emotional labor, and emotional intelligence predict turnover intention among bank and health workers in Nigeria. Sample comprised 270 employees (bank = 149; health = 121), whose ages averaged 33.04 (SD = 7.86). Results of the hierarchical multiple regressions revealed that job stress did not predict turnover intention. However, emotional labor increased employees' turnover intention. Emotional intelligence led to a reduction in employees' level of turnover intention. They recommended that Bank workers reported higher level of turnover intention than health workers. In order to reduce turnover intention among employees in service occupations, emotional demands placed on them should be reduced while their level of emotional intelligence should be enhanced. The current study aims to investigate the extent of effect of person- environment fit on organisational performance in selected banks in Enugu state Nigeria.

## METHODS

### Research Design

This study adopted a descriptive survey design which aimed at collecting detailed factual information that describes an existing phenomenon.

### Population of the Study

The population of this study is made up of employees of three selected commercial banks in Enugu State, Nigeria. The banks are, First Bank of Nigeria Plc., United Bank for Africa Nigeria Plc. and Diamond Bank Nigeria Plc. all in Agbani Road Enugu State, Nigeria. The population of the study is 300 and the distribution is shown below.

**Table 1. Distribution of the Population**

S/N	Banks' name	No of staff	Location
1	First Bank of Nigeria plc	105	Agbani Road Enugu
2	United Bank for Africa Nigeria plc	98	Agbani Road Enugu
3	Diamond Bank Nigeria plc	97	Agbani Road Enugu
	Total	300	

Source: field work 2015

### Sample Size and Sampling Technique

In determining the Sample size, Taro Yamane formula was used. The formula is given thus

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

Where n= sample size

N= total population (300)

e= Allowable margin of error. In this case, we consider 5% (0.05) error margin adequate.

$$(e)^2 = 0.0025$$

$$n = \frac{300}{1 + 300(0.0025)}$$

$$= 171.7$$

$$= 172$$

From the above calculations, the sample size is one hundred and seventy two (172) which implies that 172 copies of questionnaire were distributed to the above mentioned banks. Proportionate allocation was used. Example:

$$\text{For First Bank of Nigeria plc } \frac{105}{300} \times 100\% = 38\%$$

$$172$$

**Table 2. Percentage Tabulation of Sample Size of the Population**

S/NO	Banks' Name	Total Percentage
1	First Bank of Nigeria plc	38%
2	United Bank for Africa Nigeria plc	34%
3	Diamond Bank Nigeria plc	33%
	Total	100%

Source: field work 2015.

### Method of Data Collection

Data for the research was collected from primary source. The primary data used was questionnaire. The questionnaire was structured using five point Likert scale. The response scoring weights were strongly Agreed – 5points, Agree-4 points, Undecided – 3points, Disagree - 2points, and Strongly disagree 1points.

### Data Analysis

The Pearson's Product moment correlation was employed in testing the hypothesis. The test applied 95% confidence interval reliability and 5% level of significance. Descriptive statistics was employed in analysis of the questionnaire.

### Presentation and Analyses of Data

#### Testing of Hypothesis

**H<sub>0</sub>:** Employee turnover has no significant positive relationship with customers' satisfaction of selected commercial banks in Enugu State.

**H<sub>1</sub>:** Employee turnover has significant positive relationship with customers' satisfaction of selected commercial banks in Enugu State.

The result of the correlation =0.26 shows a negative relationship between employees turnover and Customer satisfaction. Therefore we reject the null hypothesis and accept the alternate hypothesis which means that as employee turnover increases, performance decreases in the selected commercial banks in Enugu state.

### Summary of Findings

The finding reveals that employee turnover have a significant negative influence on the performance of selected commercial banks in Enugu state Nigeria. This implies that as employee turnover increases, organisational performance decreases.

**Table 3. Descriptive Statistics for the independent Variables: Employee turnover**

	N	Range	Minimum	Maximum	Mean	Std. Error	Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic		Statistic	Statistic
Vacuum created by employee turnover in my bank leads to heavy loss of customer's patronage.	172	4.00	1.00	5.00	3.7500	.08210	1.07673	1.159
My bank's system of recruiting and training of new staff is an antecedent of employee turnover	172	4.00	1.00	5.00	3.9012	.07406	.97128	.943
Values and personality of recruited staff in my bank affect the general performance of my organisation								
My work overload is my major source of dissatisfaction.	172	3.00	2.00	5.00	4.0988	.06475	.84922	.721
My bank loss of customer's patronage is as a result of poor relationship with employees.	172	3.00	2.00	5.00	4.2035	.06222	.81606	.666
Valid N (listwise)	172							

Source: field work 2015.

**Table 4. Descriptive Statistics Dependent Variable: customer's satisfaction**

	N	Range	Minimum	Maximum	Mean	Std. Error	Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic		Statistic	Statistic
In my bank, withdrawal of employees resulted to decline in the number of customer.	172	3.00	2.00	5.00	4.2035	.06000	.78687	.619
Significant number of customers complain when employees leave my bank.	172	4.00	1.00	5.00	4.1221	.06761	.88667	.786
Loss of customer patronage has significant negative effect on my bank performance .	172	3.00	2.00	5.00	4.0233	.06646	.87160	.760
The profitability of my bank is severely affected due to employee turnover.	172	3.00	2.00	5.00	4.1512	.06389	.83795	.702
Valid N (listwise)	172							

Source: field work 2015.

**Table 5. Result of the Correlations**

		Employee turnover	Customer's satisfaction
Employee turnover	Pearson Correlation	1	.029
	Sig. (2-tailed)		.704
	Sum of Squares and Cross-products	120.070	4.500
	Covariance	.702	.026
	N	172	172
customer's satisfaction	Pearson Correlation	.029	1
	Sig. (2-tailed)	.704	
	Sum of Squares and Cross-products	4.500	198.250
	Covariance	.026	1.159
	N	172	172

Source: field work 2015.

## Discussion of Findings

The current study examined the influence of person-environment fit on organisation performance. The finding reveals that employee turnover have a significant negative influence on the performance of selected banks in Enugu state Nigeria. This implies that employees are the most valuable asset for an organisation. Managers should always try to identify and deal with the factors causing turnover intention in their organisations. This is in line with the Interactionist

Theory of Behavior, propagated by Lewin (1951). This proposes that behavior is a function of a person and the environment. Our empirical analysis demonstrated that turnover intention have a significant negative relationship between the two variables (Person and Environment). This is in consonance with the views of (Becker and Billings 1993; Bretz and Judge, 1994; Brown and Yoshioka, 2003; Edwards, *et al.*, 1998; Harris and Mossholder 1996; Lee, *et al.*, 1996; Verquer, Beehr, and Wagner, 2003), who succinctly aver that an employee who are better fitted in their organisations have less intention to leave. The main findings of this study that when employee turnover increases, bank performance decreases is in line with previous studies and findings.

## Conclusion

The study concludes that selection of the right type of person for the right type of job will improve productivity of the organisation and at the same time reduce turnover intention.

For managers in commercial banking of Enugu state to curtail a considerable turnover ratio, they have to understand the underlying phenomena of person-environment fit. Misfit will invariably result to employee turnover which will have a negative effect on the performance of the bank.

## Recommendations

Giving adequate consideration to the perception of employees about their work environment is a necessity for employee retention. Management of commercial banks in Enugu state should focus on selecting employees whose personalities, orientations and values are in congruence with the organisation and job requirements. It is recommended that management of the selected banks should seek ways to effectively enhance (1) employee recruitment and goal setting (2) career growth and value orientation (3) work environment (4) job satisfaction (5) training and development. These are factors and very strong predictors of employee turnover intention. Improvement in these areas will result in better psychological adjustment in the organisation, reduced turnover intentions and increase total performance of the selected commercial banks in Enugu State, Nigeria.

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