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PSYCHOLOGICAL CAPITAL AND COMMITMENT OF COMMERCIAL BANK EMPLOYEES IN NIGERIA

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Abstract

Low employee attachment and commitment remain concerns for organisations seeking to retain a dedicated and productive workforce. This study examined the effect of psychological capital on affective commitment among commercial bank employees in Nigeria, focusing on optimism and self-efficacy. A cross-sectional survey design was adopted. The population comprised 262 permanent employees of selected Tier-1 commercial banks in Yenagoo, Bayelsa State, from which 245 valid responses were obtained through census sampling. Data were collected using a structured questionnaire and analysed using descriptive statistics and simple linear regression. The findings showed that optimism had a significant positive effect on affective commitment, while self-efficacy also had a significant positive effect on affective commitment. The study concluded that optimism and self-efficacy are important psychological resources for strengthening employees' emotional attachment to their organisations. The study recommends that commercial banks in Nigeria should promote employees' optimism through supportive work environments and career development opportunities, while strengthening self-efficacy through training, mentoring and constructive feedback.

Keywords: Psychological Capital, Optimism, Self-Efficacy, Affective Commitment, Commercial Banks.

1. Introduction

Employee commitment is critical to organisational effectiveness because organisational strategies can only be translated into results when employees are willing to identify with organisational objectives and invest their knowledge, skills and effort in achieving them. This is particularly important in service organisations such as commercial banks, where employees constitute a major link between the organisation and its customers. Beyond the ability to perform assigned tasks, employees' emotional attachment to their organisations can influence their willingness to participate actively in organisational activities and support organisational objectives. This

form of attachment, referred to as affective commitment, reflects employees' emotional identification with, involvement in and attachment to their organisations (Meyer & Allen, 1997, Etim *et al.*, 2024). Thus, the extent to which commercial banks can maintain employees who feel emotionally connected to their organisations has implications for employee involvement, service delivery and organisational effectiveness.

The importance of affective commitment becomes more evident within the changing Nigerian banking environment. Commercial banks operate under intense competition, technological transformation, evolving regulatory requirements and increasing

customer expectations. Digital banking has changed the manner in which financial services are delivered, while competitive performance expectations require employees to meet demanding targets and respond promptly to customers (Badiru, 2024; Edem *et al.*, 2026). These conditions can alter employees' experiences of work and influence how they perceive their capacity to meet organisational expectations. Where employees increasingly perceive workplace demands as difficult to manage or develop unfavourable expectations about their future within the organisation, their emotional attachment to the organisation may be affected. Therefore, understanding the factors that can support affective commitment requires attention not only to organisational practices but also to the psychological resources employees bring to their work.

Earlier perspectives on employee commitment have largely emphasised compensation, leadership, job characteristics, rewards, working conditions and other organisational factors (Armstrong & Taylor, 2020; Robbins & Judge, 2023). Although these factors remain relevant, they do not fully explain why employees exposed to similar organisational conditions may develop different levels of emotional attachment to their organisations. Employees differ in how confidently they approach challenging tasks and how positively they interpret their future work experiences. Such differences suggest that internal psychological resources may provide an additional explanation for variations in affective commitment. This perspective is consistent with positive organisational behaviour, which emphasises psychological capacities that can contribute to desirable employee attitudes and behaviours (Luthans & Youssef-Morgan, 2017).

Psychological Capital (PsyCap) provides a useful framework for examining these psychological resources. Although Psychological Capital is traditionally conceptualised through self-efficacy, hope, optimism and resilience ((Luthans *et al.*, 2007; Luthans & Youssef-Morgan, 2017). This study focuses specifically on self-efficacy and optimism. Self-efficacy concerns employees' belief in their capability to organise and execute the actions required to accomplish particular tasks. Employees with strong self-efficacy are more likely to approach

demanding responsibilities with confidence and perceive challenging assignments as manageable (Tariana *et al.*, 2024; Gowtham & Raju, 2025). In the banking environment, where employees must handle customer demands, use changing technologies and meet performance expectations, confidence in one's capability may influence the willingness to engage with organisational responsibilities. Such confidence can strengthen employees' sense of competence and involvement, which may in turn support stronger emotional identification with the organisation.

Optimism provides a different but related psychological pathway. It concerns positive expectations about future outcomes and influences how individuals interpret present circumstances in relation to what they expect to happen (Nwibere & Worlu, 2023). In a banking environment characterised by continuous technological and operational changes, employees may form different expectations about their work experiences and future organisational membership. Employees who maintain positive expectations may be more likely to interpret workplace changes as manageable and retain favourable attitudes towards their organisations (Ogbogu & Morah (2022). Consequently, optimism may support affective commitment by encouraging employees to maintain positive perceptions of their organisational future and strengthen their identification with organisational objectives.

The relevance of these two psychological resources is particularly pronounced in commercial banks because employees are required to combine technical competence with psychological confidence and positive expectations. For instance, the introduction of new digital banking procedures may require employees to learn unfamiliar systems and modify established work practices. Employees with strong self-efficacy may approach such changes with greater confidence in their ability to learn and perform effectively, while optimistic employees may maintain positive expectations regarding the outcomes of such changes (Kumar & Soni, 2024; Findik & Arslan 2025). These psychological orientations can influence how employees experience organisational demands and may help explain why employees exposed to similar banking conditions differ in their emotional attachment to their organisations.

Research has increasingly linked Psychological Capital with desirable workplace outcomes, including job satisfaction, work engagement, employee performance, organisational citizenship behaviour and organisational commitment (Newman *et al.*, 2014; Luthans & Youssef-Morgan, 2017). However, evidence at the aggregate Psychological Capital level does not necessarily establish how individual dimensions contribute to affective commitment. Self-efficacy and optimism represent different psychological processes: the former concerns perceived capability, while the latter concerns expectations about future outcomes. Treating Psychological Capital only as a composite construct may therefore conceal differences in the contribution of these dimensions to employees' emotional attachment to their organisations.

Within Nigeria, research on employee commitment has also tended to emphasise organisational and job-related factors such as leadership, motivation, compensation, job satisfaction, organisational justice and working conditions. Although these perspectives are important, comparatively less attention has been devoted to examining self-efficacy and optimism as specific psychological resources associated with affective commitment among commercial bank employees. Moreover, findings from studies conducted in other organisational settings may not adequately reflect the realities of Nigerian commercial banks, where technological transformation, competitive pressure and evolving customer expectations create distinctive demands on

employees. This creates a contextual and empirical need to examine whether employees' confidence in their capabilities and positive expectations about future outcomes are associated with stronger affective commitment within the Nigerian commercial banking sector.

Against this background, the study examines Psychological Capital and commitment of commercial bank employees in Nigeria, focusing specifically on self-efficacy and optimism as dimensions of Psychological Capital and affective commitment as the dimension of employee commitment. The main objective of the study was to examine the effect of Psychological Capital on commitment of commercial bank employees in Nigeria. Specifically, the sought to:

- i. examine the effect of self-efficacy on affective commitment of commercial bank employees in Nigeria.
- ii. assess the effect of optimism on affective commitment of commercial bank employees in Nigeria.

The following hypotheses were proposed to guide the study:

- H₀₁:** Self-efficacy has no significant effect on affective commitment of commercial bank employees in Nigeria.
- H₀₂:** Optimism has no significant effect on affective commitment of commercial bank employees in Nigeria.

2. Literature Review

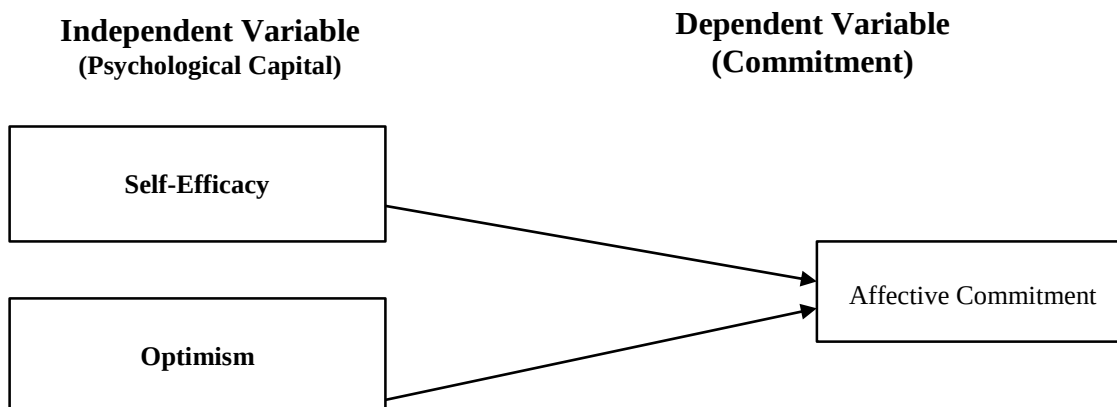


Figure 1: Conceptual Framework of Psychological Capital and Commitment of Commercial Bank Employees in Nigeria

The framework shows that self-efficacy and optimism, as dimensions of psychological capital, independently influence the affective commitment of commercial bank employees in Nigeria.

2.1 Conceptual Review

Psychological Capital

Psychological Capital (PsyCap) represents a positive psychological resource that influences how employees perceive, approach and respond to workplace demands. It reflects the psychological strengths employees draw upon when dealing with challenges, pursuing work goals and adapting to changing workplace situations (Geremias *et al.*, 2024). Luthans *et al.* (2007) conceptualised PsyCap as a positive psychological state characterised by capacities that are measurable, developable and associated with desirable work outcomes. Unlike economic, human and social capital, which emphasise financial resources, knowledge and skills, and interpersonal relationships respectively, PsyCap focuses on employees' psychological resources and their potential to facilitate constructive workplace attitudes and behaviours. It is therefore concerned not simply with what employees possess in terms of material resources or competencies, but also with the positive psychological capacities they can apply in performing their roles and dealing with work-related challenges (Rajakumar *et al.*, 2024). Further, Luthans and Youssef-Morgan (2017) established that PsyCap constitutes an important positive organisational resource associated with employee motivation, satisfaction, performance and other favourable work outcomes. Its relevance to employee commitment arises from the proposition that employees' psychological resources shape their interpretations of workplace experiences and responses to organisational demands. Newman *et al.* (2014) similarly linked PsyCap with employee attitudes and behaviours, suggesting its usefulness in explaining differences in employees' attachment to their organisations. Thus, Psychological Capital provides a useful basis for understanding how employees' positive psychological resources can shape their attitudes, behaviours and commitment within the workplace.

Self-Efficacy

Self-efficacy denotes an employee's belief in their capability to mobilise the resources and actions required to successfully accomplish assigned tasks. Within Psychological Capital, it represents a confidence-based psychological resource that influences how individuals approach challenging responsibilities, persist when difficulties arise and evaluate their capacity to achieve desired outcomes (Luthans *et al.*, 2007; Gowtham & Raju, 2025). Employees with stronger self-efficacy are more likely to perceive demanding tasks as manageable and to invest greater effort in overcoming obstacles. Luthans and Youssef-Morgan (2017) further position efficacy as an important psychological resource that can shape employees' motivation and responses to workplace demands. In commercial banks, where employees are expected to meet performance targets, respond to customer needs and adapt to changing technologies, confidence in one's capabilities may influence how employees experience and respond to these demands. Consequently, self-efficacy provides a relevant psychological basis for examining employees' affective commitment to their organisations.

Optimism

Optimism is a positive psychological capacity that reflects an individual's tendency to expect favourable outcomes and maintain positive expectations when confronted with challenges. Within Psychological Capital, optimism enables employees to interpret workplace difficulties as manageable and temporary while maintaining confidence in the possibility of favourable outcomes (Ogbogu & Morah, 2022; Tariana *et al.*, 2024). Luthans *et al.* (2007) identified optimism as one of the core capacities of Psychological Capital, emphasising its role in shaping positive expectations and adaptive responses. Optimistic employees are more likely to remain persistent when difficulties arise, approach work challenges constructively and maintain positive attitudes towards their organization (Nwibere & Worlu, 2023; Kumar & Soni, 2024). Consequently, optimism may strengthen employees' willingness to remain psychologically attached to their organisations and contribute to organisational goals. Thus, optimism represents an important

psychological resource that can influence employees' attitudes, resilience and organisational commitment.

Employee Commitment

Employee commitment refers to the psychological attachment employees develop towards their organisation, reflected in their identification with organisational values, willingness to contribute to organisational goals and intention to maintain organisational membership (Edem *et al.*, 2025). Meyer and Allen (1997) conceptualised organisational commitment as a multidimensional construct comprising affective, continuance and normative components, with each reflecting a distinct basis of an employee's attachment to the organisation. Affective commitment represents the emotional dimension of this attachment and is characterised by employees' identification with, involvement in and emotional attachment to their organisation. It reflects the extent to which employees develop a sense of belonging and identify personally with the organisation and its objectives (Inyang *et al.*, 2025). Employees with strong affective commitment remain with their organisations because they want to, indicating genuine emotional attachment rather than a decision based primarily on the perceived costs of leaving or feelings of obligation (Meyer & Allen, 1997; Nwoko *et al.*, 2025). Within commercial banks, affective commitment is therefore important because employees who feel emotionally connected to their organisations may demonstrate greater willingness to identify with organisational goals, participate in organisational activities and maintain their membership.

Affective Commitment

Affective commitment reflects the emotional bond that employees develop with their organisation, expressed through their sense of belonging, identification with organisational values and personal attachment to organisational membership (Nwoko *et al.*, 2025). Meyer and Allen (1997) explain that affective commitment represents the extent to which employees become emotionally connected to an organisation and willingly identify with its goals and activities. Unlike attachment based on perceived costs of leaving or feelings of obligation, affective

commitment is grounded in employees' desire to remain members of the organization (Meyer & Allen, 1997; Inyang *et al.*, 2025). Employees with strong affective commitment are therefore more likely to view organisational membership as personally meaningful and maintain positive attitudes towards their employing organization (Nwoko *et al.*, 2025). In commercial banks, this emotional attachment may be important because employees who identify strongly with their organisations may demonstrate greater willingness to support organisational objectives and remain actively involved in organisational responsibilities.

2.2 Theoretical Review

Social Cognitive Theory

The study is grounded in Social Cognitive Theory (SCT), which was developed by Albert Bandura in 1986 to explain human behaviour through the reciprocal interaction of personal factors, behaviour and environmental influences. The theory emphasises that individuals are active participants in shaping their behaviour because their beliefs, expectations and interpretations influence how they respond to environmental conditions (Bandura *et al.*, 1977). A central element of SCT is self-efficacy, which concerns an individual's belief in their capability to organise and execute actions required to achieve desired outcomes. Such beliefs influence effort, persistence and responses to challenging situations (Alessandri *et al.*, 2025).

The theory underpins the present study by providing a basis for explaining how employees' psychological resources can shape their workplace attitudes. In commercial banks, employees' confidence in their capabilities and positive expectations may influence how they respond to demanding tasks, technological changes and performance requirements. These psychological orientations may subsequently shape their emotional attachment to their organisations. SCT therefore provides a theoretical foundation for examining the effects of self-efficacy and optimism on affective commitment among commercial bank employees in Nigeria.

2.3 Empirical Review

Ogbogu and Morah (2022) examined self-efficacy, hope and optimism as predictors of organisational commitment among Nigerian broadcast professionals. The study adopted a cross-sectional survey design and obtained data from 100 respondents selected from the Nigerian Television Authority, Anambra State Broadcasting Service and Imo State Broadcasting Corporation. Data were collected using the Generalised Self-Efficacy Scale, State Hope Scale and Optimism Scale and analysed using correlation and multiple regression techniques. The findings showed that self-efficacy had a significant positive correlation with organisational commitment, while optimism also demonstrated a significant positive correlation. However, the regression results indicated that hope and optimism, rather than self-efficacy, made significant positive contributions to the prediction of organisational commitment. The study concluded that positive psychological resources are relevant to organisational commitment and recommended greater attention to the development of self-efficacy, hope and optimism among employees.

Gowtham and Raju (2025) examined occupational self-efficacy as an antecedent of organisational commitment among 300 employees in the information technology sector in Hyderabad, Telangana, India. The study employed a quantitative survey design, while data were analysed using correlation and hierarchical multiple regression techniques with SPSS. The findings revealed a moderately strong positive association between occupational self-efficacy and organisational commitment. The regression analysis further showed that occupational self-efficacy significantly predicted organisational commitment. The study concluded that occupational self-efficacy represents an important psychological resource associated with organisational commitment and highlighted the need for organisational practices that support employees' efficacy and commitment.

Milaham and Wapmuk (2023) investigated organisational support, self-efficacy and employee commitment among employees of Jos South Local Government Council in Nigeria. The study employed

a cross-sectional design and obtained data from 277 employees. Multiple regression analysis was conducted using SEM-AMOS. The findings showed that organisational support was a strong predictor of employee commitment and had a moderate influence on self-efficacy. In contrast, self-efficacy did not directly predict employee commitment and did not mediate the relationship between organisational support and employee commitment. The authors recommended strengthening organisational support through personal and career assistance, employee training and administrative practices that encourage positive interactions, perseverance and confidence in employees' capabilities.

Findik and Arslan (2025) examined the role of self-efficacy in affective organisational commitment among remote-working employees in Türkiye. The researchers collected data from 487 remote employees across different industries using an online survey. The study analysed the proposed relationships using SPSS, AMOS and Hayes PROCESS Macro. The findings indicated that self-efficacy was positively associated with servant leadership, while servant leadership had a positive and significant relationship with affective organisational commitment. The study further found that servant leadership partially mediated the association between self-efficacy and affective organisational commitment, while intrinsic motivation moderated the relationship between self-efficacy and servant leadership. The study concluded that employees' self-efficacy can have implications for affective organisational commitment through relevant organisational mechanisms and recommended attention to leadership and motivational conditions that support employees' psychological resources.

Nwibere and Worlu (2023) investigated employees' psychological optimism and organisational commitment among managerial and non-managerial employees in selected banks in the Niger Delta Region of Nigeria. The study involved 280 employees drawn from seven randomly selected banks and used a quasi-experimental research design with primary and secondary data. The researchers analysed the data using Spearman Rank Correlation and SPSS. The findings revealed a positive and

significant relationship between employees' psychological optimism and organisational commitment. The study further reported that psychological optimism was positively and significantly associated with the affective, normative and continuance dimensions of organisational commitment. The authors emphasised the importance of cultivating employees' optimism and identified practical implications for managers of Nigerian banks seeking to strengthen organisational commitment.

Tariana *et al.* (2024) examined the influence of self-efficacy, optimism, hope and resilience on the affective commitment of hospital staff in Indonesia. The study involved 383 hospital staff from two hospitals, with respondents selected through stratified random sampling. Data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings showed that optimism had a positive and significant effect on affective commitment. Self-efficacy and hope also had significant positive effects, whereas resilience did not have a significant effect. The study concluded that psychological resources, including optimism, are important in explaining employees' affective commitment.

Kumar and Soni (2024) investigated optimism, role ambiguity and organisational commitment among employees of public and private sector banks in India. The study involved 285 bank employees, comprising 127 employees from public-sector banks and 158

from private-sector banks, including clerical and managerial personnel. Questionnaires incorporating measures of optimism and organisational commitment were administered, and correlation analysis was used to examine the relationships among the variables. The results showed a significant positive correlation between optimism and affective commitment. Optimism was also positively associated with continuance commitment and normative commitment. The study concluded that optimism was positively associated with the different dimensions of organisational commitment among bank employees.

3. Methodology

3.1 Research Design

The study adopted a cross-sectional survey design to obtain data from permanent employees of selected Tier-1 commercial banks in Yenagoa, Bayelsa State at a single point in time. The population comprised 262 permanent employees of five selected Tier-1 commercial banks in Yenagoa, Bayelsa State: Zenith Bank, First Bank, Guaranty Trust Bank, United Bank for Africa (UBA), and Access Bank. The population figures were obtained from the administrative units of the selected banks as at October 2026. Due to the small and manageable population, all 262 employees were included in the study using a census sampling technique. The distribution of the population is presented in Table 1.

Table 1: The Distribution of the Study Population

Bank	Permanent Staff	Branches
Zenith Bank	64	3
First Bank	47	2
Guaranty Trust Bank	31	1
United Bank for Africa	59	2
Access Bank	61	2
Total	262	10

Source: Field Survey (2026)

3.2 Data and Sources

The study utilised primary data collected through a structured questionnaire. The questionnaire was adapted from validated measures reported in relevant previous studies and modified to suit the study context. It comprised two sections: Section A captured respondents' demographic characteristics, while Section B contained items measuring the study

variables. Responses were measured on a five-point Likert scale ranging from 5 = Strongly Agree to 1 = Strongly Disagree. The reliability of the research instrument was established using Cronbach's alpha. A pilot study involving 45 respondents was conducted to assess the internal consistency of the instrument. The respondents were selected through convenience sampling from the selected commercial banks in

Yenagoa, Bayelsa State. The Cronbach's alpha coefficients for self-efficacy, optimism and affective commitment are presented in Table 2.

Table 2: Cronbach's Alpha Reliability Coefficients

Variable	Number of Items	Cronbach's Alpha
Self-efficacy	5	0.826
Optimism	5	0.873
Affective commitment	5	0.857

Source: Researcher's Computation (2026)

The results indicate that the Cronbach's alpha coefficients ranged from 0.826 to 0.873, exceeding the minimum acceptable threshold of 0.70. The instrument therefore demonstrated satisfactory internal consistency and was considered reliable for the study. Also, content validity was established through expert assessment of the questionnaire for relevance, clarity, adequacy and alignment with the study objectives. Construct validity was further assessed using convergent and discriminant validity.

3.3 Model Specification

The following models are specified to examine the effects of optimism and self-efficacy on affective commitment among commercial bank employees in Nigeria.

Model 1: Optimism and Affective Commitment

$$AC = \beta_0 + \beta_1 OP + \varepsilon \quad \dots\dots\dots (1)$$

Model 2: Self-Efficacy and Affective Commitment

$$AC = \beta_0 + \beta_2 SE + \varepsilon \quad \dots\dots\dots (2)$$

Where:

AC = Affective Commitment

OP = Optimism

SE = Self-efficacy

B_0 = Constant/intercept

β_1 = Regression coefficient of optimism

β_2 = Regression coefficient of self-efficacy

ε = Error term

3.4 Method of Data Analysis

The data were analysed using descriptive and inferential statistics. Frequencies, percentages, means and standard deviations were used to summarise the data, while simple linear regression analysis was employed to examine the effects of self-efficacy and optimism on affective commitment. The hypotheses were tested at the 0.05 level of significance.

4. Result and Discussion

4.1 Presentation of Data

4.1.1 Questionnaire Administration and Retrieval

A total of 262 copies of the questionnaire were administered to the selected respondents. Of these, 245 copies, representing 93.5%, were successfully retrieved and found usable for the analysis, while 17 copies, representing 6.5%, were not retrieved. The high retrieval rate provided an adequate basis for the subsequent analysis. The distribution of the questionnaires administered and retrieved is presented in Table 3.

Table 3: Questionnaire Administration and Retrieval

Questionnaire Status	Frequency	Percentage (%)
Copies administered	262	100.0
Copies retrieved	245	93.5
Copies not retrieved	17	6.5
Total	262	100.0

Source: Field Survey (2026)

4.2 Analysis

4.2.1 Descriptive Statistics of Study Variables

Table 3 presents the descriptive statistics for self-efficacy, optimism and affective commitment based on 245 valid responses. The mean scores were 3.92 for self-efficacy, 3.84 for optimism and 3.91 for affective commitment, indicating generally favourable responses across the study variables. The standard deviations of 0.81, 0.91 and 0.78,

respectively, indicate moderate dispersion of responses around their corresponding means. The skewness values were negative for all three variables, ranging from -0.70 to -0.55, indicating a slight concentration of responses towards the higher end of the measurement scale. The kurtosis values ranged from -0.49 to -0.06, suggesting relatively flatter distributions. Overall, the descriptive results indicate reasonable variation in the responses and no pronounced departure from normality.

Table 4: Descriptive Statistics of Study Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
Self-efficacy	245	1.40	5.00	3.9184	0.80645	-0.701	-0.056
Optimism	245	1.00	5.00	3.8424	0.90581	-0.551	-0.494
Affective commitment	245	1.60	5.00	3.9135	0.78009	-0.644	-0.272

Source: Researcher's Computation (2026) using SPSS Version 26.

4.2.2 Testing of Hypotheses

Testing of Hypothesis One

H₀₁: There is no significant influence of self-efficacy on affective commitment of commercial bank employees in Nigeria.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.569 ^a	.324	.321	.53126

a. Predictors: (Constant), Self_Efficacy

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	29.985	1	29.985	106.244	.000 ^b
	Residual	62.656	234	.282		
	Total	92.641	244			

a. Dependent Variable: Affective_Commit

b. Predictors: (Constant), Self_Efficacy

Coefficients^a

Model		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	T
1	(Constant)	1.445	.144		10.044
	Self-Efficacy	.509	.049	.569	10.307

a. Dependent Variable: Affective_Commit

Predictor: Self-efficacy

Source: Researcher's Computation (2026).

The regression results in Table 5 indicate that self-efficacy had a positive and statistically significant effect on affective commitment among commercial bank employees in Nigeria. The model produced an R-value of 0.569 and an R^2 of 0.324, indicating that self-efficacy explained 32.4% of the variation in affective commitment, while the remaining 67.6% was attributable to other factors not included in the model. The adjusted R^2 of 0.321 indicates that the model retained 32.1% explanatory power after adjustment for the predictor. The ANOVA result shows that the regression model was statistically significant, $F(1, 234) = 106.244$, $p < 0.001$. The coefficient for self-efficacy was positive and statistically significant ($B = 0.509$, $\beta = 0.569$, $t = 10.307$, $p < 0.001$). The unstandardized coefficient indicates that a one-unit increase in self-efficacy was associated with a 0.509-unit increase in affective commitment. The standardized beta of 0.569

indicates a positive effect of self-efficacy, such that a one-standard-deviation increase in self-efficacy was associated with a 0.569-standard-deviation increase in affective commitment. Since the p-value of 0.000 is less than the 0.05 significance level, the null hypothesis that self-efficacy has no significant effect on affective commitment of commercial bank employees in Nigeria was rejected. The study therefore provides evidence that self-efficacy significantly and positively influenced affective commitment among the sampled commercial bank employees.

Hypothesis Two

H₀₂: Optimism has no significant effect on affective commitment of commercial bank employees in Nigeria.

Table 6: Model Summary

				Std. Error of the		
Model	R	R Square	Adjusted R Square	Estimate		
1	.350 ^a	.122	.118	.60515		
a. Predictors: (Constant), Optimism						
ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.343	1	11.343	30.974	.000 ^b
	Residual	81.298	234	.366		
	Total	92.641	244			
a. Dependent Variable: Affective_Commit						
b. Predictors: (Constant), Optimism						
Coefficients ^a						
		Unstandardized Coefficients		Standardized		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.766	.204		8.637	.000
	Optimism	.382	.069	.350	5.565	.000

a. Dependent Variable: Affective_Commit

Predictor: Optimism

Source: Researcher's Computation (2026)

The regression results in Table 6 show that optimism had a positive and statistically significant effect on affective commitment among commercial bank employees in Nigeria. The model produced an R-value of 0.350 and an R^2 of 0.122, indicating that optimism explained 12.2% of the variation in affective commitment, while the remaining 87.8% was attributable to other factors not included in the

model. The adjusted R^2 of 0.118 indicates that the model retained 11.8% explanatory power after adjustment for the predictor included. The ANOVA result further indicates that the regression model was statistically significant, $F(1, 234) = 30.974$, $p < 0.001$. The coefficient for optimism was positive and statistically significant ($B = 0.382$, $\beta = 0.350$, $t = 5.565$, $p < 0.001$). The unstandardized coefficient

indicates that a one-unit increase in optimism was associated with a 0.382-unit increase in affective commitment, holding the model specification constant. The standardized beta of 0.350 indicates a positive effect of optimism on affective commitment, with a one-standard-deviation increase in optimism associated with a 0.350-standard-deviation increase in affective commitment. Since the p-value of 0.000 is less than the 0.05 significance level, the null hypothesis that optimism has no significant effect on affective commitment of commercial bank employees in Nigeria was rejected. The study therefore provides evidence that optimism significantly and positively influenced affective commitment among the sampled commercial bank employees.

4.3 Discussion of Findings

The finding of the hypothesis one showed that optimism had a significant positive effect on affective commitment, indicating that employees with more positive expectations about their work and organisational future tend to demonstrate stronger emotional attachment to their organisations. This finding is consistent with Nwibere and Worlu (2023), who found a positive and significant relationship between psychological optimism and organisational commitment among employees of selected banks in the Niger Delta Region of Nigeria, including a significant association with affective commitment. Similarly, Kumar and Soni (2024) reported a significant positive correlation between optimism and affective commitment among 285 employees of public and private sector banks in India. The finding also agrees with Tariana *et al.* (2024), who found that optimism had a positive and significant effect on affective commitment among hospital staff in Indonesia. The consistency of these findings suggests that optimism is an important positive psychological resource associated with employees' emotional attachment and commitment to their organisations.

The hypothesis indicated that self-efficacy had a significant positive effect on affective commitment among commercial bank employees in Nigeria. This finding suggests that employees who have greater confidence in their ability to perform their work are more likely to develop stronger emotional attachment

to their organisations. The finding agrees with Gowtham and Raju (2025), who found that occupational self-efficacy significantly predicted organisational commitment among 300 employees in the information technology sector in Hyderabad, India. Similarly, Findik and Arslan (2025) reported a positive association between self-efficacy and affective organisational commitment among 487 remote-working employees in Türkiye. The finding also aligns with Tariana *et al.* (2024), who found that self-efficacy had a positive and significant effect on affective commitment among hospital staff in Indonesia. The consistency of these findings across different occupational settings suggests that employees' confidence in their capabilities can contribute to stronger emotional attachment and commitment to their organisations.

5. Conclusion and Recommendations

The study concluded that psychological capital, specifically self-efficacy and optimism, is an important positive psychological resource for strengthening affective commitment among commercial bank employees in Nigeria. Both self-efficacy and optimism had significant positive effects on employees' emotional attachment to their organisations. The findings indicate that employees who are confident in their capabilities and maintain positive expectations about their work and organisational future are more likely to demonstrate stronger affective commitment. Overall, developing these psychological resources can contribute to stronger employee attachment and commitment in the Nigerian banking sector.

Based on the finding of the study, the following recommendations were made:

- i. Commercial banks in Nigeria should strengthen employees' self-efficacy through regular training, mentoring and constructive feedback to enhance confidence in their work capabilities and affective commitment.
- ii. Commercial banks in Nigeria should promote employees' optimism through career development opportunities, recognition and supportive work environments to encourage positive expectations and strengthen affective commitment.

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