

**INFLUENCE OF RETIREMENT POLICIES ON STAFF COMMITMENT IN
PUBLIC UNIVERSITIES IN SOUTHWESTERN NIGERIA****Smith, Catherine Elizabeth Johnson**

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Abstract

Employee commitment is a crucial determinant of organizational performance, reflecting the emotional attachment, loyalty, and dedication employees exhibit toward their institutions. In higher education settings, particularly public universities, employee commitment significantly influences productivity, retention, and institutional effectiveness. One of the key factors shaping employee commitment, especially in the latter stages of employment, is the implementation of retirement policy. Retirement marks the formal exit of employees from active service, either due to age or length of service, and its management has important implications for staff morale and organizational loyalty.

Effective retirement policy implementation, including timely access to financial and non-financial benefits such as pensions, health insurance, life insurance, disability coverage, and other post-service entitlements, contributes to employees' sense of security and well-being. When properly structured and consistently implemented, these provisions enhance trust in the organization and strengthen employee commitment. Conversely, weak or poorly executed retirement systems often result in anxiety, dissatisfaction, and reduced organizational loyalty.

In Nigerian public universities, challenges such as delayed pension payments, inadequate retirement benefits, and bureaucratic inefficiencies have negatively affected staff morale and commitment. Although statutory retirement policies, including the Retirement Age Harmonization Act (2012), have extended the retirement age for academic staff, implementation gaps remain significant. These challenges are further compounded by limited institutional funding and administrative bottlenecks, which hinder effective retirement planning and execution.

This study therefore examines the relationship between retirement policy implementation and employee commitment in public universities in Southwestern Nigeria. It seeks to provide empirical insights into how retirement-related policies influence staff attitudes and dedication to their institutions. Findings from this study are expected to inform policy reforms aimed at improving retirement systems, enhancing employee satisfaction, and strengthening institutional performance within the Nigerian university system.

Keywords: Employee Commitment; Retirement Policy; Public Universities; Pension System; Staff Welfare

Introduction

Employee commitment refers to the emotional attachment, loyalty, and dedication an employee demonstrates toward their organization. It is often reflected in the employee's willingness to work diligently and align personal goals with organizational objectives. Commitment plays a critical role in organizational success, influencing productivity, staff retention, and job satisfaction. One significant factor that shapes employee commitment particularly in the later stages of a career is retirement. Retirement typically marks the end of an employee's active service, either due to age or health-related constraints. The manner in which retirement is planned and implemented can significantly affect how committed an employee remains to the organization up to the point of

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exit (Rojas & Aramvareekul, 2021; Wang, Zhang, & Liu, 2022). Effective retirement planning, initiated early in an employee's career, is essential for fostering long-term commitment. Both financial and non-financial elements such as health insurance, life insurance, disability coverage, and paid leave—contribute to an employee's sense of security and well-being (Kerry, 2018; How, 2001). When these benefits are robust and accessible, employees are more likely to remain engaged and loyal, knowing their postretirement needs are accounted for. Conversely, poorly structured or inconsistently implemented retirement policies can lead to frustration, anxiety, and reduced organizational commitment. In Nigerian public universities, these challenges are exacerbated by delayed pension payments, inadequate retirement benefits, and emotional and psychological stress surrounding life after retirement. While the statutory retirement age for Nigerian public servants is 60 years or 35 years of service, the Retirement Age Harmonization Act (2012) raised this threshold to 70 years for academic staff. Despite this, universities still face significant hurdles in implementing effective retirement plans due to limited financial resources and bureaucratic delays. All these issues highlight the need for focused research on how retirement policies affect employee commitment in the Nigerian higher education sector. This study aims to fill that gap by assessing relationship between retirement policy implementation and staff commitment in public universities, with the goal of informing policy reforms that enhance employee satisfaction and institutional effectiveness.

Statement of the Problem

Retirement policies in Nigeria, particularly within the public sector, are designed to ensure financial stability and well-being for employees after service. However, in practice, these policies often fall short, especially in public universities. A major concern is the inadequate funding and delayed disbursement of pensions and retirement benefits, which undermine employee morale and post-retirement welfare (Ogunode., 2020; Vanguard, 2022). These systemic inefficiencies in policy implementation affect not only retirees but also in-service employees, whose commitment may diminish due to uncertainties about their future. This is especially troubling in the education sector, where experienced professionals are essential for delivering quality education and mentoring future generations.

Despite the Retirement Age Harmonization Act (2012), which aims to standardize the retirement age at 65 for academic staff, many Nigerian universities still struggle to provide reliable and sustainable retirement support. Emotional, psychological, and financial stressors faced by employees nearing retirement age often go unaddressed, contributing to reduced productivity and disengagement. There is, therefore, a pressing need to explore how the implementation of retirement policies impacts employee commitment within Nigerian public universities. Understanding these dynamics is crucial not only for improving human resource management but also for promoting inclusive, sustainable practices in an era of expanding educational access and inclusion. This study seeks to address this gap and offer insights for reforming retirement policies to support both institutional goals and employee well-being.

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Research Hypothesis

H0: There is no significant relationship between the implementation of the retirement and the commitment of staff in Nigerian Public Universities

Literature review: Conceptual, Theoretical Foundation and Empirical Study

Retirement is a critical transition marking the end of formal employment, often due to statutory age limits, health conditions, or organizational mandates. In the public sector, particularly within Nigerian universities, retirement signifies more than an exit from service, it reflects institutional processes and policy implementation that directly impact employee well-being and organizational stability. Watson (1982) describes retirement as either voluntary or compulsory cessation from a career, while Oniye (2001) and Akinade (2006) highlight its emotional, financial, and psychological implications. Retirement in the Nigerian university system is legally structured public servants are expected to retire at 60 years or after 35 years of service, with academic staff allowed until age 65 under the Retirement Age Harmonization Act (2012). However, systemic challenges, including pension delays, poor policy implementation, and inadequate post-retirement planning, have created anxiety and reduced commitment among staff approaching retirement. Understanding retirement as a socially constructed and policy-driven phase is essential for improving employee engagement and institutional outcomes. In this context, retirement planning must be holistic addressing not just age but readiness, expectations, and support mechanisms. This study thus explores how retirement policies in Nigerian public universities affect employee commitment and performance, highlighting the need for effective policy frameworks in the education sector.

Concept of Pension

Pension represents a crucial component of retirement policy, offering financial security to employees after disengagement from active service. It ensures a continued income streamthrough either lump-sum gratuity or monthly payments following years of public service. As Haminat (2010) notes, pensions help retirees maintain a stable standard of living post-retirement. In Nigeria, the Pension Reform Act of 2014 institutionalized a **Contributory Pension Scheme**, mandating joint contributions from employers and employees. The two common structures are the **Defined Benefit Plan and Defined Contribution Plan**, each influencing employee expectations and perceptions differently. In public universities, effective pension policy implementation is essential not only for legal compliance but also for sustaining employee morale, motivation, and organizational loyalty. Poor administration, delayed payments, or unclear pension entitlements can significantly undermine trust in the system, affecting staff commitment.

Concept of Employee Commitment and Dimension

Employee commitment refers to the emotional attachment and dedication an employee has toward their organization, influencing performance, retention, and productivity. It is critical in the public sector, particularly in Nigerian universities, where job satisfaction, pension security, and policy clarity significantly affect morale.

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Committed employees are more likely to remain with the organization and contribute to its goals. Studies (e.g., Muthurveloo & Rose, 2005; Khan, 2014) show that strong commitment leads to reduced turnover and improved performance. Effective retirement and pension policies play a vital role in sustaining commitment and institutional loyalty among academic and non-academic university staff. Employee commitment, as conceptualized by Meyer and Allen (1997), is a psychological bond between employees and their organization that influences their decision to remain and contribute productively. Their three-component model—*affective*, *continuance*, and *normative* commitment provides a framework for assessing how workplace conditions shape employee loyalty and performance. *Affective* commitment, rooted in emotional attachment and value alignment, is significantly affected by the organizational climate. A positive work environment and strong institutional values promote identification with the organization, thereby increasing *affective* commitment (Meyer & Allen, 1997; Wilson, 2000). However, inadequate organizational values and inconsistent retirement policies can erode this attachment. *Continuance* commitment, based on the perceived cost of leaving the organization, may be undermined by ineffective communication and unclear policy implementation (Meyer & Allen, 1997). Employees who perceive instability in policy or lack of transparency are less likely to invest long-term. *Normative* commitment arises from a sense of moral obligation to stay. It strengthens when staff feel recognized and fairly treated, especially through consistent, transparent retirement policies (Lee et al., 2006). Staff motivation is also critical; motivated employees are more likely to internalize organizational goals and remain loyal (Chen et al., 2006). Understanding the linkage between implementation of retirement and employee commitment is crucial for improving employee retention, enhancing institutional loyalty, and fostering sustainable organizational performance.

Theoretical Framework

This research addresses significant gaps in understanding the relationship between retirement policy implementation and employee commitment by integrating three complementary theories: *Power Resource Theory* (PRT), *Equity and Fairness Theory* (EFT), and *Life Course Perspectives Theory* (LCPT). While previous studies have often examined organizational commitment and policy effects in isolation, few have combined these perspectives to explore the complex interplay of government intervention, perceived fairness, and individual career trajectories in shaping employee commitment, particularly within public universities. The application of *Power Resource Theory* (PRT) is especially innovative, as it highlights how effective government policies can manage power relations and minimize non-academic distractions, thereby fostering greater alignment between staff commitment and institutional objectives. *Equity and Fairness Theory* (EFT) deepens the analysis by demonstrating how employees' perceptions of justice in retirement policy implementation directly influence their motivation and loyalty. Additionally, *Life Course Perspectives Theory* (LCPT) provides a dynamic framework for understanding how retirement planning impacts employee commitment over time, accounting for evolving personal and professional circumstances. By synthesizing these theories, this study offers a novel and holistic

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approach that transcends traditional models, delivering fresh insights into how policy-driven innovations can effectively enhance employee commitment in Nigerian public universities.

Empirical Review and Research Gap

Several studies have examined critical factors influencing the effective execution of retirement policies and their effects on employee commitment within organizations. Wilson (2000) evaluated how various determinants individually and collectively impact the three dimensions of employee commitment affective, continuance, and normative as well as the broader organizational image. His findings revealed that a positive work environment strongly predicts affective commitment by fostering emotional connection and loyalty among employees. Similarly, staff motivation, driven by perceived fairness and recognition, significantly influences normative commitment by reinforcing employees' moral obligation to the institution (Chen et al., 2006; Adams, 1965). Conversely, inconsistent policy enforcement and ineffective communication have been identified as major barriers to continuance commitment, generating mistrust and uncertainty among employees (Meyer & Allen, 1997; Okechukwu, 2011). Moreover, inadequate organizational values weaken employees' identification with the institution, adversely affecting its reputation and overall image (Brown et al., 2022). These findings underscore that successful retirement policy implementation relies on these determinants working synergistically to enhance employee commitment and strengthen the organizational image. However, there remains a paucity of research clarifying how these specific factors influence policy implementation outcomes within the Nigerian higher education context an important gap fill by this study.

In Nigeria, Fiiwe (2020) examined retirement benefits practices across selected federal government establishments, utilizing a descriptive survey involving 90 respondents from three purposefully selected federal institutions in Rivers State. The study revealed that while the newer pension scheme addressed several limitations of the previous welfare system and instilled hope among pensioners, both schemes lacked comprehensive benefits such as health insurance, entrepreneurial support, recreational facilities, and housing for retirees. Similarly, Odia and Okoye (2012) compared the old pension scheme with the Pension Reform Act (PRA) of 2004, concluding that although the PRA improved on previous deficiencies, it still requires stricter coordination and regulatory oversight for effective implementation. Yet, the extent to which these improvements influence employee commitment within Nigerian universities remains unexplored, highlighting another significant gap this study addresses. Okechukwu (2011) conducted an in-depth mixed-methods study focusing on retirement policy administration challenges at the University of Nigeria, Nsukka.

Despite employing David Easton's systems theory, the study revealed that ineffective policy implementation—largely due to corruption—hindered policy outcomes. However, it did not directly analyze the impact of retirement policies on academic staff commitment, emphasizing the need for comprehensive research that includes both academic and non-academic staff. This gap is also addressed in the present study. Further expanding

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the empirical foundation, Perera, Khatibi, and Navaratna (2014) investigated the effectiveness and sufficiency of Nigeria's Contributory Pension Scheme (CPS) in providing retirement benefits to low-income federal retirees. Using a quantitative survey of retired public servants, they found that while the CPS improved transparency and individual ownership of pension funds, it remained insufficient in delivering adequate retirement income, suggesting the need for policy reforms and supplementary pension provisions. At the organizational level, Topa et al. (2018) conducted a meta-analysis of over 200 empirical studies across multiple countries to identify antecedents and outcomes of employee commitment. Their integrative model highlighted that transparent and supportive organizational practices significantly enhance affective commitment and reduce turnover intentions, emphasizing the vital role of psychological factors and socialization processes in fostering employee loyalty across diverse contexts. Similarly, Allen and Shanock (2013) focused on new employees within a large U.S. organization, demonstrating through a longitudinal survey that perceived organizational support and employee embeddedness mediate the relationship between socialization tactics and commitment, as well as turnover intentions. Their findings highlight the importance of aligning organizational policies and socialization processes with employee expectations to foster retention. Complementing these empirical insights, Riggio and Lee (2019) provided a comprehensive literature review and conceptual analysis on the role of communication in organizational commitment. They concluded that clear and consistent communication during organizational changes such as policy implementation directly enhances employee commitment by reducing uncertainty and building trust. Their work calls for further empirical research to deepen understanding of communication's influence on employee attitudes. Together, these studies establish a robust empirical foundation illustrating how retirement policy effectiveness, organizational support, socialization, and communication converge to influence employee commitment in both Nigerian and international contexts. Nonetheless, notable gaps remain in understanding these dynamics specifically within Nigerian public universities, especially concerning the combined influence of policy implementation, communication, and organizational values on both academic and non-academic staff commitment. This study fills gaps by providing a contextualized, comprehensive analysis of retirement policy implementation and its relationship with employee commitment within Nigerian public universities.

Methodology

A descriptive survey design was employed, using a multistage sampling technique. The study population comprised 30,389 staff members across 12 purposively selected universities in six states. A sample of 384 participants was determined using Krejcie and Morgan's formula and selected through proportionate stratified and convenience sampling methods. Structured questionnaires were administered, with 240 valid responses analyzed. Descriptive statistics (frequencies and percentages) and inferential statistics, specifically the Pearson Product Moment Correlation Coefficient (PPMCC), were used for data analysis.

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Table 1: Operationalization and Measurement of Variables

Variables	Operationalization	Indicators	Measurement
Dependent Variables			
Employee commitment	Bond between the employee and the company that makes the employee want to keep working for the company and help it reach its goals.	the level of productivity, job satisfaction, and degree of absenteeism. The supporting sources of ideas are Lee and Chen (2013), Sharma and Bajpai (2010), and Perera, Khatibi & Navaratna (2014).	Proportions of employee performance accounted for by the Public owned University
Independent variables			
retirement policy implementation and practice	This involves policies how retirement are enforced, within experienced public employees in selected universities Southwestern Nigeria.	Proxy based on: Positive work environment Inconsistency ineffective communication Inadequate organization value. (Wilson, 2000; Chen et al., 2006; Adams, 1965; Meyer & Allen, 1997; Okechukwu, 2011)	Perception on variables of retirement policy implementation practice

Source: Author's Compilation, 2024.

Results and Discussion Assessment of the Relationship between the Implementation of Retirement Policy and Staff Commitment in Nigeria's Public Universities

To examine the relationship between retirement policy implementation and staff commitment in Nigerian public universities, the study employed both descriptive and inferential statistical methods. Descriptive statistics, such as percentage frequencies, were used alongside Pearson Product Moment Correlation (PPMC) analysis, with findings presented in Tables 2 and 3. As shown in Table 2, the descriptive analysis reveals key insights: 46.3% of respondents strongly agreed that effective implementation of retirement policies positively influenced their commitment to the university, while an additional 32.5% also agreed with this perspective. This suggests broad recognition of the beneficial effects of well-implemented retirement policies on employee engagement. Moreover, the alignment of policy implementation with institutional values and goals is evident, with 42.5% of respondents

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acknowledging this connection, and 38.7% strongly believing that such alignment significantly influenced their commitment. While the overall perception of alignment between policies and organizational goals was moderate, it still contributed meaningfully to employee dedication.

In terms of fairness and transparency, 45.0% of respondents agreed that these factors enhanced their commitment, highlighting the importance of equitable policy enforcement in fostering loyalty. Additionally, effective communication and awareness during the implementation process were identified as pivotal, with 47.1% of respondents strongly agreeing that this positively influenced their commitment. Strategic communication thus emerges as a key factor in promoting staff engagement. Lastly, 40.0% of participants confirmed that supportive policy implementation strengthened their loyalty and commitment to the institution, reinforcing the role of organizational support in cultivating long-term employee allegiance. These findings collectively underscore the multifaceted influence of retirement policy implementation on employee commitment in public universities.

Test of Hypothesis

H₀₃: There is no significant relationship between the implementation of the retirement and the commitment of staff in Nigerian Public Universities.

The analysis presented in Table 3 reveals a positive and significant correlation ($r = 0.140$, $p = 0.001$) between Positive work environment and staff commitment, indicating that improvements in work environment are associated with increased staff commitment. Furthermore, a strong negative correlation ($r = -0.535$, $p = 0.018$) exists between the alignment of retirement policies with the inadequate organization value and staff commitment, suggesting that when retirement policies reflect inadequate organization value, staff members exhibit lower levels of commitment to the institution. Additionally, the positive correlation between staff perceptions of respondents on Staff motivation contributing to increased commitment is statistically significant ($r = 0.150$, $p = 0.020$), indicating that the higher the Staff motivation and higher the commitment level of the staff. There is also a highly significant negative correlation ($r = -0.774$, $p = 0.002$) between ineffective communication regarding retirement policies and staff commitment, highlighting the critical role of clear communication in fostering employee engagement. Indicating that lack of effective communication of regarding the retirement policy negative affect staff commitment. Lastly, there is negative correlation between Inconsistency of retirement policy and staff commitment is notably significant ($r = 0.534$, $p = 0.003$), suggesting that inconsistency policy negatively influence staff commitment. Based on these findings, the null hypothesis is rejected, and the alternative hypothesis is accepted, confirming a significant relationship between the implementation of retirement policies and staff commitment in Nigeria's public universities.

Table 2: Relationship between the implementation of the retirement policy and the commitment of staff in Nigeria's Public University

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S/N	Variables	SA (%)	A (%)	UD (%)	D (%)	SD (%)
1.	The effective implementation of the retirement policy positively influences my commitment to the university	79(32.5)	110(46.3)	43(17.9)	7(2.9)	5(2.1)
2.	The implementation of the retirement policy as it aligns with the organization's values and goals influences my commitment	101(42.5)	94 (38.7)	29(12.0)	6(2.5)	8 (3.3)
3.	The fair and ineffective communication of the retirement policy contributes to staff motivation among staff members	92(39.6)	107 (45.0)	44(18.3)	28(18.3)	2(1.0)
4.	The communication and awareness efforts during the implementation of the retirement policy positively impact staff commitment	113 (47.1)	90 (37.5)	27 (11.3)	4 (1.6)	6 (2.5)
5.	A well-executed and supportive implementation of the retirement policy fosters a sense of loyalty and commitment among staff members	89 (37.1)	96 (40.0)	28 (11.7)	10 (4.2)	7 (2.9)

Source: Researchers computation using SPSS version 22, 2024

Table: 3: Pearson Correlation Results of the relationship between implementation of the retirement and the commitment of staff in Nigerian Public Universities.

Variables	Correlation coefficient	Probability value	Remark
Positive work environment	0.140**	0.001	Significant

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inadequate organization value	-0.535**	0.003	Significant
Staff motivation	0.150**	0.020	Significant
ineffective communication	-0.774**	0.002	Significant
Inconsistency policy	-0.534**	0.018	Significant

Source: Researchers computation using SPSS version 22, 2024

a. Predictors: Positive work environment: Staff motivation: Inconsistency policy Ineffective communication: inadequate organization value

b. Dependent Variable: Staff commitment

Discussion of Findings

The study demonstrates a clear, positive relationship between the effective implementation of retirement policies and staff commitment within Nigeria's public universities. A well-executed retirement policy significantly boosts employee commitment, as a substantial number of respondents agreed. This finding aligns with Topa et al. (2018), who emphasized that transparent and supportive retirement measures enhance employee loyalty and reduce turnover. While the alignment of retirement policies with organizational values does impact commitment, the effect is slightly less pronounced, as identified by Allen and Shanock (2013), who highlighted that aligning policies with institutional goals improves overall commitment. Clear communication during policy implementation has a direct influence on employee commitment, as noted by Riggio and Lee (2019), who emphasized the importance of consistent communication in understanding policy changes.

Conclusions and Recommendation

The study concludes that effective implementation of retirement policies—characterized by clarity, consistency, and transparency is essential for enhancing employee commitment, motivation, and trust within Nigerian public universities. It highlights that well-structured retirement frameworks not only improve staff morale but also reinforce institutional loyalty and a positive organizational image. It recommends that university administrators adopt inclusive, transparent, and strategically aligned retirement planning frameworks to strengthen employee commitment.

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