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Investigating the Factors Influencing Turnover Intentions in the Nigerian Banking Sector

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Abstract

The bank sector in Nigeria has identified job satisfaction, job stress, organisational identification, organisational commitment, organisational justice, and leader-member exchange as factors influencing turnover intentions. This study's importance helps reduce employee turnover, increase satisfaction and commitment, enhance leaders-member exchange relationships and minimise the job stress bank employees encounter. This study helps investigate the factors influencing turnover intentions in the Nigerian banking sector. Simple random sampling with 5 Likert scales was adopted to collect respondents' data. Out of 220 questionnaires distributed to the bank employees, 197 questionnaires were received with an 89.6% success rate of 89.6%. Therefore, the sample size of this study is 197, which met the statistical criteria required in this study. This study explores descriptive statistics, exploratory factor analysis, normality of data, reliability, correlation and regression analysis. This study confirmed a significant relationship between job satisfaction, job stress, organisational identification, organisational commitment, organisational justice, leader-member exchange, and turnover intentions in the Nigerian banking sector. Therefore, reducing the factors tends to reduce employees seeking job alternatives. Future research needs to explore the effect of employee demographic profiles on turnover intention in the Nigerian banking sector

Keywords: Turnover Intentions, Job Satisfaction, Job Stress, Organisational Justice, Nigerian Banking Sector

Introduction

Turnover intentions in Nigerian sectors have severely affected organisations. Turnover intentions have been a decade of challenges in Nigeria's banking sector and other banks globally (Oruh et al., 2020; Olusa & Bolaji, 2020). Various studies have agreed that there is a difference between the turnover intentions and actual turnover vice versa (Vem et al., 2019; David & Venatus, 2019). Turnover intention is defined as an intent that triggers an employee to quit their current job or organisation for an alternative (Gadi & Kee, 2020). However, intention to leave or quit or turnover intentions relates to an employee experiencing a strong willingness to quit their organisation due to unfairly rewarded, satisfaction and recognition (Awan et al., 2021). In addition, turnover intention implies the level of an employee quitting

their job scope, position, and organisation to pursue the betterment of career development (Vem et al., 2019; Kieu & Hong, 2020). Therefore, turnover intention is one of the factors that trigger the turnover behaviour of employees (i.e., quitting behaviour) (Burki et al., 2020). Irawan et al (2020) concluded that the turnover intention of an employee is influenced by tenure, experiences, education, gender, and age of employees, which has generated a huge turnover rate. On the other hand, Ashiq, Abbas, Hassan and Mir (2020) argued that poor leadership, organisational commitment, poor incentives, and job satisfaction influences turnover intentions. In addition, several studies revealed that turnover intention is a predictor of employee turnover in the Nigerian banking sector (Chukwu, 2019; Olusa & Bolaji, 2020; Obianuju et al., 2021). Therefore, many researchers consider the intention to leave or turnover a critical issue for organisations (Abubakar & Kura, 2019; Obianuju et al., 2021). Organisations suffer the cost of training and selection of new employees, which promotes burnout and stress to other employees residing in the organisation. Therefore, if there is a risk related to employees' intention to leave, it will impact the organisation with this enormous challenge because its success depends on its employees (Abidakun, 2020). In Nigeria's banking sector, turnover has drastically affected employee performance, security, and morale, which postulate intention to leave for better job alternatives.



Figure 1: Employee Turnover Rates in the Nigerian Banking Sector (Central Bank of Nigeria, 2021)

The banking sector consists for 37.8% of employee turnover in Nigeria, which affects production efficiency (Olusa & Bolaji, 2020). Figure 1 above shows that the employee turnover in Nigeria's banking sector has gradually reduced from 2017 (18.2%) to 2018 (12.5%), resulting in Nigeria's central bank's policies to empower and provide adequate incentives to employees. However, the employee turnover increased from 12.5% to 28.1% as of 2021, with a rise of 35.1% within the past five (5) years (Olusa & Bolaji, 2020; Ene, 2020; Obianuju et al., 2021). It further occurs due to poor job satisfaction, job stress, organisational identification of employees, insufficient organisational commitment, organisational justice and poor leader-member exchange that trigger enormous turnover intentions in the banking sector of Nigeria. As a result, the Nigerian banking sector experienced a high rate of turnover intentions, also known as a significant challenge to many industries and the Nigerian banking sector. It is an issue the Nigerian banking sector faces, resulting in the high loss of talented employees,

increased training costs, hiring costs, increased workforce pressure, and reduced productivity. The turnover intention in the banking sector occurs within 1 to 2 years of employee job employment, which has heavily affected both the employees and the banking sector in terms of performance and productivity (Salisu, 2021; Obianuju et al., 2021). Gadi and Kee (2020) confirmed a tremendous turnover rate in Nigeria's banking sector. It simply means that the employees perceive poor job satisfaction and stress at the workplace, which contributes significantly to the intention to quit among bank employees. Olusa and Bolaji (2020) conducted a study with 205 respondents of Zenith bank employees who believed that poor organisational commitment, superior relationships with co-workers, and poor job satisfaction influences the high rate of turnover intentions. Over 18.3% of employees quit due to workload and long working hours. A study conducted by Alola et al (2019) with 180 respondents showed that a lack of organisational commitment and organisational justice promotes the intention to quit.

In addition, insufficient organisational commitment reduces employee morale productivity, which leads to the intention to leave. Over 26.7% of the banking service industry operate on low pay, poor promotion opportunity and fringe benefits as they believe there is a high population of unemployed people, which also increases the rate of intention to quit in Nigeria's banking sector (Aguwamba et al., 2019). Olusa and Bolaji (2020) affirmed that high job stress encountered by employees in the Nigerian banking sector increases from 21.7% to 39.2% due to lack of management, workload, career development, work-family conflicts, and this further promotes intent to quit for job alternatives. Banks employees experienced poor commitment and identification, leading to their turnover intention. A study conducted by Vem, Mbasua and Davireng (2019) indicated that poor organisation identification promotes low commitment by the employee, resulting in a high rate of turnover intention. In Nigeria, employees experienced distributive injustice, unfairly treated and rewarded, which would trigger the intention to quit. However, organisational trust assumes as the key to employee retention. Over 10.9% of employees in the bank industry asserted that no confidence is deduced in these industries, reducing their commitment and performance (Egbuta, Akpa, & Olaniyan, 2020). In Nigeria, especially in the banking industry, distributive justice has a strong relationship with a lack of trust, which has proved the reason for the intention to leave the organisations. A study conducted by Salau et al (2020) with 170 respondents from public libraries showed that over 12.4% of bank staff experienced a high level of injustice, which affected productivity, commitment, and intention to quit. Amah and Oyetuunde (2020) conducted a study with 196 respondents from SMEs who believed that perceived organisational support substantially impacts organisational stress, affecting job embeddedness towards intention to quit. Employees feel unsafe when they perceive injustice in daily operations, resulting in a preference for job alternative searching. A study conducted by Egbuta et al (2020) with 180 respondents from Keystone Bank affirmed that lack of supervision resulted in inadequate job satisfaction, which reflected the high rise of intention to quit bank employees. Lack of supervisory reduces employee job involvement, creativity, and autonomy and negatively affects job satisfaction (Busayo & Ojo, 2021). It further reveals a result of high employee turnover, which has become rampant and poses a significant threat to the existence of Nigerian banks (Bello et al., 2021). These effects of turnover intention in Nigeria's banking sector have affected bank staff, banking sectors and the Lagos State of Nigeria. It further reduces an employee's productivity, morale, loyalty, and recognition and effectively increases the relocation cost and time wasted. Also, employees may trigger the perception of job insecurity and turnover intention for job alternatives (Amah & Oyetuunde,

2020). Bank sectors suffered a lot from the rises in employee turnover as it had affected the production level, increased the cost of operation, reduced employees' talent, low performance, management frustration, distraction, and low organisation morale effectively (Obianuju et al., 2021). The banking sector in Nigeria recorded a massive loss of talented human capital, which declined the overall performance from 45.8% to 23.4% due to the high rise of employee turnover in the sector and created adverse effects on Nigeria's economic stability (Ogbeibu et al., 2022). Lastly, the Lagos State of Nigeria has recorded a decline in GDP and rises in payment defaulters such as loans, taxes, and other related payments (Gadi & Kee, 2020). However, the Nigerian banking sector needs to control its employees' turnover rate and improve performance successfully. It would make a turnover in this banking sector valuable research and suggest challenges to the researcher investigating its antecedent factors influencing turnover intentions in the Nigerian Banking Sector.

Literature Review

Turnover Intentions

Chukwu and Adeghe (2019) accurately define "Turnover intention is an individual's estimated probability that they are permanently leaving the organisation at some point in their career period". Employee turnover occurs when employees voluntarily leave their jobs. The same phenomenon is explained by Kasa et al (2021), which indicates a tendency for inefficient organisations to trigger turnover intentions, which further asserts that both have a positive correlation. Turnover is defined as the deliberate separation of an individual from an organisation (Ashfaq et al., 2020). The turnover affects the organisation's productivity and creates many problems for organisations like hiring new employees. The organisation bears the advertisement cost for hiring temporary employees and the cost of selection, which affects organisation productivity (Hamzat et al., 2020). A considerable amount of theoretical and empirical literature has identified various factors influencing employees turnover. Turnover intentions and intention to leave quitting their job are crucial before the actual turnover occurs (Yousuf & Saqib, 2021). The levels of job satisfaction were measured by evaluating their general working circumstances, pay and opportunities for promotion, professional connections, use of skills and abilities, and activities assigned. The studies revealed that flexible working hours, workplace sites, performance assessment, and skills exploitation positively impact turnover intentions.

In contrast, professional independence, job safety, and promotion negatively impact job satisfaction and turnover intentions (Abidakun, 2020). A variety of analyses have indicated that turnover intention's immediate cognitive sequence is turnover (Chukwu, 2019; Aguwamba et al., 2019; Vem et al., 2020). Measuring actual turnover is usually challenging because the workers have already left the job (Abubakar & Kura, 2019; Busayo & Ojo, 2021; Amah & Oyetuunde, 2020). However, the employees' turnover intention ultimately causes substantial turnover, influencing organisational costs in recruitment, selection, and training (Akinwale & George, 2020). Therefore, employees' turnover intention is an essential topic that needs due consideration in the workplace. It is critical to minimise the skilled employees' turnover intention for extended periods (Salisu, 2021; Bello et al., 2021). Turnover intention found expensive with time shapes actual turnover, which declines productivity and outcomes. Therefore, turnover intentions are the highlight as a predictor of turnover. According to Gadi and Kee (2020), turnover intentions are associated positively with a genuine turnover attitude for IT professionals.

Job Satisfaction

Employee job satisfaction is the fulfilment, enjoyment, and pleasure that originate from work. It is not the cash or the incidental advantages yet the emotions and feelings employees get from their work (Bachri & Solekah, 2021; Spector, 1985). In contrast, the turnover intention is characterised as the intention of workers to find employment elsewhere (Alola, Olugbade, Avci & Oztüren, 2019; Korankye & Amakyewaa, 2021). A study conducted by Akinwale and George (2020) with a few selected Nigerian banks, such as Access, UBA, and GTB in Nigeria, found that job satisfaction promotes the intention to leave among lower employees working in the banks. Many studies show that employees who experience dissatisfaction tend to leave the workplace (Akinwale & George, 2020; Ene, 2020). Salisu (2020) revealed that job satisfaction strongly relates to turnover intention. Moreover, Nguyen and Tran (2021), who reviewed more than 20 studies of turnover intentions, also found that job satisfaction was the most frequently related variable in turnover intention. Researchers have developed a variety of conceptual frameworks to model the turnover process. Paltu and Brouwers (2020) noted that scholars speculate that employee turnover predicts using comprehensive measures of job satisfaction; otherwise stated, high job satisfaction is associated with low employee turnover. Moreover, research shows that intentions moderate the relationship between job satisfaction and actual employee turnover (Bello, Aina & Oluwole, 2021; Nugroho & Muafi, 2021). Barkhuizen and Gumede (2021) noted positive and statistically significant associations in dozens of studies exploring leaving intent and actual leaving behaviour. According to Astiti and Surya (2020), job satisfaction has related to turnover. In general, satisfied workers are less likely to leave their jobs than those with high job satisfaction. Hefny (2021) found a negative association between job satisfaction and withdrawal cognition (intention to leave). Yousuf and Saqib (2021) also presented the same results but complemented them by showing that employees with disabilities were offered lower job satisfaction than non-disabled workers. In addition, job satisfaction had identified as the main reason employees leave their jobs (Amanda et al., 2021; Faizah et al., 2021). Employees' job satisfaction and turnover intention in the banking sector of Nigeria (Otache & Inekwe, 2021; Mulyawan et al., 2021). He further found that job satisfaction is significantly related to turnover intentions. Lastly, job satisfaction is a vital factor because its association with turnover, absenteeism, and low morale has a significant negative relationship with turnover intentions.

H₁: There is a significant relationship between job satisfaction and turnover intentions.

Job Stress

Stress is a behavioural, emotional, mental, and physical response process triggered by prolonged, growing, or new stresses that are substantially greater than the availability of coping strategies (Ahn & Chaoyu, 2019). Stress is an effect that leads to turnover intentions and which results from employee pressure and adverse reactions that cannot match their level of knowledge, raising challenges and threats to employees' viability (Wahyono & Riyanto, 2020; Ramlawati et al., 2021). Job stress, also known as occupational stress, influences employees' psychological and physiological health. From a human perspective, job stress relates an individual to the environment (Dwiyanti et al., 2020; Hwang & Lee, 2021). Job stress and burnout will decrease productivity and affect staff's commitment to the organisation (Sopiah & Etta, 2020; Liu et al., 2019). Nowadays, job stress is a problem in modern life and a common issue many organisations share (Caillier, 2021). It involves the

individual and the company's standing or performance, such as its outcome and turnover rate. An employee under stress becomes demotivated, develops poor health, and becomes less productive (Novitasari, 2020). Therefore, it may directly impact the company's performance and success. Lee and Jang (2020) have found that job stress negatively correlates with turnover intentions. In research conducted by Dodanwala and Santoso (2021), he focuses on the connection between job stress and employee turnover. As a result, 97 respondents took part in the interview area from Pakistan's top centre and low-level bank employees. This finding demonstrates a positive connection between job stress and employee turnover. Unreliable workplaces affect employee job security leading to poor job satisfaction and promoting anxiety and turnover intentions (Choi & Kim, 2020; Amanda et al., 2021; Ashfaq et al., 2020). Countless previous scholars claimed that the more significant the amount of stress, the greater the employee's turnover intention increases (Yukongdi & Shrestha, 2020; Novitasari, 2020). Seo and Lee (2021) revealed in their studies; there is a positive association between stress and turnover intentions. Liaquat, Ali, Khursheed and Ain (2021) confirmed that job stress has positively and directly affected job dissatisfaction. As a result, it leads to a reduction in their organisational commitment. It was remarkable that almost immediate determinants of turnover intentions came from a lack of satisfaction and loyalty (Junaidi et al., 2020). Arvindraj and Shanmugam (2019) confirmed a negative relationship between dissatisfaction and intention to leave. Ramlah, Sudiro and Juwita (2021) hypothesised that turnover intentions could directly consequence stress.

H₂: There is a significant relationship between job stress and turnover intentions.

Organisational Identification

Organisational identification refers to "the perception of belongingness or oneness to an organisation, where an individual defines him or herself in terms of an organisation in which he or she is a member" (Kapoor, Yadav & Srivastava, 2019). Organisational identification classifies into two main dimensions: cognitive and affective (Oguegbe & Edosomwan, 2021). Organisational identification is defined as employees linking their membership in the organisation to their self-concept, either cognitively, emotionally, or both (Boon et al., 2021; Omanwar & Agrawal, 2022). Meanwhile, affective identification refers to employees' positive feelings towards their organisation (Bao & Zhong, 2021). Individuals who have robust organisational identification see the success and failure of the organisation in their image and develop a feeling of belongingness with the organisation. Therefore, leaders of the organisation are now trying to seek a better way to retain their employees (Nowak, 2021). Since the best predictor of employee turnover is employee turnover intention, employers must determine their employee's turnover intention (Dóra et al., 2019). According to Turkoglu and Dalgic (2019), employees' organisational identification will reduce their intention to turnover. It is further explained by employees not demanding to quit the current organisation if they see themselves as a part of the organisation they have tied their self-concept. It clearly shows a link between organisational identification and employee turnover intention. The result indicates that when organisational identification among employees is high, employee intention to leave the organisation will reduce effectively (Lin, 2019; Yue, 2021; Wikhamnet al., 2021). Over the past few years, several papers have been published indicating the relationship between organisational identification and employees' reported turnover intentions (Ekmekcioglu & Aydogan, 2019; Butt & Nasir, 2021). Meta-analytic studies have reported that organisational identification exhibits high, negative correlations with turnover intention (e.g., Meyer & Allen, 1990; Snyder & Cistulli, 2021). Social identity states

that a robust organisational identification is associated with low turnover intentions in the corporate world. When employees feel identified with the organisation, they will become part of their self-concept and exhibit robust psychological attachment. Indeed, identification with the organisation negatively correlated with turnover intentions (Urrutia et al., 2021). Several studies showed that individuals with higher identification with their organisation show better job performance, job satisfaction and work motivation and less intention to seek another job (Tinwala & Biswas, 2019; Sadeghvaziri & Azimi, 2022). In other words, the more employees don't identify themselves with their organisations, the less they define themselves as individual members within the organisation. Of course, they show a high rate of turnover intention.

H₃: There is a significant relationship between organisational identification and turnover intentions.

Organisational Commitment

According to Meyer and Allen (1990), organisational commitment is a psychological state that binds employees and the organisation. It can affect employee decisions to either continue membership in the organisation. Organisational commitment is an essential variable in the turnover intention since this variable believes that the higher commitment to the employees, the lesser the turnover intention among employees (Guzeller & Celiker, 2020). According to Kee and Chung's (2021) research, employee commitment plays a vital role between organisational learning culture and intention to quit. High organisational commitment will result if the employees are satisfied with the organisation, hence low employee intention to leave the company (Hussain et al., 2020; Dayeh & Farmanesh, 2021). Organisational commitment has received the most attention because of its consistent relationship to turnover (Li et al., 2021). Its retention is an essential consequence and a key predictor of organisational commitment (Meyer & Allen, 1990; Ayari & AlHamaqi, 2021; Nugroho & Muafi, 2021). The findings show that these variables significantly affect turnover intention (Elvianita & Muchtar, 2020; Zeidan, 2020; Bachri & Solekah, 2021). According to Hefny (2021), employees with lower levels of commitment were more likely to leave the organisation than their colleagues. Johnson Fields and Chukwuma (2019) conducted a study that focuses on the turnover intention among nurses in Korea, revealing that nurses pointed out that turnover intention scores high compared to organisational commitment. Olusa and Bolaji (2020) surveyed with First Bank of Nigeria, which states that employees lack promotion opportunities, promoting their intention to leave. It also reported that over 19.6% of employees filled complaints about the lack of promotion opportunity perceived in the First Bank of Nigeria and further showed that promotion opportunity shows exceptionally adverse effects on intention to leave in Nigeria context, respectively. Salisu (2021) agreed that a lack of promotion opportunities would yield low job embeddedness. Employees may feel unembedded when there are limited promotion opportunities, which warrant seeking alternative job offers in any organisation (Haggalla & Jayatilake, 2017). Researchers showed that organisational commitment enhances individuals' performance reduces turnover and absenteeism (Nandi, Khan, Qureshi & Ghias, 2020; Ayuningtyas & Maharani, 2021). Many past studies have found that organisational commitment is frequently a significant antecedent of the intention to leave (Caniago & Mustoko, 2020; Lakshman et al., 2021). Els, Brouwers and Lodewyk (2021) see that organisational commitment is related to the organisation and considered a factor that affects organisation performances, strikes, working results, and intention to leave.

H₄: There is a significant relationship between organisational commitment and turnover intentions.

Organisational Justice

The concept of organisational justice perceives as one's opinion on the distribution of resources and the mechanism of the reward system (Altuntaş, Harmanci, Alaçam & Baykal, 2021). Organisational justice is based on the equity theory developed by (Adams, 1965). Equity theory focuses on individuals' view of fairness about distribution decisions within the organisation and on individuals' reactions to the unfair circumstances within the organisation (Adams, 1965). Moreover, organisational justice is the perception of justice appearing in the employee's mind regarding the practices in the workplace (Saraswati, 2019). However, it divides into three broad dimensions: distributive, procedural, and interaction justice (Harris, Lavelle & McMahan, 2020; Wang et al., 2021; Sin & Sarah, 2021). In their study, Hwang and Yi (2022) concluded a negative and significant relation between distributed justice and intention to leave. Also, it was found in this research that there is no meaningful relationship between approach justice and intention to leave. In addition, the research results show that a negative and significant relationship exists between interaction justice and employee intent to leave (Abubakar & Kura, 2019; Kang & Sung, 2019). Chukwu (2019) found that the influence of interactional justice combined the effects of interpersonal and informational justice on an employee's turnover intention more than other forms of justice. Hussain and Khan (2019) confirmed that organisational justice positively impacts job satisfaction. Suppose employees find their organisation just and fair in distribution, processes and interactional system. In that case, employees feel more satisfied with their pay, future progress opportunities, work schedule, co-workers, and supervisors (Engelbrecht & Samuel, 2019; Tolukan & Akyel, 2019). Also, it has been proved from the results that employees are more satisfied when they perceive their outcomes and rewards to be fair compared to those who consider their rewards and consequences unfair. Thus, satisfied and committed employees exhibit fewer turnover intentions. Saoula, Fareed, Hamid, Al-Rejal & Ismail (2019) indicates that social exchange theory relationships play an essential role in an organisational setting. These relations turn into trust, mutual commitments, and loyalty if relationships remain stable (Kim, 2021). Employees who prefer economic exchanges over social exchanges in an organisational setting have lower turnover intentions when they have a better pay structure, justice, and reward system. Ariffin and Alisa (2019) stated that organisational justice reduces employee turnover intentions, leading to efficiency and better performance. Ahmed, Adeel, Ali and Rehman (2019) found that attention prioritises organisational justice. Therefore, to understand this behaviour in the banking sector, thus:

H₅: There is a significant relationship between organisational justice and turnover intentions.

Leader-Member Exchange

Leader-member exchange literature focuses on the idea that supervisors have different quality relationships with their members and develop either high or low-quality exchanges (Kuvaas & Buch, 2020; Liden & Maslyn, 1998). According to LMX theory, leaders can create unique relationships and increase communication with different work-group members they manage (Liden & Maslyn, 1998; Yucel et al., 2021). It is believed that from social exchange theory, employees who perceive high LMX quality from a superior and safe environment in the organisation may feel an obligation to work with high performance (Mejia et al., 2020; Usadolo et al., 2020). The extant literature provides ample evidence relating quality of LMX

and turnover intention. Liden and Maslyn (1998) meta-analysis established a significant relationship between the two constructs. In addition, the LMX reveals a direct prediction of turnover intention due to various extraversion, situational covariates and perceived justice (Mumtaz & Rowley, 2020). It revealed that it is an indirect predictor through constructs such as commitment. However, as stated earlier, the outcomes when the antecedents are direct at different levels are expected to relate differently. The inappropriate relationship has been viewed as a lousy attribute and assumed critical for employees to quit (Wijaya & Noer, 2019; Chung & Jeon, 2020). The exact relation observed by Salisu (2020) showed that leadership style has a strong predictor power of employee turnover. An organisation committed is significantly affected by the quality of LMX, which negatively contributes to employee turnover, argued by (Gaudencio et al., 2020). Regardless of its low quality, LMX is generally considered the primary cause of turnover. However, empirically findings of several studies reported a non-linear relationship between the quality of LMX and job turnover (Jabutay & Rungruang, 2021; Öztürk & Emirza, 2022). Employees with high LMX enjoyed more attention from the supervisors. Such improvements make an employee more attractive to other employers. In this way, even with high LMX, subordinates may leave firms. Wu, Yuan and Yen's (2021) findings revealed attributional conflicts are positively related to turnover intention. Therefore, the relationship quality between the leader and the follower influences subordinates' turnover intentions. Thus, the following hypothesis formulates:

H₆: There is a relationship between the leader-member exchange and turnover intentions.

Conceptual Framework

The conceptual framework was supported by various theories and models relating to turnover intentions. Therefore, this framework focuses on investigating the factors influencing turnover intentions in the Nigerian banking sector to effectively proffers solutions to the issues associated with turnover intention in Nigeria's banking sector.

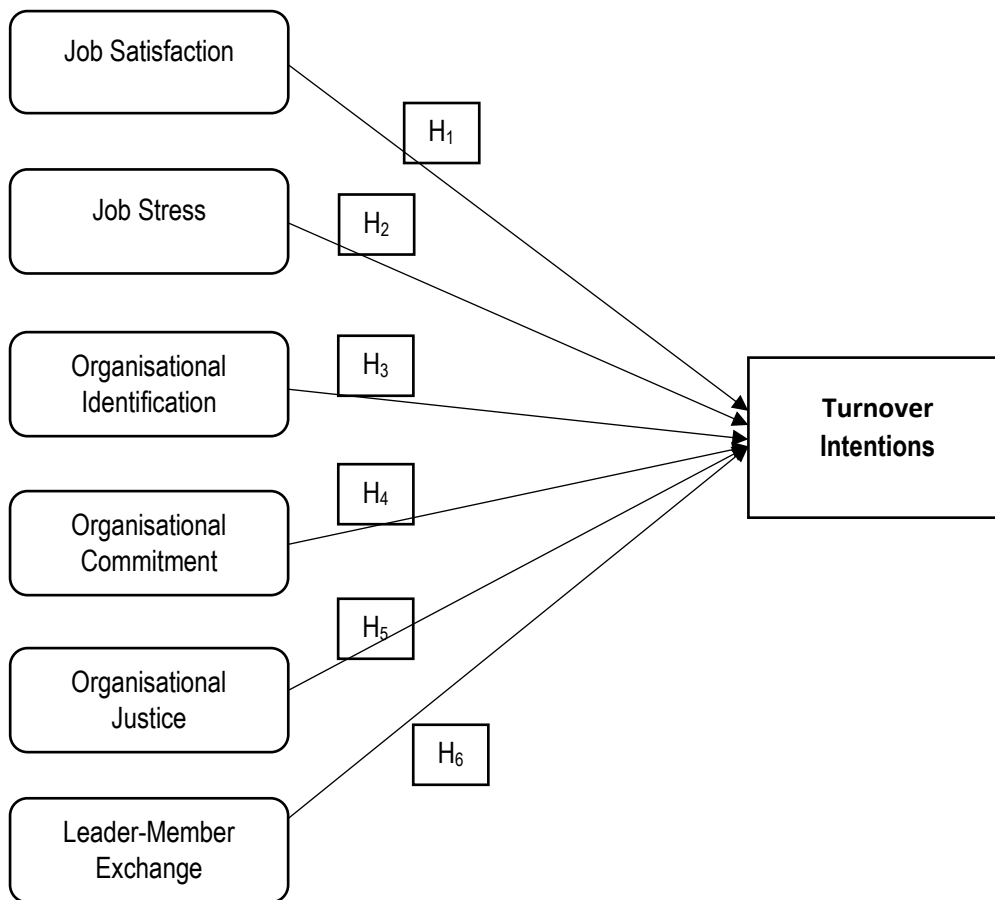


Figure 2: Conceptual Framework of the Study

Research Methodology

Sample Size and Population Procedure

A quantitative design adopts in this study. Descriptive and correlational designs are adapted to suit quantitative research design and proffer solutions to the identified research questions (Kothari, 2019). The researcher effectively adopted simple random sampling in data collection amongst bank employees (top, middle and lower). The researcher focuses on the target population with the support of a statistical table to determine the sample size of this study (Krejcie & Morgan, 1970). The high turnover rate in Nigeria’s banking sector triggers the researcher to harness its target population among different employees. The population of bank employees amongst the selected banks in the Lagos State of Nigeria is 400. The questionnaires consist of sections A and B. Section A focuses on the demographic data, which entailed the age, gender, marital status, tenure, income, education, and bank employees’ level. Section B focuses on turnover intentions, job satisfaction, job stress, organisational identification, organisational commitment, organisational justice, and leader-member exchange with 5 Likert scales (Jacqueline, 2013; Joshi et al., 2015). The researcher conducted a pilot study that proved that the constructs are 0.7 and above (0.89 to 0.95) and affirmed they had met the acceptance criteria. The questionnaires administer and distributed face-to-face to the Lagos State bank employees to ensure adequate communication and interaction of their views on the root cause of this study (Flick, 2011). Out of 220 questionnaires

distributed to the target employees and banks, the researcher received 197 questionnaires from the respondents as the sample size with a success and response rate of 89.6%.

Measurements of Variables

Constructs	Cronbach Alpha	Source of Adopted Items
Turnover Intentions	0.93	Vandenberg and Nelson (1999)
Job Satisfaction	0.87	Spector (1985)
Job Stress	0.92	Rizzo, House and Lirtzman (1970)
Organisation Identification	0.84	Mael's (1988)
Organisational Commitment	0.82	Meyer and Allen's (1991)
Organisational Justice	0.90	Niehoff and Moorman (1993)
Leader-Member Exchange	0.88	Liden and Maslyn (1998)

Data Analysis

Upon successful data collection, the researcher adopted the Statistical Package for Social Science (SPSS) (version 28) to analyse the factors influencing turnover intentions in the Nigerian banking sector (Mark & Adrian, 2019). Firstly, descriptive testing was employed to determine the respondents' profile views on the employee turnover intentions. Secondly, exploratory factor analysis was employed to determine each item's loading factor before the field study. However, it was adopted to help reduce the items with low factor loading and help examine the correlations among constructs (Zikmund et al., 2020). Thirdly, reliability testing adopts to assess the Cronbach Alpha for each construct. Fourthly, the skewness and kurtosis of values were ascertained to meet the multicollinearity requirements and confirmed if the data generated exhibit normally distributed effectively. Fifthly, the correlation analysis helps to examine the relationship between job satisfaction, job stress, identification, commitment, organisational justice, leader-member exchange, and turnover intentions. Lastly, regression analysis determines each construct's effect on the turnover intentions among employees in the Nigerian banking sector.

Results

Demographic Data Analysis

Table 1 indicated that the age group of employees involved in this study affirmed that 38-47 years of employee age (41.6%) has the highest respondents rate. Age of 28-37 years also has 35.5% of participated bank employees. It further confirmed that middle-aged employees that have experience in job and family responsibilities had shown a substantial effect on employee intention to leave in Nigeria bank sector. In other words, younger bank employees at the executive level tend to leave their job due to fewer family responsibilities, thus having job mobility easier and terminating their employment than older employees (Chukwu, 2019). The gender of an employee plays a vital role in determining turnover intention in an organisation. This study confirmed that female respondents have 61.4% were involved in this survey among bank officers, managers, and general managers. In addition, male respondents consist of 38.6%, and this further showed that females are experiencing great concern about the elevated rate of employee turnover in the Nigerian banking sector. In a recent study among 187 employees of CIMB Bank in Malaysia, it reported that females are concerned about welfare development, career opportunities, rewards, and recognition as the determinants to quit the bank sector due to the high rate of family responsibilities (Kasa et al., 2021). Based on these findings, married employees are the most affected people who experienced a high

turnover intention of 59.4%, while single employees have 35.0% effectively. These results further confirmed that married tend to quit due to a high level of responsibility to embrace, which requires stable and developmental income to sustain and effectively retain the employee. According to Iqbal et al (2019), most married employees are considered wives, and life partners significantly affect turnover intention. Tenure of employees and rate of turnover intention has created unfortunate concern in the Nigerian banking sector. The findings confirmed that most bank employees quit their job within the first year of employment, with 76.6% of respondents in this study. It occurs due to several challenges associated with turnover intention factors such as job satisfaction, organisational commitment, organisational identification, job stress and poor relationship between superiors and subordinates. Ogbeibu et al (2022) confirmed that over 60% of new employees experience high turnover intention during their first year of employment due to insufficient input impacted the organisation's unforeseen challenges encountered.

Bank employees experienced a high rate of low-income earners, which triggered their turnover intentions. 45.2% of the respondents fell within the less than #100,000 and were considered the highest respondents that participated in this study. Gadi and Kee (2020) affirmed that increased income levels are strongly related to the propensity of an employee to stay. In contrast, lack of income would lead to employee turnover intentions. Higher earned income employees are more likely to remain in the organisation than those with lesser earn employees (Chukwu et al., 2019). A study conducted by Abidakun (2020) with 210 respondents of brewery industry of Nigeria employees on the impact of income as a demographic factor influencing intention to leave. Education is the key to productivity and efficiency in executing tasks assigned to employees. In this study, 37.6% of bank employees that participated in this survey have bachelor's degrees, and they are the highest respondents. It further confirmed that education contributes significantly to determining employee turnover intentions. It helps to affirm the employee's quality of work and performance. However, education plays an essential role in determining employee turnover (Salau et al., 2020). This result confirmed that bank officers have 68% of the bank employees involved in this survey. They also asserted that they are the most affected employees in the sector quitting their employment within the first year. The fewer employees in an organisation, the higher the tendency to quit their job if they perceive job stress and poor satisfaction (Egbuta et al., 2020). The banking sector experienced a high rate of employee turnover intentions from the bank officer level due to several factors such as poor satisfaction, high level of job stress, insufficient organisational identification, poor organisational commitment, and inadequate leader-Member exchange relationships between superiors and subordinates in the Nigerian bank sector.

Table 1

Bank Employees' Demographic Data

Items	Frequency (n = 197)	Percentage (%)	Items	Frequency (n = 197)	Percentage (%)
Age Group			Income Level (Naira)		
18 – 27 years old	26	13.2	Less than #100,000	89	45.2
28 – 37 years old	70	35.5	#101,000 - #200,000	64	32.5
38 – 47 years old	82	41.6	#201,000 - #300,000	41	20.8
48 years old and above	19	9.6	#301,000 and above	3	1.5
Gender			Education Level		
Male	76	38.6	Senior Secondary School	10	5.1
Female	121	61.4	Ordinary National Diploma	35	17.8
			Higher National Diploma	48	24.4
Marital Status			Employees Level		
Married	117	59.4	Bachelor	74	37.6
Single	69	35.0	Master	27	13.7
Others	11	5.6	PhD	3	1.5
Tenure of Work			Employees Level		
Less than 1 year	151	76.6	Officers	134	68.0
2 – 3 years	41	20.8	Managers	42	21.3
4 years and above	5	2.5	General Manager	21	10.7

Factor Analysis

Exploratory factor analysis was adopted to explore the items' measurements. In addition, the test helps to investigate "whether the measurement items converged in the corresponding factor". Muda et al (2018) identify that KMO measures should be greater than 0.70 as the cut-off criterion, and Bartlett's test (p-value) needs to be accepted. However, when it is less than 0.05 for the factor analysis to be appropriate, it is acceptable when there is 0.6 and above factor loading for each item of the constructs. However, items that have 0.6 below the factor loading were deleted (Frederick & Lori-Ann, 2019). Reliability testing is adopted to assess the internal consistency of each construct, which helps to achieve the value of Cronbach alpha. However, a 0.7 and above the value of Cronbach alpha perceives as acceptable and signifying adequate reliability of the constructs (Flick, 2011; Saunders, Lewis & Thornhill, 2012). The eigenvalues must be > 1.0, and the total variance explained must be >60% to be considered accepted and appropriate (Zikmund et al., 2020). Before starting to test the hypotheses, the exploratory factor analysis on the questionnaire items performs to show the construct validity of the scales. The construct of this study is as follows: job satisfaction, job stress, organisational identification, organisational commitment, organisational justice, leader-member exchange and turnover intentions.

Based on the findings, the Kaiser-Meyer-Olkin (KMO) and Bartlett's Sphericity in table 2 and the KMO value for each construct range from 0.751 to 0.853. It further showed that all the constructs validate the policy of meeting the criteria of greater than 0.7, and they are all acceptable and appropriate for this study. Table 2 indicates that internal reliability results proved that all the constructs are range from 0.917 to 0.945 with 5-items each effectively. Also, it showed that all the constructs are reliable and acceptable and meet the rule criteria,

indicating that items/constructs must be 0.70 and above Cronbach alpha to be accepted and appropriate in this study (Kumar, 2014). Bartlett's test showed that all the constructs are 0.000 and less than 0.05 effectively. The eigenvalue for the constructs is ranged from 1.011 to 2.054. It further proved that they are all accepted as higher than 1.0. The percentage of total variance explained for each construct are ranged from 66.7% to 86.6%. It also affirmed that each construct met the criteria of greater than >60% to be accepted and appropriate. The rotated component matrix for each construct is 2, while leader-member exchange and turnover intention are determined by component 3. These results generated from the exploratory factor analysis showed that all the questions retain, and there is no deleted item for each construct of this study. This analysis helps the researcher to continue further the research on the views that all the items are accepted, appropriate and suitable to provide desirable solutions to this curial dilemma faced by the Nigerian banking sector.

Table 2

Exploratory Factor Analysis (EFA) and Internal Reliability Analysis

Constructs	Items	Factor Loading	Cronbach Alpha (>0.70)	Kaiser-Meyer-Olkin (KMO) (>0.70)	Bartlett's Test of Sphericity (<0.05)	Eigenvalue (>1.0)	Total Variance Explained (>60%)
Job Satisfaction	JS1	0.845	0.928	0.751	0.000	1.637	68.7
	JS2	0.874					
	JS3	0.734					
	JS4	0.768					
	JS5	0.760					
Job Stress	JST1	0.843	0.917	0.853	0.000	1.461	78.7
	JST2	0.618					
	JST3	0.938					
	JST4	0.839					
	JST5	0.785					
Organisation Identification	OI1	0.831	0.923	0.826	0.000	1.767	75.9
	OI2	0.877					
	OI3	0.800					
	OI4	0.820					
	OI5	0.709					
Organisational Commitment	OC1	0.826	0.940	0.829	0.000	2.054	85.8
	OC2	0.905					
	OC3	0.752					
	OC4	0.905					
	OC5	0.765					
Organisational Justice	OJ1	0.643	0.918	0.814	0.000	1.465	66.7
	OJ2	0.775					
	OJ3	0.921					
	OJ4	0.869					
	OJ5	0.609					
Leader-Member Exchange	LMX1	0.873	0.945	0.830	0.000	1.011	82.3
	LMX2	0.865					
	LMX3	0.997					
	LMX4	0.851					
	LMX5	0.930					
Turnover Intentions	TI1	0.770	0.922	0.832	0.000	1.186	86.6
	TI2	0.895					
	TI3	0.930					
	TI4	0.860					
	TI5	0.663					

Normality Analysis

The skewness and kurtosis were adopted to verify if the questionnaires are distributed normally among different employees in an organisation (Bell et al., 2018). Mark and Adrian (2019) stipulate that data considered distributed normally, the results must fall within the range of +2 and -2. Based on the results found, they proved that all the constructs (job satisfaction, job stress, organisational identification, organisational commitment,

organisational justice, leader-member exchange and turnover intentions) met the criteria of +2 or -2. Also, these results affirmed that the skewness values fall within (-0.668 to -1.067), and kurtosis values were (0.091 to 1.383). In addition, these findings met the criteria of the existing rules stated above of normality testing, which proved that all the data generated was normally distributed to the respondents without bias, which helps to provide desirable solutions to the outcome of this study.

Table 3
Skewness and Kurtosis Values for all Constructs

Constructs	Final Test (n = 197)	
	Skewness	Kurtosis
Turnover Intention	-0.986	1.180
Job Satisfaction	-0.668	0.142
Job Stress	-1.067	1.076
Organisational Identification	-0.766	0.252
Organisational Commitment	-0.693	0.091
Organisational Justice	-0.926	1.383
Leader-Member Exchange	-0.911	0.436

Correlation Analysis

Correlation analysis helps examine the relationship between two or more variables towards projecting the study’s dependent variable (Alan, 2012). In this study, the relationship between job satisfaction, job stress, organisational identification, organisational commitment, organisational justice, leader-member exchange and turnover intentions. Table 4 proved that the relationship between job satisfaction (0.854), job stress (0.938), organisational identification (0.896), organisational commitment (0.767), organisational justice (0.935), and leader-member exchange (0.700). These findings showed that all the constructs are significant because each construct is less than (p<0.01) and greater than 0.70 as required to meet the criteria of correlation analysis. Also, they are “Good” to “Excellent” and exhibit a high correlation level among each construct (Kothari, 2019).

Table 4
Descriptive Statistics and Correlations

Constructs	1	2	3	4	5	6	7
1. Turnover Intentions	1						
2. Job Satisfaction	0.854**	1					
3. Job Stress	0.938**	0.741**	1				
4. Organisational Identification	0.896**	0.720**	0.815**	1			
5. Organisational Commitment	0.767**	0.724**	0.641**	0.695**	1		
6. Organisational Justice	0.935**	0.734**	0.866**	0.828**	0.592**	1	
7. Leader-Member Exchange	0.700**	0.493**	0.637**	0.555**	0.344**	0.650**	1

Note: ** significant level at p < 0.01 (2-tailed)

Regression Analysis

Regression analysis indicates that the R² value of 0.71 and above must be met for the constructs to be recognised and accepted, further explaining variabilities (Kothari, 2019). Any construct range of 0.30 to 0.70 indicates a moderate variability. The finding demonstrates that the R² value is 0.998, which has 99.8% and exhibits a high level of variability explained by the six (6) variables: job satisfaction, job stress, organisational identification, organisational commitment, and organisational justice and leader-member exchange. The analysis considers significant as having a value of 0.000, while the F-value is 15577.641. In regression analysis, the Durbin-Watson value is 1.971, which met the criteria below 2.0, and this further proved that there is no autocorrelation in the residuals (Kumar, 2014). The regression analysis was adopted to determine the effect of job satisfaction, job stress, organisational identification, organisational commitment, organisational justice and leader-member exchange on turnover intentions in the Nigerian banking sector. Though, it is necessary to check regression analysis assumptions to ensure the validity of analysis results. One of the regression assumptions is that there should not be multicollinearity among independent variables. In addition, it helped to ascertain that this assumption met the tolerance and Variance Inflation Factor (VIF) values examined. The p-values for each construct were more than the significant level (0.05), and thus it was not considered a crucial factor that influences employee turnover intentions. Table 5 indicates that the job satisfaction ($\beta=0.159$; sig.<0.01), job stress ($\beta=0.259$; sig.<0.01), organisational identification ($\beta=0.133$; sig.<0.01), organisational commitment ($\beta=0.1732$; sig.<0.01), organisational justice ($\beta=0.298$; sig.<0.01), leader-member exchange ($\beta=0.128$; sig.<0.01) influences the employee turnover intentions. There are six hypotheses (H₁, H₂, H₃, H₄, H₅, H₆), and they are accepted, indicating that all the constructs are the key factors that affect the turnover intentions in the Nigerian banking sector. The collinearity statistics analysis confirmed that constructs have no collinearity issues. It further indicates that the tolerance results range from 0.184 to 0.544, while VIF ranges from 1.839 to 5.421 (Bell, Bryman & Harley, 2018). Both the tolerance and VIF values have met the criteria stating that the value of VIF must be lower than 10.0 and the value of tolerance must be greater than 0.1 (Dawes, 2012).

Table 5
Regression Analysis

Model	Standardised Coefficients			Collinearity Statistics	
	Beta	t	Sig.	Tolerance	VIF
(Constant)		1.015	.312		
1 Job Satisfaction	0.159	27.524	0.000	0.321	3.117
Job Stress	0.259	35.205	0.000	0.197	5.069
Organisational Identification	0.133	19.757	0.000	0.235	4.250
Organisational Commitment	0.173	33.256	0.000	0.393	2.542
Organisational Justice	0.298	39.130	0.000	0.184	5.421
Leader-Member Exchange	0.128	28.966	0.000	0.544	1.839

a. Dependent Variable: Turnover Intentions

Discussion

Job satisfactions promote employee turnover intentions due to various issues related to poor rewards and compensation, lack of salary, unfair appraisal, recognition, and poor career opportunities. These trigger employees to seek job alternatives to better lives (Obianuju et al., 2021). The results generated confirmed that the items are very high in correlation and have strong reliability to suit the reasons behind the turnover intentions. The results generated from this study also demonstrated that job satisfaction influences the high rate of an employee quitting their job or organisation for a better job opportunity. When there is a lack of salary, promotion, and possible career opportunities, employees seek job alternatives. Job satisfaction is one of the factors that employees seek to facilitate the decision to stay or leave an organisation. It also plays an essential for both employees and the organisation's welfare. However, poor rewards and compensation lead to low employee satisfaction and high turnover intentions (Oruh et al., 2020). Job stress has various challenges related to factors that trigger turnover intention in an organisation. This study found that job stress is a crucial factor that promotes employees quitting their jobs due to high-level pressure, role overload, conflicts, and a high rate of ambiguity that reduces their commitment, engagement, and satisfaction. This study also deduced that over 36.2% of employees frown at job stress as they are experiencing a high pace due to fewer employees handling various job roles. Employees tend to be frustrated and derailed at the workplace. Olusa and Bolaji (2020) agreed that most employees in the Zenith Bank of Nigeria suffer a high rate of job stress due to workload and role conflicts, resulting in a high rate of absenteeism and low performance. Job stress affects turnover intentions, as indicated by the results generated from regression analysis. It further confirmed that workload and role conflicts trigger employee job stress, resulting in high turnover. Organisational identification contributes heavily to employee decisions in an organisation. The results found that organisational identification triggers employee intention to leave. According to Aiyebilehin et al (2020), positive employee identification reduces conflict and turnover intention. Therefore, organisational identification perceives as a critical necessity for employee job satisfaction and lower staff turnover. Though, when there is a negative identification of an employee in the organisation, it derails the happiness and commitment of an employee and promotes employee turnover. This study confirmed that organisational identification influences turnover intentions, which was also found in the regression analysis with a beta of 0.133 and significantly affected employee turnover intentions in the Nigerian banking sector. Various studies have perceived organisational commitment as an essential factor influencing turnover intention (Ebenezer & Durotimi, 2020; Amah & Oyetuunde, 2020). This study found that organisational commitment affects employee turnover intention due to low affective commitment, poor satisfaction, and high work pressure. Positive obligation promotes high productivity efficiency (Busayo & Ojo, 2021). Adequate compensation helps increase employee engagement at the workplace, which serves as an influencing kit for employee commitment and helps reduce the level of an employee quitting their jobs (Akinwale & George, 2020). Therefore, the higher levels of organisational commitment found in work, the higher the level of employee work effectiveness, engagement, and job performance gradually reduces the rate of burnout, absenteeism, fatigue, and turnover intention effectively. Organisational justice was found significant in the effect of turnover intentions. This study found that an employee's fairness in an organisation is determined as a factor that promotes high employee intention to leave. According to Chukwu (2019), a lack of organisational justice would encourage a high employee turnover rate. Employees tend to quit due to several challenges such as unfair

distribution of rewards, a flawed procedural system, and interpersonal justice. This study also found that over 41.8% of Access bank employees participated and believed that the lack of rewards is the critical factor influencing employees to quit. It further confirmed a significant correlation between organisational justice and employee turnover intentions. Furthermore, poor salary, job safety, unfair appraisal, and lack of respect for employees trigger employee intention to leave (Gadi & Kee, 2020). Results indicate that factors of organisational justice encourage the rate of employees' turnover intentions. Finally, the leader-member exchange has triggered employees towards leaving their job. Leader-member exchange helps to promote and empower subordinates towards greater production efficiency. There would be a high turnover intention when there is poor leader-member exchange between superiors and subordinates. Effective communication and creativity boost the relationship between both parties (Busayo & Ojo, 2021). This study found that leader-member exchange influences turnover intention in the Nigerian banking sector. When a subordinate experiences a low-quality LMX relationship with their superiors, they are more likely to encounter the intent to quit than the subordinate with high-quality LMX. It further agreed that an effective relationship between the managers and subordinates would drastically reduce the propensity to leave their job for alternatives.

Conclusion

This study has concluded that job satisfaction, job stress, organisational identification, organisational commitment, organisational justice and leader-member exchange are significantly related to turnover intentions in the Nigerian banking sector. Job satisfaction has proved to contribute to employee well-being and reduce the rate of turnover intentions. This study also concluded that job satisfaction factors such as salary, benefits, and job safety had contributed significantly to employee turnover in the Nigerian banking sector. Employee satisfaction perceives as essential for reducing the intention to leave. An employee should receive a considerable salary and benefits expected, which yield a high level of engagement and reduce turnover intentions. Job stress is a severe challenge that most employees face, affecting their productivity and promoting intent to quit. This study has concluded that job stress has affected most employees in the Nigerian banking sector. It further affirmed that the banking sector should deploy strategies to minimise the workload, conflicts, and ambiguity of roles to help reduce the rate of an employee quitting their job for an alternative. Job stress also reduces the employee's job embeddedness, increasing absenteeism and low performance. For employees to excel in their job tasks, the excessive workload needs to reduce to harness more extraordinary performance and minimise turnover intention. Most employees feel unidentified with the organisational goals and objectives, increasing the rising employee turnover rate. This study concluded that negative organisational identification of employees would trigger turnover intentions, which could promote unhealthy working relationships in the organisation. It has also proved that any engaged employee identified positively would impact the reduction rate of turnover intentions. The Nigerian banking sector should encourage employee identification to enhance their connection and reduce the intent to quit. This study has agreed and concluded that organisational commitment help to reduce turnover intentions as it helps to engage employee positively by empowering more productivity and lesser turnover intentions. It also affirmed that the lower the commitment of an employee, there is tendency to have higher the employee intention turnover. This study concluded that employees with affective commitment tend to have strong engagement and lesser intent to quit. Therefore, organisational commitment should be encouraged and

empowered to support and promote employee creativity to yield a low employee turnover. Organisational justice has proved to influence employees toward intention to leave. Different employees could vary the level of justice, but rewards and compensation are perceived heavily as crucial factors promoting employee turnover. Distributive and procedural justice helps to minimise employee turnover rate upon a successful implementation by the organisation. This study concluded that employees in the Nigerian banking sector have confirmed that imperfect distributive justice is why employees leave, and turnover intention needs to minimise and improve employee productivity. Poor leader-member exchange relationships have significantly affected their employees' productivity and triggered turnover intentions. Subordinate employees always believed that they needed to be treated equally and reasonably to yield high performance. In this study, the employee believed a poor relationship between superiors and subordinates regarding communication, interactions, coaching and mentoring. These challenges have promoted turnover intentions in the Nigerian banking sector. Lastly, improving the relationship between job satisfaction, reducing job stress, enhancing organisation identification, commitment, justice, and encouraging superiors and subordinates' relationship would help maximise their creativity and productivity, hence reducing the rate of turnover intentions in the Nigerian banking sector.

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