

Job Conditions, Psychological Climate, and Affective Commitment as Predictors of Intention to Quit among Two Groups of Bank Employees in Nigeria

Anthony G. Balogun, Gabriel A. Adetula, Stella A. Olowodunoye
Adekunle Ajasin University, Nigeria

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This study examined the extent to which job conditions (job demands and job control), psychological climate, and affective commitment predict turnover intention among Tellers and Interpersonal Relation Officers in some Nigerian Banks and whether affective commitment mediate the relationship between psychological climate and turnover intention. Five hundred and nineteen (tellers = 321, IRO = 198) bank employees (266 males and 253 females) whose ages ranged from 19 to 65 years with a mean of 34.02 years and SD of 9.54, from 11 commercial banks in Lagos, Nigeria participated in the study. Validated scales were used for data collections. The study hypotheses were tested using hierarchical multiple regression, Baron and Kenny's (1986) mediation analysis, and t-independent sample analyses. The results revealed significant joint and independent influence of job demands, job control, psychological climate, and affective commitment on turnover intention of bank employees. Furthermore, affective commitment directly and fully mediated the relationship between psychological climate and intention to quit. The results also revealed that interpersonal relation officers (IRO) showed higher tendency to quit their jobs than tellers. The researchers therefore suggested the need for bank management to modify or re-design the aspect of the job taxing their employees and invest and create positive climate that would improve their employees' well-being.

Keywords: intention to quit, job demands, job control, psychological climate, affective commitment, tellers, interpersonal relation officers, Nigeria

Address of correspondence: Anthony G. Balogun, Department of Pure and Applied Psychology, Adekunle Ajasin University, P. M. B. 001 Akungba-Akoko, Ondo State, 34-234 Nigeria. E-mail: tony_b28@yahoo.com. Phone: +2348032960406

Introduction

Empirical evidence showed that there is high incidence of voluntary turnover among bank employees in Nigeria (Ojedokun, 2008; Balogun & Olowodunoye, 2012). Although, voluntary turnover of poor performing employees is beneficial, loss of talented and skilled employees may have deleterious effects on the banking system of Nigeria (Ojedokun, 2008). Past findings have attested that loss of trained employees through voluntary turnover raises recruitment, hiring, and training costs and reduces competitive advantages of organizations (Abbasi & Hollman, 2008; Hong, et al., 2008; Ojedokun, 2008). Gustafson (2002) posit that turnover includes other costs, such as loss of productivity and loss of sales and management's time or energy. She estimates the turnover costs of an hourly employee to be between \$3,000 and \$10,000. Further, turnover of employees disrupts teams and smooth workflow, reduces production and quality of service, and results in loss of knowledge, innovative ideas, and new approaches (Mustapha & Mourad, 2007; Wagner, 2010). These negative consequences of employees'

turnover as well as their high rates have therefore generated considerable interest among organisational behaviour and attitude researchers in understanding its causes and reducing its incidence (Griffeth, Hom, & Gaertner, 2000).

Data from past studies on human and non-human service organisations suggests that intention to quit is a key precursor of actual turnover (Griffeth, et al., 2000; Abbasi, et al., 2008). This is consistent with the premise of theory of planned behaviour that individuals' intentions are the best determinant of their behaviours (Ajzen 1991). Therefore, understanding and clarifying the predictors of intention to quit of bank employees in Nigeria may offer crucial insights into how the negative job attitude can be reduced or checked. Hence, the study focused on bank employees' turnover intention rather than actual turnover because it is an outcome variable (Price, 2001).

Purpose of the Study

While there are several studies on the antecedents of intention to quit locally and internationally (Sahin, 2011), none have examined them a in and joint influence of job conditions (job demands and job control), psychological

climate, and affective commitment on the intention to quit among tellers and interpersonal relation officers (IRO) in Nigerian banks in a single model. In addition to this, although there is dearth of empirical evidence on the connections between psychological climate, affective commitment, and intention to quit, the few available research evidence yielded mixed results and were inconclusive. For example, while Langkamer and Ervin (2008) reported a full mediation, the mediation analysis of Sahin (2011) revealed a partial mediation of affective commitment on the relationship between psychological climate and turnover intention among samples of security personnel. This present study therefore attempted to narrow and bridge the gaps in knowledge in these areas.

Drawing on the limitations of previous studies, the purpose of the study is to:

1. Examine the extent to which job demands, job control, psychological climate, and affective commitment predict turnover intention of tellers and interpersonal relation employees in Nigerian banks.
2. Examine the mediating role of affective commitment on the relationship between psychological climate and intention to quit of bank tellers and IRO.
3. Find out whether IRO will show higher tendency to quit their job than tellers.

To the knowledge of these researchers, these areas have received less attention among organisational attitudes researchers in general and Nigeria in particular. Therefore, results of this study will not only fill the vacuum in literature but also implicate the need for bank management to modify or re-design the aspect of the job taxing or threatening the well-being of their employees and invest more in positive work climate to favor, benefit, and supports their employees.

Tellers and Interpersonal Relation Officers: Who are they?

Tellers (or cashiers as they are called in some banks in Nigeria) are monthly paid bank employees (females or males) whose duties or responsibilities in the bank are to receive cash deposit and pay out money to customers on the counter. These employees are required and expected to balance their account before they go home at the end of each working day. On the other hand, interpersonal relation officers (IRO) are those employees in marketing Department in banks who go around scouting for new customers or deposits (Adejuwon & Lawal, 2013). Due to the need to increase the number of customers and deposit, various banks in Nigeria deliberately employ young ,pretty ladies who are sent into the market to hunt for deposits (Adejuwo, et al., 2013). Unlike tellers who receive fixed salary every month, higher job targets are set to justify IRO pay, promotion, recognition, and remuneration (Ogungbamila, 2010). All these factors are in themselves stressful and an inability of IRO to cope with them may result to stress and exhaustion, which may consequently lead to an increased intention to quit in comparison with tellers. Unfortunately, there is paucity of research in this area in Nigeria.

Prevailing Situation in Nigerian Banking Sector and Need for the Present Study

In the past few years, the banking industry in Nigeria witnessed some financial crises such as persistent liquidity, poor asset management, weak corporate governance, weak capital base, and over-dependent on

public sector deposits (Soludo, 2004). In order to salvage this sector, the Central Bank of Nigeria (CBN) introduced and supervised recapitalization and consolidation policies, which led to the merger , acquisition, and downsizing of some banks in Nigeria. This reduced the number of banks in Nigeria from 89 (as at June, 2004) to 25 (in December, 2005) (Adejuwo, et al., 2013; Ogungbamila, 2010), and later to 22 (later in 2011). Although recapitalization and consolidation policies were aimed at enhancing the safety of deposits and strengthening the capital base of banks in order to better finance the Nigerian economy and to effectively compete in African and global system (Ogungbamila, 2010), as Ojedokun (2008) noted it has raised some challenges for those banks that emerged after merger and acquisition. Some of these challenges identified by these authors are: inter-bank competition for the best hand in the industry, demands for high returns on investment, and closer monitoring by the regulatory authority.

These developments made most banks in Nigeria to shift from a transaction-based model to a sales/service model (Ojedokun, 2008; Ogungbamila, 2010). The sale/service model adopted by banks puts a lot of pressures on bank employees because of the increase in job targets (Ogungbamila, 2010; Adejuwon, et al., 2013). The high job targets and emotional demands placed on bank employees, as well as other stressors such as long working hour, lack of shift, job insecurity and inequality, low pay, time pressure, and the dual obligation of protecting the banks and its customers in the banking industries in Nigeria (Ogungbamila, 2010; Owolabi & Babalola, 2011) have made some employees quit, while others are preoccupied with the intention to quit as soon as they find alternative jobs with better working conditions (Ojedokun, 2008; Balogun, et al., 2012). This is an indication that Nigerian banking sector is sick (Fagbohunge, 1993) and thus requires a psychological intervention because turnover intention may lead to rapid turnover and other negative consequences (Griffeth, et al., 2000; Water & Roach, 2006; Takase, Tamashita, & Oba, 2007; Miller, 2010). In other words, the Apex bank policy reforms in Nigeria may not provide the expected results if the employees who are to execute the policy are quitting while the remaining ones are thinking of quitting the organisation for rivalry organisations.

It is surprising that, in spite the high incidence of bank employees' turnover intention in Nigeria, most of the previous studies on bank employees in Nigeria paid less attention to this negative job attitude. Instead, they focused on productivity, occupational burnout, commitment, and fraudulent intent of bank employees (Oloyede, 2006; Oluwafemi & Balogun, 2008; Ogungbamila, 2010; Owolabi, et al., 2011). This present study therefore answered the call for more empirical research on bank employees by investigating the influence of the job demands, job control, and emotional intelligence on turnover intention among bank employees in Nigeria.

REVIEW OF LITERATURE

Intention to quit

Intention to quit or turnover intention as used interchangeably in literature implies the desire or willingness of an employee to quit/leave his/her job in the near future or soon as there are job opportunities (Tett & Mayer, 1993; Elogovan, 2001). Employees with high level of turnover intention are only physically present in an

organisation while their mind is elsewhere (Sowmya & Panchanatham, 2012). When an employee's mind is not in the organisation where he/she works, employer may not get the best out of him/her and this may be detrimental to productivity and efficiency of such an organisation. Turnover intention is an attitudinal variable that has persisted in empirical research due to its practical implications for voluntary turnover behaviour (e.g., Price, 2001; Brigham, Castro, & Shepherd, 2007). Employees' voluntary turnover is a dangerous outcome for organisations because it increases recruitment, selection, training costs, and reduces competitive advantages (Mustapha & Mourad, 2007; Abbasi & Hollman, 2008). The emigration of some employees' from an organisation reduces productivity, efficiency and increase the workload of the remaining employees (Miller, 2010).

This study considered employees intention to quit rather than actual turnover because it is easier for employers to quickly identify their employees' intention to quit and take preventive measures to stop them from quitting than actual turnover behaviour. A critical review of literature showed that several factors like organisational characteristics (e.g., workload, job stress, social support), attitudes (e.g., work commitment, job satisfaction), personality and demographic variables (e.g., age, gender, marital status, religion, self-esteem, emotional intelligence) have been identified as important precursors of turnover intention among other service employees such as health workers, social workers, police personnel, media practitioners, and senior managers, and employees in information technology (IT), ministry, and private organisations (Carmeli, 2003; Brough & Frame, 2004; Adeyemo & Afolabi, 2007; AbdulRahman, Naqvi, & Ismail Ramay, 2008; Yin-Fah, Foom, Chee-leong, & Osman, 2010; Adebayo & Ogunsina, 2011). However, more research still needs to be done in examining the influence of such variables as job demands, job control, psychological climate, and affective on turnover intention of bank employees in Nigeria.

Job Demands, Job Control, Intention to Quit

According to the job stress models proposed by Karasek and Theorell, (1990) and Demerouti, Bakker, Nachreiner, & Schaufeli (2001), two major job conditions influence job strain outcomes (e.g., turnover intention). These are job demands (e.g., work overload) and job resources (e.g., job control or autonomy). Ample studies have attested that both job demands and job control contributed to workers' turnover intention (Houkes, Janssen, De Jonge, & Bakker, 2003; Mor Barak, Nissly, & Levin, 2001). The interaction influence of job demands (role stress) and job resources (job autonomy, social support) on turnover intention have also been reported by other group of studies (Nissly, Mor Barak, & Levin, 2004; Yen-Lin, Ruey-Gwo, Chin-Shi and Chih-Hung, 2005; Kim, et al., 2008). Job control also acts as a buffer and thus reduces the negative effects of high job demands on employees (Cordes & Dougherty, 1993). Therefore, the relationship between stressors and strain outcomes (e.g., turnover intention) will be weaker or insignificant for those in work places with resources to better cope with stress (Kim, et al., 2008).

Job demands represent the total quantity of work required from an employee (Bakker, Demerouti, & Schaufeli, 2003). They are the extent to which an employee has to work under time pressure and the degree to which an employee is expected to complete conflicting

demands (Karasek, 1979). In this study, job demand is operationalized as the amount or quantity of workload an employer expects an employee to do within a limited time or the workload placed on an employee. Ordinarily, job demands such as time pressure are not negative but when these demands are beyond employees' capability/adaptive capability, they might feel stressed out and uncomfortable (Bakker, et al., 2003; Benjamin, Yeoh, Lim, & Syuhaily, 2010). If nothing is done to reduce or moderate these demands, these employees may become mentally and physically exhausted (Bakker, et al., 2003). This may result to health problems such as Occupational Overuse Syndrome (OOS) (Bakker, et al., 2003), which may culminate job dissatisfaction and high turnover intention (Sarooj & Nazia, 2008; Kabungaidze, Mahlatshana, & Ngirande, 2013).

The Nigerian banking industries is presently raddled with different types of job stressors (Ogungbamila, 2010). These job stressors as identified in literature include: increased targets, time pressure, and lack of shifting, dual obligation of protecting the banks and its customers, (Ojedokun, 2008, Ogungbamila, 2010). At the same time, emotional demands, frequent changes in the task, and increased paperwork have increased the job demands on bank employees (Balogun, et al., 2012). These high demanding job conditions may evoke stress among bank employees if they exceed their coping/adaptive capability. The desire to quit the bank may therefore become imminent especially if employees are stressed out, burnout, frustrated, and feel uncomfortable with the job. Job demands researchers have reported positive association between job demands and exhaustion, frustration, turnover intention, and absenteeism (e.g., Zapf & Dunckel, 1995; Lee & Ashforth, 1996; Bakker, et al., 2003). Among a sample of single mothers, Noraani, Aminah, Jegede, and Khairuddin (2010) reported a positive relationship between job demands and intention to leave an organisation. It would therefore be plausible to say that bank employees who experience high job demands will show higher tendency to quit their job.

Besides job demands, the extent to which employers maintain and promote the job autonomy of employees may allow them to exhibit positive or proactive work behaviours and attitudes (e.g., organisational citizenship behaviour, altruism, intention to stay) that can increase the profit, productivity, and quality of service of their organisation (Kim, et al., 2008). Job control is the degree to which managers empower employees to make decisions about how to perform their jobs by giving them freedom over specific aspect of their jobs, such as pace of work, procedures for task completion and scheduling of tasks (O'Driscoll & Cooper, 2002). Lack of job control or autonomy leads to high levels of exhaustion, frustration, anxiety, strain (Way & MacNeil, 2006), and reduces personal accomplishment (Maslach, Schaufeli, & Leiter, 2001). Researchers have also attested that burnout is triggered by individual perceptions of lack of control on the job (Glass & Mcknight, 1996; Kim, et al., 2008) and the lack of involvement in decision-making (Posig & Kickul, 2003).

Job control has also been found to be associated with turnover intention among workers (Bakker, et al., 2003; Brough, et al., 2004; Liu & Spector 2005; Yen-Lin, et al., 2005). The findings of Kramer and Schmalenberg (2002) attest that job control and responsibility level perceived by workers during their daily practice is among the most important factors related to retention strategies. Similarly,

Mustapha, Ahmed, & Idris (2010) also found a negative link between job control and intentions to change profession after adjusting for the effects of gender, age, and employment sector. As revealed in the study of Galletta, Portoghese, and Battistelli (2011) nurses who reported low level of job control and participate more in decision making were intrinsically motivated and this increased their affective commitment, and consequently decreased the intention to quit their job. Similarly, high levels of job autonomy may ignite critical psychological states (CPS) that facilitate several positive job outcomes (Hackman, et al., 1976) such as intention to stay and organisational citizenship behaviour (Paille, 2011).

Psychological Climate and Intention to Quit

According to Parker, Baltes, Young, Huff, Altmann and Lacost, (2003), most employees cognitively assess and appraise every aspect of their work environment. The employees interpret situational events by creating perceptions in regard to how beneficial or detrimental the work environment is to their well-being (James, James, & Ashe, 1990; Parker et al., 2003), the extent to which organisational managers are supportive, the job roles are clear enough, his/her role performance is crucial, the management recognizes him or her and his/her performance, and the extent to which the job is challenging (Jones & James, 1979; Brown & Leigh, 1996).

This cognitive interpretation of an organisational situation is what is labeled in literature as “psychological climate” (James & Sells, 1981). Psychological climate is conceptualized as a set of interpretations or perceptions or beliefs held by employees about the general work environment of the organisation where they work in (Parker, et al., 2003; James, et al., 1990). According to the theory of psychological climate, employees react and respond to their perceptions and interpretations of their work environment rather than the work environment itself (James, et al., 1990; Brown, et al., 1998; Langkamer & Ervin, 2008). In other words, the overall belief, thoughts, and feelings formed by an employee through perception about his/her work environment constitutes the foundations of psychological climate, which in turn affect work outcomes and attitudes.

Although many factors have been implicated in perception variations, individual differences among employees across different situations have been shown to be a prominent factor influencing the way employees perceive their work environment. Perceptual biases may also generate different perceptions of the same environment for different individuals (Brown, et al., 1998). In the Nigerian banking industries of today, retrenchment, rationalization, and downsizing maybe crucial factors affecting the interpretation and perceptions held by bank employees toward their work environment. For example, the decision by banks to layoff employees during merger and acquisition was thought to be a viable managerial technique for fostering organisation efficiency and survival. However, the experience of remaining employees after downsizing run counter to such view as result of perceived job insecurity, high workload, low job autonomy, disequilibrium in their employment relationship with the organisation (Ojedokun, 2008; Oloyede, 2006; Oluwafemi & Balogun, 2008), and lack of social support. The negative perceptions of work environment may result to high intention to quit or leave the organisation (Carr, Schmidt, Ford, & DeShon, 2003), which consequently

produce adverse effects on the overall organisational performance on the long run (Oluwafemi, et al., 2008).

When employees perceive that organisational work environment can satisfy their psychological needs in the workplace, they show greater commitment, invest more time and effort in the work, and attach themselves to the organisation (Kahn, 1990). These pro-social behaviours and positive attitudes may increase organizational productivity and effectiveness (Brown, et al., 1998). Previous studies have attested that psychological climate perceptions influence work attitudes such as turnover intention (Parker, et al., 2003; Sahin, 2011).

Affective Commitment and Intention to Quit

Affective commitment, which is the first component of organisational commitment, is conceptualised as the extent to which employees are emotionally attached and involved in the organisation (Mayer & Allen, 1997). Unlike high scorers on continuance and normative commitment, high scorers on affective commitment stay with the organisation because they *want to* (Mayer & Allen, 1991; Onuoha & Ayeerun, 2013). Affective commitment has been associated with high performance, organisational citizenship behaviour and low absenteeism in the workplace (Organ & Ryan, 1995; Allen & Mayer, 1996; Riketta, 2002; Wasti, 2003). But researchers have argued that is more related to voluntary turnover and turnover intention, (Griffeth, et al., 2000; Akinyemi, 2012).

Therefore, employees who are affectively committed are less likely to develop turnover intention and quit their organisation (Mayer, et al., 1997). In a recent Turkish's study, Sahin (2011) reported a negative relationship between affect-based commitment and turnover intention. The result of the study also indicates that affective commitment partially mediated the link between psychological climate perceptions and turnover intention (Sahin, 2011). Contrary to these findings, Langkamer, et al., (2008) found that the psychological climate dimension had the largest impact on affective commitment, morale, and intent to leave and a full mediating role of affective commitment on the relationship between psychological climate and intent to leave among Army captains.

Hypotheses

1. Job demands and job control will have a significant joint and independent influence on intention to quit.
2. Psychological climate will significantly predict turnover intention.
3. Affective commitment will significantly predict turnover intention
4. Job demands, job control, psychological climate, and affective commitment will collectively predict intention to quit.
5. Affective commitment will mediate the relationship between psychological climate and intention to quit.
6. Interpersonal relation officers will show a higher tendency to quit than tellers.

METHOD

Research Design

This study adopted a cross-sectional survey design. Variables in the study were not manipulated. Predictor variables were job demands, job control, psychological

climate, and affective commitment while the dependent variable was intention to quit. Some demographic variables were controlled for. These variables were: age and gender.

Participants

Five hundred and nineteen (519) (tellers = 321, IRO = 198) employees across 11 branches of commercial banks in Lagos metropolis, Nigeria were sampled using accidental sampling technique. The 11 banks were selected using a simple sampling technique (ballot). The names of the banks selected were not mentioned to avoid identification. The participants comprised of 266 (51.3%) males and 253 (48.7%) females. Their ages ranged from 19 to 65 with a mean of 34.02 years and SD of 9.54. Also, 183 (35.3%) of the participants were single, 313 (60.3%) were married, 6 (1.2%) were widowed, and 17 (3.3%) were divorced. Their qualification also varied; 48 (9.2%) had a WAEC/GCE, 91 (17.5%) had a NCE/OND, 305 (58.8%) had a HND/B.Sc./B.A/B.Ed. while the remaining 75 (14.5%) had postgraduate qualifications. Their job position revealed that 282 (54.3%) were of junior cadre and 237 (45.7%) were of senior cadre. In addition, their job tenure ranged from 1 month to 50 years with a mean of 5.96 years and SD of 6.56.

Instruments

Relevant data were gathered through the use of validated questionnaires which comprises of four sections (section A-F).

Section A: Socio-demographic information: These include age, gender, marital status, job position, job tenure and academic qualification.

Section B: Job demand was measured using a 5-item subscale of job demands taken from the Job Stress Scale (Theorell, 1988). These five-items were rated on a 4-point scale (1 = strongly agree; 4 = strongly disagree). Sample items included: "Do you have to work very fast?" Theorell (1988) reported Cronbach's alpha coefficient 0.87. In the present study, a Cronbach's alpha of 0.70 while a revalidation for the purpose of this study yielded a Cronbach's alpha of 0.81. Score above the mean implies higher job demands.

Section C: Job control was assessed by a 3-item subscale of decision authority taken from the Job Content Questionnaire (JCQ) (Karasek, 1985). The instrument was designed to measure social and psychological job characteristics. Items on this scale were rated on a seven-point Likert-type scale ranging from (1 = strongly disagree to 7 = strongly agree). Sample item included "My job allows me to make a lot of decisions on my own". Karasek, Brisson, Kawakami, Houtman, Bonders, and Amick (1998) reported a Cronbach's alpha of 0.73. A Cronbach's alpha coefficient 0.83 was obtained for this scale while a revalidation for the purpose of this study yielded a Cronbach's alpha of 0.71. Score above the mean indicates higher level of job control while score below the mean suggest lower level of job control.

Section D: Psychological climate was measured using the 21-item scale developed by Brown, et al., (1996). The scale measures six dimensions of psychological climate. The response format range from 1 = agreement to 6 =

disagreement sample item included "My boss is flexible about how I accomplish my job objectives". Score above the mean implies higher level of psychological climate perceptions or vice versa. Coefficient alpha of 0.88 was reported for the overall scale by Sahin (2011). In this study, a Cronbach's alpha of 0.65 was obtained while a revalidation of the scale yielded a Cronbach's alpha of 0.70.

Section E: Affective commitment was assessed with a 8-item scale developed by Wasti (2000). Employees responded to the scale by indicating their level of agreement or disagreement on each item of the scale. Sample item included "I really feel as if this organization's problems are my own". Sahin (2011) reported a Cronbach's alpha of 0.89 for the scale. For the present study, Cronbach's alpha of 0.81 was obtained while the revalidation of the scale yielded a Cronbach's alpha of 0.74. Score above the mean implies higher level of affective commitment.

Section F: Intention to quit was measured using a 3-item scale developed by Mobley, Horner, and Hollingsworth (1978). The scale measures employees' thought of quitting, the intention to search for another job elsewhere and the intention to quit. The scale is scored on a 7-point scale ranging from 1 = strongly disagree to 7 = strongly agree. Sample item included: "I think a lot about leaving this organisation". In this present study, Cronbach's alpha of 0.71 was obtained while a revalidation for the purpose of this study yielded a Cronbach's alpha of 0.73. Score above the mean implies higher intention to quit.

Procedure for data Collection

In order to establish which banks participated in the study, all the banks were normally listed and the even numbers were selected. The choice of even numbers was arrived at via the ballot technique. Thus, banks that were labeled as even numbers on the list were selected. Out of these banks, 11 banks were randomly selected. Prior to the administration of the questionnaires to participants, the researcher sought and obtained permission from management of the 11 banks that participated in the study. The purpose of the study was explained to the participants as they were also given assurance of confidentiality and anonymity of their identities and responses. In addition, the respondents were told that there was no right or wrong answers, and as such should try to be as honest as possible in their responses. Using accidental sampling technique, the researchers with the help of five research assistants administered five hundred and forty questionnaires to employees who consented in such a way that an average of 45 copies of questionnaire were administered per bank. The reason for using accidental sampling technique and not randomization was because most bank employees are always busy and the security situations in the banking halls did not allow for a more rigorous sampling technique. So, the only way to get substantiable participants is by using this non-probabilistic method. Although five hundred and forty (540) copies of questionnaire were administered but only five hundred and nineteen were found usable for the analysis. This yielded a response rate of 96.11%. The first analysis involved inter-correlations of all the variables of the study. The result is presented in table 1.

Table 1: Inter-variable Relationships

Variables	1	2	3	4	5	6	7	8	9
1. Age	1								
2. Gender	-.18*	1							
3. Job position	.60*	-.13**	1						
4. Job tenure	.75**	-.11*	.57**	1					
5. Job demands	.13*	-.01	-.04	-.04	1				
6. Job control	.08	-.01	-.04	-.06	.29**	1			
7. Psychological C	.39**	-.02	-.16*	-.03	.25*	.40**	1		
8. Affective C.	-.41*	.22*	.11*	-.26*	-.39*	.51*	.32*	1	
9. Intention to quit	-.11*	-.13*	-.01	-.24*	.32**	-.21*	-.33**	-.48**	1

** $P < 0.01$ (2 tailed) * $P < 0.05$ (2-tailed) $N = 519$

Note: Affective C. means affective commitment; Psychological C. means Psychological climate

RESULTS

Table 1 showed that job demands had a significant positive relationship with turnover intention [$r(517) = .32$; $p < 0.01$]. This implies that bank employees who reported high job demands showed higher tendency to quit their job. Job control had a significant negative relationship with turnover intention [$r(517) = -.21$; $p < 0.05$]. This indicates that bank employees who reported high job control develop low turnover intention. According to the results, a

negative significant relationship exists between psychological climate and turnover intention [$r(517) = -.33$; $p < 0.01$], suggesting that the more positive the perception of bank employees of their work climate is, the lower their intention to quit is. Affective commitment had a negative relationship with intention to quit ($r(517) = -.48$; $p < 0.01$). This implies that as employees score on affective commitment increases their intention to quit decreases.

Table 2: Hierarchical Regression of Turnover Intention onto Age, Gender, Job demands, Job control, Psychological Climate, and Affective Commitment

Predictor variables	R	R ²	ΔR^2	F	β	T	P
Model 1	0.15	0.04	-	1.20	-	-	-
Gender					0.07	0.89	> 0.05
Age					0.08	0.90	> 0.05
Model 2	0.38	0.41	0.37	10.23*	-	-	-
Gender					0.06	-0.66	< 0.05
Age					0.04	-0.45	< 0.05
Job demands					0.30*	5.83	< 0.05
Job control					-0.25*	-3.32	< 0.05
Model 3	0.61	0.58	0.17	23.43**	-	-	-
Gender					0.02	0.43	< 0.05
Age					0.07	0.23	< 0.05
Job demands					0.30*	5.83	< 0.05
Job control					-0.26*	-3.46	< 0.05
Psychological Climate					-0.36**	-5.88	< 0.01
Affective Commitment					-0.42**	-6.16	< 0.01

* $p < .05$; ** $p < .01$

To test hypotheses 1, 2, 3, and 4 hierarchical multiple regression analysis was conducted. The result is presented in table 2. In the first model, the covariates were entered and the results shows that age and gender did not jointly and independently predicted turnover intention of bank employees. In model 2, job demands and job control were introduced and they jointly significantly predicted turnover intention ($R^2 = 0.41$; $F(3,517) = 10.23$, $p < 0.05$), accounting for 41% of variance in turnover intention but age ($\beta = 0.06$, $t = 0.66$, $p > 0.05$) and gender ($\beta = 0.04$, $t = 0.45$, $p > 0.05$) show no independent influence on tellers and IRO intention to quit. The independent predictions showed that job demands significantly predicted turnover intention ($\beta = 0.30$; $t = 5.83$; $p < 0.05$). This means that bank employees who reported high job demands showed

higher tendency to quit their job. Similarly, job control significantly predicted turnover intention ($\beta = -0.25$; $t = -4.32$; $p < 0.05$). It implies that bank employee who reported high on job control showed lower tendency to quit. This result confirmed hypothesis 1.

In model 3, the third predictor variable, psychological climate and affective commitment were introduced. The addition of psychological climate ($\beta = -0.51$; $t = -6.81$; $p < 0.01$) and affective commitment ($\beta = -0.42$; $t = -6.16$; $p < 0.01$) significantly predicted turnover intention. This implies that bank employees who perceive the work environment as positive and supportive and are affectively committed to the organisation show lower tendency to quit their job. Hence, hypothesis 2 and 3 were confirmed respectively

All the independent variables (i.e., job demands, job control, psychological climate, and affective commitment) were entered along with the demographic variables in the last model. The results indicate that all the independent variables when pulled together yield a multiple R of 0.61 and R² of 0.58 [F (1, 514) = 23.43; p < 0.01]. This is an indication that all the independent variables contributed 58% of the variance in turnover intention. Meanwhile, other variables not considered in this study therefore account for 42%. The independent prediction show that job demands ($\beta = 0.30, t = 5.83, p < 0.05$), job control ($\beta = -0.26, t = -3.46, p < 0.05$), psychological climate ($\beta = -0.51; t = -6.81; p < 0.01$), and affective commitment ($\beta = -0.42; t = -6.16; p < 0.01$) significantly predicted bank employees intention to quit. Again, demographic

variables; age and gender had no significant influence on turnover intention. Therefore, hypothesis 4 was confirmed.

We performed Baron and Kenny's (1986) four-step mediation analysis to test hypothesis 5. In step 1 of the analysis, affective commitment was regressed on perception of psychological climate. In step 2, affective commitment was regressed on intention to quit. In step 3, psychological climate (affective commitment was controlled for) was regressed on intention to quit. In step 4, affective commitment was reintroduced into the regression between psychological climate and intention to quit. This was to determine whether the reintroduction of affective commitment would mediate the pattern of relationship between psychological climate and intention to quit.

Table 3: Showing the Mediating Role of Affective Commitment on the Relationship between Psychological Climate and Intention to Quit

Step 1			Step 2			Step 3			Step 4		
PC and AC			AC and IQ			PC and IQ			PC, AC, and IQ		
B	T	R ²	B	T	R ²	β	T	R ²	B	T	R ²
.23	5.33*	.08	-.51	-11.29**	.14	-.31	6.32*	.17	.09	1.47	.22

Note: PC=psychological climate, AC=Affective commitment, IQ=Intention to quit

The results in table 3 indicate that in step 1, an increased in the level of psychological climate was associated with high affective commitment among bank employees ($\beta = 0.23; t = 5.33; R^2 = .08, p < .05$). In step 2, affective commitment significantly predicted intention to quit among bank employees ($\beta = -0.51; t = -11.29; R^2 = .14, p < .01$). When affective commitment was controlled for in the 3rd step, psychological climate perception had a no influence on turnover intention of bank employees ($\beta = 0.31; t = 6.32; R^2 = .17, p < 0.05$). The addition of affective

commitment in step 4 led to a reduction in the predictive power of psychological climate ($\beta = 0.09; t = 1.47; R^2 = 0.22; p > .05$). The beta value reduced from -0.31 to 0.09 when affective commitment was reintroduced into the 4th step of the regression. This implies that affective commitment fully mediated the connections between psychological climate and turnover intention. Hypothesis 5 was confirmed.

To test hypothesis 6, t-independent sample test was conducted. The result was presented in table 4.

Table 4: T-test of Independent Samples Showing the Difference between Two Groups of Employees on Turnover Intention

Dependent Variable	Groups of Employees	N	Mean	SD	Df	T	P
Turnover intention	Interpersonal Relation Officers	361	98.10	2.53	517	13.45	<.001
	Tellers	158	83.34	3.16			

Results in table 4 confirmed that there is a significant difference between the levels of turnover intention of IRO and Tellers ($t = 13.45, Df = 517, p < .001$). Mean differences show that IRO (Mean = 98.34, SD = 3.16) show higher tendency to quit or leave their jobs than tellers in Nigerian banks (Mean = 83.34, SD = 2.53).

DISCUSSION

This study examined the extent to which job demands, job control, psychological climate, and affective commitment predict turnover intention among bank tellers and IRO in Lagos metropolis, Nigeria. As hypothesized, job demands and job control jointly predicted the intention to quit of tellers and IRO in the banking industries in Nigeria after demographic variables had been controlled for. This implies that bank employees who perceive or experience higher job demands coupled with lower job control reported higher level of turnover intention. The

results of this study supported the job demands-control-support/ Job demands-resources models of Karasek, et al., (1990) and Demorouti, et al., (2001) respectively. The models postulated that stress (such as emotional exhaustion and mental fatigue) and job strain outcomes (e.g., turnover intention) occur particularly in work situations where there are high demands and low job control and support. Empirically, the result gained support from the findings of Yen-Lin, et al., (2005) which revealed that job demands, job control, and social support were contributing factors to nurses' turnover intention. This is consistent with the position of Durrishah, et al., (2009) findings. Their study revealed a significant influence of occupational content such as job demands, social support, and skills discretion and authority on turnover intention.

The fact that job demands separately predicted turnover intention of bank employees is not surprising because previous studies have shown that high job demands are common in Nigerian banking industries (Ogungbamila, 2010). Some of these demands are

increased job targets, low pay, time pressure, and lack of shifting, and dual obligation of protecting the banks and its customers, (Ojedokun, 2008, Ogungbamila, 2010). Others may include job insecurity, lack of social supports, emotional demands, and increased paperwork. Although job demands are not negative, they may turn into stressors if meeting them becomes cumbersome for employees' to handle or if they are beyond employees coping resources. Prominent studies (e.g., Hansung, et al., 2009) have shown that high demanding job conditions cause stress and burnout. When employees are emotionally exhausted or burned-out this may increase their intention to quit or search for new job with better working conditions (Saroj, et al., 2008). Benjamin, Yeoh, Lim, and Syuhaily, (2010) attested that individuals who experience at least some stress in their current position due to high workload are more likely to experience job dissatisfaction and are less attached to their organisation. This result corroborated with the findings of Noraani, et al., (2010), which show that individuals who work under intense work overload are more likely to develop turnover intention than individuals who work under less work overload.

Furthermore, job control had an independent influence on turnover intention. This implies that bank employees who perceived higher job control in their workplace showed lower tendency to quit. As Oloyede (2006) clearly pointed out, most bank employees don't have the liberty or freedom to influence some aspect of their work. This lack of job autonomy or control such as participating in decision making may culminate stress and may increase the tendency to leave or quit ones' job (Oloyede, 2006; Hansung, et al., 2009). Empirical evidence suggest that employees with high job autonomy or control can perceive work outcomes as mostly depending on their efforts, feeling personally responsible for the success or failure of the actions because of their autonomy to exert influence over the job and task, and participate in decisions making. This liberty to control some aspect of one's job can activate critical psychological states that can facilitate several positive outcomes and job attitudes (Hackman, et al., 1976) such as high performance and intention to stay. This finding gained support from the works of previous researchers who reported that having the opportunity of responsibility and freedom to develop own work activities can encourage the sense of identification and attachment to the work environment and can reduce the desire to quit (Galletta, et al., 2011; Hansung, et al., 2009).

Moreover, psychological climate significantly predicted turnover intention. This finding supports the role of employees' perception and appraisal of their work environment on their behaviour and attitudes (Carr, et al., 2003). Indeed, earlier studies have shown that when employees perceived their management as supportive and less challenging, and when they understood their work roles, were free to express and be themselves, and were appropriately recognized for their contribution, they exerted greater effort, and were more involved and attached to their organisation (Brown, et al., 1996). In Nigeria, downsizing and retrenchment exercises might have negatively influenced the way bank employees perceive their work environment. Unlike before, most bank employees perceived their work as insecure, less supportive, and a threat to their well-being (Ojedokun, 2008). These perceptions may consequently increase their intention to quit the organisation, which may eventually result to voluntary turnover as soon as there are job opportunities (Griffeth, et al., 2000). This result is

consistent with the findings of previous studies (e.g., Carr, et al., 2003; Parker, et al., 2003; Langkamer, et al., 2008) that when employees perceives that their work environment is not personally beneficial to their well-being, they were less committed to and involved in the work, their performance decreases while their intention to quit or search for new jobs increases. In a recent study, Sahin (2011) reported a negative association between psychological climate and turnover intention among employees in private security organisation in Turkey.

Like the positions of other previous studies (e.g., Parker, et al., 2003), the current findings confirmed that affective commitment contributed to bank employees intention to quit. Individuals with high affective commitment identify with, are involved with, and stay within the organisation because they *want to* (Mayer, et al., 1991; Onuoha, et al., 2013). Researchers have shown that high scorers on affective commitment often show lower tendency to quit their job than low scorers (Akinoyemi, 2012). Also, affective commitment fully mediated the relationship between psychological climate and turnover intention of bank employees in Nigeria. This suggests that bank employees who held negative interpretations toward their work environment but score high on affective committed were less preoccupied with leaving. This result concurs with the findings of Langkamer, et al., (2008): that those employees who want to stay in the organisation (i.e., affective commitment), irrespective of the outcomes of their perception and interpretations of the work environment, show a lower tendency to quit the employer organisation, and proved beyond the finding of Sahin (2011) who reported a partial mediation impact of affective commitment on the connections between psychological climate and turnover intention among security personnel in Turkey.

Interpersonal relation officers (IRO) or employees in marketing sections reported higher level of turnover intention than tellers in Nigeria banks. As far as the knowledge of these researchers is concerned, empirical studies on this area are scarce. This may affect the relation of this study to past literature. However, the inability to meet high job targets in a stipulated period of time (Ogungbamila, 2010; Adejuwon, et al., 2013) and the uncertainty of getting new customers that will deposit their money with the bank (especially those who are customers of rivalry banks) may explain why IRO or employees in the marketing Department showed higher tendency to quit than tellers. Although, Nigerian banks are currently riddled with different occupational stressors, job insecurity, time pressure, and excessive workload are major stressors more pronounced among employees that do marketing for banks. Thus, intention to quit may become prominent among them perhaps due to their inability cope with or adapt to the work environment and the fear that they might lose their job if they don't meet the targets on time. So, any job opportunity with slightly better working conditions may attract the interest of these employees. Loss of trained and skilled employees may not be a good outcome for Nigerian banks because it may negatively affect their quality of service, effectiveness, and even threaten their existence (Balogun, et al., 2012).

Implications, Limitations, and Future Directions

The findings of this study have some theoretical and practical implications for management and human resource personnel of various banks in Nigeria. Although,

there are plethora of research on the antecedents of turnover intention locally and internationally (Kim, et al., 2008, Adebayo, et al., 2011), few have examined the separate and collective impact of job demands, job control, psychological climate, and affective commitment on turnover intention in a model particularly among IRO and tellers in Nigeria, therefore making this study unique and the first to carry out these findings. The present study extends the application of job demands-resource models of Karasek, et al., (1990) and Demerouti, et al., (2001) to banking industries in Nigeria. Further, the findings of this study implicate the need for bank management and human resources personnel in Nigeria to take adequate steps to re-design jobs taxing employees'. For instance, work overload such as high job target, insufficient work authority, and time pressure should be reduced or optimized while job autonomy and social supports which can lead to positive job attitudes such as job satisfaction, organisational commitment, and intention to stay should be increased. More importantly, work redesign in general has been linked with remaining employees' capacity to cope with organisational threat thereby reducing their turnover intention with tremendous increase in work effort (Fisher, 1991). In other words, bank employees who work in a stress-free environment may not be easily drowned in the flood of various inducements being dangled by rival banks in order to consider employment opportunity with that bank or relocate to another organisation.

Bank managers may increase employees' affective commitment and reduce their intention to quit by investing and creating a positive work climate that would foster the well-being of employees (James et al., 1990; Parker et al., 2003). Employers may give employees autonomy to participate in corporate decision making, provide adequate social supports, clearly explain and define their job role, and appreciate employees work efforts (Jones, et al., 1979; Brown, et al., 1996). Providing and encouraging this kind of work atmosphere may not only enhance commitment of their employees but also increase their intention to stay and overall performance (Sahin, 2011).

Despite the contributions of this study to knowledge, it is not without some limitations. The cross-sectional survey design adopted did not enable the researchers to establish a casual relation among the variables. Also, data was collected through self-report instruments. This may lead to social desirability or common method variance. Lastly, the participants were drawn from banks in an urban city in Nigeria. On these accounts, future studies with longitudinal design should examine the causal relationship among the variables considered in this study and may test if the empirical findings replicate in other sample interest as well as across nationalities and culture (Sahin, 2011, p.528). With samples from urban and rural areas, other researchers may also compare the level of turnover intention of employees working in these two areas. More importantly, future studies should examine the factors responsible for why IRO develop higher levels of turnover intention than tellers in Nigeria.

Conclusion

Despite the limitations of this study, the results provide evidence that job demands and job control are contributing factors to the intention to quit among bank employees' in Nigeria. In furtherance, this study shows that the cognitive interpretation or perceptions of bank employees is a crucial factor that influences the intention

to quit of bank employees in Nigeria. Supporting the positions of previous studies (Sahin, 2011), the results of this study reveal a direct mediating role of affective commitment on the connection between psychological climate and intention to quit. Finally, findings of the present study established that all the predictor variables are important variables that can exert influence on intention to quit among bank employees' in Nigeria.

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