

Predictors Of Turnover Intention Among Entry-Level Employees Of Commercial Banks In Nigeria

James Iretekhai Obaze¹, Dr. Siti Aida Bt Samikon², Dr. Nnamdi Ogbodoakum³

¹ PhD Candidate, Limkokwing University of Creative Technology, Malaysia.

² Post Graduate Center, Limkokwing University of Creative Technology, Malaysia.

³ Faculty of Educational Studies, University Putra Malaysia.

Corresponding Author

James Iretekhai Obaze: howfarg@gmail.com

DOI: 10.47750/pnr.2023.14.03.438

Abstract

Employee turnover intention in the Nigeria banking industry has become a challenging experience, not only to the regulators and banks but also the employees themselves. Although, several factors have been examined in some of the previous studies as the possible predictors of turnover intention some of them ignored the critical roles of entry level employees in the profitability of commercial banks. While managerial cadre is important in providing needed leadership bulk of the critical functions such as customer relationship, marketing, accounting and operations are largely performed by the entry level employees of banks. The present study is designed to investigate the predictors of turnover intention among entry level employees in Nigeria banking industry in order to design an effective and proper managerial intervention which will achieve reduce turnover intention in Nigeria banking industry. adopted a sample population of five (5) commercial banks from Victoria Island of Lagos. The five selected banks are the largest, most visible and most profitable banks in Nigeria (First Bank, UBA, Guarantee Trust Bank, Access Bank and Zenith Bank). Using a sample of 250 respondents, it was found that work engagement was statistically significant with turnover intention ($\beta=0.162$; sig.<0.01). Compensation ($\beta=0.258$; sig.<0.01), work environment ($\beta=0.118$; sig.<0.01) and perceived organizational support ($\beta=0.281$; sig.<0.01). Managerial implications for policy and practice were provided.

Keywords: Work engagement, Compensation, Work environment, Perceived organizational support, Turnover intention.

Introduction

Turnover intention has become a challenging competitive issue for many organizations especially the financial service operators in Nigeria. In order to be competitive, financial service providers such as the commercial banks should retain their valuable employees (Olusa & Bolaji, 2020). The increasing number of employee turnover in many sectors of Nigeria economy calls for concerns if the financial service industry is to survive in the emerging tech-enabled competitive industry. While employee turnover intention is the disposition of employees to quit from their current positions (Gadi & Kee, 2020), it should not be equated with actual turnover which happens when the employees actually leave his/her current position (David & Venatus, 2019). What has been established from the theory of planned behaviour is that individual intention can be used to predict actual behaviour (Ajzen, 1991), which implies that turnover intention is a valid predictor of actual behaviour.

Although many organizations have introduced various retention mechanisms in a bid to retain valuable employees, many of such strategies have not achieved the targeted results due to lack of proper and effective examination of the issues which make employees to harbour the intention of leaving (Chukwu, 2019; Obianuju, Augustine &

Phina., 2021; Olusa & Bolaji, 2020). Employees may be disposed to leave due to challenges informed by poor compensation, improved career development and lack of proper work and life balance (Kieu & Hong, 2020). In some instances, employees may want to leave due to work related experiences and job tenure (Irawan et al, 2020). Also, Ashiq, Abbas, Hassan and Mir (2020) posited that employee turnover intention may be caused by lack of organisational commitment, job satisfaction and poor incentives.

Central Bank of Nigeria in its 2021 report showed that employee turnover in the Nigeria banking sector increased from 12.5% in 2018 to 28.1% in 2021 which translate to an increase of 35.1% increase within the period (CBN, 2021). It was also reported in the survey that the increased in the employer turnover was occasioned by poor job satisfaction occasioned by poor work engagement, poor rewards system and lack of effective organisational support necessary to retain valuable employees. High turnover intention is unsustainable in the midst of evolving competitive banking environment in Nigeria.



As shown on Figure 1, on why top employers retain their staff, 97% of top employers offer coaching programmes followed by those who implement work flow measures on 87%. Also, 80% offer job enrichment programs while 77% focuses on career development. Similarly, 73% focuses on personal development while 71% promote innovative awards and recognitions. From the above information, it is clear that top performing organisations who value business innovation are believed to prioritise certain human resource practices which help them to reduce employee turnover.

1.1 Objectives of the study

Employee turnover in the Nigeria banking industry has reached an alarming rate based on 2021 Central Bank of Nigeria report. Such unsustainable level of employee turnover has affected deposit money banks in terms of business innovation, performance and productivity. Although many factors have been adduced to influence employee turnover among deposit money banks, many of such studies were targeted on the senior and managerial level employees (Chukwu, 2019; Obianuju et al., 2021; Olusa & Bolaji, 2020), with little or no emphasis on the entry-level employees who are the backbone of sustained performance in the banking industry.

The present study is designed to investigate the predictors of turnover intention among entry level employees in Nigeria banking industry in order to design an effective and proper managerial intervention which will achieve reduce turnover intention in Nigeria banking industry.

2.0 Literature review

2.1 Employee turnover

Employee turnover intention in the Nigeria banking industry has become a challenging experience, not only to the regulators and banks but also the employees themselves. Although, several factors have been examined in some of the previous studies as the possible predictors of turnover intention (Gadi & Kee, 2020), some of them ignored the critical roles of entry level employees in the profitability of commercial banks. While managerial cadre is important in providing needed leadership roles (Obianuju et al., 2021; Olusa & Bolaji, 2020), bulk of the critical functions such as customer relationship, marketing, accounting and operations are largely performed by the entry level employees of banks. One major implication is that these functions represent about 80% tasks which bring customers in direct relationships with the banks, which is suggestive that constant employee turnover would be catastrophic in building a strong and profitable relationships between banks and customers.

2.2 Work engagement and turnover intention

Work engagement is the extent to which an employee is involved in work related decisions which determine the employee performance, behaviour and productivity (Bedarkar & Pandita, 2014; Côté, & Stinglhamber, 2020). Engaged workers are motivated to express themselves positively in their work roles which essentially determine their future work-related behaviours. From the findings of some of the previous studies, it has been established that work engagement has significant effect on employee work related outcomes such as low employee turnover, increased job satisfaction and work innovation (Bedarkar & Pandita, 2014). Côté, & Stinglhamber (2020) and Ilkhanizadeh & Karatepe (2017) found that work engagement has positive and significant effect on job satisfaction and lower turnover. Their studies examined work engagement from the perspective of the organisations. Also, Alharthey, Leong, Said & Chong (2022) found with a sample of 384 employees that work engagement has positive and significant effect on employee turnover intention, which is suggestive that positive work engagement would reduce turnover intention. From the above information on the effect of work engagement on employee turnover intention, it's hypothesised thus:

H1: Work engagement would have significant effect on turnover intention such that work engagement would lower employee turnover among entry-level employees of commercial banks in Nigeria.

2.3: Compensation and turnover intention

Compensation represents the monetary payment given to an employee in the course his/her of employment with an organisation. In many organisations such as banks compensation may be seen as a package which include monetary and non-monetary benefits paid to the employees in the course of the employment contract. Within the confines of the employment contract, compensation acts as incentive which motivates employees. Although several studies have discovered a significant and positive relationship between compensation structure and employee work related outcomes such as satisfaction (Ehsan, 2019; Ibrahim, 2021), commitment (Ehsan & Ali, 2019) and performance (Ejiogu, Okechukwu & Ejiogu, 2020), the mechanism upon which the relationship operates among entry level employees has not been effectively determined in Nigeria banking industry. For example, financial package being instituted in Nigeria banks has not reduced the unsustainable turnover among entry-level employees which may be suggestive that, entry level employees require more than monetary compensation in order to achieve an improved work-related outcome such as commitment, job satisfaction and reduced turnover. Other studies have found that compensation even though has positive influence job satisfaction, it may not have similar effect on retention (low turnover) (Darma & Supriyanto, 2017; Kossivi, Xu & Kalgora, 2016). From the above information on the effect of compensation on employee turnover intention, it's hypothesised thus:

H2: Compensation would have significant effect on turnover intention such that integrated compensation structure would lower employee turnover among entry-level employees of commercial banks in Nigeria.

2.4 Work environment and employee turnover

The environment where an individual works is believed to have huge influence on the person response to current and future work obligations including his/her intention to quit. Work environment include not only the physical infrastructures but also the pattern and structure of relationships which influence the execution of task related issues, job roles and responsibilities. Specifically, employees are motivated to work for an organisation that provides pleasant and conducive work environment (Chapman & White, 2016). Work environment is referred to as the technical, human and organisational conditions which influence employee work behaviours (Johansen & Cadmus, 2016). Essentially, employees work related behaviours such as motivation and reduced turnover would be addressed in a conducive and supportive work environment.

From the perspective of previous studies, it has been established that supportive work environment correlates positively with reduced employee turnover and increased job satisfaction (Goh & Lopez, 2016; Jiang & Shen, 2018). Xuecheng, Iqbal and Bai Saina (2022) found with a sample of 287 respondents from northern China that work environment significant effect on turnover intention, which suggestive that supportive work environment increases employee retention. Sazil, Ju'im, Indarti & Efend (2022) found with a sample of 98 employees that work environment has positive effect on turnover intention. Al Sabei (2020) also found that work environment had significant influence on employee intention to look for a new job. From the above information on the effect of work environment on employee turnover intention, it's hypothesised thus:

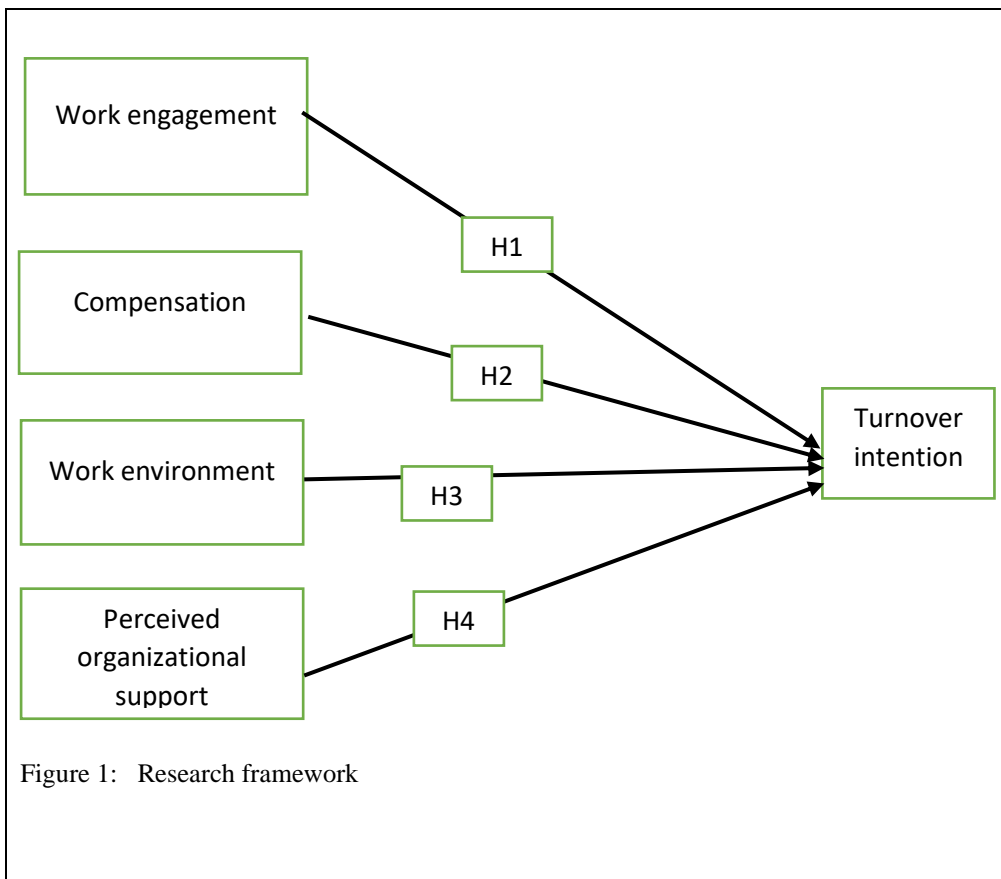
H3: Work environment would have positive and significant effect on turnover intention such that supportive work environment would lower employee turnover among entry-level employees of commercial banks in Nigeria.

2.5 Perceived organisational support and turnover intention

Support from the organisation has become an important organizational development feature that promote and encourage employee readiness to engage in positive supporting behaviours (Ogbodoakum, Ayub & Abiddin, 2020; 2022). Employees respond positively when they perceive the support from the organisation to be positive. Perceived organizational support denotes the degree to which employees believe that the organization they work values and appreciates their contribution (Eisenberger, Cummings, & Lync, 1997). Perceived organizational support is based on the belief that, there is a sense of reciprocity on the part of the employees to the through certain behavioural outcomes in response to how the organisation treat its employees.

Several studies have alluded to the positive influence of perceived organisational support on employee behavioural outcomes such as job satisfaction and resultant low employee turnover. Alharthey et al (2022) found with a sample of 384 respondents in Saudi Arabia that perceived organizational support has significant on employee turnover intention such that strong perception of organisation support would make employee to remain with an organisation. Jin and Yan (2022) found among Chinese firms that perceived organizational support has significant negative influence on employee turnover intention. From the above information on the effect of perceived organizational support on employee turnover intention, it's hypothesised thus:

H4: Perceived organizational support would have significant effect on turnover intention such that perceived organizational support would lower employee turnover among entry-level employees of commercial banks in Nigeria.



3.0 Methodology

The present research which is casual associative research is aimed at finding the relationships between the variables of the study. Essentially, a quantitative deductive approach is deemed suitable to achieve the objectives of the study because of the following reasons: firstly, the chosen approach is prefeed when the researcher wants to predict the population characteristics. Secondly, self-report method of collecting data is easily amenable to quantitative deductive approach. Thirdly, when the researcher is interested to use a sample of the population to examine and generalise to the whole population (Field, 2013).

3.1 Population, sampling procedure and sample size

The target population of the study is the entry-level employees of commercial banks in Nigeria. According to the Central Bank of Nigeria (2022), there are 24 commercial banks in Nigeria; hence enumerating the entire entry-level employees will be challenging, expensive and time consuming. The researchers have adopted a sample population of five (5) commercial banks from Victoria Island of Lagos.

The choice of Victoria Island of Lagos is because, all the commercial banks have their headquarters at the Victoria Island of Lagos. The five selected banks are the largest, most visible and most profitable banks in Nigeria (First Bank, UBA, Guarantee Trust Bank, Access Bank and Zenith Bank). The sample size was calculated as follows:

Table 1 Sample population

Name of Bank	Accessible Population
First Bank	150

UBA	140
Guarantee Trust Bank	130
Access Bank	130
Zenith Bank	120
Total	670

Source: Researcher's preliminary field work

Yamane formulae

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

Where:

N: The accessible population = 670 (See

table 1) e: The margin of error (0.05)

Substituting: $670/1+670(0.05)^2$

670/2.675

250

250 sample size is used in the study

Table 2 Sample size distribution (proportionally)

Name of Bank	Accessible Population
First Bank	56
UBA	52
Guarantee Trust Bank	49
Access Bank	49
Zenith Bank	44
Total	250

Table 2 showed the distribution of the sample size which was done proportionally in reference to the sample population. In order to ensure that, the sample size of 250 was used, 350 copies of the questionnaires were distributed to the respondents which translate to 71.43% response rate.

3.2 Measurement of variables

The items used in the questionnaire which were adopted from previously validated were properly contextualised to reflect Nigeria banking environment. Five-point Likert scale was of increasing-increasing order was used to access the questions (1= Strongly disagree, 2= Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree).

Table 3: Measurement of variables

Variable	No	Adopted source(s)
Work engagement	9	Schaufeli, Bakker & Marisa (2006)
Compensation	6	Uwimpuhwe, Mushabe & Kajugiro (2018)
Work environment	4	Bibi, Ahmad & Majid (2018)
Perceived organizational support	8	Eisenberger, Huntington, Hutchison & Sowa (1986)
Turnover intention	5	Vandenberg & Nelson (1999)

Table 4: Reliability of the variables

Variables	No	Cronabch Alpha (Pilot study) (N=50)	Cronabch Alpha (Main study) (N=250)
Work engagement	9	0.892	0.804
Compensation	6	0.768	0.710
Work environment	4	0.935	0.882
Perceived organizational support	8	0.921	0.879
Turnover intention	5	0.906	0.829

Table 5: Demography (N= 250)

Characteristics	Frequency	Percent (%)
Gender		
Male	141	56.4%
Female	109	43.6%
Total	250	100%
Age group		
18-22	33	13.2%
23-25	80	32.0%
26-27	77	30.8%
28-30	60	24.0%
Total	250	100%
Educational level		
High school	83	33.2%
Diploma	111	44.4%
Bachelor	56	22.4%

Total	250	100%
-------	-----	------

4.0 Results

Table 6 Correlation coefficient

	Work engage	Compensation	Work environ	POS
Turnover Intention	0.567**	0.761**	0.524**	0.631**
(sig)	0.000	0.000	0.000	0.000

** . Correlation is significant at the 0.01 level (2-tailed).

Correlation coefficient shown on Table 6 revealed that all the four independent variables (work engagement, compensation, work environment and perceived organizational support). Accordingly, compensation recorded the highest association with turnover intention (r= 0.761), followed by perceived organizational support (r= 0.631) and work engagement (r= 0.567) while work environment had the least association with turnover intention (r= 0.24).

Table 7 Multiple Regression Analysis

	Standardized Coefficients			Collinearity Statistics	
	Beta	t	sig	Tolerance	VIF
(Constant)		1.388	0.166		
Work engagement	0.162	7.543	0.000	0.280	3.571
Compensation	0.258	8.495	0.000	0.233	4.292
Work environment	0.118	11.083	0.000	0.257	3.891
POS	0.281	23.164	0.000	0.243	4.115

a. Dependent Variable: TURNOVER.INTENTION

4.0 Regression analysis

Table 7 of the multiple regression analysis showed that work engagement was statistically significant with turnover intention ($\beta=0.162$; sig.<0.01). Compensation ($\beta=0.258$; sig.<0.01), work environment ($\beta=0.118$; sig.<0.01) and perceived organizational support ($\beta=0.281$; sig.<0.01). Further examination of the information showed that, there is no threat of multicollinearity because each of the variable has better than expected values of tolerance and VIF. From the position of the literature, tolerance value of less 0.2 is deemed problematic while VIF of more than 5 may show evidence of multicollinearity amongst the predictors (Gomez, Perez, Martin & Garcia, 2016; Hair, Black, Babin & Anderson, 2010). From the information on Table, key multicollinearity parameters were met because all the tolerance values are more than 0.2 while VIF values are less than 5.

Table 8: Hypotheses decision

No	Hypotheses	Decision
H ₁	Work engagement would have significant effect on turnover intention such that work engagement would lower employee turnover among entry-level employees of commercial banks in Nigeria.	Accepted

H ₂	Compensation would have significant effect on turnover intention such that integrated compensation structure would lower employee turnover among entry-level employees of commercial banks in Nigeria.	Accepted
H ₃	Work environment would have significant effect on turnover intention such that supportive work environment would lower employee turnover among entry-level employees of commercial banks in Nigeria.	Accepted
H ₄	Perceived organizational support would have significant effect on turnover intention such that perceived organizational support would lower employee turnover among entry-level employees of commercial banks in Nigeria.	Accepted

5.0 Discussion of findings

Employee turnover has become a challenging and often-disruptive experience for an organisation due to costs associated with hiring, training and loss of vital customer relationships which departing employees have on the organisation (Zeng, Huang, Zhao & Zeng, 2021; Tian et al., 2020). Financial service entities such as commercial banks in Nigeria are in constant flux due to rising cases of employee turnover amongst the entry-level employees. Central Bank of Nigeria in its 2021 report showed that employee turnover in the Nigeria banking sector increased from 12.5% in 2018 to 28.1% in 2021 which translate to an increase of 35.1% increase within the period (CBN, 2021). The survey reported that increased in the employer turnover was occasioned by poor job satisfaction occasioned by poor work engagement, poor rewards system and lack of effective organisational support necessary to retain valuable employees. If the current high employee turnover is left unchecked, Nigeria's competitive position in African financial service industry would be eroded. From the results of the study, the following major insights are drawn.

Firstly, the significant effect of work engagement on turnover intention is suggestive that an engaging work environment would provide meaningful motivation to employees. This motivation would enable employees to offer improved and innovative business services to customers. In the entire financial service industry where technology is rapidly converging with financial services, it becomes imperative to redesign the current work flow to providing real motivation and improved job satisfaction in order to reduce high turnover intention among the entry level employees in the commercial banks. This finding is also consistent with findings by Chigbundu and Muda (2022) on the predictors of turnover intention in Nigeria commercial banks by highlighting the roles of job stress, satisfaction and leader-member on employee turnover intention.

Secondly, compensation showed a significant effect on turnover intention which is indicative that an integrated compensation structure is needed to achieve lower employee turnover amongst entry-level employees who are most vulnerable to quitting their jobs. Although some of the previous studies have emphasised non-financial incentives such as awards and recognition in achieving desired employee behaviours (Chigbundu & Muda, 2022; Obianuju et al., 2021; Olusa & Bolaji, 2020), financial rewards may be most suitable in reducing turnover among entry-level employees due to demanding financial obligations which they face. While these writers believe that non-financial rewards are important, financial compensation would deliver improved organizational intention towards reduced turnover.

Thirdly, work environment and perceived organizational support were found to have significant influence on turnover intention so the extent that a supportive and conducive work environment together with strong organizational support would have string and significant influence in reducing employee turnover among entry level employees of commercial banks in Nigeria. In emerging financial industry landscape where the threats from technology companies operating in the financial space popularly called fintech (financial technology) companies are becoming potent, commercial banks operators need to redesign a new competitive work flow that promote business innovation, competitiveness and service delivery.

6.0 Conclusion and implication

Employee turnover in the Nigeria banking industry has reached an alarming rate based on 2021 Central Bank of Nigeria report. Such unsustainable level of employee turnover has affected deposit money banks in terms of business innovation, performance and productivity. Although many factors have been adduced to influence employee turnover among deposit money banks, with little or no emphasis on the entry-level employees who are the backbone of sustained performance in the banking industry. Although, these writers acknowledged the overall contributions of all other classes of employees in the commercial banks (supervisors, managers and executives), little or no attention has been devoted to the entry level cadres who perform some of the most difficult and challenging task by banks owing to their direct contacts with customers and other stakeholders. From the results of the findings, the following implications are drawn in the context of policy and practice.

First, the operating environment and overall flow should be reinvigorated in order to create a meaningful work culture. In the increasing age of tech enabled social and economic life, there would significant redundancies in the financial service industry if the current operating environment persists. Second, training and development should drive organisational support intervention to equip the employees with new knowledge, skills and abilities needed to drive the emerging business innovation. Thirdly, there is need to adopt integrated compensation structure which is premised on work engagement, satisfaction and service delivery.

References

1. Ajzen, I. (1991). The Theory of planned behavior. *Journal of Organizational Behavior and Human Decision Processes*, 50, 179-211.
2. Al Sabei, S. D., Labrague, L. J., Miner, A. R., Karkada, S., Albashayreh, A., Al Masroori, F., & Al-Hashmi, N. (2020). Nursing work environment, turnover intention, job burnout, and quality of care: The moderating role of job satisfaction. *Journal of Nursing Scholarship*, 52(1), 95-104.
3. Alharthey, A. M., Leong, Y. C., Said, M. F., & Chong, C. W. (2022). An Analysis of the Perceived Factors Impacting Employee Satisfaction and Retention in Saudi Arabia's Higher Education Sector. *Advances in Social Sciences Research Journal*, 9(6), 19-43.
4. Ashiq, U., Abbas, N., Hassan, S. S., & Mir, U. R. (2020). Job Satisfaction and Organisational Commitment: Valid Predictors of Turnover Intentions. *Review of Economics and Development Studies*, 6(4), 931-939.
5. Bedarkar, M., & Pandita, B. (2014). A study on the drivers of employee engagement impacting employee performance. *Procedia-Social Behavioral Sciences*, 133, 106-115.
6. Bibi, P., Ahmad, A., & Majid, A. H. (2018). The impact of training and development and supervisor support on employees retention in academic institutions: the moderating role of work environment. *Gadjah Mada International Journal of Business*, 113-131.
7. Central Bank of Nigeria. (2021). Statistical Bulletin: Financial Statistics. Retrieved from <https://www.cbn.gov.ng/documents/reports.asp>
8. Central Bank of Nigeria. (2022). Supervision. Retrieved from <https://www.cbn.gov.ng/Supervision/Inst-DM.asp>
9. Chapman, G., & White, P. (2019). *The 5 languages of appreciation in the workplace: Empowering organizations by encouraging people*. Moody Publishers.
10. Chigbundu, A., & Muda, H. B. (2022). Investigating the Factors Influencing Turnover Intentions in the Nigerian Banking Sector. *International Journal of Academic Research in Accounting Finance*, 12(2), 392-422.
11. Chukwu, B. A. (2019). The Influence of Staff Promotion on Employee Turnover Intention in Food and Beverage Industry in Nigeria. *Journal of Asian Business Strategy*, 9(2), 66-81.
12. Côté, K. M., & Stinglhamber, F. (2020). The relationship between presenteeism and job satisfaction: A mediated moderation model using work engagement and perceived organizational support. *European Management Journal*.
13. Darma, P. S., & Supriyanto, A. S. (2017). The effect of compensation on satisfaction and employee performance. *Management Economics Journal*, 1(1).
14. David, A., & Venatus, V. K. (2019). Job satisfaction and turnover intentions of police Officers in rural communities in Dekina Local Government Area of Kogi State Nigeria. *Bangladesh E-Journal of Sociology*, 16, 65-81.

15. Ehsan, M. (2019). The impact of work stress on employee performance: based in banking sector of Faisalabad, Pakista. *European Journal of Business and Management*, 11(1), 24-36.
16. Ehsan, M., & Ali, K. (2019). The impact of work stress on employee productivity: based in the banking sector of Faisalabad, Pakistan. *International Journal of Innovation and Economic Development*, 4(6), 32-50.
17. Eisenberger, R., Cummings, J., & Lync, S. (1997). Perceived organizational support, discretionary treatment, and job satisfaction. *Journal of Applied Psychology*, 82(5).
18. Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived Organizational Support. *Journal of Applied Psychology*, 71, 500-507.
19. Ejiogu, A., Okechukwu, O., & Ejiogu, C. (2020). Nigerian budgetary response to the COVID-19 pandemic and its shrinking fiscal space: financial sustainability employment, social inequality, and business implications . *Journal of Public Budgeting, Accounting & Financial Management*, 1-18.
20. Field, A. (2013). *Discovering Statistics Using IBM SPSS Statistics: And Sex and Drugs and Rock “N” Roll* (4th ed.). Los Angeles: Sage.
21. Gadi, P. D., & Kee, D. H. (2020). The moderating effect of perceived support in the link among work engagement and turnover intention: Evidence from Nigeria. *European Journal of Molecular and Clinical Medicine*, 7(3), 180-190.
22. Goh, Y. S., & Lopez, V. (2016). Job satisfaction, work environment and intention to leave among migrant nurses working in a publicly funded tertiary hospital. *Journal of Nursing Management*, 24(7), 893-901.
23. Gomez, R. S., Perez, J. G., Martin, M. L., & Garcia, C. G. (2016). Collinearity diagnostic applied in ridge estimation through the variance inflation factor. *Journal of Applied Statistics*, 43(10), 1831-1849.
24. Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data Analysis* . New Jersey: Prentice-Hall.
25. Ilkhanizadeh, S., & Karatepe, O. M. (2017). An examination of the consequences of corporate social responsibility in the airline industry: Work engagement, career satisfaction, and voice behavior. *Journal of Air Transport Management*, 59, 8-17.
26. Irawan, Y., Bangsawan, S., & Mahrinasari, M. S. (2020). Employee turnover intention and supply chain management for value creation in Indonesian banks. *International Journal of Supply Chain Management*, 9(3), 688–699.
27. Jiang, H., & Shen, H. (2018). Supportive organizational environment, work-life enrichment, trust and turnover intention: A national survey of PRSA membership. *Public Relations Review*, 44(5), 681-689.
28. Jing, J., & Yan, J. (2022). tudy on the Effect of Employees’ Perceived Organizational Support, Psychological Ownership, and Turnover Intention: A Case of China’s Employee. *International Journal of Environmental Research and Public Health*, 9(10), 1-18.
29. Johansen, M. L., & Cadmus, E. (2016). Conflict management style, supportive work environments and the experience of work stress in emergency nurses. *Journal of Nursing Management*, 211-218.
30. Kieu, N. M., & Hong, T. C. (2020). Antecedent factors affecting employees’ turnover intention: A case study of Indovina bank. *HCMCOUJS – Economic and Business Administration*, 2(1).
31. Kossivi, B., Xu, M., & Kalgora, B. (2016). Study on determining factors of employee retention. *Open Journal of Social Sciences*, 4(5).
32. Obianuju, A. E., Augustine, A., & Phina, O. N. (2021). Career Plateauing and Employee Turnover Intentions: A Civil Service Perspective. *International Journal of Management & Entrepreneurship Research*, 3(4), 175–188.
33. Ogbodoakum, N., Ayub, A. M., & Abiddin, N. Z. (2020). The Role of Peer Support, Superior Support, Training Self-Efficacy, Training Needs and Opportunity to Use on Readiness to Participate in Training Among Civil Servants in Nigeria. *International Journal of Academic Research in Business and Social Sciences*, 10(12), 868-887.
34. Ogbodoakum, N., Ayub, A. M., & Abiddin, N. Z. (2022). The Influence of Individual and Organizational Factors on Readiness to Accept Online Learning Among Higher Education Lecturers in Nigeria. *Knowledge Management & E-Learning: An International Journal*, 14(4), 304-328.
35. Olusa, A. O., & Bolaji, K. (2020). Job Demand and Turnover Intention: A Comparative Analysis of Male and Female Bank Employee’s Resilience. *Gender & Behaviour*, 18(3), 16469–16482.
36. Sazili, Ju’im, Indarti, S., & Efendi, R. (2022). Turnover Intention Influenced by Work Environment and Job Satisfaction. *nternational Journal of Social Science Research and Review*, 5(6), 102-108.
37. Schaufeli, W. B., Bakker, A. B., & Marisa, S. (2006). he Measurement of Work Engagement With a Short Questionnaire A Cross-National Study. *Educational and Psychological Measurement*, 66(4), 701-716.

38. Tian, H., Iqbal, S., Akhtar, S., Qalati, S. A., Anwar, F., & Khan, M. S. (2020). The impact of transformational leadership on employee retention: mediation and moderation through organizational citizenship behavior and communication. *Frontiers in Psychology*. doi:10.3389/fpsyg.2020.00314
39. Top Employers Institute. (2021). How to reduce staff turnover: successful staff retention practices. Retrieved November 2, 2022, from <https://www.top-employers.com/en/insights/workforce-planning/how-to-reduce-staff-turnover/>
40. Uwimpuhwe, D., Mushabe, D., & Kajugiro, K. S. (2018). THE INFLUENCE OF COMPENSATION SYSTEM ON EMPLOYEE ATTRACTION AND RETENTION. *International Journal of Advanced Academic Research*, 4(11), 91-110.
41. Vandenberg, R. J., & Nelson, J. B. (1999). Disaggregating the motives underlying turnover intentions: When do intentions predict turnover behavior? *Human Relations*, 52(10), 1313–1336.
42. Xuecheng, W., Iqbal, Q., & Saina, B. (2022). Factors Affecting Employee's Retention: Integration of Situational Leadership With Social Exchange Theory. *Frontiers in Psychology*, 1-13.
43. Zeng, X., Huang, Y., Zhao, S., & Zeng, L. (2021). Illegitimate tasks and employees' turnover intention: a serial mediation model. *Frontiers in Psychology*. doi:10.3389/fpsyg.2021.739593