

## **Job Satisfaction and Bank Employees' Intention to Quit the Employment of a Deposit Money Bank in Lagos State, Nigeria**

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### **Abstract**

One of the issues that have triggered cases of employment disagreement and impasse is job dissatisfaction. This study examined job satisfaction and bank employees' intention to quit employment in one of the second-tier Nigerian deposit money banks. The study adopted a cross-sectional survey design to elicit data from two hundred and fifty-seven (257) employees of the bank across the twenty-eight (28) branches in Lagos State. A structured questionnaire was used to collect data, while data collected were analysed using both descriptive statistics (chart) and inferential statistics (PLS algorithm). The findings of the study revealed that employees' specific characteristics have a positive relationship with employee's intention to quit; supervisor-subordinate-customers relationships have a positive relationship with employee's intention to quit; bank-specific factors have a positive relationship with employee's intention to quit, and bank location related factors have a positive relationship with employee's intention to quit. The study concludes that all the proxies of job satisfaction examined in the study contribute to bank employees' intention to quit their employment at banks. Based on the findings of the study, it was recommended that issues of job satisfaction should be looked into in the bank to reduce employee turnover rate and retain employees over a reasonable period to eliminate frequent unnecessary costs of recruitment and training.

**Keywords:** *Bank, Employee, Intention to quit, Job satisfaction*



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### **INTRODUCTION**

Experienced employees have been argued to be assets to the organisation they work with, and effort is often made at retaining such employees because their exit will be dysfunctional to the organisation whether in terms of money invested in them, by joining the organisation's competitors or retraining cost of new recruits (Zahra et al., 2018). This is why the management of organisations is often at reducing employees' decision to exit, which is never sudden as the symptoms of employee exit are either covert or overt (Putri & Setia, 2019). When this decision is observed, it can be managed. This suggests that an employee's intention to quit a job is behavioural and can be predicted (Aburummana et al., 2020). Although employees can quit an organisation as desired because no law prevents it if the contractual agreement has been honoured. According to Abiodun, Oyenyi, and Osibanjo (2012), employee intention to quit is an employee's perceived chances of exiting an organisation or willingness to voluntarily and permanently withdraw his or her services from the organisation. This conscious action can be triggered by internal factors (job itself,

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organisation policies, pay of the organisation, work design, age, among others) or external factors (government regulations, competitors' pay, among others), and can be both as well. Whichever is driving it, the costs are enormous.

Studies by Nasir and Ghazali (2019) and Yi (2012) suggested that employee intention to quit a job is often associated with dissatisfaction with the job. According to Nasir and Ghazali (2019), job dissatisfaction represents how much an individual experiences displeasure in the organisation. What is responsible for these experiences differs in context; studies according to Nasir and Ghazali (2019) and Sokefun et al. (2019), identified individual characteristics of job holders such as age, gender, experience, and nature of employment to other factors such as environment, social and organisation's specific factors. For an organisation like a bank, these factors are obvious and would determine both job satisfaction and employee intention to quit. It is against this backdrop that this study examines certain factors of job satisfaction such as employee's specific characteristics, supervisor-subordinate-customers' relationship, bank-specific factors, and bank location-related factors as they contribute to employees' intention to quit the bank in Lagos State, Nigeria.

## **LITERATURE REVIEW**

### **Job Satisfaction**

Satisfaction is affiliated with many terms like customer, job, and patient, among others. It is associated with a feeling of an individual between expectations and real experience (Opayemi & Akinbode, 2016). When this term is affiliated with the job, which is a set of tasks an individual is saddled with in formal work organisation (Akinbode et al., 2021; Vroom, 1964), it can be described as the amount of pleasure derived from the job holder in the set of tasks, he/she is saddled with. According to Aziri (2011), job satisfaction is the extent to which individuals have positive feelings about their job (satisfaction) or negative feelings or dislike (dissatisfaction) from their jobs. That is, job characteristics drive either satisfaction or displeasure in job holders. The understanding of job satisfaction can be imported into what job dissatisfaction will imply. It could be argued that the employee's unpleasant work experiences were in contrast to what they had anticipated. Etuk and Aloba (2014) define job dissatisfaction as an employee's discontentment with aspects of their job and the circumstances surrounding it.

### **Selected Determinants of Job Satisfaction in the Banking Industry**

Extant studies (Adeniji & Akinbode, 2018; Oravee et al., 2018; Weerasinghe et al., 2017) suggested determinants of job satisfaction in the banking sector. Salary, benefits, productivity at work, leadership style, supervision, relationships with coworkers, loyalty to the bank, and employees' work skills are all cited in Islam and Saha's (2001) study conducted in Bangladesh as important factors in determining job satisfaction for bank employees. According to the study by Vosloban (2012), in Spain, factors like supervision, pay, age, and qualifications are unimportant compared to factors like psychological well-being, personal satisfaction, and geographic location. In another related study conducted by Naveed et al. (2011), promotion was found to be impactful on job satisfaction, and because promotion comes with a pay increment, it is still obvious that rewards contribute significantly to job satisfaction. The study of Ahmed and Uddin (2012) in the Bangladesh banking industry attempted to study both promotion and salary apart, with both maintaining

strong positive effects on job satisfaction. In India, Bhuiyan et al. (2014) suggest that both salary and promotional strategies significantly contribute to job satisfaction in the banking sector. Likewise, in Pakistan, the study of Awan and Asghar (2014), which investigated factors that determine employees' job satisfaction in the banking industry, found salary, reward system, and job security to be of positive and significant impact on job satisfaction. A study in Sri Lanka by Weerasinghe et al. (2017) found bank employees' salaries to be the greatest significant determinant of job satisfaction. On the contrary, Tadesse (2017) found promotion to be the significant determinant of job satisfaction, while the study of Bista (2016) claims that an employee supervisor's support is of strong positive relationship with job satisfaction. These views suggest that different factors contribute to job satisfaction in the banking industry.

To bank employees, what determines job satisfaction varies and differs, as observed in the review above. The classification of Oravee et al. (2018) on job satisfaction is adopted with few modifications in this study. Individual factors like education, age, and marital status were placed in context, as were social factors like relationships with coworkers, supervision, and opportunities for interaction. Organizational factors included formal structure, human resource policies and procedures, nature of the work, technology, and management systems. Environmental factors included economic and governmental influences.

### **Employee Intention to Quit**

Employee intention to quit is an employee perceived plan to leave his or her current job or organisation for reasons best known to him or her. Cho et al. (2009) define an employee's intention to leave the organisation of engagement as behavioural. Calisir et al. (2011) described the intention to quit as a situation where an employee considers seeking an alternative job in another organisation apart from the current place of engagement as a result of dissatisfaction with current working conditions. The concept is associated with dissatisfaction with job characteristics or organisation; as such, the intention is the ability of the employee to quit the job or organisation either voluntarily or involuntarily for some reason (Zeffane & Bani Melhem, 2017). According to Porter and Steers' (1973) models, employee intention to quit is a conscious decision to get alternative employment opportunities elsewhere with three main phases such as thinking to quit work, intention to seek a new job, and quitting.

Employee turnover is a result of this intention, and it is a conscious and thoughtful desire to exit an organisation in the future (Matz et al., 2014). Park and Shaw (2013) described the concept as the feeling of an employee exiting the present organisation. This is about the likelihood or probability of the employee withdrawing his or her membership from an organisation in the form of a terminating contract of employment. This intention can be beyond job or organisation, as Stafford (2014) included outright withdrawal from industry and occupation as part of the author's proposition. In this instance, it might not be from a particular bank; it could be exiting the banking industry. Thus, when offers come from the banking industry, the employee would not take such offer. In this regard, such employee intention to quit is determined by push factors in the banking industry.

On the contrary, this withdrawal can be an individual factor. Khan (2013) remarked that this intention is a determinant of actual individual behaviour. Issa et al. (2013) viewed turnover intention as an employee's thought of voluntarily quitting his job. It can also be described as the

voice in one's head saying that this organisation is not a suitable place for me. However, this voice might be reduced, and turnover intention might be diminished as a result of the appearance of other factors which might influence the person's decision. Omonijo et al. (2015) remarked that it is centred on self-withdrawal of service to the organisation. However, the authors assumed that employees' high intention to quit is related to job satisfaction.

### **Theoretical Review**

Two theories, namely expectancy and social exchange, were explored.

#### **1. Expectancy Theory**

Vroom's (1964) expectancy theory explains the motivation, but one fundamental area is the assumption of individual belief. According to the theorist, the term expectancy refers to the person's belief that efforts will bring about achievement. One of the premises tied a person's belief in good work to fair rewards. This is an expectation that all things being equal, efforts directed towards work will be fairly compensated. The compensation components are good pay, timely promotion, and recognition. However, these expectations can be a dream, and when this happens, the resultant outcome could be job dissatisfaction. According to Vroom (1964), higher levels of employee motivation will result in job satisfaction which in this case might prevent employees' intention to quit their job and promote their stay on the job or organisation.

#### **2. Social Exchange Theory**

This provides the basis for the establishment of the contractual agreement between the employee and organisation. Homans (1958), the proponent of the theory, asserts that in work relationships, mutually contingent and mutually rewarding is expected. This suggests that the relationship involves diverse issues between organisation and employees subject to the behavioural tendencies of both actors. Therefore, to sustain the relationship a sense of commitment toward the common course must be the top priority. For instance, according to Gould-Williams (2007), employees with high positive perceptions about the social exchange in the relationship are likely to stay with the organisation, while those with negative perceptions about the social exchange in the relationship are likely to quit the organisation. To social exchange theory, organisations and their management team can balance issues in the exchange to achieve desirable behaviours from employees because they may stay at their work when they are satisfied with the contractual agreement.

This study adopted expectancy theory as the central theory in explaining issues within discourse because it concentrates on expectations and the actual behaviour of employees to determine the intention to quit a job subject to job satisfaction expectation and reality. This theory challenged the flow of thoughts as presented in Greenberg and Baron's (1997) model, which in context is re-ordered to provide a suitable explanation to issues surrounding employee level of job satisfaction and intention to quit employment (Abubakar et al., 2014).

### **Empirical Review**

There are related studies (Ibrahim et al., 2016; Rahman & Labal, 2013; Zeffane & Bani Melhem, 2017) in this area that has shown some evidence that job satisfaction and its proxies can be linked with employees' intention to quit and otherwise across the world. In the study of Lambert (2006), employee gender, tenure, and education level were found to be significant to job satisfaction and employee intention to quit. In the study of Rahim (1982), females were found to be more satisfied than males, but respondents' income, age, and education were controlled through covariance. Khan (2015) reveals that female employees of the bank are more satisfied with overall job satisfaction than male ones, married groups are more satisfied than unmarried groups when it comes to overall job satisfaction level, employees enjoying managerial positions are more satisfied with their jobs than non-managerial group, graduate employees are more satisfied with the bank than others non-graduates, and employees with an age group of above 51 years are more satisfied followed by age group of 31 -40 years.

Selected studies like Griffeth et al. (2000) discovered a negative relationship between characteristics of employees such as tenure in office and job satisfaction cum intention to quit a job. The study of Pitts et al. (2011) also corroborates this, as the authors found that a negative relationship exists between job tenure and the intention to quit of Federal employees. A significant relationship has been reported between job satisfaction levels and variables such as age and teaching experience, which were found to be the best predictors of teachers' job satisfaction (Murage & Kibera, 2014). Demographic variables such as age and workplace were found to be the factors that affect job burnout to maximise job satisfaction. In the study conducted by Shanthakumary (2017) in six private financial sectors based in Jaffna, an arm of the financial sector on demographic factors and job satisfaction of employees, female employees were found to be more satisfied than males while years of experience, education, and age were of no significant impact.

A related study by Suri and Petchsawang (2018) in Bangkok on job satisfaction and organisational commitment that surveyed four hundred and one banking employees found age, designation, and experience to be of significant effect on job satisfaction. Similarly, Celia (2012) found that educational qualification, designation, experience, and salary are all determinants of job satisfaction. On the contrary, the study of Kožuchová et al. (2014), with demographic variables gender and age that surveyed two hundred and six nurses in Slovakia, found no significant difference in job satisfaction concerning their gender and age. Whereas Ghafoor (2012) revealed no significant difference in the job satisfaction of academic staff based on demographic characteristics.

Buzawa (1984) found that males are more highly satisfied than females. On the contrary, Hodson (1989) found women to be more highly satisfied than men, while age and income positively affect job satisfaction as gender, marital status, and job categories controlled it through covariance. The study of Kavanaugh et al. (2006) found years of experience to be associated with job satisfaction. Also, in the study conducted by Agho et al. (1993), age, tenure, and gender were established as determinants of job satisfaction.

In another related study carried out by Akhtar et al. (2016) in Pakistan on turnover intention and job satisfaction with 150 participants and data analysed with Pearson's correlation, it was found that employee turnover intention was negatively correlated with factors such as job satisfaction and remuneration. Kanwal and Majid (2013) study into factors that contributes to employee job satisfaction found low pay, bonuses, long working hours, and effective

communication as high contenders of either job satisfaction or dissatisfaction and impact significantly on employees' intention to either quit or stay with the organisation. In the study of Kosi et al. (2015), motivation and job satisfaction of teachers' intention to quit teaching in Public Senior High Schools in Tamale Metropolis, Ghana was investigated among 203 teachers with the use of a structured questionnaire and data collected was processed through descriptive statistics and regression analysis. It was found that job satisfaction made the most significant but negative contribution to the intention to quit. A similar study conducted earlier by Ghayas and Siddiqui (2012) on job satisfaction and turnover intention in the Karachi Pharmaceutical industry with 282 participants identified compensation support, promotional opportunities, and communication as major negative contributors to the turnover intention of employees.

In the study by Lee et al. (2016), among hotel employees in Taiwan, the study established that harmonious relationships of co-employees contribute to a higher level of job satisfaction, and salary level determines turnover intention. In the same vein, Rizqi and Ridwan (2015) looked at the direct and indirect effects of pay as a proxy of job satisfaction on employee intention quit in Indonesian automobile manufacturing companies and found that employees' intention to quit was significantly determined by pay. In other related studies about the employees-supervisors-customers' relationship, Yadav and Yadav (2014) in South Africa rated their supervisors' levels of Emotional Intelligence Behaviour (EIB) and how each EIB influenced their sense of job satisfaction. The result indicated a high and significant correlation between employees' sense of job satisfaction and supervisors' EIBs. Similarly, Ruiz-Palomino et al. (2013) found supervisor leadership styles positively influence employees' satisfaction.

Oluwafemi (2013) study on the predictors of employees' intention to quit, found age and tenure to have accounted for higher variance in employees' intention to quit. Similarly, the study of Uzonwanne (2015), which investigated gender, age, and job tenure on job satisfaction among health employees of a Lagos University teaching hospital, found both the age and gender of employees to be insignificant to job satisfaction. Although, the length of time on the job has a significant difference in the job satisfaction level. Similarly, Fapohunda (2012) found that more than 60% of oil workers in Nigeria are non-permanent. The study of Olatunji and Mokuolu (2014) on the influence of gender, marital status, and tenure of service on job stress, and job satisfaction of health workers in Federal Medical Centre, Ekiti State, Nigeria, examined the selected demographic factors against job satisfaction of nurses and doctors with one hundred and ninety-one participants and found that job satisfaction is influenced by marital status while job satisfaction increases with tenure of service.

A related study by Abubakar et al. (2014) on individual characteristics and employee intention to quit among registered Nurses in Nigeria revealed that male nurses were more likely to leave their organisations or profession than their female counterparts. Furthermore, a study conducted in Nigeria by Shittu (2016) on job satisfaction among bank employees reported a low level of satisfaction with pay as a large proportion of (about 60%) respondents were satisfied with their pay, whilst the study of Ibrahim et al., (2016) on job satisfaction and employees' turnover intention in Nigerian banks revealed a significant negative relationship between job satisfaction and employee turnover intention. The study of Olawale et al. (2016), which was conducted at Lagos State University, revealed the relationship between job satisfaction and turnover intention among

employees. They confirmed that there is a significant positive relationship between employees' job satisfaction and turnover intention.

In Nigeria, Etuk and Aloba's (2014) study on the determinants of job dissatisfaction among employees in a cement company revealed poor monetary benefits and job insecurity as two significant contributors to workers' job dissatisfaction. Similarly, Sakiru et al. (2014) found supervisor leadership styles (Strategic) which have positively influenced employees' satisfaction. In another related study conducted by Samuel and Ikemefuna (2012) in Total Nigeria Plc., Lagos on job satisfaction and employees' turnover intentions, it was found that the greater the job satisfaction less likely the turnover intention.

## **RESEARCH METHOD**

The study adopted a cross-sectional survey design. This is the systematic study of phenomenon which enable the researcher to know the true reflection of the situation at a time (Creswell, 2010). With this, the researcher was able to know what job satisfaction is in the bank of study and how it has contributed to employees' intention to quit employment. The population of this study covers all the branches of the bank in Lagos State (28) and their respective employees, which sum to (531) as of July 2020. A sample of 531 was considered, with 50% of the entire population. This amounted to 265 and represented the sample size adopted for this study, that is, 265 employees of the bank.

To ensure a true representative of the population is selected, a proportional approach of distribution was adopted. In this regard, convenience and proportionate sampling technique were used till the target sample was reached in each of the branches. Data was sourced from the 265 sampled employees of the bank on job satisfaction and intention to quit employment with a structured questionnaire. The questionnaire has three sections; **Section A:** This captures respondent's data such as gender, age group, marital status, and highest educational qualification, **Section B:** It captures job satisfaction and has four parts, with part 1 eliciting data on employee characteristics, part 2 on supervisor-subordinates-customers' relationship, part 3 on bank-specific factors and part 4 bank location factors, and **Section C:** This captures employees' intention to quit their jobs in the bank adopted from Sheraz et al. (2014) with few modifications.

A total of 265 copies of the study's questionnaire were administered to respondents, and in the end, 257 copies of the questionnaire were recovered and used for the analysis. Data collected for this study were analysed with both descriptive and inferential statistics. Descriptive statistics such as frequency distribution, simple percentage, mean and standard deviation were used, while inferential statistics such as t-test, correlation, Path coefficient, Smart PLS, regression, PLS algorithm, R-square, t-statistics, P-value, partial least square, and variance were used to test the hypotheses. R-Statistics was the statistical software used to process the data.

## **FINDINGS AND DISCUSSION**

### **Findings**

The first analysis carried out was to the measurement error that is compounded by the sociability of respondents who want to provide answers to specific questions presented in a questionnaire. CMB will become a concern if the researcher runs studies with a single source, self-reporting, and the adoption of cross-sectional research designs. For this study, CMB was carried out because this

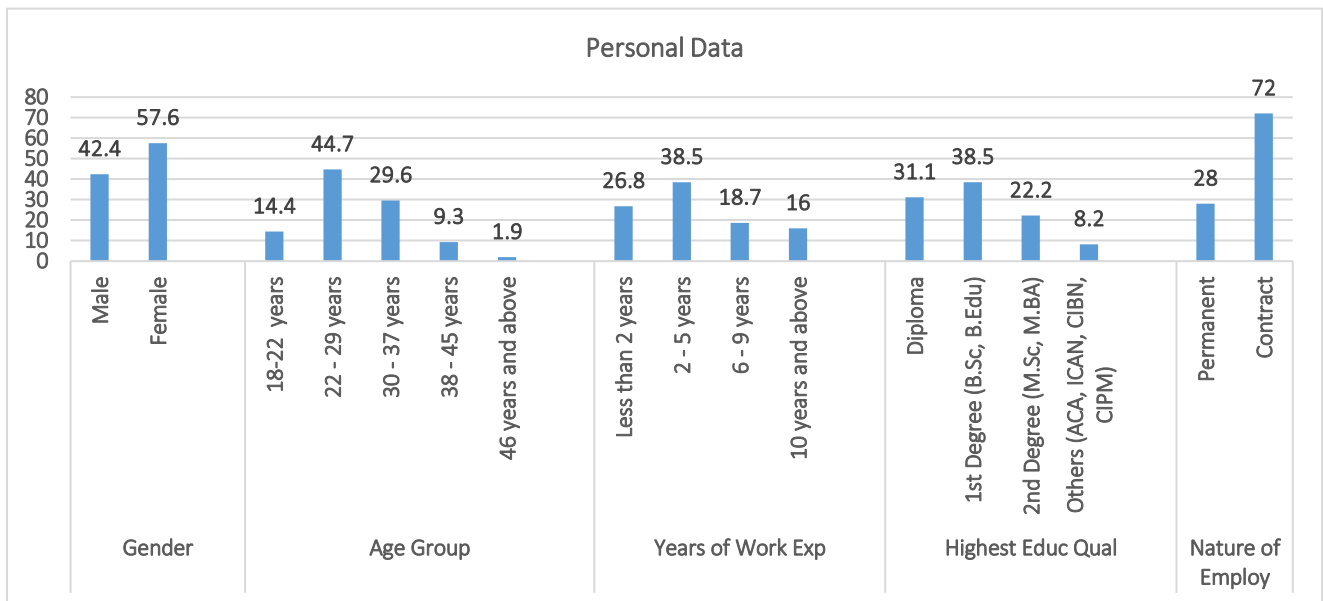
study collected data on both the independent and dependent variables from the same respondents at one point in time. This could perhaps cause a potential common method variance as false internal consistency might be present in the data. The conventional rule is that the threshold of percentage variance must be less than 50% to be sure that the study does not suffer from common method bias. The extraction sums of squared loadings total accounted for 1.301 while the correlation between the variables produced by common method variance is 26.081% which is far less than 50% as depicted in Table 1. The study concludes that there is no common method bias at 26.018% variance.

**Table 1.** Common Method Bias: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance
i. Employees' Specific Characteristics	1.301	26.018	26.018	1.301	26.018
ii. Employees-Supervisor-Customers' relationships	1.163	23.262	49.280		
iii. Bank Internal Specific Factors	.971	19.422	68.703		
iv. Bank Location Factors	.873	17.464	86.166		
v. Employees' Intention to Quit	.692	13.834	100.000		

### Personal Data

Figure 1 summarizes the position of respondents' data.



**Figure 1.** Personal Data



**Test of Hypotheses**

**H<sub>1</sub>: Employees' specific characteristics have no significant influence on employees' intention to quit**

**Table 2.** Analysis of Hypothesis One

	Loading	VIP	t- statistics	P value	AVE	Composite Reliability	Cronbach's Alpha	Rho A
Constructs	≥ 0.7	<3.0	>1.96	<.05	≥0.5	≥ 0.8	> 0.7	
Employees' Specific Characteristics (ESC)					0.588	0.877	0.834	0.828
ESCq1	0.773	1.514	12.791	0.000				
ESCq2	0.724	2.047	12.403	0.000				
ESCq3	0.817	2.985	16.489	0.000				
ESCq4	0.831	2.525	19.663	0.000				
ESCq5	0.690	1.305	6.350	0.000				
Employees Intention to Quit (EItQ)					0.575	0.890	0.851	0.862
EItQq1	0.802	2.368	18.464	0.000				
EItQq2	0.733	1.715	11.712	0.000				
EItQq3	0.685	1.732	8.493	0.000				
EItQq4	0.832	2.213	22.703	0.000				
EItQq5	0.686	2.469	10.181	0.000				
EItQq6	0.798	3.029	22.913	0.000				

**Table 3.** Path Coefficients for Employees' Specific Characteristics and Employees Intention to Quit

Variables	Path Co- efficient	Std. Dev.	T Statistics	P Values
Employees' Specific Characteristics → Employees Intention to Quit	0.831	0.029	27.004	0.000
	R Square (R <sup>2</sup> )		R Square (R <sup>2</sup> ) Adjusted	
Employees Intention to Quit	0.690		0.693	

As presented in Table 2, Partial Least Square (PLS) results for hypothesis One. Hypothesis one has employees' specific characteristics as an exogenous variable and employees' intention to quit as an endogenous variable. The exogenous variable was measured with five specific items represented with ESCq1.... ESCq5 while the endogenous variable was also measured with six items represented as EItQq1..... EItQq6 is depicted in the table. The findings show that employees' specific characteristics have positive relationship employee's intention to quit at ( $\beta= 0.831$ ,  $R^2=0.690$ ,  $t$ -statistics= $27.004 > 1.96$ ,  $P$ -value =  $0.000 < 0.05$ ). The Path coefficient of 0.831 suggests a strong degree of relationship between employees' specific characteristics and employees' intention to quit. The  $R^2$  value of 0.690 suggests that employees' specific characteristics explain a 69.0% variance in employees' intention to quit. This finding implies that the specific characteristics of employees contribute significantly to the employees' intention to quit.

**H<sub>2</sub>: Employees-Supervisor-Customers' relationships have no significant influence on employees' intention to quit**

**Table 4.** Analysis of Hypothesis Two

	Loading	VIP	t- statistics	P value	AVE	Composite Reliability	Cronbach's Alpha	Rho A
Constructs	≥ 0.7	<3.0	>1.96	<.05	≥0.5	≥ 0.8	> 0.7	
Supervisor-Subordinates-Customer Relationships (ESCR)					0.602	0.857	0.776	0.784
ESCRq1	0.670	1.282	7.582	0.000				
ESCRq2	0.735	1.360	13.352	0.000				
ESCRq3	0.846	2.334	29.025	0.000				
ESCRq4	0.838	2.280	20.014	0.000				
Employees Intention to Quit (EItQ)					0.574	0.889	0.851	0.868
EItQq1	0.774	2.368	14.520	0.000				
EItQq2	0.729	1.715	12.040	0.000				
EItQq3	0.615	1.732	5.652	0.000				
EItQq4	0.820	2.213	22.443	0.000				
EItQq5	0.756	2.469	13.730	0.000				
EItQq6	0.832	3.029	32.485	0.000				

**Table 5.** Path Coefficients for Employees' Supervisor-Customer Relationships and Employees Intention to Quit

Variables	Path Co-efficient	Std. Dev	T Statistics	P Values
Supervisor-Subordinates-Customer Relationships → Employees Intention to Quit	0.761	0.039	19.563	0.000
	R Square (R <sup>2</sup> )		R Square (R <sup>2</sup> ) Adjusted	
Employees Intention to Quit	0.579		0.573	

Table 4 describes the Partial Least Square (PLS) results for hypothesis two. Hypothesis two has supervisor-subordinate-customers' relationships as an exogenous variable and the employee's intention to quit as an endogenous variable. The exogenous variable was measured with four specific items represented with ESCRq1.... ESCRq4 while the endogenous variable was also measured with six items represented as EItQq1..... EItQq6 is depicted in the table. The findings show that supervisor-subordinate-customers' relationships have positive relationship employee's intention to quit at ( $\beta = 0.761$ ,  $R^2 = 0.579$ ,  $t$ -statistics= $19.563 > 1.96$ ,  $P$ -value = $0.000 < 0.05$ ). The Path coefficient of 0.761 indicates a strong degree of relationship between employees' supervisor-customer relationships and employees' intention to quit. The  $R^2$  value of 0.579 suggests that employees' supervisor-customer relationships explain 57.9% variance in employees' intention to quit. This implies that the level at which employees intend to quit their jobs is a function of employees' supervisor-customer relationships.

**H<sub>3</sub>: Bank Internal Specific factors have no significant influence on employees' intention to Quit**

Table 6 describes the Partial Least Square (PLS) results for hypothesis three. Hypothesis three has bank-specific factors as an exogenous variable and the employee's intention to quit as an endogenous variable. The exogenous variable was measured with four specific items represented with BISFq1.... BISFq4 while the endogenous variable was also measured with six items represented as EltQq1..... EltQq6 as depicted in the table. The findings show that bank-specific factors have positive relationship employee's intention to quit at ( $\beta = 0.736$ ,  $R^2 = 0.542$ ,  $t$ -statistics =  $18.062 > 1.96$ ,  $P$ -value =  $0.000 < 0.05$ ). The Path coefficient of 0.736 indicates a considerable degree of relationship between bank internal specific factors and employees' intention to quit. The  $R^2$  value of 0.542 suggests that an employee's intention to quit explains a 54.2% variance in an employee's intention to quit.

**Table 6.** Analysis of Hypothesis Three

Constructs	Loading	VIP	t-statistics	P value	AVE	Composite Reliability	Cronbach's Alpha	RhO.A
	$\geq 0.7$	$< 3.0$	$> 1.96$	$< 0.05$	$\geq 0.5$	$\geq 0.8$	$> 0.7$	
<b>Bank-Specific Factors (BSF)</b>					<b>0.518</b>	<b>0.811</b>	<b>0.796</b>	<b>0.701</b>
BISFq1	0.754	1.307	16.216	0.000				
BISFq2	0.720	1.269	10.833	0.000				
BISFq3	0.714	1.482	9.350	0.000				
BISFq4	0.691	1.481	8.286	0.000				
<b>Employees Intention to Quit (EltQ)</b>					<b>0.575</b>	<b>0.890</b>	<b>0.851</b>	<b>0.866</b>
EltQq1	0.788	2.368	16.245	0.000				
EltQq2	0.726	1.715	11.457	0.000				
EltQq3	0.628	1.732	6.007	0.000				
EltQq4	0.822	2.213	22.821	0.000				
EltQq5	0.743	2.469	12.617	0.000				
EltQq6	0.826	3.029	31.209	0.000				

**Table 7.** Path Coefficients for Bank-Specific Factors and Employees' Intention to Quit

Variables	Path Co-efficient	Std. Dev.	T Statistics	P Values
<b>Bank Specific Factors → Employees Intention to Quit</b>	0.736	0.041	18.062	0.000
	R Square (R <sup>2</sup> )		R Square (R <sup>2</sup> ) Adjusted	
<b>Employees' Intention to Quit</b>	0.542			0.538

**H<sub>4</sub>: Bank location factors have no significant influence on employees' intention to quit**

Table 8 describes the Partial Least Square (PLS) results for hypothesis four. However, hypothesis four has bank location factors as an exogenous variable and the employee's intention to quit as an

endogenous variable. The exogenous variable was measured with five specific items represented with BLFq1.... BLFq5 while the endogenous variable was also measured with six items represented as EItQq1..... EItQq6 is depicted in the table. The findings show that bank location factors have positive relationship with employee's intention to quit at ( $\beta= 0.827$ ,  $R^2=0.684$ ,  $t$ -statistics= $27.262 > 1.96$ ,  $P$ -value = $0.000 < 0.05$ ). The Path coefficient of 0.827 indicates a substantial degree of relationship between bank location factors and employees' intention to quit. The  $R^2$  value of 0.684 suggests that bank location factors explain a 68.4% variance in employees' intention to quit. This implies that the location of the bank contributes significantly to the intention of the employees to quit their employment.

**Table 8.** Analysis of Hypothesis Four

	<b>Loading</b>	<b>VIP</b>	<b>t- statistics</b>	<b>P value</b>	<b>AVE</b>	<b>Composite Reliability</b>	<b>Cronbach's Alpha</b>	<b>RhoA</b>
Constructs	<b><math>\geq 0.7</math></b>	<b><math>&lt; 3.0</math></b>	<b><math>&gt; 1.96</math></b>	<b><math>&lt; 0.05</math></b>	<b><math>\geq 0.5</math></b>	<b><math>\geq 0.8</math></b>	<b><math>&gt; 0.7</math></b>	
<b>Bank Location Factors (BLF)</b>					<b>0.607</b>	<b>0.885</b>	<b>0.836</b>	<b>0.841</b>
BLFq1	0.756	1.635	15.315	0.000				
BLFq2	0.821	2.025	19.015	0.000				
BLFq3	0.792	2.155	19.596	0.000				
BLFq4	0.677	1.510	9.873	0.000				
BLFq5	0.839	2.480	24.819	0.000				
<b>Employees Intention to Quit (EItQ)</b>					<b>0.575</b>	<b>0.889</b>	<b>0.851</b>	<b>0.868</b>
EItQq1	0.789	2.368	16.708	0.000				
EItQq2	0.720	1.715	11.297	0.000				
EItQq3	0.618	1.732	5.670	0.000				
EItQq4	0.825	2.213	23.728	0.000				
EItQq5	0.750	2.469	13.767	0.000				
EItQq6	0.827	3.029	32.111	0.000				

**Table 9.** Path Coefficients for Bank Location Factors and Employees Intention to Quit

<b>Variables</b>	<b>Path Co- efficient</b>	<b>Std.Dev</b>	<b>T Statistics</b>	<b>P Values</b>
<b>Bank Location Factors → Employees Intention to Quit</b>	0.827	0.030	27.262	0.000
	R Square ( $R^2$ )		R Square ( $R^2$ ) Adjusted	
<b>Employees Intention to Quit</b>	0.684		0.679	

### Discussion of Findings

The findings of the study on the tested hypothesis one revealed that employees' specific characteristics contribute significantly to the employees' intention to quit. This finding suggests that employees' specific characteristics like age, gender, education, marital status, and work experience identified as proxies of job satisfaction significantly influence the decisions of employees about whether to stay or exit the bank. This finding is not different from the whole or

partial results of Abubakar and Abubakar (2013), Lambert (2006), and Oluwafemi (2013), which affirmed that certain or all individual characteristics investigated in their respective studies contribute to employees' intention to quit their jobs. It, however, contradicts the finding of Griffeth et al. (2000), which found a negative relationship between job tenure in the office and employees' intention to quit jobs. This suggests that certain individual-specific characteristics might not trigger employees' intention to quit a job in some industries or cities and in another context of relevance that the study is conducted.

In the second hypothesis tested, the level at which employees intend to quit their jobs is found to be a function of employees-supervisor-customers relationships. Harmonious relationships among the trio (employees-supervisor-customers') might discourage employees' intention to quit employment if all other issues remain constant, but where the relationship is unpleasant, there are chances that the employee will desire to quit the job. This suggests that the trio relating together harmoniously would go a long way to keep employees on the job. In this regard, the supervisor must encourage the subordinates and customers must not to be difficult at all times for the employees to be satisfied on the job. This finding supports the results of Kanwal and Majid (2013), McLennan et al. (2016), and Rahman and Labal (2013) on issues that bother employees-supervisor-customers related issues as the authors identified some of these issues as determinants of employees' intention to quit employment.

Results from the third hypothesis tested show that employees' intention to quit the bank is a result of the bank's internal specific factors and as explained by 54.2%. This suggests that certain bank policies and programs on employees' promotions, transfers, working hours, pay, and incentives are inconsistent with the employees' beliefs and expectations. In comparative terms with other banks, employees with feedback can feel a sense of injustice, and this can trigger the intention to quit in search of another bank or industry. This finding supports the studies of Robson and Kanwal, and Majid (2013) that identified issues of policies on pay, promotion, and communication as factors that propels the turnover of employees.

Lastly, results from the fourth hypothesis testing revealed that the location of the bank contributes significantly to the intention of the employees to quit their employment. This suggests that business location and environment are contributory factors to reasons why certain employees would want to quit their job regarding activities in Lagos environment which entails hoodlums, traffic, and high cost of living, among others. This finding corroborates the positions of Akinbode and Sokefun (2016), Bushra (2012), and McLaughlin (2017), which found the unconducive business location a contributing factor to employee turnover. This suggests that employees' intention to quit jobs can be triggered by harsh business locations. In this case, the Lagos environment might be discouraging to some individuals who will prefer a transfer or a change of job.

## **CONCLUSION**

Modern employment is not slavery but an avenue to make positive contributions to business development for the employees. As the owner of the means of production desire maximum return on investment, the employees who provide service desire job satisfaction in the employment. Based on the findings of this study, it is not all the time that employees are satisfied with their jobs, but certain issues can provide clues on employees' intention to quit their employment. Based on this conclusion, the following recommendations were made: It is pertinent for the bank to look critically into employees' specific characteristics in making decisions that are peculiar to individuals, a harmonious relationship is sacrosanct for chances of exit by employees to be reduced, the bank should review policies and programmes of the bank to accommodate the peculiarities of what is

obtainable in the banking industry and economic realities of the land, and lastly, conducive location is fundamental to retaining employees with the bank.

### **LIMITATION & FURTHER RESEARCH**

The proxies adopted to measure the dependent and independent variables are not exclusive. Therefore, other proxies can be investigated which have not been adopted in the current study. Furthermore, the study made use of primary data solely. The inclusion of secondary data on the number of employees that exited the bank in Lagos branches on account of job dissatisfaction would have made a difference. Although, such data is difficult to come by but would have made a significant difference and is accessible for this work. The inability to access the data constituted a challenge for the study. In as much as the study made use of peculiar statistical means like path coefficient, r-square, and PLS algorithm, among other novel statistical means, these statistical means are not exclusive, and the adoption of others can add better value to the research if applied. Regarding the limitations highlighted, future studies may look into other proxies of the variables studied as well as consider another deposit money bank in Lagos State to investigate the similarity or otherwise in the trend of what was studied. Aside from this, future studies can investigate two or more deposit money banks in Lagos and carry out a comparative analysis of what holds in regard to the issues of job satisfaction and employees' intention to quit employment. Future studies can also introduce some secondary data on employee exit trends and use descriptive statistics to compare it year by year and use panel data analysis to explain it.

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