

Organisational Practices Influencing Turnover Intention Restructured Bank Environment in Nigeria

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This study investigated the influence of organizational factors on turnover intention in recently selected restructured bank in Nigeria. This study adopts an ex-post facto research design and was carried out in banks in eleven (11) locations in a Southwest City in Nigeria. A total number of 258 participants responded to the items on the measures designed to tap information on organizational justice and turnover intention. Four hypotheses were tested using regression analysis to test for prediction and t-test for comparison. Results showed that organizational justice and job redesign significantly influenced turnover intention, however, independently only procedural justice significantly influences turnover intention. In addition, there was no difference between males and females in turnover intention, but management level employees expressed higher turnover intention than non-management employees. These results have implication for staff retention and organizational development.

Keywords: Organizational justice, interactional justice, job redesign, turnover intention and banks.

Introduction

Organizations invest a lot on their employees in terms of induction, training, developing, maintaining and retaining them and reduce turnover in their organizations. Turnover is the entire process associated with filling a vacancy. Each time a position is vacated, either voluntarily or involuntarily, a new employee must be hired and trained. Price (1977) defines turnover as the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period. Employees' turnover behavior is the rotation of workers around the labor market; between firms, jobs and occupations; and between the states of employment and unemployment (Abassi and Hollman 2000). This refers to the actual leaving or quitting action mostly exhibited by employees when they perceive themselves unable to cope with organizational policies and practices.

Turnover intention on the other hand, is defined in several ways but shares a common term in scholarly

literature and refers to an individual's perceived probability of staying or leaving an employing organization (Cotton and Tuttle, 1986). Hellman (1997) defined turnover intention as the behavioural intentions illuminating an individual's intention to leave and considered this to be the primary antecedent to actual turnover behavior. Horn and Griffeth (1995) referred to turnover intention as a conscious and deliberate willfulness of an individual towards voluntary permanent withdrawal from the organization. Although, there is no standard framework for understanding the employees turnover process as whole, a wide range of factors have been found useful in interpreting employees turnover as a behavior or an intention Kevin, Joan and Adrian (2004). Turnover intention is the cognitive process of thinking, planning, and desiring to leave a job and it is the final cognitive step in the decision making process of voluntary turnover. From the employer's standpoint, intention to quit may be a more important variable than the actual act of turnover.

If the precursors to intention to quit are better understood, the employer could possibly institute changes to affect this intention. However, once an employee has quit, there is little the employer can do except assume the expense of hiring and training another employee.

Regardless of the type of organization, voluntary turnover is disruptive and harmful to the organization. It is also costly, both directly and indirectly (Cascio, 1991). This is particularly so in banking organizations which rely heavily on the human factor. For example, recruitment, testing, selection, and training of new staff are expensive (Kieckbusch, Price, & Theis, 2003). Moreover, it is usually the most competent workers who quit, since it is relatively easy for them to obtain work elsewhere (Locke, 1976; Wright, 1993). Staff turnover also disrupts the social networks and contacts that staff members develop over time with clients or customers and other employees (Mitchell, MacKenzie, Styve, & Gover, 2000). The implication of all these is that the twenty-first century organisations especially, the banking sector face significant challenges in the management of talent and human capital. It thus becomes imperative for them to establish sustainable strategies for talent and organizational risk management in order to gain momentum in corporate development.

Previous turnover intentions studies have focused exclusively on job-related variables (e.g. role conflict, role ambiguity, role overload, work conditions, job tasks, and autonomy) and demographic variables (e.g. gender, age, tenure, and education) as determinants of employees' attitudes and/or turnover intentions (Kim, 1999; Lum, Kervin, Clark, Reid, & Sirola, 1998). However, Ucho, Mkavga and Onyishi (2012) reported in their study of the relationship between job satisfaction, gender, tenure and turnover intention that gender and job tenure were not significant factors in turnover intentions. Contrary to this finding, Weisberg and Kirschenbaum, (1993) found that while women had a higher turnover rate than men, no gender differences were found in intentions to leave the organization. Furthermore, tenure was inversely related to turnover in such a way that those who stayed longer in the organization have less intention to leave their organisations (Trimble, 2006). Research by Cotton and Tuttle (1986) argued that married employees are less likely to resign than unmarried employees, because marital status and the accompanying responsibilities can be viewed as a constraint to resign

(Chompookum & Derr, 2004). To the contrary, research by Huffman *et al.* (2008) reported that employees with a spouse and/or children who experienced work versus family conflict, advanced more easily into organisational attitudes, such as job satisfaction and turnover intentions than their single, childless colleagues. Less emphasis has been placed on Individual's beliefs about organizational-related variables, particularly human resource management practices as determinants in turnover intention studies (Mor Barak, Nissly, & Levin, 2001; Price & Mueller, 1981, 1986). Cotton and Tuttle (1986) reported that education level is positively related to employee turnover, because the better qualified a person is, the better their possible job opportunities (Thomas, 2002). Mauno *et al.* (2007) found that the work engagement subcomponent dedication '...was more often experienced among professionals than non-professionals'. The findings of Denton *et al.* (2008) are in line with those of Mauno *et al.* (2007) who found that the group with additional professional qualifications reported higher WE and lower BO scores. There are several reasons why people quit from one organization to another or why people leave organizations. This study considers organizational related factors such as organizational justice and job redesign as possible factors contributing to turnover intention. Other factors are gender, age, marital status, job category and educational qualification.

Organizational justice refers to employees' perceptions of fairness and evaluation of treatment received in the organization (Cropanzano & Greenberg, 1997). From another perspective, Moorman (1991) viewed organizational justice as the ways in which employees determine whether they have been treated fairly in their jobs and the ways in which those determinants influence other work-related outcomes. Consistent with Niehoff and Moorman (1993) findings, there are three-dimensional views of the organizational justice concept that have evolved over time namely: distributive justice (fairness of the outcome that an employee receives); procedural justice (fairness of the procedures used to determine those outcome allocation decisions) and interactional justice (fairness of communications or interpersonal treatment that accompanies organization formal procedures). Distributive justice has to do with fairness of allocation of resources as contrast with procedural justice, which focuses on the fairness of the process

of decision-making. Interactional justice refers to the perceived fairness of the interpersonal treatment that employees receive from the decision makers. However, some scholars consider interactional justice as part of procedural justice (e.g., Cropanzano and Greenberg, 1997; Tyler and Bies, 1990).

Organizational justice research has shed considerable light on how employees respond to perceived fairness or lack of fairness in the workplace. For example, when employees feel unfairly treated their commitment to the organization falls, their job performance drops, job satisfaction declines, they become much less likely to assist their coworkers (Ambrose, 2002; Cropanzano & Greenberg, 1997), and they may engage in deviant behavior in the workplace, including sabotage (Ambrose, Seabright, & Schminke, 2002). It would also be interesting to know which dimension of organizational justice relates to or impact on intent to quit.

Job redesign refers to activities that involve the alteration of specific jobs (or systems of jobs) with the intent of improving both productivity and the quality of employee work experiences. They are organizational interventions which are induced by the uncertainties that restructuring and downsizing create. Although not intended, job redesign could facilitate intention to quit. This is based on the premise that staff may not be adequately prepared to positively respond to the benefit inherent in application of job redesign. For example, due to the challenges associated with restructuring staff are not may not be given enough opportunity to start and finish the work process they could be identified with and also they have to adhere to particular laid down process or pattern in order to meet up with the targeted goals of consolidation. In addition, comprehensive training that will enhance their understanding of and performance of the new job roles may not be given to staff.

Consequent unconstructive responses exhibited by survivors after redesign may be manifestations of their desire to quit the organization. Whereas there are no generally accepted criteria for what is a well-designed job, there are some commonalities in job redesign projects. Typically, job specifications are changed to provide employees with additional responsibility for planning, setting up, and checking their own work; for making decisions about work methods and procedures; for establishing their own work place; and for dealing directly with the clients

who receive the results of the work. In many cases, jobs that previously had been simplified and segmented into many small parts in the interest of production efficiency are reassembled and made into larger and more meaningful wholes.

Sometimes a job is redesigned to create motivating and satisfying jobs for individual employees who work more or less on their own. Such activities are usually known as "job enrichment" (Herzberg, 1974). Alternatively, a job may be designed as a group task, in which case a team of workers is given autonomous responsibility for a large and meaningful module of work. Such teams typically have the authority to manage their own social and performance processes as they see fit; they receive feedback (and often rewards) as a group; and they may even be charged with the selection, training, and termination of their own members. These teams are variously known as "autonomous work groups" (Gulowsen, 1972), "self-regulating work groups" (Cummings, 1978), or "self-managing work groups" (Hackman, 1978). The bulk of empirical work in this area has been on blue-collar industrial work and male employees; little attention has been given to knowledge workers - that is highly skilled, highly educated people (Holman et al, 2002).

This study therefore, focuses on the influence of organizational justice and job redesign on turnover intention in a post-merger bank environment. In an attempt to stimulate the attention of stakeholders to the effects of the aforementioned variables on turnover intention, this study will answer the following questions: Do organizational justice and job redesign influence turnover intention?

Is there any influence of age, gender, educational qualification, marital status and job category on turnover intention?

Are there gender and job position differences in turnover intention?

Hypotheses

- (1) There will be significant joint and independent influence of turnover intention of intercontinental bank staff by procedural justice, interactional justice and job redesign.
- (2) Female participants will significantly report higher turnover intention than male participants.

- (3) Management staff will significantly report higher turnover intention than non-management staff.
- (4) There will be significant joint and independent influence of turnover intention of intercontinental bank staff by age, gender, educational qualification, job category and marital status.

Method:

Design

This study adopts an ex-post facto research design and the questionnaires were administered in eleven branches of two merged banks located in Ibadan, Southwest, Nigeria. The independent variables are organizational justice, job redesign, gender, educational qualification, job position and marital status while the dependent variable is turnover intention.

Participants:

A total number 258 participants (Males=122, Females=136) took part in the study. The respondents age ranged from 20 to 48 years with a total mean age of 28.67 years (SD=5.53). The Marital Status of the respondents show that 125(48.4%) were single while 133(51.6%) were married. Respondents varied in their educational qualifications namely: Senior Secondary Certificate 5(1.9%), Ordinary National Diploma Certificate 73(28.3%), Higher National Diploma Certificate/B.Sc 146(56.6%), Master Degree 31(12.0%), and PhD 3(1.2%). 225(87.2%) of the participants were non-management staff while 33(12.8%) were management staff. The participants were selected from the list of staff in each branch using simple random sampling technique.

Measures:

The following measures were used in this study. Organizational justice scale: This is divided into procedural justice and interactional justice. The scale was developed by Akiomi Inoue et al (2009). Procedural justice in this study is clearly defined as bankers' perception of fairness of the policies and procedures used by management of the bank to make decisions affecting staff. The scale is made up of seven items scored with a five-point Likert response option ranging from 1=strongly disagree to 5=strongly agree. High score on the scale indicates a high level of procedural justice while a low score indicates a low level of procedural justice.

Interactional justice in this study is defined as the treatment that accompanies organization formal

procedures. It was developed by Akiomi Inoue et al (2009) and measured with a six - item scale of interactional justice with a five-point response option ranging from 1=strongly disagree to 5=strongly agree. High score on the scale indicates a high level of interactional justice while a low score indicates a low level of interactional justice. According to the authors, The measures have Cronbach Alpha reliability scores of 0.85 and 0.94 respectively. However, this study reports a Cronbach Alpha reliability value of .88 for the entire scale. Turnover intention in this study is employees' cognitive process of thinking, planning, and desiring to leave their jobs. It was measured with a 4-item turnover intention scale with 5 point likert response format developed by Kelloway, Gottlieb, and Barham's (1999). High score on the scale indicates a high level of turnover intention while a low score indicates a low level of turnover intention. The reliability value i.e Cronbach Alpha that yields 0.93. However, this study reports a Cronbach Alpha reliability value of 0.85 for the scale.

Job redesign in this study is organizational activities that involve the alteration of specific jobs (or systems of jobs) with the intent of improving both productivity and the quality of employee work experiences. It was measured with a 7-item scale with 5-point Likert response format developed by Ugboro (2006). High score on the scale indicates a high level of job redesign while a low score indicates a low level of job redesign. The reliability value i.e Cronbach Alpha for the scale is 0.65. However, this study reports a Cronbach Alpha reliability value of 0.71 for the scale.

Procedure:

All questionnaires were made ready two days prior to the commencement of the study. The different banks branches were visited to seek for permission of management and the participation of the staff in this study. Members of the different units were sampled randomly with the assistance of the branch coordinators. Subsequently, the questionnaire were administered and retrieved respectively within four weeks. However, not all administered questionnaires administered were retrieved while some were improperly filled. Two hundred and fifty eight (258) questionnaires out of 280 administered were useable.

Results:

Hypothesis one stated that there will be significant joint and independent influence of turnover intention of intercontinental bank staff by procedural justice, interactional justice and job redesign. This hypothesis was tested using multiple regression analysis. The summary of the result is presented in table 4.1 below.

Table 4.1: A Summary of Multiple Regression Result Showing the influence of Turnover Intention by Procedural Justice, Interactional Justice and Job Redesign.

Dependent variable	Independent Variable	R	R ²	F	P	P	t	P
Turnover Intention	Procedural Justice					.325	4.52	<.01
	Interactional Justice							
		319						
	Job Redesign		.088	7.17	<.01	-.049	.66	>.05

Table 4.2: A Summary Table of t-test Comparing Male and Female Staff on Turnover Intention

Dependent Variable	Independent Variable	N	(X)	SD	Df	T	P
Turnover Intention	Male	122	15.57	4.012			
	Female	136	15.74	3.989	252.66		
							>.05

The above result shows that females did not significantly score higher on turnover intention than males (t (252) = -.338; p >.05). This depicts that being a male or female staff is not an important factor in the

experience of turnover intention. Hence, the tested hypothesis was rejected.

Hypothesis three stated that management staff will significantly report higher turnover intention than non-management staff. This hypothesis was tested using t-test for independent samples and the result is presented below in table 4.3.

Table 4.3: A Summary Table of t-test Comparing Management and Non-management Staff on Turnover Intention

Dependent Variable	Independent Variable	N	(X)	SD	df	T	P
Turnover Intention	Non-Management	225	15.36	4.016			
	Management	33	17.73	3.185			
							<.05

T-test result (t (256) = -3.239; p <.05) shows that management staff significantly scored higher on turnover intention than non-management staff. The above result shows that there is a significant difference in turnover intention between non-management staff

(= 15.36) and management staff (=17.73). Hence, the tested hypothesis is confirmed.

Hypothesis four stated that there would be significant joint and independent predictions of turnover intention by educational qualification, job category and marital status. The hypothesis was tested using multiple

regression analysis. The summary of the result is presented in table 4.4 below.

Table 4.4: A Summary of Multiple Regression Result Showing the influence of Turnover Intention by Educational Qualification, Job Category and Marital Status

Dependent variable	Independent Variable	R	R ²	F	P	P	T	P
Turnover Intention	Marital Status				.317	5.033		<.01
						.069	1.030	>.05
	Job Category	.406	.155	16.67	<.01			
	Educational Background					.110	1.545	>.05

The above result indicates that there is a significant joint influence of marital status, job category and educational background on turnover intention ($R^2 = .155$; $F(3,254) = 16.67$; $P < .01$). The result of the independent influence shows that only marital status significantly influenced turnover intention at $t = 5.033$; $P = .317$; $P < .01$) job category ($t = 1.030$; $P = .069$; $P > .05$); educational background ($t = 1.545$; $P = .110$; $P > .05$). Therefore, hypothesis four is partially confirmed.

Discussion

The result simply implies that the procedure of human resource management in organization matters a lot as it could influence employee turnover intention. If employees do not perceive fairness in applied procedures, the one ultimate consequence is increased turnover intention rate. Organizational justice research has shed considerable light on how employees respond to perceived fairness or lack of fairness in the workplace. For example, when employees feel unfairly treated their commitment to the organization falls, their job performance drops, job satisfaction declines, they become much less likely to assist their coworkers (Ambrose, 2002; Cropanzano & Greenberg, 1997), and they may engage in deviant behaviour in the workplace, including sabotage (Ambrose, Seabright, & Schminke, 2002). As revealed by Arif (2002) in an investigative study of how perception of equity and justice played an important role in employees’ commitment to the organization and intention to leave, among all the dimensions of equity and justice studied, equity promotion appeared to be the most significant predictor. Both distributive and procedural justice factors made significant contributions to employees’ intention to leave. The result of this study is further confirmed by

the findings of Khatri et al., (2001) and Dailey & Kirk, (1992) who found that procedural justice is significantly related to turnover intentions. In addition, Fields, Pang, and Chiu (2000) findings confirmed the significant effect of distributive justice on employees’ intent to leave their organisation. Again, employees may not respond positively to the core attribute of a job and the objective of job redesign may be lost if adequate attention is not given to how employees process the information available to them before making decisions. The finding of the current study further highlights the need for organizations to consider workers’ attitudes in the application of policies and practices especially during restructuring.

It was proposed that female participants will significantly report higher turnover intention than male participants. This hypothesis was not confirmed as the result shows that there is no significant difference between the mean of male and female staff. On the other hand, findings of the studies on the relationship between gender and turnover are mixed. While Cotton and Tuttle (1986) and Weisberg and Kirschenbaum (1993) found females more likely to leave than males, Berg (1991), Miller and Wheeler (1992), and Wai and Robinson (1998) reported no relationship between gender and turnover. Recently, Elaine (1997) and Summers and Hendrix (1991) found males more likely to quit than females. The researcher here used the theory of Reasoned Action to support the findings of this study. In applying the concept of resilience, hope and experience (Margalit & Idan, 2004) to the explanation of turnover intention in the banking sector, resilience is being explained as a valuable individual’s personality attribute that manifest as a coping mechanism when being faced with challenging situation. It helps an affected individual to be focused,

coordinated, remobilize and sustain the required level of energy for him or her to keep going on given target even in the face of difficulties. In this context, it seems a significant percentage of both male and female bankers have reached the threshold level of their resiliency and may be presumed to be preoccupied with thoughts and plans of quitting their present jobs for other alternatives. This has great implication for the banking sector as it reduces the retention of staff and the competitive advantage and strength associated with a reliable and strong workforce.

As expected there is a significant difference between management and non-management staff in turnover intention. Specifically, result shows that management staff significantly expressed higher turnover intention than the non-management staff. This implies that employees at the management or higher levels in the organizational structure expressed their intention to leave their present employers compared with those on lower levels. This result is contrary to those reported by Wai and Robinson (1998) and Price and Mueller (1986) who found that non-managerial employees are more likely to quit than managerial employees. While this outcome does not suggest that non-managerial staff do not express turnover intention, it implies that the rate at which they experience turnover intention staff is lower compared with managerial staff. The plausible explanation for this may be that because the banking industry is highly competitive, experienced and qualified staffs are daily attracted by better offers from competitors in order to strengthen their consolidation process as required by the regulatory authority. Since this option is available, it is easier for employees in this category to express intention to leave and may subsequently quit.

It was found in the course of this study it was found that there is a significant joint influence of marital status, job category and educational background on turnover intention. This implies that the occurrence of turnover intention depends on the contributions of the above listed demographic factors. In addition, the result of the independent influence shows that only marital status significantly influenced turnover intention. Demographic factors that have been found to have stable relationship with turnover intention in past research include age, tenure, level of education, level of income, and job category (managerial or non-managerial). Several studies have reported negative

relationship between turnover intention and age, tenure, and income level (Arnold & Feldman, 1982; Cotton & Turtle, 1986; Gerhart, 1990; Mobley et. al, 1979; Price & Mueller, 1986; Wai & Robinson, 1998; Weil & Kimball, 1995). Level of education, on the other hand, is found to be positively associated with turnover suggesting that the more educated employees quit more often (Berg, 1991; Cotton & Turtle, 1986).

However, while Cotton and Turtle (1986) and Weisberg and Kirschenbaum (1993) found females more likely to leave than males, Berg (1991), Miller and Wheeler (1992), and Wai and Robinson (1998) reported no relationship between gender and turnover. Recently, Elaine (1997) and Summers and Hendrix (1991) found males more likely to quit than females. The explanation for the positive relationship may be that because of the increasing participation rates of females in workforce to supplement the family income, they may express high turnover intention and eventually quit the organization. In the same manner, males as breadwinners for the family may express high turnover intention especially if they perceive unfair organizational justice.

Conclusion

The outcome of this present study has shown that: There is a significant joint influence of procedural justice, interactional justice and job redesign on turnover intention and specifically, there is a significant independent influence of procedural justice on turnover intention. However, there is no significant independent influence of interactional justice and job redesign on turnover intention.

There is no significant difference between the mean of male staff and female staff regarding turnover intention, management staff expressed higher turnover than non-management staff. There is a significant joint influence of marital status, job category and educational background on turnover intention, while only marital status significantly influenced turnover intention out of all the independent variables.

Recommendation

The findings of this study have implication for organizational restructuring behavioural attitude and management practices during restructuring and post restructuring period. This means that organizations should take into consideration the effects of

organizational procedures on intentions of staff. It is expected of the management of organizations such as bank to be fair and objective enough in their human resource management practices so that employees can feel secured, satisfied with enhance commitment.

Management should ensure that there are effective policies in place such that encourage the managerial positioned employees to stay with organizational with an absolute intention of helping to improve the standard and performance of individuals and groups of employees in organizations. Marital status is shown to be a significant predictor of turnover intention, managers should consider married employees in formulating their polices rather than making it difficult for them to cope with work-family responsibilities.

Limitation of Study

There are number of factors that have limited the generalization of the result of this current investigation. Only self-report was used to collect data for this study, other studies should adopt other methods of data gathering such as interviews in order to project further into factor determining turnover intention.

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