Evaluating the Role of Organisational Commitment on Job Satisfaction and Turnover Intention in First Bank of Nigeria

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Abstract
This paper evaluated the role of organisational commitment on job satisfaction and turnover intention in first bank of Nigeria. The motivation for the study was inspired by the high rate of turnover among staff of First Bank Nigeria Plc in Jos North Local Government Area of Plateau State. Four research questions and Four hypotheses guided the study. A sample of 152 respondents was determined using Krejcie and Morgan Table from a population of 262 staff of First Bank Nigeria Plc in Jos North Local Government Area. The sample size was drawn using the simple random sampling technique. Survey research design was adopted in the study and data was collected using questionnaires. The data collected in the study was analysed using PLS SEM via SMARTPLS 4. The findings of the study revealed that employees' organizational commitment has an explanatory role in the relationship between job satisfaction and turnover intention. The results of the indirect relationship revealed organisational commitment has negative significant relationship with turnover intention This implies that an increase in the level of employees' organizational commitment will lead to a decrease in the level of employees' turnover intention. Based on the findings of the study, it was recommended that management of First banks should increase employees' organisaitonal commitment by increasing the level of organizational support available to employees, offer more career development opportunities to employees and foster positive work culture through effective communication and feedback.

Key Words: *Organisation, Commitment, Job, Satisfaction, Turnover, Intention, First Bank*

1.0 Introduction

The significance of employee turnover intention in an organisation cannot be over – emphasized. This is because employee turnover constitutes additional or unplanned cost to organisations. According James (2019), the cost of employee turnover to an organisation is almost 150% cost of maintaining existing employees. This is because the process of recruiting, selecting and placement of the right employees in the right places is a process that attract so much cost, effort and technicalities. The rigors attached to adaptation of the newly employed employees into the organisation also attract huge cost. However, research by Akpofure, Israel and Okokoyo (2016) revealed that the rate of turnover intention among employees in the banking sector. In their study,

40.3% of staff of the banking sector interviewed in their study reported that they have intention of leaving the banking sector due to reasons such as poor remuneration, poor working condition and work stress. The level of turnover intention in the banking sector is relatively high for an industry that is looking forward to achieve high level of stability and high level of employee performance. According to Akpofure, Israel and Okokoyo (2016), the factors that drive job turnover intention include low job satisfaction, high job demands, low pay and poor management-staff relationship. Employee retention rate has become a key performance indicator for many companies across all sectors of business. Many organisations struggle to retain talented employees for more than five years. Nearly half of employees leave their organisations within the first five years of their employment contract. This high turnover rate has a high financial cost to organisations.

In First Bank Nigeria Plc, the rate of turnover intention among staff was found to be at 33.4% (Abelson, 2023). This is relatively high for a bank which is one of the earliest and most well-established banks with branches over the country. Turnover intention implies that employees are not satisfied with their current working condition and will switch to other organisations when they see a better option. However, according to Tehseen and Hadi (2015) in their study on turnover intention among staff of First Bank Nigeria Plc, they discovered that turnover intention has negative consequences on the overall performance of the bank as it has already shown that employees are demotivated, unsatisfied and ready to leave when the opportunity presents itself. Despite the effort the Nigerian government to ensure long-term sustainability of the banking sector through 25% capitalization reserve of commercial banks with the Central Bank, turnover intention has negative consequences on the performance of the banking sector and it threatens the very existence of banks. This is because employees are the backbone of the survival of any organization. When employees are not satisfied and committed, it often results in low performance of such an organization.

Job satisfaction and organisational commitment have been an important topic over the years (Akpofure, Israel & Okokoyo, 2016). The relationship between man and work has always attracted the attention of philosophers. A major part of men's life is spent at work (Tehseen & Hadi, 2015). Work is social reality and social expectation to which men seem to conform (Tarigan & Ariani, 2015). It not only provides status to the individual but also binds him to the society. An employee who is satisfied with his job would perform his duties well and be committed to his job, and subsequently to his organisation (Shore & Tetrick, 2021). Job satisfaction is a complex and multi-dimensional notion, which can mean different things to different people. The study of job satisfaction and organisational commitment should be seen as one of the essential knowledge areas required by Nigerian industries. Hsu (2009) expressed the biggest challenge in organisations today as the ability of manager or organisation itself to support their employees to be satisfied with their job and be committed to the organisation. When organisations are committed to the affairs of the employee, the employee will be job satisfied then develop the organisation (Shehnaz & Noor, 2015).

Job satisfaction is a variable that concerns how people feel about their work (Yücel, 2012). Job satisfaction can also be portrayed as a feeling of pleasure that stems from an employee's impression of his or her job (Shahnawaz & Goswami, 2021). Job satisfaction is an individual expression of personal wellbeing associated with doing the job required (Shah, 2021) It is closely related to their feeling and attitude to work, the researcher also stated that it is will reflect the extent of the individual's needs and desires met and how the other employees perceived. It is an attitude and an internal state that can be associated with personal feelings of achievement, either quantitative or qualitative (Mullins, 2017). Job satisfaction is an attitude towards ones' job and its

cognitive, affective and evaluative reactions towards his or her job. For some people, they may feel consistently satisfied with their jobs whilst others may be feeling quite dissatisfied. The definitions of job satisfaction can therefore be summed as a collection of attitudes, feelings, beliefs and behavior one has towards his or her job. Job satisfaction may be viewed as attitudes and behaviors adopted not because of shared beliefs but simply to gain specific rewards. The concept of organisational commitment refers to the employee's emotional attachment to, identification with, and involvement in the organisation. It is generally considered as three-dimensional construct comprising of affective commitment, continuance commitment and normative commitment.

Boehman (2016) suggested that affectively committed employees continue working with great devotion, continuance commitment ensures that employees retain their organisational membership, however those who are normally committed usually feel obliged on their part to stay in the organisation. High organisational commitment means identifying with one's organisation. Organisational commitment is regarded to be the best predictor of employee's turnover, then the frequently used job satisfaction predictor. Given the fact that employees who operate in a continuance commitment dimension are calculative of their stay, one would deduce that such employees may continuously stay away from work when they feel like, doing so. Organisational commitment members contribute positively to the organisation which is not the case with less committed members.

Abelson (2023) suggested that organisations whose members have higher levels of commitment show higher performance and productivity and lower levels of absenteeism and tardiness. It is undoubtedly that in the advent of globalization, organisations all over the world including in Nigeria strives to compete and stay relevant in their business. The multinational companies in Nigeria are faced with challenges that affect much the human aspect and production level. This challenge relates to the employees in the organisation such as: turnover rate, the absenteeism and the negatives attitude of the employee due to lack of job satisfaction and organisational commitment. In turn, these challenges affect overall organisational structure. Adae, et al. (2018) observed that "organisations whose members have higher levels of commitment show higher performance and productivity and lower levels of absenteeism and tardiness. The negative impact of turnover on organisational performance has continually forced organisational leaders to seek better ways of retaining valuable employees (Oluwafemi, 2020) Employee retention rate has become a key performance indicator for many organisations. Organisations scuffle to retain employees for more than five years. Approximately 50% of employees leave their organisations within the first five years of employment (Ballinger et al., 2017). The banking sector in Nigeria depended heavily on contract workforce (Settoon, et. al., 2016) These contract workforce does not stay long in the organisation. They could abandon the work immediately they are hired in another organisation that offer them permanent staff positions. This negative effect on the organisation in terms of replacement cost and disrupted work, affects the organisational vision to build a knowledgeable employee needed to sustain the company growth and competitiveness (Olusegun, 2013). Previous studies (Tet & Meyer, 2013; Tehseen & Hadi 2015) have revealed a consistent negative significant relationship between employee turnover intention and job satisfaction among employees of commercial banks. To fill the established gap, the researcher therefore introduced the mediating role of organisational commitment in relationship between job satisfaction and turnover intention among staff of First Bank of Nigeria, Jos Branch.

1.1 Objectives of the Study

The aim of this study is to investigate the impact of job satisfaction, employee organisational commitment on turnover intention in First Bank of Nigeria. The specific objectives of the study include the following to:

1. Investigate the impact of job satisfaction on turnover intention in First Bank of Nigeria.
2. Ascertain the impact of job satisfaction on organisational commitment to the organisation in First Bank of Nigeria.
3. Determine the impact of organisational commitment on turnover intention in First Bank of Nigeria.
4. Determine the mediating role of organisational commitment in the relationship between job satisfaction and turnover intention of employees in First Bank of Nigeria.

1.2 Research Hypotheses

1. There is a significant relationship between job satisfaction and turnover intention among employees of First Bank Nigeria Plc.
2. There is a significant relationship between job satisfaction and organisational commitment among staff of First Bank Nigeria Plc
3. There is a significant relationship between organisational commitment and turnover intention among employees of First Bank Nigeria Plc.
4. Organisational commitment mediates the relationship between job satisfaction and turnover intention of employees of First Bank Nigeria Plc

2.0 Literature Review

2.1 Conceptual Review

2.1.1 Concept of Turnover Intention

Turnover is the opposite of retention, refers to percentage of employees leaving the organisation for whatsoever reasons (Agarwal, et. al., 2021). According to Agarwal, et. al. (2021), total turnover is total number of employees leaving the organisation during a given period divided by average number of employees during that period. Turnover intention may be voluntary or involuntary turnover; the involuntary turnover is initiated by the organisation while voluntary turnover is initiated by employees (Ahmad, Shahid, Huma, & Haider, 2021).

Turnover is the process through which staff leave a business or organisation and that business or organisation replaces them. Turnover intention is a measurement of whether a business' or organisation's employees plan to leave their positions or whether that organisation plans to remove employees from positions. Turnover intention, like turnover itself, can be either voluntary or involuntary (Akaadom, 2014). In general, turnover creates monetary and structural stress on the organisation it occurs within, especially voluntary turnover. At least with involuntary turnover, the organisation can make preparations to reduce losses. To reduce turnover intention, organisations can offer strategic compensation packages, especially emphasizing performance and tenure. Also, employee-centric businesses tend to have less turnover because the staff feels like it has a voice and the company values its contributions. Interest in the study of turnover intention as a proxy for actual turnover has gained much popularity among researchers and academics in the area of industrial-organisational psychology (Ahmed, et. al. 2013). However, the intention to exit the organisation may be either voluntary or involuntary. In the context of this research, turnover intention is defined as an employee's voluntary intention to quit the organisation (Akaguri, 2014).

As a result, turnover intention captures individual employee's perception and evaluation of job alternatives (Aladwan, Bhanugopan, & Fish, 2013)).

According to Albacete-Sáez, Fuentes-Fuentes & Bojica (2011), quitters generally cost the organisation one and half to two and half times their annual salary in separation, replacement, and training costs. Further, turnover intention is a serious issue especially because of the costs associated with high labour turnover. Aldubai (2015) opined that the phenomenon consists of cost of recruiting and selecting new employees as well as the cost of loss of sales due to the low expertise of new employees.

Similarly, turnover intention also disrupts organisation's operational procedures which ultimately leads to inefficiencies. Besides, Al-hussami et. al. (2011) stated that "the higher the level of position to be filled in the organisation, the greater the potential for disruption" (p.256). Thus, operational disruption occurs when key members vacate their post. Likewise, high turnover requires organisations to spend considerable amounts of time inducting the new employees to the social, performance norms and culture of an organisation (Allen, Bryant & Vardaman, 2020). Furthermore, the empirical studies indicate that a significant inverse relationship exists between turnover rates and productivity. Thus, voluntary turnover reduces an organisation's human capital component and therefore associates negatively with organisational performance.

2.1.2 Job Satisfaction

Job satisfaction is the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Becker, 2010). Employee job satisfaction is the fulfilment, gratification, and enjoyment that come from work. It is not the money or the fringe benefits, but the feelings employees receive from the work itself (Belogolovsky & Somech, 2010).

Job satisfaction is an important indicator of how employees feel about their job and predictor of work behavior such as organisational citizenship absenteeism, turnover (Adu-Poku, 2021). Job satisfaction benefits the organisation to includes reduction in complaints and grievances, absenteeism, turnover, and termination; as well as improved punctuality and worker morale. Job satisfaction is also linked with a healthier work force and had been found to be a good indicator of longevity. Job satisfaction is not synonymous with organisational morale, which the possessions of feeling have being accepted by and belonging to a group of employees through adherence to common goals and confidence in desirability of these goals (Agarwal, et. al., 2021). Morale is the by - product of the group, while job satisfaction is more an individual state of mind. Job satisfaction describes how contented an individual is with his or her job (Ahmad, et. al., 2021). It is a relatively recent term since in previous centuries the jobs available to a particular person were often predetermined by the occupation of that person's parent
(Ahmad, et. al., 2021).

There are a variety of factors that can influence a person's level of job satisfaction, some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements). The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous

workgroups (Afif, 2021). Job satisfaction is a very important attribute which is frequently measured by organisations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs. Satisfaction refers to an individual subjective evaluation of the quality of any relationship.

2.1.3 Organisational Commitment

Organisational commitment is defined as a view of an organisation's member's psychology towards his/her attachment to the organisation that he/she is working for (Carraher & Buckley, 2008). Organisational commitment plays a pivotal role in determining whether an employee will stay with the organisation for a longer period of time and work passionately towards achieving the organisation's goal. An employee's level of commitment towards his/her work is important to know from a management's point of view to be able to know their dedication to the tasks assigned to them on a daily basis (Chan & Mai, 2015).

According to Chavez (2012), organisational commitment refers to the connection or bond employees have with their employer (the organisation). This is based on industrial-organisational psychology and describes the individual's psychological attachment to the organisation. Ahmad and Kolachi (2016) opined that the level of organisational commitment can help predict employee engagement and satisfaction, performance, and distribution of leadership. When an employee feels a strong sense of organisational commitment, they buy into the heart and future vision of the company (both professionally and personally), they understand the goals of the organisation, they feel as though they fit in and are well respected and compensated for the work they do. This is likely to lead to an increase in productivity, engagement, commitment, and morale and will increase an employee's chances of staying with that organisation for a longer period. Given the ever-increasing competitive nature of organisations, this is key to companies retaining their best talent. In organisational behavior and industrial and organisational psychology, organisational commitment is an individual's psychological attachment to the organisation. Organisational scientists have also developed many nuanced definitions of organisational commitment, and numerous scales to measure them (Chen, et. al, 2021. Exemplary of this work is Meyer and Allen's model of commitment, which has developed to integrate numerous definitions of commitment that had been proliferated in the literature. Meyer and Allen's model have also been critiqued because the model is not consistent with empirical findings. It may also not be fully applicable in domains such as customer behavior.

2.2 Theoretical Framework

This research is anchored on the Two-Factor theory. Herzberg and his colleagues (Herzberg, Mausner & Snyderman, 1993) proposed a two-factor theory in which job satisfaction and dissatisfaction were influenced by different factors. The two-factor theory emphasized that employees' needs are influenced by two types of factors: hygiene (or extrinsic) and motivating (or intrinsic) factors. Extrinsic factors include salary, working conditions, supervision, company policy, poor interpersonal relations and job security (Garland, et al., 2013). The absence of hygiene factors will result in employees' job dissatisfaction. Contrariwise, the fulfilment of extrinsic needs only eliminates hindrances to job satisfaction and in itself does not bring about job satisfaction.

The theory, however, proposed that intrinsic factors such as achievement, recognition, the nature of work, responsibility, advancement, and growth seem to be related to job satisfaction. Hence, organisations cannot motivate employees until what dissatisfies them has been removed (Herzberg, Mausner & Snyderman, 1993). In line with this assertion, Griffin (2013) stressed that

to motive employees to give of their best, management must give proper attention to the motivation or growth factors. Nevertheless, hygiene factors are necessary to avoid unpleasantness at work and to deny unfair treatment (Griffin, 2013). Put differently, the meeting of lower-level needs of employees is not motivating but can have a demotivating impact if not met. Therefore, true motivation occurs only when an employee's higher-level needs are met
(Goodwin, Groth, & Frenkel, 2011).

Moreover, Herzberg's (11993) growth needs are the factors that motive employees to the highest level of performance. According to Groeneveld (2021), these motivators are an integral part of work itself and include factors such as nature of work the itself, the person's sense of achievement, level of responsibility, personal development and growth, recognition for a job well done and feedback. The fulfilment of the motivators can promote employees' job satisfaction (Herzberg et al., 1993). In a later study, Guerrero (2014) generalized fourteen job satisfaction facets based on Herzberg et al.'s two-factor theory.

Despite the criticism of the two-factor theory on grounds of limited application to manual workers and "methodologically bound" (Harhara, Singh & Hussain, 2015), the relevance of the theory to job satisfaction and turnover intention cannot be underestimated. In line with the forgoing discourse, the two-factor theory is adopted as the underpinning theory for this study because it vividly explains the relation between job satisfaction, commitment to organisation and turnover intention.

This study is anchored on the Two-Factor theory because it explains the process how dissatisfied employee cannot be committed to an organisation, therefore imperative for such an employee develop turnover intentions. Two-Factor Theory underpins this study because it explains the relationship between job commitment and job satisfaction. The two-factor theory clearly stated that dissatisfied employees cannot be committed to their job and may want to leave the organisation at any given opportunity. Hence this theory will support the researcher in establishing the relationship between job commitment and job satisfaction.

METHODOLOGY

The design adopted for this research is the survey research design and it guided the researcher in investigating the impact of job satisfaction on turnover intention in First Bank of Nigeria, Jos Branch through the mediating role of organisational commitment. The study was cross-sectional in nature which means data was collected all at once.

The population for this study comprised of 262 credit officers of First Bank of Nigeria in Jos North Local Government Area of Plateau State. The individual unit of analysis was adopted in the study. The sample of the study was determined using Krejcie, and Morgan table for sample size determination and a sample size of 262 employees of First Bank Nigeria Plc was obtained

Data was obtained from primary sources only. The instrument for data collection was the employee job satisfaction questionnaire, organisational commitment questionnaire and turnover intention questionnaire. The employee job satisfaction questionnaire will be adapted from the work of Brayfield and Rothe (1951) and will be administered to staff of First Bank of Nigeria, Jos Branch. The questionnaire will be made of 18 items which will be scored on a 5-point likert scale of SA-1, A-2, UD-3, D -2 and SD-1. The 18 items used by Brayfied and Rothe (1951) include; "there are some conditions concerning my job that could be improved", "my job is like a hobby to me", "my job is usually interesting enough to keep me from getting bored", "It seems that my friends are more interested in their jobs", "I consider my job rather unpleasant", "I enjoy my work more than my leisure time", "I am often bored with my job", "I feel fairly well satisfied with my

present job", "I am satisfied with my job for the time being", "I feel that my job is no more interesting than others I could get", "I definitely dislike my work", "I feel that I am happier in my work than most other people", "each day of work seems like it will never end", "I like my job better than the average worker does", "my job is pretty uninteresting", "I find real enjoyment in my work", and "I am not disappointed that I ever took this job".

The Organisational Commitment Questionnaire helps to measure employee's organisational commitment. It is a 15-item scale and was adopted from the work of Mowday, Steers and Porter (1979) and uses a 5-point Likert type response format of SA-1, A-2, UD-3, D-2 and SD-1. The 15 items used by Mowday et al. include; "I am willing to put in a great deal of effort beyond that normally expected in order to help this organisation be successful" , "I talk up this organisation to my friends as a great organisation to work for", "my job is usually interesting enough to keep me from getting bored", "I feel very little loyalty to this organization", "I would accept almost any type of job assignment in order to keep working for this organization", "I find that my values and the organisation's values are very similar", "I am proud to tell others that I am part of this organization", "I could just as well be working for a different organisation as Long as the type of work was similar", "This organisation really inspires the very best in me in the way of job performance", "it would take very little change in my present circumstances to cause me to leave this organization", "I am extremely glad that I chose this organisation to work for over others I was considering at the time I joined", "there's not too much to be gained by sticking with this organisation indefinitely", "often. I find it difficult to agree with this organisation's policies on important matters relating to its employees", "for me this is the best of all possible organisations for which to work" and "deciding to work for this organisation was a definite mistake on my part" (Mowday, et. al., 1979)

The turnover intention questionnaire was adapted from the work of Roodt (2004). The questionnaire consists of fifteen questions rated on a five –point scale of never to always and from very satisfying to totally dissatisfying. The fifteen items used by Roodt (2004) in the turnover intention questionnaire include: "I always considered leaving my job", "I search newspapers in search of alternative job opportunities", "my job satisfies my personal needs", "I am frustrated with my work" "my work makes me to compromise my personal values", "I always dream of getting another job to meet my personal needs", "I will accept another job with same compensation level as my present job", "I find my job very stressful", "I am thinking of starting my own business", "I refuse to quit my job because of responsibilities", "i refuse to quit my present job because of the benefits I enjoy from it", "I feel emotionally agitated when I arrive at work", "my current job has negative effects on my well-being", "i refuse to quit my job because of fear of the unknown" and "i use the internet to search for alternative job opportunities". The scale will be administered to staff of First Bank of Nigeria, Jos Branch to measure their intention to leave or stay on their job.

To measure convergent validity of the employee job satisfaction Questionnaire, the original validity and reliability computed the Brayfield and Rothe (1951) was adopted. The researchers used 8 items made up of three components to measure job satisfaction. Brayfield and Rothe (1951) administered the questionnaire on an independent sample of 222 university employees. The reliability of the questionnaire was 0.88. It was therefore considered adequately reliable for use in conducting studies on employees' job satisfaction. This is because the Cronbach's alpha was above the reliability benchmark of 0.7.

To ascertain the validity of OCQ, the original validity and rehabilitee computed by the Mowday, Steers and Porter (1982) was adopted. The organisation commitment questionnaire used 11 items and was adapted from the work of Mowday, Steers and Porter (1982). To determine the validity and reliability of OCQ, it was administered on 2563 employees in nine divergent organisations, satisfactory test-retest reliabilities and internal consistency reliability was computed giving a Cronbach alpha of 0.85 which was ascertain adequately reliable.

Roodt (2004) established the validity and reliability of the turnover intention questionnaire using 7 items by administering the instrument on 236 subjects and the factor analyses yielded a15-item, one-dimensional work-based identity scale with a Cronbach alpha coefficient of 0.95 (Roodt, et al., 2004). This implies that the instrument was valid and reliable for use.

The data collected in this research was subjected to Statistical Package of Social Science (SPSS) version 22 and PLS of SEM. Descriptive statistics such as mean score and standard deviation will be used to analyze and answer the research questions while inferential statistics such as PLS of SEM statistical package will be used to test the hypotheses formulated in the study. The assumption of PLS-SEM as the chosen method of data analysis includes that PLS SEM assumes that all data follow only one model multivariate normality and no systematic missing data.

4.0 Data Analysis

Descriptive Statistics

This section dwells on the measures of central tendencies that explain the nature of data collected in terms of its mean, standard deviation, skewness and kurtosis, being a basic requirement in a parametric analysis. Based on the result in table 1, the values of the measures of central tendency, skewness and kurtosis are within the -1 and 1 criterion, this therefore, is an indication that the normality requirement of the data is met.

Table 1 Descriptive Statistics

Name	No.	Missings	Mean	Standard deviation	Excess kurtosis	Skewness
JS1	150	0	3.715	0.948	0.417	-1.116
JS2	150	0	3.734	1.034	0.178	-1.026
JS3	150	0	3.785	0.942	0.338	-1.053
JS4	150	0	3.715	1.020	-0.142	-0.917
JS5	150	0	3.777	1.076	-0.127	-0.928
JS6	150	0	3.727	0.982	0.171	-1.022
JS7	150	0	3.598	1.003	-0.265	-0.925
JS8	150	0	3.625	0.919	0.487	-1.255
JS9	150	0	3.734	1.034	0.178	-1.026
JS10	150	0	3.715	1.020	-0.142	-0.917
OC1	150	0	3.684	0.784	0.934	-1.529
OC2	150	0	3.699	0.857	0.836	-1.329
OC3	150	0	3.668	0.826	1.278	-1.571
OC4	150	0	3.902	0.872	1.693	-1.339
OC5	150	0	3.852	0.989	0.649	-1.136
OC6	150	0	3.684	0.784	0.934	-1.529

OC7	150	0	3.699	0.857	0.836	-1.329
OC8	150	0	3.668	0.826	1.278	-1.571
OC9	150	0	3.852	0.989	0.649	-1.136
TI1	150	0	3.461	1.211	-1.141	-0.465
TI2	150	0	3.449	1.286	-1.220	-0.430
TI3	150	0	3.445	1.292	-1.305	-0.371
TI4	150	0	3.473	1.231	-1.226	-0.417
TI5	150	0	3.422	1.263	-1.379	-0.297
TI6	150	0	3.391	1.273	-1.406	-0.262
TI7	150	0	3.449	1.268	-1.228	-0.418
TI8	150	0	3.461	1.211	-1.141	-0.465

Assessment of Correlation

The Pearson Product-Moment correlation coefficient is generally used to estimate the strength and direction of association that exists between two variables measured on at least an interval scale. It tries to draw a line of best fit through the data of two variables, and it is also a designation of how far away all these data points are from the line of best fit. Thus, correlation value of near ±1 is perfect, ±0.5 to ±1 is of high degree, ±0.30 to ±0,49 is moderate, below ±0.29 is low, while zero is no correlation. The Pearson correlation coefficients are reported in table 7.

Table 2: Correlation Coefficient

	JS	OC	TI
JS	1		
OC	0.515**	1	1
TI	0.342**	0.448**	1

Source: Field Survey Result

The results of correlation indicate positive linear relationships with good strengths of association between the variables. In other words, the strength of association between the variables are within moderate and high groups. Furthermore, all the associations are positive, and this provides evidence that linearity of exists in the relationships.

Assessment of Structural Model

PLS-SEM structural model analysis involves basic analysis procedure such as assessment of goodness-of-fit (GoF) (Henseler et al., 2014), assessment of collinearity, significance and relevance of relationship in structural model, level of R^2, level of F^2 and Q^2 (Hair et al., 2014). Additional analysis such as mediation assessment is also conducted as it is the case in this study. This analysis is conducted based on the constructs in Figure 4 below.

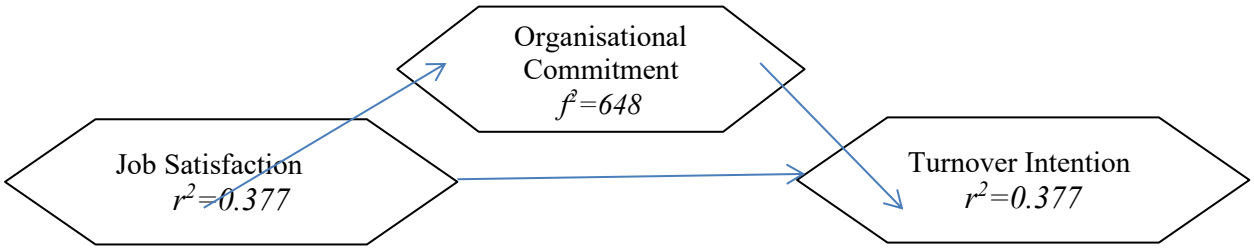

Figure 1: Reflective Construct Measurement Model

Model's Goodness of Fit (GoF)

According to Henseler et al. (2014), Standardize Root Mean Square Residual (SRMR) of factor composite model is used to assess the goodness of fit of a Partial Least Square (PLS) model. It is the difference between observed and predictive correlation. The fit model has a ceiling value of 0.08 which every model must not exceed. In other words, model with good fit is <0.08. In this study, the result obtained from the analysis of 150 respondents produced a fit of 0.062 which is less than the maximum fit index, it is therefore considered acceptable.

Assessing Structural Model for Collinearity

Construct relevance and variance inflation factor (VIF) are the indicating values in defining the extent of collinearity in a given relationship. Traditionally, a VIF of not greater than 3.3 (Diamantopoulos & Siguaw, 2006) or 5.0 (O'Brien, 2007) has been considered ideal for reflective construct. Collinearity analysis was conducted and the result is presented in table 5 Below. Based on the results, and the criteria provided for reflective construct (O'Brien, 2007; Hair et al., 2014), there is no collinearity problem.

Table 3: Collinearity Assessment of Structural Model (Inner VIF Values)

Hyp	Relationship	VIF	Nature of Relationship
H1	JS ----> TI	1.907	Reflective
H2	JS ----> OC	1.000	Reflective
H3	OC ---->TI	1.874	Reflective

NOTE: JS, Job Satisfaction; OC, Organisational Commitment, TI, Turnover Intention

Assessment of Path Coefficient and Hypotheses Testing

In assessing the path coefficient, various relationships that were hypothesized earlier are tested to establish the nature of the direct relationship as well as its significance in the construct. In order to assess the path coefficient in line with the hypotheses direct relationships, a 5,000-sample bootstrapping command was carried out using PLS-SEM 4 and the results displayed the path coefficient or the direct effect, t-statistics and the p-value on table 4. Based on the direct effect on one-tailed test at 95% level significance as stated in the hypotheses, all the relationships were indeed in the expected direction. The results reveal the significance in the direct relationship between the variables; H1 (β = 0.066, t-stat = 1.886 and p-value = 0.030), H2 (β = 0.054, t-stat = 12.51 and p-value = 0.000) and H3 (β = 0.061, t-stat = 6.643 and p-value = -0.000). All these hypotheses were supported because their t-values were found to be more than the threshold of 1.64

for one tailed test except for H3b whose t-stat value is below the threshold for one tail test therefore, not supported.

Table 4: Assessment of Path Coefficient

Hyp	Rel	SE	STD(β)	5%LCI	95%HCI	T Stats	P Values	Decision
H1	JS --> TI	-0.125	0.066	-0.232	-0.017	1.886	0.030	Supported
H2	JS --> OC	0.677	0.054	0.585	0.760	12.51	0.000	Supported
H3	OC --> TI	0.406	0.061	0.305	0.503	6.643	-0.000	Supported

Assessment of Mediating effect of Organisational Commitment

Further analysis was done to ascertain the mediating role of Organisational commitment in the direct relationship; the results in table 5 reveals the indirect relationship H4; (β = 0.025, t-stat = 2.142 and p-value = 0.016). The hypothesis is supported for meeting the criterion for one-tailed test **(**t – stat value ≥ 1.64**)**. This therefore reveals that the mediating role of Organisaitonal Commitment in the relationship between Job satisfaction and turnover intention is established.

Table 5: Assessment of Indirect Relationships

HYP	Relationship	SE	STD	5%LCI	95%HCI	T Stat	P Values	Decision
H4	JS --> OC --> TI	-0.054	0.025	-0.097	-0.014	2.142	0.016	Supported

Coefficient of Determination (R^2)

This is referred to as model's predictive accuracy denoted by an R^2 value. Hair et al, (2014) posit that coefficient of determination measures the effect of exogenous latent variable on endogenous latent variable. According to Cohen (1988), R2 values of 0.02, 0.13 and 0.26 are considered weak, moderate and substantial respectively. Falk & Miller (1992) suggested a minimum of 10% as acceptable for a variance explained to be regarded as adequate.

In line with the aforementioned, this study considered the R^2 of two endogenous variables obtained from PLS algorithm and presented in Table 6 below. The results reveal that; the construct has a substantial effect of 0.454 for organisational commitment and substantial effect of 0.210 for Turnover intention

Table 6 Assessing Coefficient of Determination (R^2)

	Coefficient of Determination R^2	**Magnitude**
Organisational Commitment	0.454	Substantial
Turnover Intention	0.210	Substantial

Effect Size (F^2)

It is not enough to say that a construct or group of constructs have substantial, moderate or weak coefficient of determination, but the need to know the effect size of the exogenous construct is critical to provide such information. Effect size (F^2) analysis appropriate amont of influence a

construct contributes in a structural relationship. Hair et al. (2014) provided a yardstick for assessing effect size F^2 of a construct as; 0.35 as large effect size, 0.15 as medium size, and 0.02 as small size. In line with the above guideline, F^2 analysis was conducted using PLS 4 and the results presented in Table 7

Table 7: Assessment of Effect Size (F^2)

Hyp	Relationships	Effect Size F^2	Magnitude
H1	JS ----> TI	0.010	Small Effect
H2	JS ----> OC	0.831	Large Effect
H3	AC ----> TI	0.004	Medium Effect

Note: JS, Job Satisfaction; OC, Organisational Commitment, TI, Turnover intention

Stone-Geisser Q^2 Predictive Relevance

Another requirement of PLS in structural model is the determination of Stone-Geisser Q^2, which seeks to establish the predictive relevance of an exogenous indicator on the entire structural model. Hair et al. (2014) noted in line with earlier work of Stone (1974) and Geisser (1974) that, a value larger than zero (0) suggests that indicators of an exogenous constructs have predictive relevance. To assess this in PLS – SEM 4 a blindfolding analysis is conducted simultaneously using a systematic omission distance that when applied to a given sample size should not be equalled to an integer. Having this requirement in mind, the study adopted the default figure of omission distance of 12 considering the sample size of 150 to run the blindfolding analysis. The results in Table 8 reveal that all the constructs that perform exogenous role in one way or the other, in the structural model have predictive relevance since their Q^2 values are greater than Zero. The construct has predictive relevance.

Table 8 Assessing Stone-Geisser Q^2 Predictive Relevance

	Q^2	Relevance
Organisational Commitment	0.442	Yes
Turnover Intention	0.046	Yes

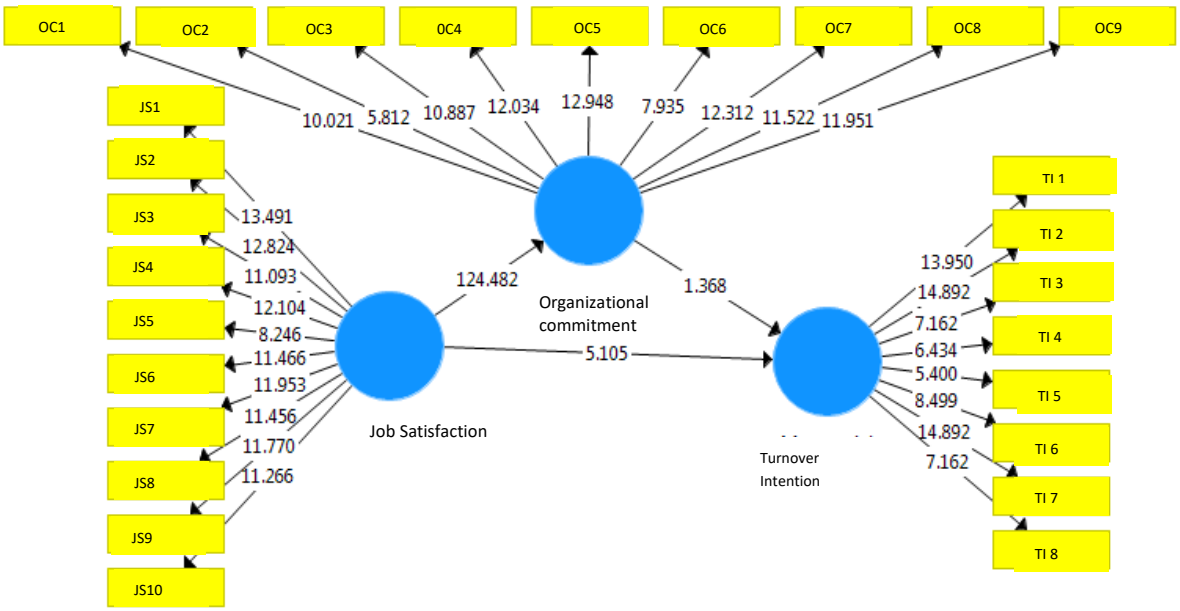

Figure 2: Path Analysis Output

Discussion of Findings

1 Job Satisfaction and Turnover Intention

The relationship between job satisfaction and turnover intention was tested and the results of path analysis in line with hypothesized relationships revealed H1 (β = 0.060, t-stat = 1.886 and p-value = 0.030). It was statistically significant because it met the 1.64 (significance level = 95%) for one – tailed test and which also agrees with the position of the research hypothesis. Therefore, the hypothesis stands supported that there is negative relationship between job satisfaction and turnover intention which suffices to say that an increase in job satisfaction leads to a decrease in turnover intention. This finding is in conformity with the findings of Umphress and Bingham (2011) who discovered a negative association between job satisfaction and turnover intention.

2. Job Satisfaction and Organisational commitment

The result of the analysis of data on the extent to which job satisfaction influences subordinates' organisational commitment revealed that there is a significant influence of job satisfaction on subordinates' employees' job commitment. The results showed a positive relationship between job satisfaction and organizational commitment in First Bank Nig. Plc which implies that increase in job satisfaction leads to increase in organisational commitment in First Bank Nigeria Plc. The t-value score is above the threshold for acceptance of one tailed test of 1.64 at 95% level of significance therefore the criterion for acceptance was not violated hence, the hypothesis is supported. This finding is in consonance with the findings of Brown and Mitchell (2015) who discovered a significant impact of job satisfaction on job commitment of employees.

3. Organisational commitment and Turnover Intention

The relationship between the Organisational commitment and Turnover intention a negative significant relationship between organisational commitment and turnover intention It implies that an increase in organisational commitment leads to decrease in turnover intention. This finding is in tandem with the discovery of Effelsberg, Solga and Gurt (2016) who discovered a negative significant relationship between organisational commitment and turnover intention.

4 Mediating role of Organisational commitment

The study proposed that Organisational commitment have an explanatory role in the relationship between job satisfaction and turnover intention. The results of the indirect relationship revealed that organizational commitment mediates the relationship between Job satisfaction and turnover intention. The results of this study revealed that while job satisfaction has a positive significant relationship with organisational commitment and a negative significant turnover intention, organisational commitment diminishes or suppresses the presence of turnover intention.

5.0 Conclusion and Recommendations

In the last two decades, Nigeria has awakened to hear numorous cries of turnover intentions in Nigeria, Turnover intention is gradually becoming a norm in deposit money banks in Nigeria. From the findings of this study, it was concluded that job satisfaction and organisational commitment have the propensity to diminish the presence of turnover intention among staff of deposit money banks. Therefore, there is need to increase the elements that inspire job satisfaction and organisational commitment in deposit money bank workplace Based on the findings of this study, the following recommendations were proffered:

1) Top level management in the banking industry can make provision for flexible work arrangement for employees of deposit money banks. These include flexible work hours, that allow employees to effectively manage their work responsibilities alongside personal obligations. Providing on both job satisfaction and employee retention.
2) Enhance organizational support: Banking organisations should strive to create a supportive work environment that values work-life balance. This can be achieved by implementing supportive policies, such as parental leave, childcare support, and wellness programmes. By demonstrating a commitment to employee well-being and work-life balance, organizations can foster a positive workplace culture that promotes job satisfaction and encourages employee retention.
3) Deposit Money Banks should Offer career development opportunities: Providing employees with opportunities for career development and growth can contribute to their job satisfaction and increase their commitment to the organization. Organizations should invest in training programmes, mentorship initiatives, and clear career advancement pathways to help employees feel valued and engaged in their work. By supporting employees' professional growth, organizations can enhance job satisfaction and retention.
4) Regularly assess employee satisfaction: Conducting regular employee satisfaction surveys and feedback sessions can help organizations understand employees' needs and concerns regarding work-life balance. This feedback can guide the development of targeted interventions and policies that address specific areas for improvement. Open and transparent communication channels should be established to ensure employees feel heard and supported.
5) Foster a positive work culture: Banking organizations should prioritize creating a positive work culture that promotes work-life balance. Encouraging teamwork, recognizing employee contributions, and fostering a supportive and inclusive work environment can significantly impact job satisfaction and retention. By cultivating a positive work culture, organizations can enhance employee well-being and promote long-term commitment to the organization.

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