



Disengagement consequences: Employee commitment as a driver of turnover intention in money deposit banks in Warri, Delta state

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Abstract

Employee turnover can have a detrimental impact on business and the labor market at large, it is therefore important to understand the determinants of such a choice. This study investigated the empirical link between different dimensions of organizational commitment and turnover intentions among employees of Money Deposit Banks in Warri Metropolis. A literature review of organizational commitment and employee turnover provides the basis for the research hypotheses. Three research hypotheses were formulated and tested at 95% confidence level. The study adopted a cross sectional survey research design. In order to gather data and test the hypotheses, 153 respondents from selected Money Deposit Banks in Warri Metropolis completed a self-administered questionnaire. Data collected were analyzed using both descriptive and inferential statistical techniques. The statistical analysis was carried out via STATA 13.0 Microsoft Statistical software. Findings obtained from multiple regression analysis revealed that affective commitment had a negative and significant effect ($\beta = -0.313$; $t = -4.55$; $p = 0.031 < 0.05$) on turnover intention, while continuance commitment had a negative and significant effect ($\beta = -0.257$; $t = -3.01$; $p = 0.011 < 0.05$) on turnover intention. Furthermore, normative commitment had a negative and significant effect ($\beta = -0.362$; $t = -3.92$; $p = 0.023 < 0.05$) on turnover intention. It was concluded that affective commitment, continuance commitment as well as normative commitment were negative and significantly associated with employees' turnover intentions. The study recommends that the management of Money Deposit Banks in Warri Metropolis must spend more time in dealing with the issues affecting employees' loyalty to their organizations, as highly committed employees should not be contemplating quitting their jobs as revealed in this study.

Keywords: Affective Commitment, Continuance Commitment, Normative Commitment and Turnover Intention

Introduction

Employee turnover rates have increased lately especially because of the high-competition levels amongst banks as well as the increased need for experienced and knowledgeable employees (Amaugo, Ifeanacho, & Abu, 2018) [12]. Human resources are critical to the success of all corporations including banks. Attracting and retaining talented personnel are strategies for attaining organizational performance (Sembiring & Damayanti, 2023; Godbless & Israel, 2022) [28, 67]. The fact that some banks in Nigeria are over a century old in existence attest to effective and efficient management of their financial and human resources over the years, which needs to be sustained in the years ahead.

In money deposit banks, the costs of attracting the best talents are billed to be recovered in the long run through employee retention and productivity. However, banks' labour costs becomes a wasted financial investment when the recruited bank employees are allowed to develop turnover intention, cultivate the habit of absenteeism, and in the end, voluntarily leaves/turnover usually due to the banks' human resource policies that breeds job dissatisfaction, poor motivation, and absence of organizational commitment among others (Akinwumi, 2014; Omoye, 2025) [3, 52]. The high productivity targets that Nigerian banks set for their employees encourages high labour turnover (Ndudi, & Ogundare, 2023) Eruvwe *et al.*, 2024) [46, 55] because such high productivity is a function of employees' demographic characteristics (young age, good health condition, single marital status, masculine gender,

and need-for-achievement psychological traits) (Omori & Bassey, 2019; Macus & Gopinath, 2017) [36, 51]. In addition, the 'integrity condition' in banks, which is a function of societal value system and professional training, shortens most bankers' banking career in the form of involuntary turnover (Gaji, Kassim & Raju, 2017) [26].

Previously, certain human resource policies and practices that sets money deposit banks apart from other organizations: larger number of staff, tenure employment conditions, pensionable employment, career development opportunities, and regular promotion among others (Matthew & Ibikunle, 2012) [37], which stimulates employee commitment and reduce voluntary turnover rate (Walid, Siti, Al-Hussain, & Ishaq, 2021) [76]. However, to comply with regulatory directives and as well float along with competition favorably and sustainably, several banks have since imbibed technology-based banking resulting into reduced workforce and preference for contract staff (Nweze, 2019) [49]. This paradigm shift in banks human resources practices could alter employee commitment and turnover intentions levels, as well as the relationship and effect between these variables.

Statement of the Problem

Employees quit their jobs for many reasons (Serhan, Tsangari, Sanchez Bengoa, & Mekdessi, 2016) [69]. Rawashdeh & Tamimi (2019) assert that organizational commitment significantly affects turnover intentions (TI) in various fields. However, Thrassou, Santoro, Leonidou, Vrontis & Christofi (2020) [72] discovered that organizational

commitment is negatively linked to turnover intention. On the contrary, Vrontis, Sakka, & Amir Khanpour (2015) [75] demonstrated that organizational commitment and turnover intention are positively linked. Similarly, Shang, Abernethy & Hung (2020) [70] stated that even though organizational commitment and turnover intentions are generally positively linked, diverse kinds of organizational commitment bring about dissimilar outcomes. Al Balushi, Thumiki, Nawaz, Jurcic, & Gajenderan (2022) [5] and Ozkan, Elci, Karabay, Kitapci, & Garip (2020) [57] have called for more research into how organizational commitment can be used to accelerate staff retention. Due to the paucity of research on the impact of organizational commitment on turnover intention, theoretically driven studies linking organizational commitment sub-constructs to turnover intentions in the banking sector are still warranted especially in the Nigerian context. Addressing these highlighted gaps, this study offers a valuable understanding of “whether” the dimensions of organizational commitment (affective commitment, continuance commitment, normative commitment) influence turnover intention among employees of Money Deposit Banks in Warri Metropolis, Delta State, Nigeria.

Research Questions

The following research questions guided the study:

1. What is the relationship between affective commitment and turnover intention among Bank employees in Warri Metropolis?
2. Can continuance commitment predict turnover intention among Bank employees in Warri Metropolis?
3. What is the relationship between normative commitment and turnover intention among Bank employees in Warri Metropolis?

Objectives of the Study

The general objective of this study was to examine the relationship between employee commitment and turnover intention among bank employees in Warri, Delta State. More specifically, the study would:

1. Examine the relationship between affective commitment and turnover intention.
2. Determine the relationship between continuance commitment and turnover intention.
3. Investigate the link between normative commitment and intention to turnover intention.

Research Hypotheses

The following hypotheses were tested in the study:

H1: There is no relationship between affective commitment and turnover intention.

H2: There is no relationship between continuance commitment and turnover intention.

H3: There is no relationship between normative commitment and turnover intention.

Review of related literature

Conceptual Review

Turnover Intention

Employee turnover is a serious problem for many organizations around the world. Indeed, the study of employee turnover intentions has long been a major concern to an organization's management (Belete, 2018) [13]. Turnover is a huge problem for organizations in today's intense global competition (Alias, Ismail, Othman, & Koe,

2018) [8]. Recently, Zirbes (2024) [80] found that the phenomenon of turnover was a serious problem that negatively affect the performance and profitability of the organizations. On the other hand, employee turnover increases the chances of losing good employees (Alkahtani, 2015) [9]. The cost associated with employee turnover to an organization has been split into direct and indirect costs. Direct costs include the recruitment and selection costs and costs associated with training of new staff while indirect costs of turnover include reduction in morale among remaining staff, work overload, and loss of social capital (Al-Suraihi, Samikon, Al-Suraihi, & Ibrahim, 2021) [11]. Therefore, retaining valuable skilled employees is very important to employers, as they are considered essential to the performance and success of an organization (Al Mamun & Hasan, 2017) [6]. Besides, employee turnover has always been an important issue for managing an organization.

Intention is a mental state that involves planning to take a particular action in future (Brozzo, 2021) [18]. Thus, turnover intention is an employee's mental state of planning to end his/her employment contract. Precisely, turnover intention is a set of cognitions which include thinking of quitting cum the intent to search for alternative employment (Chiedu *et al.*, 2017; Omoye, *et al.*, 2024) [20, 24]. According to Puangyoykeaw and Nishide (2015 [60]:100), turnover intention has to do with “employee's predetermination to withdraw and leave an organization, not the actual separation from the organization itself”. Hadiza (2022) [30] notes that a worker's intentions to leave an organization include mere thoughts of quitting the organization (thinking and quitting), and statements by the worker that he or she actually wants to leave the organization (intent to leave). Nevertheless, behavioural intention to quit was found to be a strong predictor of personnel turnover across industries and is theoretically believed to be an important antecedent to turnover (Yang, Chen, Zhao Roy & Mattila, 2020) [78]. Thus, turnover intentions, or intentions to quit a job, have been found to be one of the best predictors of actual quitting. Turnover intention is either voluntary or involuntary like employee turnover. Voluntary turnover intention is the employees' perceived decision to join alternative job opportunity that has a higher pay and creates more recognition or is more accessible than the current position (Hashmi, Jalees, Qabool, & Aziz, 2020) [33]. It also occurs when employees' leave due to family issues, health reasons or retirement on mandatory age limit (Niguse, 2019; Akpomemie *et al.*, 2026) [4, 48]. Involuntary turnover intention occurs after employees are technologically disadvantaged, qualification knocked out of their jobs and change of site of the employer which is hard to accommodate.

Employee turnover is said to be functional when organizations profits increase after new employees replace outgoing employees in an organization. It is also experienced if it is easy to replace outgoing employees without increasing costs in selection, training or development of the new ones (Riaz, Ali, Memoona, & Iqbal, 2017; Chukwugozeim, *et al.*, 2025) [21, 63]. It is also functional if those employees who leave organization experience burn-out or are having negative ideologies on their jobs and organizations (Ikatinasaria *et al.*, 2018; Omoye *et al.*, 2024) [13, 54]. Turnover intentions is said to be dysfunctional if employees who leave organizations are performers and highly skilled (Riaz *et al.*, 2017) [63]. It is

also dysfunctional when it results to indirect costs like reduced morale, increased work overload, pressure on the remaining staff and loss of social capital according to Bosomtwe and Obeng (2018)^[17].

Organizational Commitment

Commitment is the foundation of any organization, and plays important role in determining its success. Qu, Liu, Tan, and Gao (2024)^[61] describe commitment as an employee's trait of being wholly devoted to a task, or level of enthusiasm for assigned tasks. According to Mowday, Porter and Steers (1982)^[43] "commitment" has been used to describe such diverse phenomena as the relative strength of an individual's identification with and involvement in a particular organization. Another laudable definition is given by O' Reilly and Chatman, (1986)^[50], the duo defined the concept of organizational commitment as "the psychological attachment felt by the person for the organization; it will reflect the degree to which the individual internalizes or adopts characteristics or perspectives of the organization". Organizational commitment as viewed by Zayas-Ortiz, Rosario, Marquez & Gruñeiro (2015)^[79] is the tool that a manager uses to analyze employee identification with the organization. It shows that an employee's goal is the same as, or similar to an organization's goals. Organizational commitment can help an organization to retain talented employees, and achieve goals since employees feel connected to the organization (Di & Rosli, 2024^[23]). Determinants of organizational commitment include; strong desire to stay in the organization, acceptance of the organization's values, and willingness to work hard to achieve organizational goals. Al Zefeiti and Mohamad (2017)^[7] noted that these determinants are embedded in the three key components of organizational commitment namely; affective, continuance and normative commitment.

The biggest contribution to the organizational commitment literature was made by Allen and Meyer (1990)^[10] who developed their three component model from an identification of common themes in the conceptualization of commitment from existing literature. Common to all conceptualization they argued, was the belief that commitment binds an individual to an organization and thereby reduces the likelihood of turnover. The key difference is in the mindsets presumed to characterize the commitment. The mindsets reflected three distinguishable themes: (i) Affective attachment to the organization, labeled affective commitment. (ii) Perceived cost of living, labeled continuance commitment. (iii) Obligation to remain at the organization, labeled normative commitment.

Affective commitment is the propensity for employees to stick with their organization because of emotional connection to it (Osman, Mohamad, & Kasbun, 2024)^[56]. Affective commitment is high when employees regularly volunteer for additional training or responsibilities, attend all work-related events and social gatherings outside of work hours, and arrive early and stay until the end of the shift (Al Zefeiti & Mohammad, 2017)^[7]. It is also evident when employees refrain from criticizing leaders of their organization, feel sad when the organization does not meet goals, take organization's policies and regulations seriously, and stays at their current job even when offered new and higher paying jobs elsewhere (Grego-Planer, 2022)^[29]. Affective commitment also is the employees' emotional attachment to the organization's concepts. If employees have

a high level of affective commitment, they are more likely to stick around because they enjoy the interactions with the organization. They continue to stay because they want to (Umezulike, Okoye, Ezenwanne, & Ufaroh, 2024)^[73].

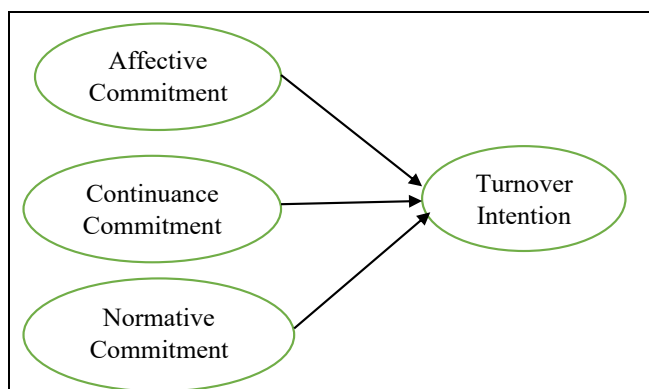
Normative commitment arises from the self-value of employees who remain members of the company because there is an awareness that being committed to the company is a necessity or obligation. These employees only stay in the company because they feel they are supposed to do that (ought/should). NC is an individual's desire to maintain membership in an organization because they believe it is morally right to be loyal and remain. Employees with NC persist in the organization because of the feeling that they have to do so for moral reasons. Therefore, employees with high NC remain based on their opinions (Hamid & Earlyanti, 2023). Allen and Meyer (1990)^[10, 32] stipulate further that normative commitment can also occur when the worker is provided with "compensation ahead of time" (e.g., paying school or educational costs) or acquiring huge expenses in giving up their job (e.g., charges or expenses related to job hunting). According to Meyer and Parfyonova (2009)^[41], normative commitment can be experienced either as a moral duty or a sense of indebtedness, each having different implications for work behavior.

Knowing the price of quitting the organization is referred to as having a continuance commitment (Kasogela, 2019)^[34]. It has to do with the effort needed to maintain employment and the expenses involved in leaving the company (Bell-Ellis, Jones, Longstreth & Neal, 2015)^[14]. When an employee understands that they risk losing investment in the company or that there are no other options available to them but to stay with the company, they become more committed to staying (van Rossenberg, Cross, & Swart, 2022)^[74]. These investments range from financial to mental to emotional, such as pay and benefits, retirement plans, skills, social connections, and opportunities missed. Financial and non-financial investments, such as status and friendship with coworkers, are two other categories of investments made in the company. Financial investments include pay, perks, job security, and retirement funds. As a result, the employee develops a link with the company because he or she is forced to do so (Khan, Naseem & Masood, 2016)^[35]. Continuance commitment means sticking with the company because you have to. For instance, a person who has worked for a company for many years may accrue years of paid time off and employee benefits like a pension and pay. If such an employee leaves the company, they can lose their pension, seniority, and time invested. This employee stays because he has to, not because he wants to remain loyal to the company, since it would not be advantageous for him to depart.

Theoretical Review

This study was anchored on the social exchange theory (SET) as turnover intention is a practical reaction to organizational commitment. The degree of an individual's affective, normative, and continuance commitment may influence their decision to stay or depart the organization (Cherif, 2020^[19]; Rawashdeh, Elayan, Shamout & Hamouche, 2022)^[62]. Social exchange theory (SET) states that participants in the exchange process engage in actions that are advantageous in nature (Blau, 2017)^[16]. As such, actors ought to give and receive something in exchange and vice versa for this relationship to flourish (Salvador,

Moreira & Pitacho, 2022) [64]. To this extent, it is implied that employees offer time, effort, accountability, knowledge, and loyalty to organizations to represent the essence of social exchange. In return, organizations strengthen the ties by providing job security, career development, flexible work arrangements, institutional support, and pro-employee HR policies (Salvador *et al.*, 2022) [30]. This denotes that such a relationship is reciprocal in nature. Thus, in the context of our study, bank employees will benefit from increased organizational commitment (when staff work hard, take on extra roles, speak well of the organization, align with goals), and extend stay when they perceive that their investments are cared for, valued, and reciprocated through salary, institutional support, a favorable work environment, respect, and job security (Ahmad Saufi, Aidara, Che Nawi, Permarupan, Zainol, & Kakar, 2023) [2]. Therefore, SET explains that organizational commitment (affective, normative, and continuance) is relevant in fostering staff stay decisions amongst bank workers in Warri Metropolis, Delta State.



Source: Researcher's Conceptualization, 2024 [56]

Fig 1: Conceptual Framework

Empirical Review

A plethora of studies on employee commitment and turnover intentions reported mixed findings. Opolot, Simiyu, Obedgiu, & Alungat (2024) [55] explored whether academic staff turnover intention is influenced by organizational commitment dimensions. The study employed a cross-sectional research approach to analyze quantitative data at an individual level. Information on the research variables was gathered from 878 academic staff members at 8 Ugandan Universities via a survey questionnaire. The results obtained from hierarchical regression indicated that the global organizational commitment variable significantly but negatively influences turnover intention. However, while affective and normative commitments were significant and negatively related to turnover intention, continuance commitment had a positive non-significant effect on turnover intention. Sangkong, Piaralal, & Rethina (2024) [65] explores the relationship between job satisfaction, organizational commitment, and turnover intention among 284 registered nurses in Malaysia. The results obtained from linear regression analysis indicated that job satisfaction, affective commitment, continuance commitment, and normative commitment have a positive relationship with the nurses' turnover intention in Malaysia. Gessesse & Premanandam (2023) [27] investigated the mediating effect of affective commitment on the relationship between job satisfaction and turnover intention

among 319 academic employees in higher education institutions in Addis Ababa. Finding from structural equation modeling (SEM) revealed that affective commitment has a significant negative effect on turnover intention, while it fully mediated the relationship between job satisfaction and turnover intention, as the direct effect between job satisfaction and turnover intention became insignificant at $p < 0.05$. Ndambuki, Matata, Sasaka, & Ibuta (2023) [45] investigated the influence of active continuance commitment on turnover intentions among 349 health professionals of public national referral hospitals in Kenya. The findings obtained from Pearson's product moment correlation coefficient revealed a strong positive and statistically significant relationship between active continuance commitment and turnover intentions, among health professionals working in public national referral hospitals in Kenya.

Serhan, Nehmeh, & Sioufi (2022) [68] examined the link amongst Meyer and Allen's three levels of organizational commitment and the commitment's effect on reducing turnover intentions for Islamic bank (IB) employees during the lockdown caused by coronavirus disease (COVID-19). A total of 324 participants belonging to various IBs in the United Arab Emirates (UAE), Lebanon and Oman took part in the survey. Multiple regression analysis results revealed that affective, normative and continuance commitments were negative and significantly related to turnover intentions for IB employees from the three studied Arab countries. Demlie & Endris (2021) [22] examined the effect of work-related attitudes (affective, normative and continuance commitment) on turnover intention of 334 academic staff of Arba Minch University, Ethiopia. Results obtained from Stepwise multiple regressions revealed that affective commitment and normative commitment were significant and negatively related to turnover intention whereas continuance commitment was found to be negative but not statistically significant. Furthermore, the dominant predictor of turnover intention was affective commitment and the insignificant predictor was continuance commitment. Mawoli & Olanrewaju (2021) [38] study interrogated whether employees' organizational commitment exerts significant effect on turnover intentions in Old Generation Banks (OGBs) in Ilorin metropolis, Nigeria. 134 employees, drawn from Union Bank Nigeria, United Bank for Africa, and First Bank of Nigeria participated in the study. Results obtained from multiple regression revealed that only normative commitment was positive and significantly related to turnover intention. Affective and continuance commitment were insignificantly but positively associated with turnover intention in OGBs in Ilorin metropolis.

Ngatuni (2020) [47] analyzed the relationship between two job attitudes (job satisfaction and affective commitment) and the behavioural outcome of turnover intentions. Data was collected through a survey administered on 300 academicians conveniently selected from five public universities in Tanzania. Results from multiple regression analysis revealed that both job satisfaction and affective commitment statistically negatively predicted turnover intentions, while affective commitment significantly but partially mediated the job satisfaction – turnover intentions relationship. Suharno, Ketut, Setyadi & Farida (2017) [71] analyze the influence of Organizational Commitment (Affective Commitment, Continuance Commitment, and

Normative Commitment) against Turnover Intention among 100 teachers at Narada School in Jakarta, Indonesia. Multiple regression analysis revealed that affective commitment and continuance commitment were negative and significantly related to turnover intention, while normative commitment was positive and significantly related to turnover intention at Narada School. Mehmood, Ahmad, Irum & Ashfaq (2016) [39] investigated the relationship between job satisfaction (JS), affective commitment (AC), and turnover intentions (TI) among front desk staff working as customer service representatives in Pakistani banks. Data was collected through questionnaire from 106 front desk customer representatives in 5 different banks located in Rawalpindi district of northern Punjab, Pakistan. Correlation and regression analysis concluded that both, JS and AC, were significant and negatively related to the TI. A study on organizational commitment and turnover intentions of clinical Laboratory scientists in Ghana was carried out by Mensah and Kosi (2016) [40]. The participants consisted of 141 medical laboratory scientists drawn from various public health institutions in Ghana. Results of multiple regression revealed that continuance commitment was positive and significantly related to turnover intention, while normative commitment was negative and significantly related to turnover intention. Furthermore, affective commitment was positive but did not significantly predict turnover intentions.

Gap in Literature

Drawing on the social exchange theory, organizational commitment is employed as an outcome construct since employees' behavior (to stay or quit) in an organization is a response to the treatment from the organization itself (Pariyanti, Adawiyah, & Wulandari, 2023) [58]. Thus, when bank employees feel that their commitment is not well reciprocated by the organization, they consider leaving the organization. However, it remains unclear whether the dimensions organizational commitment can affect turnover intention in the present context. Although organizational commitment has considerably garnered interest from scholars in the past owing to its association with turnover intention, there are research gaps that must be filled. First, the majority of the studies have predominantly focused on the western jurisdiction, ignoring developing nations like Nigeria. This creates a deficit to be investigated. Although considerable empirical research examining turnover intention antecedents exists, financial institutions in Nigeria seems to be excluded from these studies. This omission limits our comprehension of elements that influence employee turnover decisions. Second, existing studies have considered organizational commitment as a single (unidimensional) general construct (Park & Min, 2020) [59]. Incidentally, limited research in the financial sector in Nigeria has positioned the facets of organizational commitment (affective, continuance, and normative) as individual antecedents to turnover intention. Lastly, studies that have attempted to examine the multidimensional nature of organizational commitment have only inclined to a short version or only one dimension as affective commitment (Forner, Holtrop, Boezeman, Slempe, Kotek, Kragt, Askovic & Johnson, 2024) [25]. Therefore, it is possible that these results cannot be fully applied to normative and continuance commitments (Nangoli, Kemboi, Lagat, Namono, Nakyeyune, & Muhumuza, 2020; Wang, Guo, & Duan,

2022) [44, 77]. This significantly impairs our comprehension of how these individual dimensions predict turnover intention. Therefore, by embracing each of these characteristics in its whole and highlighting how they interact, the relationship between these factors is made even more evident (Sarisik, Bogan, Zengin, & Dedeoglu, 2019) [66].

Methodology

Research Design

The study adopted a cross sectional research design, in which the opinion of Bank employees in Warri Metropolis, on the study variables were collected at a point in time.

Population and Sample

The population of the study consist of one hundred and sixty-three Money Deposit Bank employees in Warri Metropolis. Table 1, shows the number of employees in each of the selected Banks.

Table 1: Number of Employees in Selected Money Deposit Banks

S/N	Name of Bank	Number of Employees
1	First Bank Plc	28
2	Zenith Bank Plc	31
3	United Bank for Africa	25
4	EcoBank Plc	19
5	Fidelity Bank Plc	20
6	Guaranty Trust Bank Plc	18
7	Access Bank Plc	22
TOTAL		163

Source: Bank's Branch Manager

Measurement of Variables

The constructs under study were assessed by scales adopted from previous studies. Three items adopted from Mobley, Horner and Hollingsworth (1978) [42] measured turnover intention. This scale measured intent to stay using a five-point Likert-type scale (1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree). Eight items each adopted from Allen and Meyer (1990) [10] assessed the three independent variables (affective, continuance and normative commitments). This scale also measured employee commitment using a five-point Likert-type scale (1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree).

Model Specification

The following model will guide the study:

$$TI = \beta_0 + \beta_1AC + \beta_2CC + \beta_3NC + \mu$$

Where, TI = Turnover Intention; AC = Affective Commitment; CC = Continuance Commitment; NC = Normative Commitment; $\beta_1, \beta_2, \beta_3$ = Regression Coefficient; β_0 = Constant Term; μ = Error Term.

Results and discussion

Table 2.0 shows the demographic features of the study participants. The result showed that 82(53.59%) are male and 71(46.41%) are female. The result also indicated that 48(31.37%) is within the age bracket of 20-29 years, 74(48.37%) 30-39 years, 23(15.03%) 40-49 years, 8(5.23%) above 50 years respectively. On marital status, it was unveiled that 52(33.99%) and 91(59.48%) were single and married respectively, while 5(3.27%) divorced, 2 (1.30%)

widowed, and 3 (1.96%) separated. Furthermore, in terms of educational qualification, 50 (32.68%) had Diploma/NCE, 72 (47.06%) had Bachelor degree, while 31 (20.26%) had Postgraduate degree. Finally, it was shown that on the basis

of work experience, 27 (17.65%) had worked for below ten years, 68(44.44%) between 10 - 19 years, 45(29.41%) between 20 – 29 years and 13(8.50%) above 30 years respectively.

Table 2: Demographic Profile of Respondents

S/N	Variable	Frequency	Percentage (%)	Cumulative Percentage (%)
1	Gender			
	Male	82	53.59	53.59
	Female	71	46.41	100.00
	Total	153	100.00	—
2	Age			
	20–29 years	48	31.37	31.37
	30–39 years	74	48.37	79.74
	40–49 years	23	15.03	94.77
	Above 50 years	8	5.23	100.00
Total	153	100.00	—	
3	Marital Status			
	Single	52	33.99	33.99
	Married	91	59.48	93.47
	Divorced	5	3.27	96.74
	Widowed	2	1.30	98.04
	Separated	3	1.96	100.00
Total	153	100.00	—	
4	Educational Qualification			
	Diploma/NCE	50	32.68	32.68
	Bachelor Degree	72	47.06	79.74
	Postgraduate Degree	31	20.26	100.00
Total	153	100.00	—	
5	Work Experience			
	Below 10 years	27	17.65	17.65
	10–19 years	68	44.44	62.09
	20–29 years	45	29.41	91.50
	Above 30 years	13	8.50	100.00
Total	153	100.00	—	

Source: Researcher’s compilation, 2024 [56]

Table 3 showed the result of the descriptive statistics (mean, standard deviation, minimum, maximum and Cronbach Alpha). The mean score of all the study variables TI, AC, CC, and NC were 4.21, 3.75, 3.93, and 3.59 respectively, with standard deviation (SD) of 0.84, 0.96, 0.78, and 0.82 respectively. The Cronbach alpha (α) coefficients of TI, AC, CC, and NC were 0.92, 0.79, 0.86, and 0.87. These values exceeded the cut-off criteria of 0.70 (Hair, Hult, Ringle & Sarstedt, 2017) [31] indicating high reliability of the research

instrument. The correlation matrix of the four construct under study is shown in Table 3.0. The results revealed that turnover intention (TI) correlated negatively and significantly with affective commitment ($r = -0.64, p < 0.05$), continuance commitment ($r = -0.37, p < 0.05$), and normative commitment ($r = -0.59, p < 0.05$) respectively. Furthermore, the correlation coefficients among the independent variables were positive and significant.

Table 3: Descriptive Statistics and Correlation Matrix

Variable	Mean	SD	Cronbach’s α	Min	Max	TI	AC	CC	NC
TI	4.21	0.84	0.92	1	5	1.00			
AC	3.75	0.96	0.79	1	5	-0.64*	1.00		
CC	3.93	0.78	0.86	1	5	-0.37*	0.12*	1.00	
NC	3.59	0.82	0.87	1	5	-0.59*	0.21*	0.19*	1.00

Source: Researcher’s compilation, 2024 [56]; * $p < 0.05$

Hypotheses Testing

Multiple regression analysis was used in testing the study hypotheses. The results evaluating the combined contributions of the facets of employee commitment (affective, continuance and normative) to the prediction of turnover intentions of Bank employees is presented in Table 4.

Table 4 shows that there is linear positive relationship between the predictor variables (affective commitment, continuance commitment, normative commitment) and

criterion variable (turnover intentions) among employees of Money Deposit Banks in Warri, Metropolis. The results show that affective commitment, continuance commitment, and normative commitment made 48.5% prediction of turnover intentions. The standard error of 6.90 indicates that on the average, employees of Money Deposit Banks in Warri Metropolis deviated from true value by 6.90 limits of that measure. The analysis of variance for the multiple regression data yielded an F-ratio of 1.764, which was significant at $p < 0.05$. The implication of this result is that

the combination of the three-predictor variables (affective commitment, continuance commitment, and normative commitment) significantly predicted turnover intentions of employees of Money Deposit Banks in Warri Metropolis.

Hypothesis 1 (H1) states that ‘There is no relationship between affective commitment and turnover intention’. As indicated in Table 4.0, affective commitment had a negative and significant effect ($\beta = -0.313$; $t = -4.55$; $p = 0.031 < 0.05$) on turnover intention. Thus, H1 was rejected. A unit increase in affective commitment will therefore lead to 31.3 percent decrease in turnover intention. Hence, affective commitment is negative and significantly related to turnover intention among employees of Money Deposit Banks in Warri Metropolis. This finding is supported and consistent with the results of Opolet *et al.* (2024), Gessesse & Premanandam (2023), Serhan *et al.* (2022), Demlie & Endris (2021), and Ngatuni *et al.* (2020) [22, 27, 47, 68]. However, this finding contradicted the results of Sangkong *et al.* (2024) [65] who found a positive and significant linkage between affective commitment and turnover intention. Mensah & Kosi (2016) [40] also found positive relationships between both variables, but this was not significant.

Hypothesis 2 (H2) states that ‘There is no relationship between continuance commitment and turnover intention’. As indicated in Table 4, continuance commitment had a negative and significant effect ($\beta = -0.257$; $t = -3.01$; $p = 0.011 < 0.05$) on turnover intention. Thus, H2 was rejected. A unit increase in continuance commitment will therefore lead to 25.7 percent decrease in turnover intention. Hence, continuance commitment is negative and significantly related to turnover intention among employees of Money Deposit Banks in Warri Metropolis. This finding concurs with the results of Serhan *et al.* (2022) and Suharno *et al.* (2017) [68, 71]. This result sharply contradicts the studies by Opolet *et al.* (2024), Sangkong *et al.* (2024), Ndambuki *et al.* (2023), and Mensah & Kosi (2016) [40, 45, 61, 65] who concluded that a positive and significant relationship exist between continuance commitment and turnover intention.

Hypothesis 3 (H3) states that ‘There is no relationship between normative commitment and turnover intention’. As indicated in Table 4, normative commitment had a negative and significant effect ($\beta = -0.362$; $t = -3.92$; $p = 0.023 < 0.05$) on turnover intention. Thus, H3 was rejected. A unit increase in normative commitment will therefore lead to 36.2 percent decrease in turnover intention. Hence, normative commitment is negative and significantly related to turnover intention among employees of Money Deposit Banks in Warri Metropolis. This finding concurs with the results of Opolet *et al.* (2024), Serhan *et al.* (2022), Demlie & Endris (2021), Suharno *et al.* (2017), and Mensah & Kosi (2016) [22, 40, 68, 71]. This result sharply contradicts the studies by Sangkong *et al.* (2024) and Mawoli & Olanrewaju (2021) [38, 65] who concluded that a positive and significant relationship exist between normative commitment and turnover intention.

Table 4: Multiple Regression Results

Equation	Obs	Parms	RMSE	R	Sq	F	p
TI	153	4	0.690	0.485	1.764	0.000	
TI	Coef. Std. Err. t p > t [95% Conf. Interval]						
AC	-0.313	0.167	-4.55	0.031	-0.534	-0.034	
CC	-0.257	0.112	-3.01	0.011	-0.613	-0.025	
NC	-0.362	0.175	-3.92	0.023	-0.708	-0.016	
_cons.	4.841	0.879	5.51	0.000	3.104	6.579	

Source: STATA Result

Conclusion

This present study sought to examine whether facets of employee commitment act as predictors of turnover intentions among employees of Money Deposit Banks in Warri Metropolis. Findings revealed that the facets of employee commitment to their organizations significantly influence turnover intention of employees of Money Deposit Banks in Warri Metropolis. It was concluded that affective commitment, continuance commitment as well as normative commitment were negative and significantly associated with employees’ turnover intentions. These findings suggest that given that staff turnover is an important issue in managing human resources (Adenguga, Adenuga, & Ayodele, 2013) [1], it is important that organizations pay critical attention to understanding employees’ needs, devise proactive strategies for meeting these needs with the view to enhancing commitment whilst at the same time, reducing turnover intentions.

Recommendations

From the findings of the study, the following recommendations are offered:

1. Management of Banks must spend more time in dealing with the issues affecting employees’ loyalty to their organizations, as highly committed employees should not be contemplating quitting their jobs as revealed in this study.
2. Future studies should consider replicating this study in the public sector, and the consideration of mediators such as job satisfaction and employees’ job stress.

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