

THE IMPACT OF TRAINING ON TURNOVER INTENTION THROUGH  
JOB SATISFACTION MODERATED BY JOB ALTERNATIVES  
AMONG BANK EMPLOYEES IN NIGERIA

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To Almighty Allah, my beloved parents, dearest wife, and treasured kids.

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## ABSTRACT

Turnover intention is an employee's consideration, desire, or wish to leave an organization. The intention of any employee to discontinue his service with an organization is an important issue which deserves a considerable attention due to the cost and effect on the organizations. Findings from past studies have however, shown contradictory results regarding to the extent to which training directly influences turnover intention. The purpose of this study therefore, is to determine the role of job satisfaction, as the mediating variable between training and turnover intention, and role of job alternatives as a moderating variable between job satisfaction and turnover intention. Data was collected via questionnaire from 385 employees of the top 3 banks in Nigeria using multistage sampling technique. Data analysis was conducted using SPSS and SmartPLS. Results indicated that job satisfaction is best represented through a second-order construct comprising of intrinsic and extrinsic dimensions. The findings also revealed that training directly influenced job satisfaction; while intrinsic job satisfaction was indicated as having mediating effects on the relationship between training and turnover intention. Furthermore, the study established that job alternatives moderated the influence of extrinsic job satisfaction on turnover intentions. The practical implication of the study is that human resource managers should communicate their training goals clearly to the employees as a concrete step toward reducing turnover intention. Future studies are recommended to extend the study to all banks and other sectors in Nigeria.

## ABSTRAK

Kecenderungan berhenti kerja adalah pertimbangan, keinginan, atau kehendak pekerja untuk meninggalkan organisasi. Hasrat seseorang pekerja untuk berhenti kerja adalah satu isu penting yang patut diberikan perhatian kerana menyebabkan kos dan kesan kepada organisasi. Namun begitu, kajian lepas menunjukkan dapatan kajian yang bercanggah tentang pengaruh latihan terhadap hasrat berhenti kerja. Oleh itu, kajian ini bertujuan untuk menentukan peranan kepuasan kerja, sebagai pemboleh ubah pengantara antara latihan dengan hasrat berhenti kerja, dan peranan alternatif pekerjaan sebagai pemboleh ubah penyederhana antara kepuasan kerja dengan hasrat berhenti kerja. Data diperolehi melalui soal selidik daripada 385 orang pekerja dari tiga bank terbesar di Nigeria menggunakan teknik pensampelan berbilang peringkat. Analisis data dijalankan menggunakan perisian SPSS dan SmartPLS. Dapatan kajian menunjukkan bahawa kepuasan kerja diperlihatkan dengan lebih baik melalui bentuk tahap kedua yang terdiri daripada dimensi intrinsik dan ekstrinsik. Dapatan kajian juga menunjukkan bahawa latihan secara langsung mempengaruhi kepuasan kerja; sementara kepuasan kerja intrinsik mempunyai kesan pengantara terhadap hubungan antara latihan dengan niat untuk berhenti kerja. Tambahan pula, kajian itu menjelaskan bahawa alternatif pekerjaan menyederhanakan pengaruh kepuasan kerja ekstrinsik terhadap niat untuk berhenti kerja. Implikasi praktikal kajian ini adalah pengurus sumber manusia perlu memaklumkan matlamat latihan mereka secara jelas kepada para pekerja dalam usaha untuk mengurangkan kecenderungan berhenti kerja. Kajian masa depan disyorkan ke atas semua bank dan pelbagai sektor di Nigeria.

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# CHAPTER 1

## INTRODUCTION

### 1.1 Chapter Overview

This chapter highlights the content and structure and content of the study. The highlight covers the background of the study, the research problem and the research gap. The objectives of the study are subsequently formulated, while the corresponding research questions are raised and the scope of the study presented. Finally, the significance of the study, limitation of the study and operational definitions were presented in the chapter which ends with a description of the structure of the thesis.

### 1.2 Research Background

In the contemporary world, organizations continue to face new workplace challenges because of rapid change in technology, new regulations, new ways of organizational communication, environmental and social aspects, etc. (Jehanzeb *et al.* 2013). The new emphasis placed by organizations in the wake of these technological breakthrough is on human resources that are essential to the growth and productivity of any organization. The growing difficulty experienced by organizations to retain productive employees has contributed to the importance of human resource management in recent years. In response to the escalating turnover of employees, business organizations are developing strategies and activities to retain employees for a longer period. The loss of talented and skilled workers can



contribute to a decline in sustainable competitive advantage and productivity, which may affect the performance of organizations (Bibby, 2008).

Therefore, it is a challenge for organizations to retain critical, competent and dedicated workers in highly competitive markets as the level of motivation and productivity can be affected by ineffective retention strategies (Iqbal, 2010). Senior management and human resource professionals have, thus, consequently, been paying more attention to issues related to job turnover, which is a phenomenon that creates serious problem for organizations (Ahmad and Omar, 2010).

Academics, scholars and researchers have been searching for ways to manage and control the propensity for a high incidence of job turnover, and making meticulous efforts to also understand the causes and differences across regions and continents that have been contributing to turnover issues in organizations globally (Thatcher *et al.*, 2006; Yin-Fah *et al.*, 2010). Against this background, some researchers have suggested solutions that could assist in mitigating the effect of job turnover in organizations by making use of several internal and external factors to retain good employees (Ali, 2009; Gregory, 2011; Slugoski, 2008). There seems to be a consensus that management must treat employees as the most important asset of the organization and ensure they have a conducive working environment, as well as proper training and compensation plans (Kazi *et al.*, 2011).

One prominent suggestion in this regard is to ensure employee retention which has been identified as one of the most devastating challenges confronting business continuity. On the basis of the foregoing scenario, business organizations need to focus on the factors that enhance satisfaction among employees and strive to develop strategies to bridge the gaps amidst policies and strategies to minimize the extent of turnover intention and job turnover in organizations (Mudor and Tooksoon, 2011). Another important factor responsible for turnover intention is job alternatives because no matter how an employee wants to leave an organization, unless there are other options or offers or perhaps job alternatives, the employee will be compelled to stay. Salahudin (2010) recognized that apart from job dissatisfaction as a reason for

employees to leave, job alternative is another important factor which affects employees' decisions to leave their jobs.

Hafeez and Akbar, (2015). believe that human resource management plays a vital role in developing employee competence and abilities to augment work and organizational performance. Training, which is regarded as a cornerstone of human resource practices has been found to be a significant indicator of employee performance and job satisfaction It has the potentials to enhance and advance employees' capabilities through inculcating new skills and knowledge among the employees, and thus improving their competence and professional capacity (Li *et al.*, 2006). The development of the right choice of appropriate policies can make employees feel more satisfied within the organization and this could greatly contribute to making them stay longer. Hence, in understanding the implications of training on job satisfaction and turnover intention among employees in Nigerian commercial banks, a study should be conducted to understand the ongoing labour market realities in order to develop appropriate strategies to reduce employee intention to leave in favour of alternative employment.

### **1.2.1 The Nigerian Banking Sector**

The financial sectors play a critical role in the development of economies because their goal is to promote economic growth. Therefore, commercial banks are regarded as the main players, while, training as an essential component of the banking sector is given high regards to aid the required development (Gberevbie, 2012; Ogujiuba and Obiechina, 2011). Hence, the banking sector is recognized as vital because it plays the role of intermediary in every economy by “mobilizing savings from surplus units and channeling these funds to the deficit units of private industries for the purpose of expanding production capability” (Oghojafor *et al.*, 2010, p. 244). However, the development of the banking sector in Nigeria has experienced structural and institutional adjustments due to challenges which necessitated in more training activities and consolidation of policies (Ogujiuba and Obiechina, 2011). According to Falola *et al.*, (2014) training in the banking sector in

Nigeria has been conducted over the years and at various levels and this actually leads to job satisfaction yet it does not stop the employees from leaving the organization. Hence, turnover intention as one of the challenges of the Nigerian banking sector really requires investigation.

### **1.2.2 History of the Nigerian Banking Sector Consolidation**

Employees of Elder Dempster and Co., a Liverpool shipping firm, established the first bank in Nigeria in 1891 (Gberevbie, 2012). By 1912, the British colonial government had issued currency, which was the foundation of the Nigerian banking sector (Gberevbie, 2012). The establishment of banks in Nigeria was for the British commercial services of the colony only and not for the Africans (Uche, 2010). Most early businesses in Nigeria were British-owned because after the abolishment of the slave trade, the British had authority over Nigeria (Amaeshi *et al.*, 2006). Subsequently, Nigeria established an African-owned bank, the Industrial and Commercial Bank, in 1929 because leaders of foreign banks discriminated against Africans as they believed Africans were too primitive to use the banking system. Nevertheless, the bank failed due to mismanagement and embezzlement (Uche, 2010). Between 1951 and 1952, Nigerians established 24 indigenous banks, but only 8 of the banks were still in existence by 1954 while 16 failed due to unethical practices and other factors (Uche, 2010). From 1892 to 1952, there were no banking laws in Nigeria (Ezeoha, 2007). Therefore, the Nigerian government established the Central Bank of Nigeria (CBN) in 1952 to create a platform for Nigerians to make monetary decisions, management rules, and regulations in an attempt to improve the banking sector (Okpara, 2009). Bank regulation and supervision are mandatory to prevent bank failure (Okpara, 2009) but are not the only factors needed to prevent banks from failing. In other words, reasons for employees' turnover in the banking sector in Nigeria is another source of concern.

In 1986, Nigeria's military President Ibrahim Babangida took the advice of the International Monetary Fund and the World Bank to adopt the Structural Adjustment Program (Uche, 2010). The objective of the program was to restructure

the economy, eliminate inflation, and reduce the dependence on imported goods and oil exports in an attempt to increase economic growth. The Nigerian government had to agree on a decided exchange rate for the naira, deregulated trade, rely on market forces for prices, and deregulate the banking sector. Consequently, bank licensing was lenient. The number of licensed commercial and merchant banks surged from 40 to 120 between 1985 and 1992. Most of these banks engage in what is popularly known as *round-tripping*, a practice in which banks access international currencies from the CBN through the Inter-Bank Foreign Exchange Market (IFEM) and then sell on the parallel market at stupendous profit (Uche, 2007). Twenty (20) banks lost the ability to trade on the foreign exchange market in 2002 for participating in an unethical practice of insider abuse known as round-tripping. The twenty (20) banks suspended was a significant number as it constitutes 16% of the total banks as at that time.

Subsequently, fifty (50) banks had their licenses revoked and assets liquidated between 1994 and 2006 (Achua, 2008). In July 2004, prior to the complete liquidation, there was a total of 89 banks with 3,382 branches. The scenario was characterized by low capital base, a banking sector of many small banks dominated by a few, weak corporate governance and poor asset quality (Soludo, 2006). Before the end of 2005, about 10 banks controlled over 50% of the total assets and deposits in the banking sector (Ezeoha, 2007). The shareholders could not find merger partners and did not have the required capital base by January 2006, resulting in the consolidation of 12 banks and the others to be dissolved (Achua, 2008). Prior to consolidation, many Nigerian banks were privately-owned or family owned (Adegbite and Nakajima, 2011; Ezeoha, 2007). However, the mergers and acquisitions that took place after the consolidation reduced the number of family owned banks in Nigeria (Adegbite and Nakajima, 2011). In many instances, family owned businesses had appointed relatives and close friends to boards and management positions even when they did not have the proper qualifications and competencies (Adegbite and Nakajima, 2011). The CBN recommended that families should not own banks in attempt to increase diversification of shareholders and lessen the incidences of corruption (Adegbite and Nakajima, 2011). However, the CBN's recommendation that families should not own banks was not a law but remained a mere recommendation.

After consolidation, Union Bank had the largest capital base of approximately \$446 million, which indicated that Nigeria was not a major factor in global banking (Ezeoha, 2007). According to Adeleke (2014), in comparison with other global markets, both mature and emerging, Nigeria's banking sector is "imperfect, underdeveloped, and there is a low level of understanding about banking operations by the public and private sectors" (p. 65).

Banking industry consolidations have taken place globally, in the United States, Europe, and Asia inclusive. Thus, the phenomenon of bank consolidation is not specific to Nigeria (Ezeoha, 2007; Anya, 2015). Nevertheless, African economies and infrastructure are different from those of the developed world. However, notwithstanding the economic and infrastructural differences between Nigeria and countries of the developed world and Asia, the Nigerian banking sector consolidation policy was patterned after that of United States specifically. Thus, despite the reforms, there had been increasing incidences of staff inter-bank movement and turnover rate was going up. According to Ezeoha (2007), CBN leaders should not have modelled the consolidation after that of the United States, Europe, and Asia because the financial structure of Nigeria differs considerably.

Other developing countries have had paths similar experiences to that of Nigeria. However, Nigeria experienced financialization at a rapid rate due to the excess liquidity from foreign direct investment and oil revenues that caused the Nigerian stock exchange (NSE) market capitalization to increase 5.3 times and bank stocks to rise nine times between 2004 and 2007 (Sanusi, 2010). These events led to Nigeria's financial boom (Sanusi, 2010).

In 2009, the Nigerian economy experienced more difficulties due to the state of the global economy, and the banking system experienced a huge challenge (Sanusi, 2010). The Nigerian stock market collapsed by 70% between 2008 and 2009; following which the CBN provided eight banks with 620 billion naira (US \$3.76 billion) in an attempt to prevent systematic collapse of the entire banking sector (Adeleke, 2014; Sanusi, 2010). Additionally, leaders at CBN terminated the jobs of eight chief executives and executives of five major Nigerian banks, including

Intercontinental Bank, Oceanic Bank, Afribank, Union Bank, and Finbank, between August and October 2009 because of poor corporate governance and violation of financial ground rules (Oghojafor *et al.*, 2010; Pratt *et al.*, 2011; Sanusi, 2010). Police arrested banking chief executive officers and seized their assets (money, investments, and properties) due to their unethical practices (Gberevbie, 2012). These developments naturally was not restricted to the C-Suite, as all levels of bank staff were affected by the massive retrenchment that followed the consolidation exercise. Ironically, highly trained banking professional became sought-after by the struggling banks in other to shore-up their dwindling performance scorecards. This further aggravated the turnover within the industry, as good banking staff move from one bank to the other in search of better deals and a future in the increasingly uncertain Nigerian banking sector (Achua, 2008). Nonetheless, the banks needed assistance to prevent the economy from collapsing.

In summary, Sanusi (2010) pointed out that Nigerian banks and the Nigerian government had to learn from the banking crisis and implement measures to establish financial stability in order to develop the economy. Deficiency of investor, poor consumer knowledge, inadequate disclosure and transparency about the financial status of banks, irregular enforcement, and a weak business environment were some of the contributing factors that further weakened the banking system resulting to high rate of turnover (Sanusi, 2010; Uzoma, 2015).

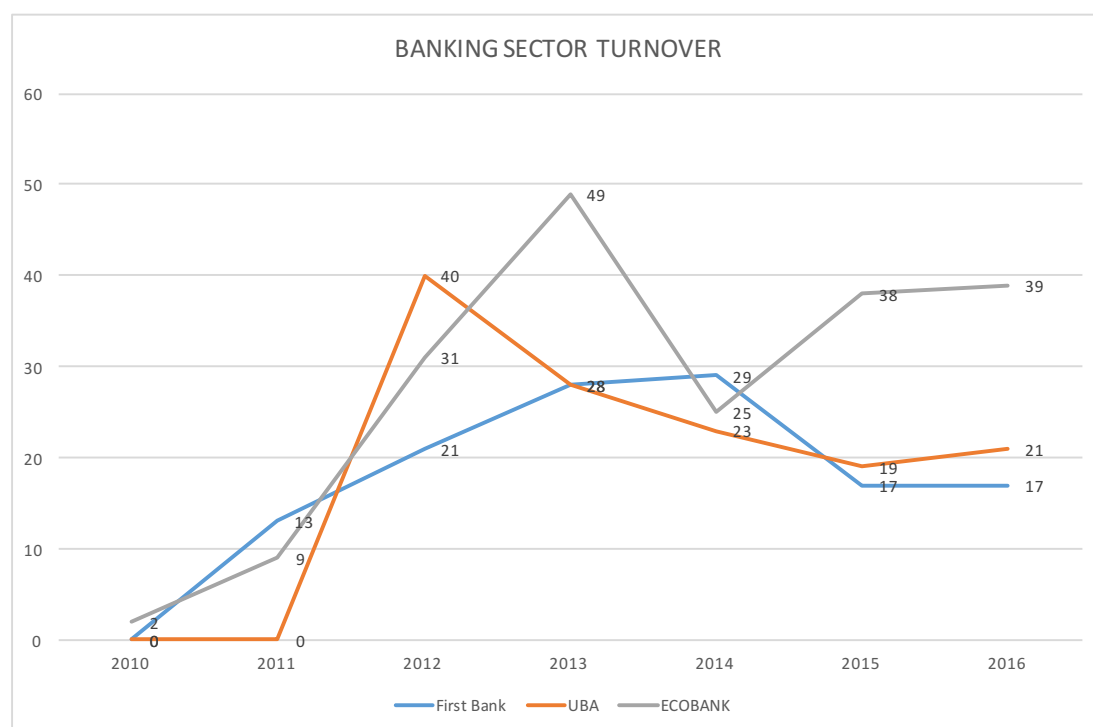
### **1.3 Problem Statement**

On Tuesday, 6 July 2004, the then Governor of the Central Bank of Nigeria (CBN), Mr. Charles Chukwuma Soludo, unveiled a 13-Point Banking Sector Reform Program targeted at revamping the Nigerian banking industry (Soludo, 2004). A key spearhead of the reform program is the order that all commercial banks must meet a minimum regulatory capital (shareholders fund) of NGN25 billion (approximately USD190 million) by December 2005. The banks were encouraged to meet the requirement through mergers and acquisitions as one of the economic growth strategy widely embraced across Africa and the world (Ellis *et al.*, 2015;

Soludo, 2004). At the expiry of the ultimatum, the number of operational banks reduced from 89 to 25 much bigger and much better banks. The licenses of 13 banks that failed to meet this requirement were revoked on Monday, 16 January 2006 (Dogarawa, 2011). The 13 banks were later liquidated by the Nigeria deposit Insurance Corporation (NDIC) through its novel Purchase & Assumption (P&A) mechanism which empowered the NDIC to take over failed banks and liquidate them piecemeal (Wabi, 2011). Ever since this epochal event, researchers have been investigating the impact of the reforms on various dimensions of bank performance including deposit, profits, dividends, and credit creation (Adedeji *et al.*, 2015; Oluitan *et al.*, 2015; Onoh and Sarah, 2017; Oshode *et al.*, 2014; Sadiq *et al.*, 2018). Though there is a sizeable corpus of research on the human resource (HR) implications of the reform, concern for HR practices at organizational level dominates this line of research (e.g., Agwu *et al.*, 2014; Akinbowale *et al.*, 2013; Gabriel *et al.*, 2015; Olalere and Adenugba, 2013; Oyeniyi *et al.*, 2014). Investigations into the psychological consequences of the reform from the perspective of bank employees is rare and far between (e.g., Awosusi and Fasanmi, 2014; Ibidunni *et al.*, 2016; Shittu, 2014). This neglect of the psychological dimensions of the consequences of the Nigerian banking reforms provides one of the justifications for this study. Thus, the interplay between two key psychological covariates (job satisfaction and turnover intention) in relation to the predictive impact of bank employees' perception of training as well as the moderating influence of job alternatives represent an important research gap.

The criterion of this study (i.e., turnover intention) is a particularly problematic but least researched issue in the Nigerian banking industry. The manifestation of turnover intention among bank employees is job hopping, a term that describes a pattern of voluntary and rapid shift of employment from one bank to another (Pranaya, 2014). The phenomenon of job hopping is known to be more frequent among private sector employees than among their public-sector counterparts (Bansal, 2014), and it is more widespread in dynamic industries and industries in transition (Tambe and Hitt, 2014). In whatever industry however, job hopping and its underlying tendency (turnover intention) portend deleterious consequences to the organizations, and as such the two problems warrant concerted attention and redress. The 2005 banking reform (as the 2004 CBN-directed reform is generally referred to

in the literature) has suffused the Nigerian banking industry with dynamism and its attendant creative disruptive consequences. Hence, at no time and in no industry in Nigeria is the problem and manifestations of employees' intention to quit became so widespread and problematic. Though data on the industry's staff turnover is scant and fragmented, a reconstruction of the turnover statistics for three of the big players in the Nigerian banking industry is revealing (see Figure 1.1). Within a five-year period (2012–2016), the three banks suffer an average of 30% staff turnover. Replacing a quitter costs as high as 150% of the quitter's salary (Omar and Ahmad, 2014), not to talk of the unquantifiable irreplaceably lost tacit banking and banking-customer knowledge quitters take away with them to the competition (Droege and Hoob, 2003; Somaya *et al.*, 2008). However, like the dearth of data on the problem of turnover in the Nigerian banking industry, likewise the turnover literature shows a paucity of research unravelling the problem for scholarship and practice in Nigeria, thereby constituting a call for its resolution, of which is one of this study direct contribution. In other words, the phenomenon represents an important knowledge gap to be investigated.



**Figure 1.1** Turnover in the Banking Sector



Addressing the problem of turnover intention necessitates a deeper look into its antecedents. According to Hom *et al.* (2017, p. 2), “job satisfaction and organizational commitment” are two central covariates in turnover research. As an individual level research, this study focuses on job satisfaction as proximal antecedent to turnover intention. Research on job satisfaction is well-established as a sub-discipline of industrial, work and organizational psychology; it has been conducted across disciplinary boundaries; and its workplace consequences well-documented (Gruneberg, 1979; Marcus, 2017). However, the “problems of fit between standard research practices in the domain of turnover research and evolutionary decisional processes” (Steel, 2002, p. 346) identified a decade and half ago still remains unsettled, as evidenced by the conflicting reports on the relationship between turnover intention and its antecedents (Cantarelli *et al.*, 2016; Homberg *et al.*, 2015; Kooij *et al.*, 2010). From the perspective of organizational practice, and as Lee (2017) rightly observed, the synergy arising from the interplay between “(a) intrinsic job satisfaction, (b) extrinsic job satisfaction, and (c) employee turnover intentions” (p. 3) are seldom appreciated in corporate management. It is therefore the position of this study that an investigation into the relationship between job satisfaction and turnover intention from the perspective of the individual bank employee will provide the needed basis for advancing both theory and practice in this important domain.

Finally, this study planned to address the apparent counterintuitive relationship between training and turnover intention. Corporate managers assume that providing training and training opportunities (which fast-track employee growth and professional development) will not only address problem of skill shortage and its competitive implications but also serve as a basis for talent retention (D'Amato and Herzfeldt, 2008; Festing and Schäfer, 2014; Glen, 2006; Govaerts *et al.*, 2011; Ibidunni *et al.*, 2016). In other words, providing employees with training and training opportunities was assumed to lead to job satisfaction among the employees, which will in turn obviate turnover or reduce it to the barest minimum. However, the reality on the ground in the Nigerian banking industry is the inversion of this assumption. While banking employees seems to be generally happy post-training, the attendant satisfaction they usually report does not stop them from leaving their current employers whenever better opportunities present themselves. In fact, trained

employees seem to be more predisposed to voluntarily quit than non-trained ones. This behavior is reinforced by the practice among the banks of luring trained employees from one another through promises of better employment terms. This practice encourages employees to stay with one bank only as long as better alternative offers are not available. In the context of the banking sector in Nigeria, a review by the researcher shows that there is lack of empirical evidence concerning the relationship between job satisfaction and turnover intention. Therefore, in view of this reality, this study seeks to unravel this apparent counterintuitive relationship between job satisfaction and turnover intention by suggesting and investigating the *availability of job alternatives* as a moderating influence as a factor accounting for such counterintuitive relationship in Nigeria as it is a knowledge void in the current literature.

#### **1.4 Research Objectives**

Based on the Research Problem Statement articulated in Section 1.3 of this thesis, the aim of this study is to examine the impact of Training on Turnover Intention through Job Satisfaction moderated by job Alternatives. To address some of the issues raised in the problem statement the following research objectives were identified and formulated:

- i. To investigate the relationship between training and turnover intention in the Nigerian banking sector.
- ii. To investigate the relationship between training and job satisfaction in the Nigerian banking sector.
- iii. To assess the mediating effect of job satisfaction on the relationship between training and turnover intention in the Nigerian banking sector.
- iv. To assess the moderating effect of job alternatives between job satisfaction and turnover intention in the Nigerian banking sector.

## **1.5 Research Questions**

As identified in Section 1.3 of this thesis, the effect of training on turnover intention with job satisfaction as mediator, job alternatives as moderator, provided an opportunity for a comprehensive survey in the Nigerian banking industry. This overall purpose provided the basis for the research objectives listed in section 1.4 above. On the basis of the research objectives, the following research questions were formulated as guides to the conduct of this study:

- i. What is the relationship between training and turnover intention in the Nigerian banking sector?
- ii. What is the relationship between training and job satisfaction in the Nigerian banking sector?
- iii. Does job satisfaction mediate the relationship between training and turnover intention in the Nigerian banking sector?
- iv. Do job alternatives moderate the relationship between job satisfaction and turnover intention in the Nigerian banking sector?

## **1.6 Scope of the Study**

This study examines the mediating effect of job satisfaction in the relationship between training and turnover intention and the moderating role of job alternatives in the job satisfaction–turnover intention relationship. The variables investigated in this study have wide application and cover vast interdisciplinary areas of inquiry in the domains of personnel psychology and workplace relationships. Thus, there is the need to set clear boundaries within which the results of this study can be appreciated by the user communities.

With regards to the criterion of the study (i.e., turnover intention), the extant literature differentiates between turnover and turnover intentions. The former, divided into voluntary and involuntary turnover, is a historical phenomenon and refers to staff attrition rate or the rate at which staff leave the services of their

employers (Griffeth, Hom and Gaertner, 2016; Hom *et al.*, 2017; Rubenstein *et al.*, 2018; Tellez, 2014). The latter is the measure of the plan, either by individual employees or by their employing organization, to disengage or be disengaged from the services of the organization (Cho and Song, 2017; Huang *et al.*, 2017; Lai *et al.*, 2018; Lee, 2017; Shukla and Srivastava, 2016; Treglown *et al.*, 2018). The scope of this study with regards to turnover intention is restricted to the plans by banking employees to leave the services of their employers.

Similarly, the predictor variable of this study (i.e., training) is a widely researched construct with wide coverage in organisation studies in terms of the outcomes it is believed to influence (Choi and Yoon, 2015; Long *et al.*, 2016; Torraco, 2016). Most extant studies sought to measure the effects actual training had the performance of employees or other outcomes of interest using the pre- and post-training methodology. In this study however, the measure of interest is the effects of employee's perception of training opportunities which are available to employees or which they already enjoyed in the past (Ashcroft *et al.*, 2003; Chambel and Castanheira, 2012; Dysvik and Kuvaas, 2008; Ogunjinmi *et al.*, 2014) on their intention to sever employment relationships. Thus, this study is restricted to the perceptual influence of training and not on the differences acquisition of knowledge, skills or other competences have on employee and organisational outcomes.

With regards to job satisfaction as employees' level of contentment with their jobs, the extant literature as summarised in Hom *et al.*, (2017) indicates that it is measured either as a perception of the employee or via proxies such as commitment and job performance, and the literature with regards to the banking sector is deep (e.g., Ali and Saifullah, 2014; Antonakis and Trivellas, 2014; Hasnain, Alam and Hasan, 2014; Lee, 2017; Usmani and Jamal, 2013). In this study, our investigation is restricted to the conceptualisation of job satisfaction as employees' perception of both the intrinsic and extrinsic aspects of the phenomenon.

The moderating variable in the study (job alternatives) was treated not as the number of job offers available in the market as at the time of the research but as the employee's perception of the availability of other job positions easily accessible to

him or her (Dardar, Jusoh and Rasli, 2012; Huang *et al.*, 2017; Hunter and Hunter, 1984; Ng and Feldman, 2012). The stronger such a perception being held by the employee, the more likely that such an employee will seriously entertain quitting his job, and the weaker the perception the less the employee will contemplate severing his or her current employment. Thus, *job alternatives* as mediating variable was also treated as a perceptual phenomenon and investigated as such.

Finally, with regards to scope delimited by context or location, the geographical approach was used. All the 21 Nigerian commercial banks were clustered into the existing six geographical location or zones. Geographic region as the population in each region shows the heterogeneity within the population and homogeneity between the clusters. Hence this study divided commercial banks according to their geographical location. These geographical regions are considered as clusters. The geopolitical regions are north-central, north-west, north-east, south-east, south-west and south-south. For the current study, the researcher randomly selected south west region from the six geographical locations. The researcher further selected Lagos state randomly and it so happened that Lagos is the former seat of government and till today it serves as the commercial hub of the country with the highest concentration of bank branches and perhaps one of the fastest growing economy in the world. There are 21 commercial banks in Nigeria out of which the current study considered the top 3 banks according to their number of branches. These banks are First bank with 750 branches, UBA with 626 branches followed by ECO Bank with 180 branches all over Nigeria. Managerial and non-managerial employees, meaning all the front-line managers, cashiers, assistant managers and the branch managers in the banking sector were selected as the population because the industry has been facing a significant level of job turnover among these employees and across levels.

## **1.7 The Significance of the Study**

Most of the studies on turnover intention were carried out in the United States of America and Europe (Ramesh and Gelfand, 2010; Tymon *et al.*, 2010). Turnover

intention and its causes in Nigeria and Nigerian banking sector in particular have received limited attention from researchers and scholars. Moreover, despite the many studies that have been conducted, no clear reason for turnover intention has yet been established (Takusi, 2010). Against this background, this study is significant because it explores the training role, mediating and moderating effects on job satisfaction and turnover intention among employees in a developing country, particularly among the employees in the Nigerian banking sector.

Significance of this study from the theoretical point of view is where Affective Events Theory (AET) of Weiss and Chroponzano's (1996) was modified. Affect-driven behaviours (job alternatives) served as moderators rather than a criterion, without negating the possibility of it being a criterion.

The AET has been supported in a multitude of research across industries, issues and climes, and methodologies, with Wegge *et al.*'s (2006) and Beasley and Jason (2015)'s work as a comprehensive example. AET most importantly serves as a framework that integrates the constructs investigated in this study. This is also evident as it enhance the existing theoretical literature on turnover intention by identifying the implication of training on job satisfaction and turnover intention. Equally, this study contributes in dwelling into the main causes of turnover intention in the Nigerian banking sector by developing a clear understanding of the role of training, job satisfaction, the availability of job alternatives on turnover intention.

Another significance of this study is the methodology used. The present study used multi stage sampling technique (four stages) to collect the data from respondents. According to Neuman (2009), multistage can be done through combining two or more sampling strategies to extract sample from the population. Therefore, for this current study, a multistage sampling procedure was used. Therefore, the researcher first identifies clusters, sub clusters, groups or organizations, and obtains names of individuals within those clusters using random sampling. This robust strategy adds to the significance of this study

The outcome of this study will also benefit different practitioners and stakeholders in various ways, such as assisting the management in the Nigerian banking sector to formulate more effective policies and programs that could help to retain skilled and talented employees. Policy makers could benefit from the findings of this study that has provided them with pertinent information that could be used in formulating labor friendly policies that will enhance employee training and hence, reduce intention to leave the organization for alternative employment. Finally, the research is significant in another dimension because it highlights issues and directions that are required to increase the importance of training on job satisfaction and turnover intention among employees.

## **1.8 Operational Definitions**

There are a number of terms that are frequently used in this thesis. In this section, some brief definitions of these terms are provided. Elaborate explanations are provided in chapter two (2) which is the literature review chapter.

### **1.8.1 Turnover Intention**

Turnover intention could be referred to the extent to which an employee intends to discontinue service with an organization (Faragher, 2008). This research adopted the scale of Hinshaw and Atwood, (1984) considering its reliability and wide spread use by researchers. Consequently, the concept hereby operationalized the construct on the basis of employees' turnover decision or intent, foreseeable future, plans of leaving and having stayed in one position for so long.

### **1.8.2 Training**

Training is the systematic development of the knowledge, skills, and attitudes required by a person in order to effectively perform a given task or job (Chmiel, 2008). The measurement this study used is that of Noe and Wilk (1993) this is for the fact that over the years it has been found to be reliable and widely used. The construct is being operationalized based on the fact that training programs help the employees in personal development, network with cohorts and other employees, improve capability to perform better, reaching career objective, attainment of pay rise and getting along with colleagues.

### **1.8.3 Job Satisfaction**

Job satisfaction is an attitudinal variable that reflects how people feel about their jobs overall, as well as how they feel about various specific aspects of their jobs (Spector, 2006). It could also be defined as worker's personal feelings at the working place. Armstrong (2003) defines job satisfaction as the degree to which an employee feels positively or negatively about his or her job. This is a measure to determine the positive and negative feelings about one's work and to identify the intrinsic and/or extrinsic appearance or outcome of one's work (Bhuiyan, 2002) However, here the researcher adopted the short form of Minnesota satisfaction questionnaire developed by Weiss *et al.* (1967) and Grigoroudis and Siskos, (2010) which is a 20-item scale. The researcher operationalizes the construct in order to look at job satisfaction in terms of achievement, ability, authority responsibility, policies and procedures, status, compensation.

### **1.8.4 Job Alternatives**

Iverson, (1999) defined job alternatives as the opportunities that are related to availability of alternative jobs within and outside the banking sector. Accordingly, the current study adopted and modified the scale by Lee and Mowday (1987) and



Thatcher *et al.*, (2002). These studies used the same set of questions and they were found to be reliable, in addition they have been used and cited by many researchers. Therefore, in this study the construct is operationalized on the basis that there may be many job opportunities and there may be jobs available which are similar to what the employee or staff are doing.

## **1.9 Organization of the Thesis**

This thesis is structured into five chapters. Chapter one contains an introduction to the study whereby it provides the background of the study and describes the essential motivation behind this study. The problem statements are determined in this chapter. This chapter describes the purpose and objectives of this study. A short explanation on critical terms to be used throughout this study, the study questions, significance of the study and the scope of the study are also provided in this chapter. Finally, the variables that were used in this study are contained and defined in this chapter.

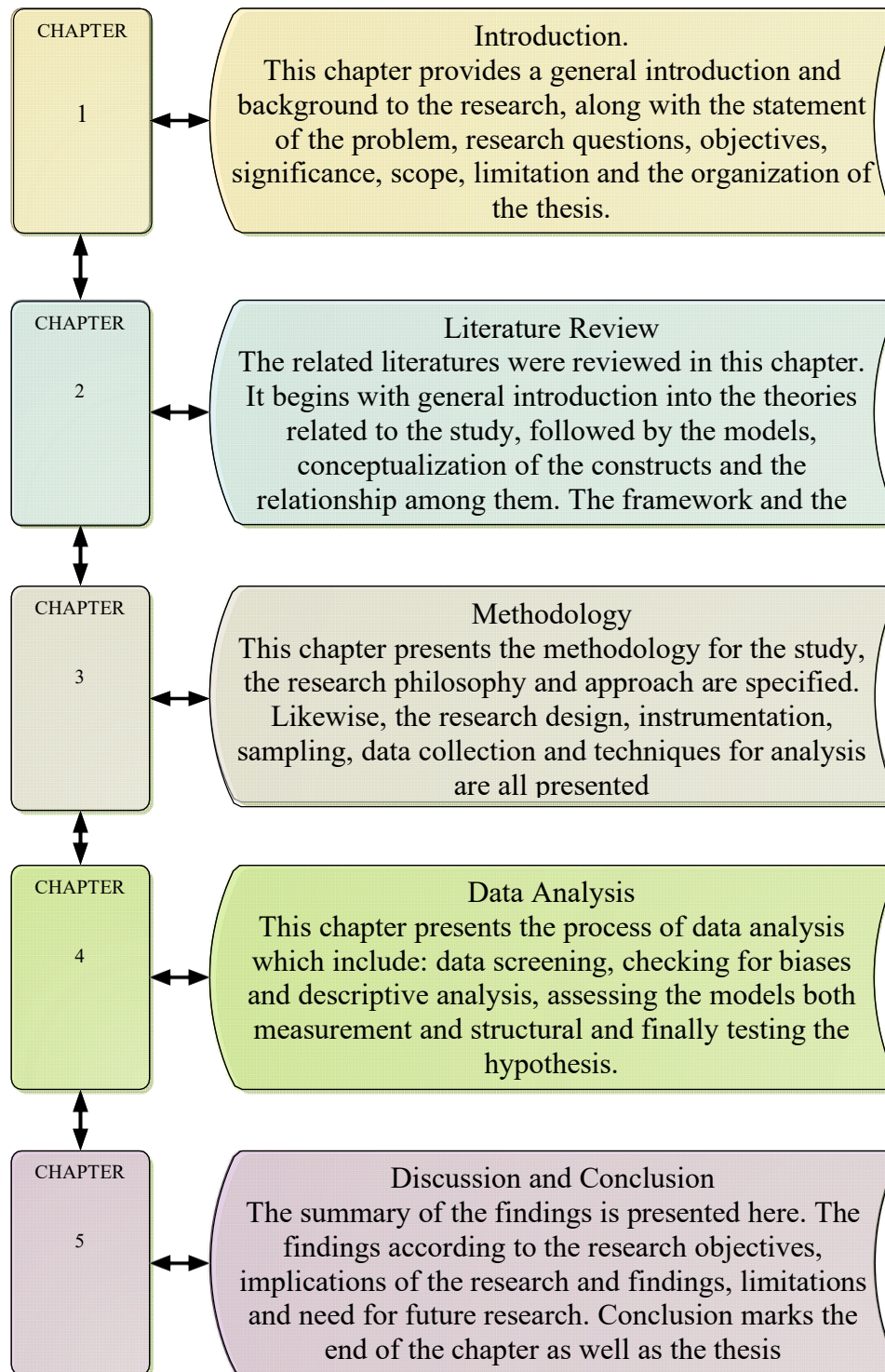
The second chapter expounds on the relationship between training and turnover intention, the mediating effect of Job satisfaction is also looked upon, at the same time the moderation role of job alternative is been reviewed too. Understanding or research on turnover intention has shifted from that of a necessary evil to that of survival necessity as far as the world of banking is concerned. Also, the theories are being discussed vis-à-vis the related models. Job satisfaction and its related theory and models have been explained. Nevertheless, the relationship between variables according to various studies is also presented. The concept of training has also been reviewed as well as the conceptions of some authors on Job alternatives.

Chapter three enumerates the research methodology used. These includes the method and research design deployed, the underpinning theories, the theoretical framework which is the basis of this study. The research design, the instrument used and so on. The nature of data, sampling design, and data collection method and lastly

the tool used for the analysis. The theoretical framework in this study is born out of the literature review of the previous studies.

Chapter four presents a detailed account of the data and the analyses carried out in the study. The discussion covered the data cleaning process, descriptive analyses, and the tests of the measurement and structural model in the PLS-SEM, along with the test of moderation and mediation.

Chapter five provides discussions on the findings of the study. The chapter starts with a general overview of the research, followed by discussions on each component of the research findings as they relate to the research objectives, and the existing literature. The chapter also discussed the contributions of the study at the same time highlighted the limitations of the study. Suggestions for future researches were also provided in the chapter. Figure 1.2 presents a graphical illustration of the organization of the thesis.



**Figure 1.2** Thesis structure

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