

INFLUENCE OF OCCUPATIONAL STRESS, MARITAL STATUS AND LENGTH OF SERVICE ON EMPLOYEE TURNOVER INTENTION AMONG NURSES

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Abstract

Influence of occupational stress, marital status and length of service on employee turnover intention was explored. A 2x2x2 factorial design was adopted for the study. Participants were 428 (male and female) nurses from two hospitals in southeast Nigeria. Their age ranged from 25-60years. Two instruments were used in the study. The Nursing Stress Scale (NSS) developed by Gray-Toft and Anderson (1981) was adopted to measure occupational stress and a 13-item Turnover Intention Scale (TIS) was developed by the researcher to assess workers' degree of intention to quit their jobs. Analysis of Variance (ANOVA) statistic was employed to test for significance of the stated hypotheses. The result of the analyses showed that employees with high occupational stress differed in their report of turnover intention from their counterparts with low occupational stress. Married employees demonstrated higher intention to quit their jobs than single employees ($P < .001$). Employees with short years of service manifested higher turnover intention than those with longer years of service ($P < .001$). Implications and limitations of the study were highlighted and suggestions for further study were made.

Keywords: Occupational stress, Nurses, turnover intention.

INTRODUCTION

Over the years, there have been considerable researches on understanding why employees leave organizations. Organizations are eager and preoccupied with maintaining good performers and researchers and practitioners are also interested in finding which variable cause employees turnover intention. According to social exchange theory, organizations and employees must be in a reciprocal relationship (Brief & Motowidlo, 1986). Positive organizational support is one of the social exchange variables used to describe exchange relationship between the organization and the employees (Wahab, Cheong, Shamsuddin, & Adbullah, 2014). This construct imply that employees form a general belief about the extent to which organizations value their contribution and care about their well-being. One notable outcome when the organization and the employee relationships are not incongruent is turnover intention (Almalki, FitzGerald, & Clark, 2012)

Currently there have been increased researches on turnover intention among researchers (Mosadeghrad, 2013; Wong & Tay, 2010). This unending research on this direction especially on nursing profession is because nursing is a sensitive profession and nursing turnover not only affect the management in terms of labour costs but it decreases cohesiveness of the work unit, decrease work satisfaction, and reduce quality of patient care (Arshadi, 2011). Turnover intention means one's behavioural thought of quitting his job. It predicts the actual turnover in organization (Wong & Tay, 2010).

Occupational stress and turnover intention

Researchers globally identified occupational stress as the major factor associated with technological advancement especially in health industry (Manistitya & Fongsuwan, 2015). Thus, unfulfilling work conditions which prevent workers from fully realizing their own potential and developing their human capacities become stressor (Wong & Tay, 2010). Occupational stress occurs because job demands are much on the workers and quality of work life is affected (Almalki, et al, 2012). Nursing is a highly stressful occupation which affects the physical and mental health of nurses. Occupational stress among nurses is the result of exposure to a combination of aversive working environment and personal demands (Chiang & Chang, 2012).

Numerous researchers have related occupational stress among nursing professionals to some negative job behaviours such as lower job satisfaction, low commitment, absenteeism (Blaauw, Ditlopo, Maseko, Chirwa, Mwisongo,

Bidwell, Thomas, & Normand, 2012; Zadeh, Mansoori & Farid, 2008) with their resultant effect on thought of leaving the organization (Chiang & Chang, 2012; Mosadeghrad, 2013). However, these studies were among the Western and Asian countries (Adib-Hajbaghery, Khamechian & Alavi, 2012; Leite & Maslach, 2009) with few studies on the African countries (Blaauw, et al., 2013; Zadeh, et al., 2008). Surprisingly none of the studies attempted to examine the influence of occupational stress on turnover intention among Nigerian nurses despite the ever increasing societal demand on nurses of our time. It is therefore hypothesized that:

Hypothesis 1: There would be no statistically significant difference in turnover intention between nurses who experience high occupational stress and those who experience low occupational stress.

Demographic variables; Marital status, Tenure and Nurses turnover intention

It is worthy of mentioning that though aversive work conditions can cause job stress, individual factor can either strengthen or weaken its effect (Hwang & Chang, 2008). Researchers have realized that personal constrains are important in the study of stress and turnover intention (Hwang & Chang, 2009) since some issues like marital status, length of service, gender, age can either increase or reduce the propensity to leave nursing work (Tourangeau & Cranley, 2006). Previous researchers (Amlek, et al 2012) found significant relationship existing between turnover intention and demographic variables.

On the contrary, Miller (2007) found no significant differences in the relationship between job satisfaction and nurse's intention to leave as a result of demographic variables of age, level of education, ethnicity, tenure in nursing, and/or job tenure. It is therefore hypothesized

Hypothesis 2: There would be no statistically significant difference in turnover intention between married and single nurses.

Hypotheses 3: There would be no statistically significant difference in turnover intention between nurses with long years of service and nurses with short years of service.

METHOD

Design of the study

The design for the study is 2x2x2 factorial design. This is appropriate because the present study has three independent variables, each existing on two levels.

Participants and procedure

A sample of 428 nurses from two major hospitals in Nsukka and Enugu metropolis participated in the study. The employees were sampled after a necessary rapport has been created between the administrators of the hospitals and the researcher. Out of this number that participated in the study, 87% were females while 23% were males, their ages ranged from 25 to 60 years, with average age of 38 years. Only the individual employees with an organizational tenure of 2 years and above were considered for analyses. This period of time is enough opportunity for workers to adapt and know the job demand on them. Those within 11 to 30 years of nursing experiences were designated long years of service while those within 2 to 10 years of nursing experience were designated short years of service. Participants who were married were 230 while 198 were single.

A total number of 467 copies of the scale were administered to the respondents in their various places of work. Out of this number, 26 copies got lost. Among the numbers returned, 13 copies were discarded because of improper completion and only 428 copies were considered for analyses.

Instruments

Occupational Stress

Occupational stress was measured with the 34-item Nursing Stress Scale (NSS) developed by Gray-Toft and Anderson (1981) to measure such stressors as death and dying, conflict with physicians or supervisors, inadequate in dealing with emotional needs of patients, lack of support concerning the treatment of patients and excess workload. It is a self-report scale with a 4-point Likert-type response format ranging from 1 = Never to 4 = Very frequently. Cronbach alpha of .66 was obtained for the instrument in the present study. Higher scores represent higher manifestation of occupational stress among nurses.

Turnover Intention

Employee intention to leave their jobs was measured using a 13-item Turnover Intention Scale (TIS) developed by the researcher. Development of this scale was

based on expansion of existing items to measure behavioural intention to leave jobs (Barlow & Zangoro, 2010) to include some antecedents of turnover in measuring turnover intention. It is a self-report inventory with 5-point Likert –type response format ranging from 5) = Strongly Agree to 1) = Strongly Disagree. Consequently, a 27 – item scale was subjected to content validity by 8 expert judges from department of Psychology, University of Nigeria, Nsukka. Following majority recommendation by the judges, 15 items were selected as being appropriate for pilot study. The responses from the pilot study were subjected to item analysis to determine item consistency. Thus, 13 items had a correlation coefficient of .30 and above and therefore were selected for the main study. A split half reliability was also carried out with $r = .78$. Cronbach alpha of .88 was obtained for the present study. Higher scores indicate higher manifestation of the thought of turnover.

Data Analysis

Analysis of Variance (ANOVA) statistic was employed for data analysis. This is appropriate because the study has three independent variables, each varied in two levels.

RESULTS

The descriptive statistics are reported in Table 1, while the results of interactions among the independent variables on the dependent variable are summarized in Table 2.

Table 1: *Descriptive statistics of the various groups of nurses on turnover intention*

Groups	Category	Number (N)	Mean	Standard Deviation
Occupational Stress	High	276	89.56	18.50
	Low	152	58.77	16.72
Marital status	Single	195	52.75	16.44
	Married	230	66.10	12.68
Length of Service	Long	225	50.78	15.58
	Short	203	65.61	13.30

Note: the higher the score, the higher the thought of leaving the job.

Table 2: Summary of Occupational Stress X Marital Status X Length of Service Analysis of Variance on Turnover Intention.

Sources of Variance	Sum of Square	df	Mean Square	F	Significance Level
Occupational Stress (A)	13341.01	1	13341.01	79.74	*
Marital Status (B)					
Length of Service (C)	16493.01	1	16493.01	98.58	*
AXB	20953.18	1	20953.18	125.24	*
AXC					
BXC	59.61	1	59.61	0.36	
AXBXC	3.27	1	3.27	0.02	
Error	497.93	1	497.93	2.98	
	3.91	1	3.91	0.02	
	67090.18	401	167.31		
Total	118442.14	407			

Note: * = $p < .001$

The result of the analyses showed that there are three significant main effects. First, the output of the analysis of variance revealed a significant difference in turnover intention measures when nurses were classified according to the level of occupational stress experienced. Those that experienced higher stress reported higher mean score ($M = 89.56$, $SD = 18.50$) when compared to their counterparts that experienced lower stress ($M = 58.77$, $SD = 16.72$). However, the finding failed to confirm the first hypothesis and therefore was rejected. The second null hypothesis was also rejected since married nurses reported higher mean score ($M = 66.10$, $SD = 12.68$) than single employees ($M = 52.75$, $SD = 16.44$). The result equally indicated differences in turnover intention of nurses with long years of service and those with short years of service. This leads to the rejection of the third null hypothesis. The result showed that nurses with short years of service had

more intention to turnover ($M = 65.61, SD = 13.30$) than those with long years of service ($M = 50.78, SD = 15.58$). The findings revealed no interaction effects of any kind. Thus the two-way interaction and the three-way interaction were not significant.

DISCUSSION

Opposing the first hypothesis, experiences of occupational stress, depending on the level lead to the nurses thought of leaving the job. Those nurses that experience higher occupational stress reported higher intention to leave. This result is in line with Furnham's (2001) observation that when there is a mismatch between the work environment and the personal variables, it promotes strain and stress leading to attempt to resolve the problem. In the same vein, Almalki, et al. (2012) found that occupational stress was positively associated with nurses' turnover intentions. Similarly, The result confirmed Chiang and Chang (2012) findings although the authors classified the participants' scores into high-strain, active, passive, and low-strain job groups with mediating role of social support. According to them when the level of social support is high, turnover intention of the nurses will decrease despite the group. Also, Adriaenssens, De Gucht and Maes (2013) recorded that changes over time were found in predictors and outcomes of turnover intention. Wuh, Chi, Chen, Wang and Jin (2010) posit that occupational health education and occupational training programmes may be necessary to improve the knowledge and ability of nurses to cope with job demands and reduce occupational stress.

The result did not confirm the second hypothesis that married nurses would not differ significantly with the single nurses in turnover intention. The result seems to corroborate with Adib and Alavin (2012) findings that married nurses are more affected in intention to leave because they cannot prioritize career over family life. This is in line with Esmer's (1991) finding that society encourages women's participation in the work provided that family does not suffer as a result of that. This can be attributed to our societal view of women as home makers, thus any activity contrary to this primary role of women is disregarded. However, McNall, Masuda & Nicklin (2010) were of the view that the availability of flexible work arrangements such as flextime and compressed workweek seems to help employees experience greater enrichment from work to home, which, in turn, is associated with higher job satisfaction and lower turnover intentions.

Contrary to the above findings, Lee, et al. (2013) purported that being single is a predictor of nurse intention to leave under stressful working conditions. A

possible explanation for this finding is that the nurses who have never married were younger compared to the other groups so they may not have the required clinical and life skills to cope with their working environment when it differed from their expectation. Additionally, nurses who have never married may have less family responsibilities so they do not have to consider moving family members when transferring to another organization (Ahmadi, 2006).

The present study also did not confirm the third hypothesis that there would be no statistically significant difference between short years of service and long years of service on turnover intention. Consistent with Alameddine, Selah, El-Jardali, Dimassi & Mourad's (2012) finding, high levels of burnout, lower level of education and low tenure were all associated with increased likelihood to quit. Turnover intention decreased as the years of experience increased. This finding corroborate with Al-Hussami, Darawad, Saleh, & Hayajneh (2014) findings that nurses less likely to report intent to stay were younger, unmarried, with less years of work experience and were not working towards a higher degree. They argue that a direct proportional relationship exist between nurses job satisfaction and their intention to stay. These findings are in consistent with prior researchers (Cortese, 2013; Hart, 2005; Tourangeau & Cranle, 2006). It could be argued that nurses with longer years in their jobs may have become used to their work, duties, co-workers, general working environment and the organization's system; as a result, they have developed a high level of commitment to their work, position and organization. Thus, they do not intend to leave their organization.

Implications for practitioners and researchers

It has been well established that employee withdrawal behaviours especially turnover are costly to organizations (Kent, Blair & Rudd, 2010) and that intention lead to real behaviour (Wong & Tay, 2010). This implies that any organization that wishes to retain valued employees should not overlook any personal or environmental factor that will lead to thought of leaving. Management of organizations that have married women as employees should consider situational factors that will act as buffer of stress experienced by married employees. McBride (1990) noted that stress factors in the lives of working mothers are multiple stresses. This suggest that management as well as practitioners should include such factor as childcare services to reduce role conflict and role strain experienced by working mothers.

Limitations of the study and recommendations for further research

One of the limitations of this study is that it lacks the potentials to account for causality. Randall, Croppanzano, Bormann and Birjulin (1999) opined that longitudinal studies are needed to address such problems. The present study capitalized on the antecedents of turnover intention to minimal organizational and personal variables. Such variables as occupational stress, marital status and tenure could not have predicted turnover intention among nurses. There is certainly need for further work which can tie the extensive turnover literature to actual interventions.

CONCLUSION

The world is on technological movement. This has put many organizations in technologically induced stress. Naturally, at a time like this, employees would always want to maintain a comfort zone, thus the thought of looking for a less stressful job. Hospital managers should develop and apply appropriate policies and strategies to reduce occupational stress and consequently nurses' turnover intention. Occupational health education and occupational training programmes may be necessary to improve the knowledge and ability of nurses to cope with job demands and reduce occupational stress.

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**COPING ABILITY ON TURNOVER INTENTIONS AMONG
EMPLOYEES OF POST-CONSOLIDATION BANKS IN NIGERIA: ARE
THERE GENDER DIFFERENCES?**

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Abstract

The coping ability of bank employees could serve as a major factor that can limit the rate of turnover intentions among bank employees. This study therefore, investigated the extent to which coping ability predicts turnover intention among bank employees. It also examines gender differences in turnover intention among bank employees. Using an accidental sampling technique, 148 bank employees (81 males; 67 females), selected from 7 commercial banks in Ondo State, Nigeria, participated in the study. Results of the multiple regression revealed that gender significantly predicted turnover intention; with female employees showing higher tendency than males. Coping ability significantly predicted turnover intention such that bank employee who could cope effectively with the challenges on the job reported a significantly low level of turnover intention. Therefore, management and human resource personnel of various banks in Nigeria should design intervention strategies to enhance workers' ability to cope with job stress in order to reduce turnover intention.

Keywords: Gender, Bank employees, Coping ability, Turnover intention, Post-consolidation Banks.

INTRODUCTION

Nigerian banking industries are witnessing high rate of turnover as regards their employees (Balogun & Olowoduoye, 2012; Ogungbamila, Balogun, Ogungbamila & Oladele, 2014; Ojedokun, 2008). This is because of the economic problems in which most of the banks in Nigeria are now facing as a result of financial inefficiency, liquidation, corruption and other forms of indiscipline (Yahaya, Opekun & Idowu, 1996). These problems have prompted most of the employees in Nigeria banks to want to quit their job for another. It is generally believed that employees are the main pillars and the most important factors in driving the success of the organization, the aims and objective of the organization will not be achieved in a situation whereby these employees think of leaving their jobs and organization (turnover intention). This is because turnover intention has been viewed as a negative job attitude that could lead to employees' turnover (Abbasi, Hollman, & Nayers, 2008; Balogun & Olowoduoye, 2012; Oginni, Afolabi, & Erigbe, 2013).

In its simplest form, turnover intention or intention to quit or leave is defined as an individual desire or willingness to quit or leave employer organization (Elangovan, 2001; Tett & Mayer, 1993). Previous studies indicated that loss of employees had a negative effect on the organization in terms of its productivity, recruitment, hiring and training costs (Balogun & Olowoduoye, 2012; Ogungbamila et al., 2014; Ojedokun, 2008). Apart from this, Soludo, (2004) submitted that globalization is a major factor that contributed to turnover intention in the banking sector and has raised some challenges for those banks that emerged after merger and acquisition. These developments made most banks in Nigeria and the ones in Ondo State to shift from transaction based model to sales or service model (Ojedokun, 2008). Thus, increasing the responsibilities and workloads of the employees in the banking sector which in turn may lead to intention to quit their jobs and organizations.

Intention to quit job is a persistent problem in every organization, but it may be more rampant among bank employees (Ogungbamila et al., 2014). Turnover intention has constituted a great problem to Nigeria banking industries because of the negative consequences it has on the organization in terms of selection and training of new workers, recruitment, low competition, disruption of services among others (Abbasi, et al., 2008; Ogungbamila et al., 2014; Miler, 2010; Wagner, 2010). These negative consequences have prompted researchers and scholars to consider turnover intention area as a viable area of research

According to Price (2001), intention to leave the organization entails more than intending to quit the location, but the work role, the job, and also the organization. Turnover intention has been found to be one of the major determinants of turnover behavior (Price, 2001). Therefore, when bank employees' turnover intention is not adequately managed, it might result to high loss of employees. This in turn can lead to work overload, mistrust, interpersonal conflict, and disruption in workflow (Lee, 2007; Mustapha & Mourad, 2007; Miller, 2010; Wagner, 2010). Psychological distress, reduce productivity, quality of service and increase recruitment cost were also noted as some of the consequences of turnover intention (Mustapha & Mourad, 2007; Powell & Reginald, 1992).

Past studies on turnover intention focused more on psychological factors (Balogun & Olowoduoye, 2012); job insecurity (Ojedokun, 2008); perceived inequality and perceived insecurity (Owolabi & Babalola, 2011) as some of the major determinants of turnover intention among bank employees in Nigeria. There is paucity of research on the influence of gender differences and coping ability on turnover intention. The present study therefore, aims to fill the above stated gap.

One of the major factors that can determine bank employees' turnover intentions is gender. Gender, as defined by Julie and Elizabeth (2010), is a social construct that ascribes different qualities and rights to women and men regardless of individual expense or desires. Most of the studies reviewed on gender differences in turnover intentions provided mixed results. Studies showed that women had a high level of turnover intentions than their male counterparts (Moncrief, Babakus, Cravens & Johnson, 2000; Miller & Wheeler, 1992; Schul & Wren, 1992). The reason for these results according to them was that women often get dissatisfied with their job whenever they are faced with a lot of job stress. Donnelly and Quirin (2006) found that women had higher intentions to leave the organization than their male colleagues because they often experienced a greater number of shocks such as pregnancy and child birth.

Contrary to above results on gender and turnover intention, Smith and Calasanti, (2005) found that men had higher level of turnover intention than the women. However, some researchers reported that there were no gender differences in intention to leave the organization (Ucho, Mkavga & Onyishi, 2012; Weisberg & Kirschenbaum, 1993). Going by the mixed results on gender differences in turnover intention, there is a need to further examine the extent to which gender predict turnover intentions among bank employees, especially in Ondo State,

Nigeria. This is because there were inconclusive results by the past researchers on gender differences in turnover intention.

Coping ability, which is defined as cognitive and behavioral processes designed by an individual to manage and deal with specific external or internal demands in a taxing or stressful situation, may be an important factor in turnover intention (Folkman & Lazarus, 1988b; Lazarus, 2000). According to Ryan (1996), four strategies can be used to understand the concept of coping ability of an individual. These are; changing one's psychological condition, physical condition, behavior and work environment. While, Osipow (1998), submitted that coping behavior is self-care behavior.

From the above literatures, there may be a positive relationship between coping ability and turnover intention. Therefore, if bank employees have high coping ability, the level of turnover intention may reduce. According to Forsyth and Polzer-Debruyne (2007), coping ability enhanced job satisfaction and reduces employees' level of turnover intention. House (1995) reported in his study that social support provided a better platform for an employees' coping ability. He opined that, employees who received high social support were more willing to cope and stayed with their organizations. Factors like productive and satisfying use of recreation and leisure time (e.g. watching TV, engaging in personal activities .etc.) has been identified by Cummings, Greene, and Karraker (1991) as an effective coping ability in reducing turnover intention. Past studies have also revealed that lack of job control and job demand on the part of bank employees served as a strong factor that predicted bank workers' inability to cope with their job, especially when these factors (job control and job demand) exceeds the employees coping ability, thereby resulting to negative job attitudes such as turnover intention (Adebayo & Ogunsina, 2011; O'Doriscoll & Cooper, 2002).

Hypotheses

1. There will be a significant gender difference in turnover intentions among bank employees; with females showing higher intention than males.
2. Coping ability will significantly reduce turnover intentions among bank employees.

METHOD

Design and participants

This study adopted a cross-sectional survey design. Using purposive and

accidental sampling techniques, 148 bank employees, whose ages ranged between 21 and 52 years ($M_{age} = 31.78$; $SD = 4.99$), were selected from 7 commercial (Skye, Access, Zenith, Keystone, First, Eco and UBA) banks in Akure, Ondo state, Nigeria. The participants comprised 67(45.3%) females and 81(54.7%) males. In the case of marital status, 77 (52.0%) were single, while 71(48.0%) were married. With regard to educational qualification, 2(1.4%) had SSCE\GCE, 52(35.1%) had ND\NCE. 83(56.1%) had HND\first degree, and 11(8.1%) had M.A.\M.Sc.\M.Ed. In the case of religious affiliation, 133(89.9%) were Christians and 15(10.1%) were Muslims.

Measures

Brief Cope Scale, developed by Carver (1997), was used to measure the coping ability of the participants. The scale is designed to assess participants' level of coping ability. The items used are the abbreviated version of the cope inventory scale. The Brief Cope Scale was a 28- items rated on a 4-point scale (4= I've been doing this a little bit; 1= I haven't been doing this at all). Sample items included: "I've been concentrating my efforts on doing something about the situation I'm in", and "I've been getting emotional support from others". Carver (1997) obtained a reliability coefficient of .69. In the present study, the scale had a Cronbach's alpha of .73. High score on this scale is an indication that the employee has a high level of coping ability

Turnover intention was measured using a 3-item scale from the Michigan Organizational Assessment Questionnaire developed by (Cumman, Fichman, Jenkins & Klesh, 1979). The scale measures employees thought of quitting, the intention to search for another job elsewhere and the intention to quit. The scale is scored on a 5-point scale ranging from 1 = strongly disagree to 5= strongly agree. Sample item include: "I often think about quitting". Cumman et al. (1979) obtained a reliability coefficient of .79. In the present study, the scale had a Cronbach's alpha of .86. High score on this scale is an indication that the employee has a high level of turnover intention.

Procedure for Data Collection

Permission was sought from the management of each of the banks. The purpose of the study was explained to the participants. They were also given assurance of confidentiality and anonymity of their identities and responses. They were also informed that participation was purely voluntary and that they were free to stop whenever they felt uncomfortable to continue with the research. Thirty (30) questionnaires were distributed per bank. For 7 commercial banks, a total of 210

questionnaires were distributed. Out of the 210 questionnaires distributed to those who consented to voluntary participation, 159 were retrieved; but 148 were found usable. This yielded 78% response rate

RESULTS

Results of the mean, standard deviation, and inter-variable correlations are presented in Table 1.

Table 1: Mean, SD, and Relationships among the variables

Variables	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9
1. Age	31.78	4.99	1								
2. Gender	-	-	.10	1							
3. Marital status	-	-	.49**	-.05	1						
4. Educational qualification	-	-	.36**	.09	.43**	1					
5. Job status	-	-	.32**	-.08	.29**	.52**	1				
6. Religious affiliation	-	-	.11	.17*	-.01	-.10	-.08	1			
7. Department/ unit	-	-	.23**	.10	.10	-.03	-.01	.14	1		
8. Coping ability	28.88	6.01	.04	-.01	-.07	-.07	-.20*	.01	.04	1	
9. Turnover intention	8.03	3.31	.00	.41**	.16*	.25**	.44**	-.11	.09	-.36**	1

Note: ** $p < .01$. * $p < .05$. $N = 148$. Gender was coded male = 0; female = 1. Marital status was coded single = 0; married = 1; divorced = 2; widowed = 3. Job status was coded junior level = 0; intermediate level = 1; and senior level = 2. Academic qualification was coded O'Level = 0; OND/NCE = 1; first degree/HND = 2; and postgraduate degree/diploma = 3.

Result in the Table 1 showed that gender had a significant positive relationship with turnover intention; with females showing higher turnover intention than males [$r(146) = .41, p < .01$]. There was a significant negative relationship between coping ability and turnover intention [$r(146) = -.36, p < .01$]. This implies that when there is an increase in the coping ability of bank employees, there is a low tendency of turnover intention.

In order to know the extent to which gender and coping ability on turnover intention, a multiple regression analysis was used. The results are presented in Table 2.

Table 2: Multiple Regression on Gender and Coping Ability

Predictors	β	t	R	R ²	Df	F
			.53	.28	2, 145	27.83**
Gender	.39	5.51**				
Coping Ability	-.35	-4.57**				

Note: ** $p < .01$. * $p < .05$. N = 148. Gender was coded male = 0; female = 1.

As shown in Table 2, gender significantly predicted turnover intention; with female bank employees showing higher tendency than males ($\beta = .39, p < .01$). This supported hypothesis 1. Coping ability significantly predicted turnover intention such that bank employee who could cope effectively with the challenges on the job reported a significantly low level of turnover intention ($\beta = -.35, p < .01$). This confirmed hypotheses 2. Gender and coping ability exerted a significant joint influence on turnover intention. The R^2 value shows that gender and coping ability contributed 28% to turnover intention among bank employees.

DISCUSSION

The extent to which gender and coping ability predicted turnover intention among bank employees was investigated in this study. The study also examined gender differences in turnover intention among bank employees.

The results of this study revealed that gender had a significant prediction on turnover intention of bank employees in such a way that females had significant turnover intentions than their male counterparts. The findings of the present study support most of the previous studies that found that women bank workers had significant turnover intention than their men colleague (Miller & Wheeler, 1992; Moncrief, Babakus, Cravens & Johnson, 2000; Schul & Wren, 1992). Similarly, the present study results is in consonance with Donnelly and Quirin (2006) who also reported gender differences with regard to turnover intention.

However, the present study results contradicts the findings of Weisberg and Kirshenbaum (1993), and Rosin and Korabik (1995). The authors submitted that there were no gender differences on turnover intentions. The basic explanation for the result of the present study could be the fact that, it is a general belief that women are known to be very sensitive beings and do have less control on themselves than their male counterparts especially when they are experiencing high job demands which is often expected of bank workers. Since high job demands has been linked with high turnover intention (Adebayo & Ogunsina, 2011). Another major factor that could hinder the performance of female bank

workers is family demands. This may in turn leads to intention to leave the organization. This may be because female bank employees especially the married ones may want to quit their job in a situation where they cannot strike a balance between the pressure of their family and job, thereby resulting into work/family conflict.

The results of the present study also revealed that coping ability significantly influenced turnover intention among bank employees. This implied that bank employees who have high coping ability experienced a low level of turnover intention. The findings of the present study corroborate with Forsyth and Polzer-Debruyne (2007), who found out in their study that job satisfaction was one of the major factors that determined an employee's coping ability. The result of the present study supported O'Doriscoll and Cooper's (2002), and Lazarus' (2000) studies. The authors submitted that employees' effective coping ability was enhanced by the level of social supports given to them by the organization. Bank employees who adopted a good coping strategy such as problem-focused (a situation whereby people try to deal with the cause of their problem, this they do by learning new skills and obtaining information on how to get the problems solved) may be a major reason for the surprising result of this study.

CONCLUSION

This study has shown that gender and coping ability had significant independent and joint influence on bank employees' turnover intentions in Nigeria. The result of this study also revealed that female bank employees have a high level of turnover intention than their male counterparts.

RECOMMENDATION

Based on the study findings, the researcher, thus, recommended that banks management and human resource personnel should design interventions programme that can help increase their employees level of coping ability and also design and train female bank employees on how best to cope with their job in order to reduce turnover intentions.

LIMITATION

Despite the contributions of this study to literature, it has some limitations. First, the sample size was small compared to the overall population of Nigerian bank workers. This may not serve as a true representation of the entire population. As a result of this, the results of this study may be generalized with caution. Secondly, only one state was used in this research. The result of the present study would have

been more beneficial, if bank employees from other states were included in this study.

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