

**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 Coping 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 coping inventory scale. The Brief Coping 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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