

**IMPACT OF PERCEIVED ORGANIZATIONAL SUPPORT AND
OCCUPATIONAL STRESS ON TURNOVER INTENTIONS AMONG
SELECTED BANK EMPLOYEES IN IMO STATE.**

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Abstract

This study investigated the impact of perceived organizational support and occupational stress on turnover intentions among selected bank employees in Owerri. Two hypotheses were postulated and tested. One hundred bank employees were selected through convenient sampling. Their ages ranged from 21-52 years with a mean age of 36.5. The researcher administered these instruments: perceived organizational support scale, occupational stress scale and turnover intention questionnaire. The cross sectional survey design was adopted and the 2-Way Analysis of variance (ANOVA) was used to analyze data collected. Results showed that perceived organizational support and occupational stress did not have any influence on turnover intentions among bank employees in Owerri. Employees should concentrate on working hard in their jobs other than concentrating on the amount of support and evaluating the stress they get and face in the company as these do not influence turnover intentions. More so, organizations no matter the circumstance must continue to try their best in enhancing conducive work environment for the workers.

Introduction

Working in any organization in Nigeria is usually a challenging task. Apart from lack of adequate infrastructure that should be available to ease the job, the circumstances and work climate are usually very serious debilitating factors in ensuring a smooth work system. In some organizations, the conditions of the work might be good, but in some, it is full of inbuilt mechanism for frustration and anger. The Nigerian banks are not innocent of organizations that provide suitable conditions of service to her employees. With the recession that enveloped the country in 2016, Nigerian banks were seriously affected that made the banking industry to sack 15% of their work force. More so, they provided challenging tasks and unreasonable financial targets to their marketers to ensure that they remain afloat.

The banking environment in Nigeria is highly characterized by long working hours, workloads and pressures from customers as a result of changes in terms of structures; management, techniques, banking policies, new competitive repositioning, technological innovation in

communication and information processing, increase in robbery rate, high level of fraudulent practices, and unstable policy (Obikoya 2008; Oginni 2013). As a result, bank employees in Nigeria seem to be under pressure as a result of unpredictable economic circumstances. Furthermore, the stresses of work in cities like Owerri due to overwhelming infrastructure begging for repairs put the banks at a very disadvantaged position. The economy is not buoyant as to naturally make the banks to have overflow of cash. Interestingly too, companies are few and the major people who make the economy to have money in circulation are the civil servants that are in most cases owed months of salary and allowances. The political environment is not helping matters as there are constant change of leadership especially from the political parties and the courts; these have increased change of leadership and its subsequent policy somersault and varying economic policies. These ultimately destabilize the monetary and financial projections of the banks in the state thereby compounding their problems. The dwindling revenue to the states from the federal government recently has

necessitated the push for the state government to source for internally generated revenue. The harsh approach to generating these revenues make them to close many defaulting banks in the state. These debilitating and excruciating operating circumstances and pressure of the banks in Owerri at the end are transferred to the staff who are expected to work and ensure the bank does not collapse. This situation now makes the employees to get over stretched, stressed and fatigued; thus forcing the employees to leave the bank.

Meyer (1993) defined turnover intentions as conscious willfulness to seek other alternative job opportunities in other organizations. It entails determined efforts at looking for jobs; in most cases similar jobs in another organization. Turnover intention encompasses the process through which staff leaves a business/organization. The exit of low performing employees is beneficial to an organization. However, the exit of important and valuable human resources from the organizations lead to the loss of the manpower base with its attendant huge effect on the cost of operation, quality of service and delivery of goals and

objectives. Hence, turnover neglects the benefits that should have been derived by organizations when they spend scarce resources attracting, selecting, socializing employees, developing and retraining performing employees (Wright & Bonett, 2007). Organizations thrive by collective and sincere efforts and commitment of the employees. Any effort not geared at this outcome is usually disastrous to the organization. In order to improve organizational effectiveness, scholars have sought to understand the antecedents of turnover, and job satisfaction, organizational trust and occupational stress have emerged as some of the most studied predictors of turnover intention (Ucho, Mkavga & Onyishi, 2012), thus the isolation of organizational trust and occupational stress to critically examine their predictive potency on turnover intention. The retention of employees must be the goal of every manager in any organization or institution. Employees are engaged in these organizations to perform certain activities so that the goals and objectives are achieved.

Turnover intention is a measurement of

whether a business or organization's employees plans to leave their positions or whether that organization plans to remove employees from positions. Turnover intentions can either be voluntary or involuntary. Employees' voluntary turnover has adverse impacts on organizational effectiveness, efficiency and productivity. Voluntary turnover occurs when the employee makes the decision to leave on his own. Involuntary turnover intentions on the other hand are a measurement of whether the organization in question plans to remove an employee from a position. This can happen if an organization is not happy with an employee's job performance and chooses to sack the person.

For employees to conclude on turnover, perceived organizational support is one of the significant factors that the employee considers. Perceived organizational support is beliefs of the employees concerning the extent to which the organization values their contributions and cares about their well being. When one person treats another well, the reciprocity norm obliges the return of favorable treatment (Broucek, 2014). The extent that both the employee and the

employer apply the reciprocity norm to their relationship, favorable treatment received by either party is reciprocated, leading to beneficial outcomes for both. Specially, employees evaluate the behavior of organizational leaders towards them and infer the general motive underlying that treatment, with the categories that are considered important varying considerably between organizations and between persons. Some individuals might base their sense of perceived organizational support upon such factors as the organization member's willingness to provide them with special assistance or special equipment in order to complete a project. Others might develop a strong sense of perceived organizational support based upon the organization's willingness to provide them with additional opportunities for training in an area that was of particular interest to them. The outcome of these perceived support will in most instances determine the turnover ripples. However, if the organization is filled with factors that cause disharmony and strife, the employees will experience discomfort and fatigue culminating to occupational stress.

Occupational stress is a major problem in the developing countries. Occupational stress is the extent to which employees feel a tension or anxiety caused by their jobs. It is defined in terms of its physical and psychological effects on an individual and can be a mental, physical or emotional factor that can cause distress to the individual. It is the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker (Rode, 2004). According to Igbaria and Greenhaus (1992) the most immediate determinants of occupational stress and intention to quit behavior are associated with working conditions and the environment in which people are employed. The validity of studying intentions to quit or occupational stress in the workplace can also be drawn from Sager's longitudinal study of salespeople, in which intention to quit was found to discriminate effectively between leavers and people that stay (Sager, 1991). Occupational stress occurs when there is a discrepancy between the demands of the work place and an individual's ability to carry out and complete these demands. Stress related

disorders encompass a broad array of conditions including psychological disorders e.g. depression, anxiety, post traumatic stress disorder and other types of emotional strain such as dissatisfaction, fatigue, tension, etc. These conditions may lead to poor work performance, higher absenteeism, less work productivity or even injury.

In Nigeria today, turnover intention is the order of the day, more especially involuntary turnover intentions, this is because most organizations are struggling to curtail cost due to economic pressures, decayed infrastructure and unfriendly banking policies. There is no doubt that at some point, turnover intentions have some benefits to the organization and the employee but its problems are enormous. One major problem of turnover intentions (involuntary) is that it puts the employee in a difficult condition as he/she may not be able to meet his/her needs and can predispose him/her into participating in crime as a source of survival. Second, it makes the organization or business to lose its committed and qualified workers, thereby leading to structural stress on the

organization. More so, it creates or inputs insecurity in the employee as they centre their time and efforts thinking about the uncertainties of the future rather than channeling it into their work.

Previous studies done on employee's turnover intentions like (Wright & Bonett, 2007) have not provided enough information on turnover especially with selected banks in Owerri, Imo State. In addition, perceived organizational support and occupational stress literature have not been built with this population in this locality. The researcher investigated into this area to bridge this gap in knowledge.

Thus, the researcher wants to investigate if:

1. Perceived organizational support will have significant influence on turnover intentions among selected banks in Owerri.
2. Occupational stress will have significant influence on turnover intentions among selected banks in Owerri.

Perceived Organizational Support and Turnover Intention

Dawly, Houghton and Bucklew (2010) carried out a study on Perceived Organizational Support and Turnover intentions: The Mediating Effects of Personal Sacrifice and Job Fit. The researchers used structural equation modeling (SEM) with a data set consisting of a sample of 346 individuals in a manufacturing firm to test their proposed model PSS, POS and Turnover intentions. Findings revealed that perceived supervisor supports (PSS) is a predictor of perceived organizational support (POS) and that perceived organizational support (POS) is a predictor of turnover intention. Job fit was found to partially mediate the relationship between perceived supervisor supports and perceived organizational support and that personal sacrifices partially mediates the relationship between POS and turnover intentions. In another study carried out by Jayasundera, Jayakody and Jayawardana (2017) on perceived organizational support and turnover intentions of Generation Employees: The Role of Leader-Member Exchange. A sample of 225 employees in eight Srilanka Insurance Companies

responded to the survey. Specifically it was found that there is-a significant negative relationship between perceived organizational support and turnover intentions. The mediating effects of the outcomes of perceived organizational support, job satisfaction (JS) and organizational commitment in the relationship between perceived organizational support and turnover intentions was also confirmed. The leadership member exchange diminishes the negative relationship between perceived organizational support turnover intentions.

Newman, Thanacoody and Hui (2012) investigated the effects of perceived organizational support, perceived supervisor support and intra organizational network resources on turnover Intentions: The study utilized structure equation modeling (SEM) to analyze survey data from 437 Chinese employees of five multinational enterprise. At the end of the study, the researchers found that perceived organizational support was positively related to affective organizational commitment, which in turn was negatively

related to turnover intention. A direct relationship was revealed between perceived supervisor support and turnover Intentions as well as a mediated relationship through perceived organizational support. In contrast, the relationship between Intra organizational network resources and turnover Intentions was fully mediated through perceived organizational support.

Occupational Stress and Turnover Intentions

Arshadi and Damiri (2013) studied the relationship of Job stress with turnover Intention and Job performance, considering the moderating role of organizational based self-esteem. Data was collected from two hundred and eighty-six employees of Iranian National Drilling Company, who were selected by simple random sampling method. Pearson correlation and moderated regression. Analysis through statistical package for social science (SPSS) 19 software packages were used for data analysis. Findings showed that there was a negative relationship between Job stress and Job performance. Results also revealed a positive relationship between Job stress and turnover intention. In addition,

organization-based self-esteem (OBSE) significantly moderated the relationship of Job stress and turnover Intention and Job performance. In another study carried out on perceived work stress, burnout, and satisfaction at work and turnover intentions by Tziner, Rabenus, Radomski and Belkini (2011). The sample included one hundred and twenty-four hospital physicians of whom 50% were men and 50% were women. Result showed a strong positive relationship between work stress and burnout (55, $p < .0001$) and a strong negative association between burnout and work satisfaction (63, $p < .0001$) as well as work satisfaction and work stress on turnover intentions.

Hypotheses

- (a) There will be no statistical influence of Perceived Organizational Support on turnover intentions among selected banks in Owerri.
- (b) There will be no statistically significant influence of Occupational Stress on turnover intentions among selected banks in Owerri.

Method

Participants

The researcher selected one hundred (100) employees who were drawn from 5 different banks in Owerri. The banks were Access Bank, Polaris Bank, Zenith Bank, United Bank for Africa and Union Bank Owerri. Twenty participants were selected from each of the banks. They were drawn through convenience sampling technique and in all comprised of 50 males and (50) females. Their Ages ranged from 21-52 years with a mean of 36.5.

Instruments

Three instruments were employed for data collection: They were: Perceived organizational support scale, Occupational stress scale and Employee turnover intention scale. Perceived Organizational Support Scale (POSS) was developed by Delewara (1984), it contains twenty nine (29) items, scored on a five (5) point likert format ranging from 1-Strongly Agree to 5 — Strongly Disagree. The scale has direct and reverse score items. Direct items are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17, 18,19,22,23,26 and 28 while reverse items

are 20,21,24,25,27, and 29. It had cronbach alpha of .86. Onyeishi (2006) revalidated the scale for Nigerian use and obtained a cronbach alpha of .88 and test retest reliability of .89. The norm for the scale is 49.34. Scores above the norm indicate absence of organizational support while scores below the norm indicate adequate organizational support. The second instrument is a job related tension scale that was used to measure occupational stress. It was developed by Kahn, Wolf, Quinn, Snock and Rosenthal (1964). It contains fifteen (15) items scored on a five point likert format 1-> Never to 5 -> nearly all the time. Kahn et al (1964) provided the psychometric properties for American samples with cronbach alpha of .89. Oseghare (1988) provided the properties for Nigerian samples and obtained cronbach alpha of .87. The norm for the scale is 10.05. Scores higher than the norm indicate high levels of job stress while scores lower than the norm indicate absence/lower level of job stress. The third instrument is employee turnover intention scale which was developed by Ubah (2016). It contained 15 item scored on a five point likert format. This scale has cronbach's alpha coefficient

of .87. The norm for the scale is 50.06.

Procedure

Permission was got from the departmental unit of Ethics of the selected banks in Owerri. After properly explaining the purpose of the research and obtaining their consent, they were presented with the study's questionnaire which contained the three measures alongside some demographic questions. The participants were allowed one week time to complete the questionnaire because of their busy work schedules. They were assured of their confidentiality as the purpose is for research only. Those who asked questions related to the instruments were provided with useful answers to guide them in the completion of the questionnaires. Out of 150 questionnaires were distributed with only 100 of these returned fully completed and analysed.

Design

The cross sectional survey design was used because large number of samples was drawn from a large population cutting across people of different age ,gender, educational level etc. Twoway Analysis of

variance (ANOVA) was used as statistics because the study has two independent variables (Perceived Organizational Support and Occupational Stress) and the dependent variable (Turn-over Intentions) was scored on a continuous level.

Results

Table 1:

Means and Standard Deviations for Perceived Organizational Support and Occupational Stress on Turnover Intentions among Selected banks in Owerri.

	Mean	Standard Deviation	N
Poor Support	59.24	15.43	113
Adequate Support	56.32	13.47	93
Low Stress	57.60	14.41	104
High Stress	58.25	14.88	102

Table 2: Summary Table of Two-Way ANOVA for Perceived Organisational Support and Occupational Stress on Turnover Intentions among selected banks in Owerri.

Source	Type II Sum of Squares	df	Mean Square	F	Sig.
Organisational Support (A)	528.290	1	528.290	2.475	.117 ^{NS}
Occupational Stress (B)	116.750	1	116.750	.547	.460 ^{NS}
A X B	112.008	1	112.008	.525	.470 ^{NS}
Error	43120.113	202	213.466		
Total	734912.000	206			

Note: ^{NS} = Not significant

The results for the analyses of the two hypotheses of the study are presented in the above tables. As shown in Table 2 above, the first hypothesis which stated that there will be no statistical significant influence of perceived organizational support on turnover intentions among selected banks in Owerri was accepted [F (1,202) = 2.475, $p > .05$] at the 95% confidence interval. From the means obtained, as shown in Table 1 above, bank employees with poor perceived organizational support (M = 59.24) scored slightly higher than their counterparts with adequate perceived organizational support (M = 56.32) on turnover intention. The result implies that perceived organizational support does not significantly influence turnover intention among bank employees. The first null hypothesis is therefore accepted. Similarly, the results of the second null hypothesis which stated that there will be no statistical significant influence of occupational stress on turnover intention among bank employees was also accepted [F (1,202) = .547, $p > .05$] at the 95% confidence interval. From the means obtained, as shown in Table I above, bank workers who reported high occupational stress (M = 58.25) scored slightly higher

than their counterparts who reported low occupational stress (M 57.60) on turnover intention. The result implies that occupational stress does not significantly influence turnover intention among bank workers in Owerri. The second null hypothesis is therefore accepted.

The interaction influence of perceived organizational support and occupational stress did not significantly influences turnover intentions among bank workers in Owerri. [F (1,202) = .525, $p > .05$] at the 95% confidence interval.

Discussion

The first finding of this study revealed that perceived organizational support did not significantly predict turn over intentions among employees in Owerri. The studies of Dawley, Houton and Bucklew (2010) and Jayasundera et al (2017) does not support this finding because at the end of their study, they found out that perceived organizational support did not influence turnover intentions, while the studies of Ashadi (2011) and Newman, Thanacoody and Hui (2012) contradicts this finding because the result of their studies showed

that perceived organizational support predicted turnover intentions among bank employees in Owerri. There are so many factors that may predispose an employee to seeking greener pastures other than perceived organizational support for example, recent insecurity in Imo State as a result of Unknown Gun Men Syndrome, poor working environment, unresolved conflicts between employees etc.

Similarly, the second finding of this study showed that occupational stress does not have influence on turnover intentions among bank workers in Owerri. The Studies of Faong and Mahfar (2007) and Qureshi (2012) support this finding because their separate results showed that occupational stress did not influence turnover intention. Studies of Iziner (2011) and Mosadeghrad (2013) do not support this finding because their result revealed that occupational stress predicted turnover intention. Occupational stress is not the only factor that can make an employee to score high in turnover intention, lack of job security, and organizational trust could also give room for this.

Implications of the Study

The first finding of this study implies that perceived organizational support is not a determinant of turnover intention among bank workers in Owerri. A lot of employees perceive managers and companies who support their employees as those who are expected to remain with the company, but this study has shown otherwise, meaning that other psychological variables like organizational climate, manager's positive disposition and other enabling work environment must be explored. Similarly, the second finding of this study also revealed that occupational stress is not a significant predictor of turnover intention among bank employees in Owerri. Stress is not the only factor that can predispose a worker towards becoming or harboring the intention to leave, some other factors such as poor organizational climate, trust, level available technology, pay and self-efficacy could also influence an employee's intention to leave the organization.

Limitations of the Study

The participants for this study are bankers that have unique training and special interest in the economy of the nation. Their

work environment is quite different; the generalizability of the results of this study should be done with absolute caution. The study is also a cross sectional study and the data were collected at the same time and the issue of causality was not addressed. To establish causality, further studies should attempt to adopt experimental or longitudinal approach

Recommendations

Based on the finding of this study, the researcher hereby recommends that employees should strive to work harder rather than concentrating on the level of organizational trust, support or stress they encounter in the industry. Secondly, employees should stop using occupational stress or perceived organizational support as the yardstick to determining turnover intention as this is not true because there are other factors other than the two mentioned above such as organizational trust, prompt payment of salaries, high organizational climate and culture that can influence turnover intention.

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