

UNIVERSITY OF CAPE COAST

PERCEIVED ORGANISATIONAL SUPPORT, ORGANISATIONAL
COMMITMENT AND EMPLOYEE TURNOVER INTENTIONS IN THE
BANKING SECTOR IN CAPE COAST METROPOLIS

BY

EMMANUEL AGYENIM BOATENG

Thesis submitted to the Department of Human Resource Management of the
School of Business, College of Humanities and Legal Studies, University of Cape
Coast, in partial fulfilment of the requirements for the award of Master of
Commerce degree in Human Resource Management

2019

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature Date

Name: Emmanuel Agyenim Boateng

Supervisor's Declaration

I hereby declare that the preparation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature Date.....

Name: Dr. Patrick Osei Kufour

Co-Supervisor's Signature Date.....

Name: Mrs. Salomey Ofori Appiah

ABSTRACT

The study examined the relationship among perceived organisational support, organisational commitment and employees' turnover intentions in the banking industry in Cape Coast Metropolis. The study employed a quantitative research approach with an explanatory design. Using questionnaire, data was collected from 146 bank employees who were randomly selected to participate in the study. Mean, standard deviation, Pearson product moment correlation and regression analysis were used to analyze the data. It was revealed that, there was a statistically significant moderate negative relationship between perceived organisational support and turnover intentions amongst employees. The study also revealed that there was a statistically significant relationship between organisational commitment and its various dimensions, namely, affective, continuance and normative commitment was found with turnover intentions. Furthermore, there was a statistically significant relationship between perceived organisational support and organisational commitment and its various dimensions namely, affective, continuous and normative commitment. Both perceived organisational support and organisational commitment were found to predict turnover intentions. The study concluded that employees who perceived support from their organisations repaid with greater commitment. In view of the findings, it is recommended that, employers should motivate their employees by giving them fringed benefits, promotions, good condition of service, sense of loyalty, valuing their contributions to make them feel part of the organisation.

KEY WORDS

Perceived organisational support

Organisational commitment

Affective commitment

Continuous commitment

Normative commitment

Employee turnover intentions

Banking sector

ACKNOWLEDGEMENTS

I would like to acknowledge the support and assistance of various people, without whom this research and my qualification would not have materialized.

Foremost, I am grateful to my Creator the Lord Almighty for allowing me to embark on this journey. Whilst words cannot express my gratitude, I wish to thank my loving family, parents and siblings, without them I would not have been able to reach this point. Throughout my entire academic life they have unfailingly provided strength, balance, encouragement, and dedication to helping me achieve my goals, no matter how great or small. You all have demonstrated to me that love is truly unconditional, and for that I am eternally grateful.

To Grace Sam, Lawrence Kusi, Emmanuel Essandoh, for their unconditional love, and belief in me, for the much needed encouragement, support, motivation and the sacrifices they have had to make and endure. Your encouragement and support speaks volumes and I will always be indebted to you.

To the banking organisations that granted permission to participate in this study and to the employees who participated, a huge, and heart-warming thank you.

I would like to thank my supervisor, Dr. Patrick Osei-Kufuor and Mrs. Salomey Ofori Appiah for all that they have done for me over the past year. I truly appreciate the time, guidance, and commitment shown towards me. I could not have gotten to this point given the hurdles in my academic career, however, your constant valued input, supervision, and assistance has made this a reality. I am indebted to you for your ongoing guidance, encouragement and invaluable insights and contributions.

DEDICATION

To my parents; Mr. Yaw Boateng and Mrs. Charity Boateng and to the Dean of students (University of Cape Coast), Prof. Eugene K. Darteh.

TABLE OF CONTENTS

Content	Pages
DECLARATION	ii
ABSTRACT	iii
KEY WORDS	iv
ACKNOWLEDGEMENTS	v
DEDICATION	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	x
LIST OF FIGURES	xii
LIST OF ABBREVIATIONS	xi
CHAPTER ONE: INTRODUCTION	1
Background to the Study	1
Research Objectives	10
Research Hypotheses	11
Significance of the Study	12
Delimitations of the Study	12
Limitations of the Study	13
Organisation of the Study	15
CHAPTER TWO: LITERATURE REVIEW	16
Introduction	16
Theoretical Review	16
The Organisational Support Theory	16

Social Exchange Theory	18
Expectancy Theory	21
Perceived Organisational Support	23
The Concepts of Perceived Organisational Support (POS)	23
Rationale behind Perceived Organisational Support	30
Organisational Commitment	31
Ghana Banking Sector	35
Employees' Turnover	37
Turnover Intentions	38
Empirical Review	43
Perceived Organisational Support and Turnover Intentions	43
Organisational Commitment and Turnover Intention	48
Conceptual framework	57
Chapter Summary	59
CHAPTER THREE: RESEARCH METHODS	61
Introduction	61
Research Design	61
Target Population	64
Sample and Sampling Procedure	65
Data Collection Instrument	66
Pilot Testing	67
Reliability and Validity of the Instruments	68
Data Collection Procedure	70

Data Processing and Analysis	71
Ethical Consideration	72
Chapter Summary	72
CHAPTER FOUR: RESULTS AND DISCUSSION	74
Introduction	74
Characteristics of Respondents	74
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION	127
Introduction	127
Summary	127
Key Findings	130
Conclusion	131
Recommendation	133
REFERENCES	136
APPENDIX	163

LIST OF TABLES

Table	Pages
1 Population and Sample from each Bank	66
2 Reliability statistics	69
3 Background Information of Respondents	75
4 Test of Differences (Age)	78
5 Test of Homogeneity of Variances	80
6 ANOVA	80
7 Multiple Comparisons between age and turnover intention of respondents	81
8 Difference between sex and turnover intentions	83
9 Descriptive Statistics for Perceived Organisational Support	85
10 Descriptive Statistics for Affective Commitment	92
11 Descriptive Statistics for Continuance Commitment	95
12 Descriptive Statistics for Normative Commitment	98
13 Descriptive Statistics for Turnover Intention	102
14 Relationship between Perceived Organisational Support and Turnover Intention	105
15 Relationship between organisational commitment and turnover Intention	107
16 Relationship between Perceived Organisational Support and Organisational commitment	112

17 Model Summary (Perceived Organisational Support and turnover intention)	116
18 ANOVA	118
19 Co-efficient	119
20 Model Summary ^b (organisational commitment and turnover intentions)	121
21 ANOVA	122
22 Co-efficient	123

LIST OF FIGURES

Figure	Pages
1 Conceptual framework	59
2 Expected organisational support	90

LIST OF ABBREVIATIONS

POS	Perceived Organisational Support
OC	Organisational Commitment
AC	Affective Commitment
CC	Continuous Commitment
NC	Normative Commitment
TI	Turnover Intentions
R&D	Research and Development

CHAPTER ONE

INTRODUCTION

Background to the Study

The performance of the human capital within an organisation dictates whether organisational success or organisational failure would occur (Robbins & Judge, 2012). Lesabe and Nkosi (2007) argue that an organisation cannot perform successfully in today's highly competitive world without employees who are committed to its objectives and strategic goals. Lawler (2003) is of the opinion that the manner in which employees are treated and maintained has a direct impact on the continued competitiveness and even existence of any organisation. This is particularly crucial due to the fact that skilled and competent employees are limited, and there is an acknowledged 'global war for talent' (Beechler & Woodward, 2009). Effectively attracting, developing, managing, motivating and retaining committed employees has become a critical success factor for sustained organisational performance (Spagnoli & Caetano, 2012).

The fair treatment of employees within an organisation is one of the cornerstones of developing organisations (Birt, Wallis & Winternitz, 2004). Their opinion is that, a balance should be created and maintained between what employees contribute towards the achievement of organisational deliverables; and how the organisation firstly, values these contributions and secondly, how it recognizes and rewards it in an equitable manner. Hellriegel, et al., (2004) state that maintaining some sense of equilibrium between what the organisation requires and what employees contribute, should be the foundation for recognizing

and rewarding employees. Eisenberger, Huntington, Hutchinson and Sowa (1986) as cited in (Tromp, Rheede, & Blomme, 2010) states, fulfilment of social and emotional needs such as feeling rewarded and recognized that play a critical role in the individual's intention to leave or to stay with an organisation.

Employees remain the ultimate resource for organisations (Beheshtifar & Zare, 2012). They constitute the most essential and valuable assets of any organisation and as such, the success or otherwise of organisations is reliant on employees' contribution (Cha, 2012). This notwithstanding, the extent to which organisations continue to benefit from the expertise of their employees is also much dependent on the organisational support the employees receive (Colakoglu, Culha, & Atay, 2010). Employee turnover causes a huge cost burden for any organisation and these may be direct or indirect. The direct cost includes, training cost, hiring cost, and selection cost whereas indirect cost includes loss of reputation and low employee morale (Kumar, 2014).

Turnover intentions have been acknowledged as the best predictor of actual turnover whilst actual turnover is envisaged to increase when intentions increases (Kumar, 2014). Employee turnover intention or intention to quit is a psychological reaction where an employee has considered leaving a particular organisation for another one in the near future (as cited in Aliyu & Nyadzayo, 2018). It is very important for employers to overcome turnover intention because companies invest in employees' as a result of the cost incurred in training, induction, and developing them (Ongori, 2007).

Turnover intention is an important matter for industries in the relationship with holding human capital to keep up the association's intensity for effective talent management (Kim & Hyun, 2017). Vroom (1964) expectancy theory claims that people enter work organisations with expectations and values and if these expectations and values are met by the organisation, they are likely to remain a member of the organisation. The expectancy theory encourages employers to reward employees for performance based on the employee deserving the reward and wanting the designated reward (HemaMalini, & Washington, 2014). Rathakrishman, Inim and Kok (2016) affirms that turnover intention can be associated with the expectation of employees on issues such as rewards, training, working conditions and recognition. Turnover is a significant problem for the banking sector due to the simplicity of job shifting, job opportunity, and demand for trained employees (Hussain & Asif, 2012).

Turnover of competent and skilled employees is a huge loss for the firm (Ashar, Ghafoor, Munir, & Hafeez, 2013). Among the dominant factors that have been reported to induce turnover behavior include age, gender, tenure, designation, experience, compensation, education, and nature of employment (Kaur, Mohindru & Pankaj, 2013). Beyond these factors, some evidence suggest that employees are more probable to stay in an organisation when they perceive organisational support. Employees who feel supported otherwise called perceived organisational support by their employers will often identify strongly with the organisation and its objectives and will turn down offers to move to a new organisation (Rhoades, Eisenberger & Armeli, 2001).

Perceived organisational support (POS) is defined as employees' formation of global beliefs pertaining to how much the organisation cares about their well-being and values their contributions (Eisenberger, Armeli, Rexwinkle, Lynch, & Rhoades, 2001). It is founded on the premise that employees form opinions regarding the extent to which an organisation values their contributions and cares about their well-being based on their perceptions of how readily the organisation will reward their job performance and meet their socio-emotional needs (Rhoades & Eisenberger, 2002). Perceived organisational support reflects a large extent in the quality of the relationship between the organisation and the employees (Hassan, Hassan & Shoaib, 2014).

The roots of perceived organisational support are drawn from the Blau's (1964) theory of social exchange. The social exchange theory emphasizes on the norm of reciprocity (Gouldner, 1960) and in the context of this study, POS describes the 'quality' of the reciprocal social exchange taking place between the employees and the organisation. Social exchange theory posits that if employees perceive that their organisation supports and care for their well-being, they will feel attached to the organisation and feel obligated to "return the favor" to their organisation by staying with them (Cropanzano & Mitchell, 2005).

Again, organisational support theory also underpins perceived organisational support. Organisational support theory explains how POS develops and yields positive consequences for employees and organisations. The theory states that employees view their organisation as having a disposition to view them favorably or unfavorably as reflected in the treatment it provides them

(Eisenberger, Huntington, Hutchison & Sowa, 1986). POS provides employees with a simple way to understand their valuation by the organisation and may vary from the view that the organisation regards them very positively to the opposite extreme of disdaining them and wanting to get rid of them given the first opportunity. According to organisational support theory, employees value POS partly because it meets their needs for approval, esteem and affiliation, plus provides comfort during times of stress.

Perceived organisational support (POS) is a principal backbone for an organisation to reduce the turnover intention among their employees (Kurtessis et al., 2017), although much of the subsequent researches have focused on attitudinal and tangible inducements to stay, such as satisfaction and salary. An emerging body of study recognizes that relational inducements such as support from the organisation and from a supervisor can also play an important role in such decisions (Allen, Shore, & Griffeth, 2003; Maertz Jr et al., 2007). POS has also been found to exert significant influence on workplace outcomes in many different types of organisations such as hospitals, manufacturing, technology, secondary schools, airlines, retailers, military and more especially banking sector (Eisenberger & Stinglhamber, 2011; Mauser, 2008; Aselage & Eisenberger, 2003; Rhoades & Eisenberger, 2002).

Any organisation that offers support for its employees improves employees' loyalty within the organisation and at the same time declines negative feelings and thoughts held by the employees of the organisation (Maertz Jr et al., 2007). To improve satisfaction of employees, it is necessary for the management

of every organisation to improve and think about positive organisational support for the workers as this will make them equally satisfied and in return, overall performance will increase.

Raziq and Maulabakhsh (2015) found that, for workers who do not receive organisational support and work under difficult working conditions will become dissatisfied which would in turn go against the set objectives of the organisation. In an organisation where organisational support becomes unrealistic, there is the chance that employees may be influenced to harbor the intention to quit the organisation. Intention to quit may be defined as employees conceiving the mindset of walking away from his or her job for the fact that the organisation he or she works for has not acted positively towards the employees, and the employees are less likely to remain with the organisation (Saranya & Muthumani, 2015). Turnover intentions can be seen as voluntary turnover, because the employee himself decides to leave the organisation for a particular reason (Holtom, Mitchell, Lee, & Eberly, 2008).

Lesabe and Nkosi (2007), argue that an organisation cannot perform successfully in today's highly competitive world without employees who are committed to its strategic goals and objectives. Organisational commitment is the employees' belief in a company's values and objectives, the employees' ability to work for the benefit of the company, and the employees' established relationship with his or her employer (Keskes, 2014). Martin and Roodt (2008) agree that, turnover is low in an organisation when there is high organisational commitment amongst the staff. According to Arshadi (2011), there is a strong correlation

between voluntary turnover and the three organisational commitment dimensions, namely; affective, continuance and normative commitment.

Organisational commitment is defined by management experts as an attitude or a direction to an organisation which link the individual identity to an organisation (Gautam, Van Dick & Wagner 2004). It has also been said to be the extent to which an individual identifies himself or herself with a particular organisation (Pien, Chitpakdee & Chontawan, 2011). The definitions of organisational commitment involve three general issues, including; emotional dependency to an organisation, supposed expenditure resulting leaving the organisation and the sense of commitment to stay in the organisation (Lee, Allen, Meyer & Rhee, 2001).

Organisational commitment and perceived organisational support are according to Hussain and Asif (2012), the key characteristics of organisational behavior toward employees. They state that increased levels of organisational commitment amongst employees' drives and shapes an organisation's culture which promotes a sense of belonging and ownership amongst employees, leaving them feeling satisfied, loyal and productive. Hussain and Asif (2012) proved in their study with 230 Telecom employees that high levels of perceived organisational support develop commitment and ownership amongst employees towards their organisation, which in turn, reduces turnover intentions.

Consequently, employees who are committed as a result of perceived organisational support are more likely to attend work, arrive at work on time, stay with the organisation, perform well and are involved in behaviors which is helpful

to the organisation, as opposed to employees who are not committed (Aamodt, 2007). Wayne, Shore and Liden (1997) support this view and add that when an employee's perception of organisational support is high, a social exchange develops in which employees may feel compelled to reciprocate the high level of perceived affective commitment he or she receives from the organisation.

Intention to quit and organisational support seem to be in ascendancy in the banking sector due to the fact that the job is time consuming coupled with less or no organisational support. Balogun and Olowodunoye (2012) noted that, high job targets or demands, lack of shifting, dual obligation of protecting the banks and its customers, emotional demands, and time pressure, changes in the task, high pressure to balance transaction of the day, increase paper work are common stressors in the banking sector and have potential to increase the conflicting demands on bank employees. These stressors may evoke stress, which may in turn result to job dissatisfaction and turnover intention in cases where they exceed bank employees' coping or adaptive capability.

Yap (2015) noted that, in the absence of organisational support and organisational commitment in the banking sector, customer service suffers because employees may have no motivation to attend to them diligently. There is fierce competition for talented workforce among the banks as a result of the liberalization in the banking sector which therefore requires management of the various organisations to institute policies that will support and motivate employees to remain with their organisations. In view of the fact that poor organisational support and absence of organisational commitment may lead to an

intention to quit, this study intends to investigate the situation of the banking sector in relation to findings that might contribute to employee turnover intention which mainly focus on organisational support and organisational commitment.

Statement of the Problem

Employees are the main pillars and the most essential factor in driving the success of the organisation. They are the people who have the function and ability to organize and manage the outcome of a specific assignment. In the banking industry, employees are expected to demonstrate very high performance to achieve the organisation's mission, goal and objective each year which highly depend on the patronage of their products and services. Personal interaction with some staff of banks in the Cape Coast Metropolis showed that they have a high workload and stringent time frame such that they are unable to manage family life. Others also stated that they had to pay for losses suffered and are willing to leave for other professions other than banking, which is less stressful and very supportive.

Various studies have focused on employee turnover intention and its relationship with perceived organisational support and organisational commitment and employees' turnover intentions (Kumar, 2014; Satardien, 2014; Islam et al., 2013; & Lew 2009). They argued that, POS influence organisational commitment and turnover intentions negatively, which implied that, when employees feel support from the organisation, they reciprocate it by showing more commitment and changing their intention to leave the organisation.

In the Ghanaian society, research carried out on employee turnover intentions and they also support findings of the previous studies above. Amankwa and Anku-Tsede (2015) examined the influence of transactional leadership behaviors on employees' turnover intentions with moderating effect on an alternative job opportunity in the Ghanaian banking industry. Pepra-Mensah, Frimpong and Oteng (2015) sought to find out the effect of demographic variables on work attitudes and intention to quit in the hotel industry in Cape Coast and Elmina. Okyere-Kwakye, Nor and Effah-Assampong (2018) conducted a study on the causes of employee turnover in the Ghanaian banking industry.

From the above, it is clear that dearth of knowledge exists on the relationship between perceived organisational support, organisational commitment and employees' turnover intentions, in the banking sector within the Cape Coast Metropolis. Particularly, research which investigates the causal relationships among these factors is very limited. Therefore, the researcher is motivated to examine the relationship between perceived organisational support, organisational commitment and employees' turnover intentions in the banking sector in Cape Coast Metropolis.

Research Objectives

The general objective of the study is to examine the relationship between perceived organisational support, organisational commitment and employees' turnover intentions in the banking sector in Cape Coast Metropolis.

Specifically, the study sought to:

1. Examine the relationship between organisational support and turnover intentions amongst employees of banks in the Cape Coast Metropolis.
2. Assess the relationship between dimensions of organisational commitment and turnover intentions amongst employees of banks in the Cape Coast Metropolis.
3. Assess the relationship between employees perceived organisational support and organisational commitment amongst employees in the banking sector in the Cape Coast Metropolis.
4. Determine whether perceived organisational support or organisational commitment is the best predictor of turnover intentions amongst employees' in the banking sector in the Cape Coast Metropolis

Research Hypotheses

From the above research objectives, the following hypotheses were formulated:

H1: There is a significant relationship between perceived organisational support and turnover intentions amongst employees in the banking sector in Cape Coast Metropolis.

H2: There is a significant relationship between organisational commitment and turnover intentions amongst employees in the banking sector in Cape Coast Metropolis.

H3: There is a significant relationship between employees' perceived organisational support and organisational commitment amongst employees in the banking sector in Cape Coast Metropolis

H4: Perceived organisational support is the best predictor of turnover intentions amongst employees in the banking sector in Cape Coast Metropolis than organisational commitment.

Significance of the Study

The relevance of this study is to identify the kind of support given by banks to their employees' and how it can affect their behavior both psychologically and physiologically. Again, this study is an attempt to increase the current level of knowledge of the prevailing literature on perceived organisational support, organisational commitment and employee turnover intentions. The study will offer the opportunity for players in the banking sector especially, the human resource managers to understand the trend of organisational support and how it impacts employees' commitment and employees' turnover intentions. Finally, to researchers, it may form a basis or serve as a reference material for further studies.

Delimitations of the Study

The study is conducted within the framework of examining the effect of perceived organisational support and organisational commitment on employee turnover intentions in the banking sector. It did not consider job satisfaction as a

variable that could also measure employee turnover intentions. The scope of the study is delimited to the banks within the Cape Coast Metropolis and not any other Metropolis. The study is equally delimited to the methodology employed and no other methods.

Limitations of the Study

The study employed the use of questionnaire in collecting data which did not give the respondents the opportunity to express themselves freely. Therefore, the study did not probe into the various constructs. Some of the respondents were not willing to cooperate since they saw the exercise to be a waste of time. Managers of the various banks also predetermined the number of questionnaire that could be answered by the employees which contradicted the proposed number of respondents from each of the banks. Again, the study focused on the banks within Cape Coast Metropolis and did not consider other financial institutions like credit unions, savings and loans, hence, the findings could not be generalized to other service sectors beyond the banking sector. Among the thirteen banks in the Metropolis, one bank did not respond to the questionnaires.

Definition of Terms

Perceived Organisational Support

Perceived organisational support Perceived organisational support is defined as an individual's mind-set or global belief about the extent to which their organisation values their contributions and cares about their general well-being (Eisenberger et al., 2004).

Organisational Commitment

Meyer and Allen (1997) define organisational commitment as a psychological state that characterizes the employee's relationship with the organisation and has implications for the decision to continue membership in the organisation.

Affective Commitment

Meyer and Allen (1997) defines affective commitment as the employee's emotional attachment to, identification with and involvement in the organisation.

Continuous Commitment

Meyer and Allen (1997) defines continuance commitment as an awareness of the costs associated with leaving the organisation.

Normative Commitment

Meyer and Allen (1997) defines normative commitment as a feeling of obligation to continue employment.

Turnover Intentions

Turnover intentions is defined as an individual's subjective perception that he/she does not want to stay with their employer any longer and that they will leave the organisation in the near future (Boshoff et al., 2002).

Banking Sector

The banking sector is the section of the economy devoted to the holding of financial assets for others, investing those financial assets as leverage to create more wealth and the regulation of those activities by government agencies (Mary, 2018).

Organisation of the Study

This study is organized into five chapters. Chapter one constitutes the introduction, which focuses mainly on the background, the problem statement, and objectives of the study, the research hypothesis, significance of the study, delimitation, and organisation of the study. Review of the theoretical and empirical literature pertinent to the concern of the thesis will be presented in Chapter Two. Chapter Three will provide information on the study area, target population, sampling approach, data collection tool, data collection procedure, the analytical tools that will be used for the study. The results of the study will be presented and discussed in Chapter Four. Finally, Chapter Five contains summary of the major findings, conclusions, implications, and recommendations.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter comprises of two sections. The first section is about the theoretical literature review and conceptual framework and the second aspect is the review of relevant literature. The theoretical literature reviews the Organisational Support Theory, the Social Exchange Theory and Expectancy Theory and the Conceptual Framework. The empirical literature includes definition of concepts, issues of perceived organisational support and employee turnover intentions, organisational commitment and employee turnover intentions as well as perceived organisational support and organisational commitment.

Theoretical Review

The Organisational Support Theory

The organisational support theory is an application of the reciprocity norm to the employee-employer relationships (Rhoades & Eisenberger, 2002). The theory maintains that employees pay attention to the manner in which organisations treat them in order to discern the extent to which the organisation is supportive and values their contribution (Aselage & Eisenberger, 2003). The theory further maintains that based on the norm of reciprocity, employees strive to repay the organisation for a high level of support by committing themselves to the organisation (Scott, Restubog, & Zagenczyk, 2013). The organisational support theory also suggests that the development of perceived organisational support is

based on an employee's idea that organisations have human characteristics (Eisenberger et al., 1986).

Eder and Eisenberger (2008), purport that employees associate the treatment to them by agents of the organisation as indicative of the organisations' overall favorable or unfavorable orientation towards them. The organisational support theory serves to address the psychological consequences of perceived organisational support (Shoss, Eisenberger, Restubog, & Zagenczyk, 2013). Eisenberger, Armeli, Rexwinkel, Lynch, and Rhoades (2001) assert that the caring, approval and respect indicated by perceived organisational support fulfil employees' socio-emotional needs, which in turn, lead employees to incorporate membership and role status into their social identity.

Furthermore, Eisenberger et al. (2001), perceived organisational support was shown to strengthen employees' belief that the organisation acknowledges and rewards superior performance (that is, performance-reward expectancies). These processes have favorable outcomes both for individual employees (for example, increased job satisfaction and heightened positive mood) and for the organisation as a whole (for example, increased affective commitment and performance, and reduced turnover) (Eisenberger, Stinglhamer, Vandenberghe, Sucharski, & Rhoades 2002; Rhoades et al., 2001; Rhoades & Eisenberger, 2002).

Implying from the organisational support theory, it holds that employees personify the organisation, thinking of it as a powerful individual with a benevolent or malevolent orientation toward them. To meet socio-emotional needs (e.g. approval, esteem, affiliation, emotional support) and assess the value

of greater efforts on the organisation's behalf, employees form a general perception concerning the degree to which the organisation values their contributions and cares about their well-being. Because of the norm of reciprocity, POS increases the employees felt obligation to help the organisation to reach its goals. In other words, employees strive to pay back the high level of support by the organisation by increasing their own efforts. Thus, employees with high POS are more motivated, affective and more positively oriented toward the organisation.

Social Exchange Theory

Social exchange theory is based on the idea that social behavior is the result of an exchange process, whose purpose it is to maximize benefits and minimize costs. The beginnings of this theory can be traced to the studies of Thibaut & Kelley, Homans & Blau, Brinkmann & Stapf, 2005). The exchange can be understood in terms of material and non-material goods, such as the symbols of approval or prestige (Homans, 1961). According to this theory, individuals consider potential reward and risks of social relationships. Further it implies that all human relationships are shaped by using a subjective reward-cost analysis and the comparison of alternatives.

Social exchange theory explains the relationship between employees and organisations. The social exchange perspective is referred to as a correlation of reciprocity of gratification that is mutually conditional through the formulation between two parties that stems from the belief in exchanging and delivering a

homogenous moral norm (Loi et al., 2006). Subsequently, the mutuality of gratification will serve to maintain a stable social system through this norm of exchange. The notion of social exchange was also explained by noting the differentiations in the prospect from economic exchange (Liu, 2016).

Overall, social exchange is seen as a long-term endeavor and involves less tangible or even symbolic resources, although in contrast, economic exchange is known to be short-term. Within the social exchange, both the nature of the anticipated future returns and time frame are not duly specified, as the returns are actually seen to be obligations that are unspecified, and the parties exchange focus on the normality of reciprocity in ejecting their own personal obligations through future occurrences.

Additionally, Karatepe and Shahriari (2014) implemented social exchange theory, and examined its relation with turnover intention. Their study indicates that this theory provides insights on a correlation that exists between organisational justice and turnover intention, where relationships develop through the motion of time to become trusting, loyal, and mutual commitments. This is relevant when all team members, whether they are managers, supervisors, and employees, are committed to specific rules of exchange. Indeed, social exchanges correlate to a greater level of psychological contract, and function together with defined intimate attachment at a personal level, together with obligations of an open-ended nature.

Proponents of social exchange theory postulate that a relationship exists between the intention to leave an organisation and how outcomes create fairness, such as towards pay and rewards. In other words, trust within a team of employees is developed and engendered through a fair environment in a workplace in regards to pay levels that are instilled and the allocation of rewards, as well as how interpersonal treatment is maintained through quality. Consequently, employees are less likely to possess the intention to leave the organisation when they maintain elevated perceptions of justice within their job roles.

Inferring from the social exchange theory, it could be said that an employee's intention to quit would be on the low when organisations tend to support their workers in various forms and as an exchange process, employees offer to commit themselves hence low turnover intentions. However, while social exchange theory can be very useful conceptually, it is mainly criticized for its lack of empirical foundation. The theory reduces human interaction to a purely rational process that arises from economic theory. Again, the theory favors openness as it was developed in the 1970s when ideas of freedom and openness were preferred, but there may be times when openness isn't the best option in a relationship. The theory also assumes that the ultimate goal of a relationship is intimacy when this might not always be the case. The theory places relationships in a linear structure, when some relationships might skip steps or go backwards in terms of intimacy.

Expectancy Theory

The expectancy theory was established by Vroom (1964). The concept behind expectancy theory is that, prior to any event, one has an expectation. One is satisfied if that expectation is met in a positive manner. If the expectation is met in a negative manner, then one becomes dissatisfied. The expectancy theory argues that, “both the expectations prior to an event and the subsequent evaluation after the event combine to determine satisfaction with the event” (Vroom, 1964). The theory puts forth the premise that employees will put forth an amount of work and commitment equal to what they expect to receive in return. The theory is used to indicate and predict such things as job satisfaction, one’s occupational choice, the likelihood of staying in a job and the effort one might expend at work.

Commission compensation structures ensures that employees always expect future pay raises and potential job promotions can keep them working hard to achieve personal goals. If employees expect little compensation and there is no growth opportunity in return for their work, they may put forth only minimal effort until they eventually look to a new employer for new opportunities. Expectancy theory identifies three major factors that determine employee motivation as valence, instrumentality and expectancy (Mullins, 2001). According to him, motivation works well when there is a functional relationship between efforts expended, perceived likely outcomes and expectations that reward will be related to performance.

The importance of this theory in this study, however, is on the fact that the essence of employee turnover in banking sector in Cape Coast Metropolis can be examined and assessed on the basis of the workers' conditions in terms of their future and ongoing expectations like increase of pay as the economy changes, compensations and other rewards which might increase their working morale. Failure to do this and other many rewards may pre-assumedly lead to employee turnover. The theory helps to explain why a lot of workers are not motivated on their jobs and do only the minimum necessary to get by. In that context; the theory attempts to convince that an employee will do more if he/she expects to get more and attractive benefits or incentives from the employer. Furthermore, employee commitment to his/her work organisation may not need attractive reward to illicit higher performance.

Implying from the expectancy theory, it could be said that intention to quit will be low if the organisation meet the expectations of their employees' by providing them with the perceived reward associated with performance. However, while expectancy theory is very important, it is mainly criticized for its simplicity. In the sense that it doesn't explain the different levels of efforts acted out by an individual. There is also the assumption that a reward will entice an employee to expand greater efforts in order to obtain the reward but neglect the fact that the reward in question could have a negative effect for the individual. For example, a pay increase might push him or her into a higher tax bracket.

The theory won't work in practice without active participation from managers; the theory assumes all components are already known. In reality, leaders must make an effort to find out what their employees value as rewards (valence). They must also accurately assess employees' capabilities (expectancy) and make available all of the right resources to help employees be successful in their jobs. Managers must also keep their word; employees need to trust that if they put in the work and effort, they will actually get the promised reward (instrumentality).

Perceived Organisational Support

The Concepts of Perceived Organisational Support (POS)

According to Lok, Westwood, & Crawford (2005), perception is a multifaceted development by which an individual selects sensory stimuli and arranges them in such a way as to form a coherent and meaningful image for him/her regarding a particular phenomenon. These imageries or perceptions give rise to certain attitudes and relationship because a person's opinions and points of view are shaped by his/her perceptions.

Perceived organisational support has been defined by several researchers in empirical literature. Çelik and Findık (2012) viewed perceived organisational support as one-dimensional measure of employee's general belief that their organisation is committed to their values or continued membership in the organisation. To them, perceived organisational support focuses generally on employee's well-being in the organisation and have been evidenced to have

significant effects on employee performance and well-being (Krishnan & Mary, 2012). Alarcon, Eschleman, and Bowling (2009) indicates that a person's well-being hinges on the attainment of basic psychological needs which includes competence, autonomy and relatedness. According to organisational support theory employees tend to developed positive attitudes towards their organisation if they perceived more organisational support (Eiesnberger et al, 1986).

However, Wann-Yih and Htaik (2011) argue that perceived organisational support does not only focuses on employee's well-being as indicated by Celik and Findik (2012) but it's also includes valuation of employee's contribution by the organisation. As a result, they defined POS as the formation of global beliefs by employees pertaining to how much the organisation cares about their well-being and values their contributions in the organisation. Rhodes and Eisenberger (2002) asserted that employees are usually enthused to offer their best to the organisation whenever their work are valued by the organisation.

As employee's work are valued, they are motivated to put up their best to increase their job performance. POS serves as emotional support and indirectly rewards the employees for their regular loyalty and commitment and increase the job performance in the organisation. As suggested by organisational support theory, employees developed a sense of perceived organisational support (POS) which they use to gauge how much their job meets their socioeconomic needs as well as the reward they received from the organisation through their increased effort.

Conceptually, POS is demonstrated as a perception of what degree of significance to contribute to employees by the organisation. Expectations of this perception in the mind of employee's outcomes such as considering employee goodness by the organisation, appreciation in the organisation and sharing common values between organisation and employee. Employees supported by their organisation feel this support is given because they are valuable employees for their organisations. POS offers emotional support and indirectly rewards the employees for their regular loyalty and commitment and increase the job performance in the organisation. Rhoades and Eisenberger (2002) indicate that employees with high levels of POS tend to be committed to the organisations they work for and more satisfied with their jobs.

Antecedents of Perceived Organisational Support

In today's competitive world, attracting and retaining employees remains one of the biggest obstacles for most organisations, especially, in the banking sector. Committed and skillful employees are the only source of competitive advantage for organisation. Therefore, the Human Resource Department of an organisation has to put in much effort to understand and analyze the aspects which go a long way to affect the performance of the employees as this is a basic necessity to ensure effectiveness and efficiency in their organisations.

According to organisational support theory, the development of POS is encouraged by employees' tendency to assign the organisation humanlike characteristics (Rhoades and Eisenberger, 2002). Empirical literature posits that POS relates positively with a number of outcomes favorable to both the

organisation and the employee consisting of conscientiousness in carrying out conventional job responsibilities, organisational commitment and job satisfaction. Below are the four common antecedents of perceived organisational support: supervisor's support, organisational rewards and job recognition, internal promotion and career development opportunities (Skumar, 2012). These are discussed below:

Supervisors Support

In an organisational setting, employees generally develop views concerning the degree to which supervisors value their contributions and care about their well-being. This would yield a feeling of satisfaction among the subordinates in the organisation. Topper (2007) shows that supervisor's positive behavior towards employee yield positive individual and business performance. On the contrary, employees feel unappreciated and highly frustrated where there are inadequate supports and negative attitudes by the supervisor. This often led to low performance and loss of respect by the employees towards the organisation and the supervisor. Typically, supervisor's support are viewed by employees as the organisational support since the supervisor acts as an agent to the organisation. In this regard, POS will be high when supervisors care more about the contributions and efforts of employees.

Organisational Rewards and Job Recognitions

Rewards and job recognitions deal basically with job stress and growth opportunities. However, rewards can be classified as tangible or intangible. In the first case, they are defined as being awards given to employees on the basis of

tasks performed, which meet or exceed the expectations initially established. Also, they are defined as praise granted in public by virtue of achievements widely approved in the context of organisational culture (Stajkovic & Luthans, 1997). In recent years, the phrase “compensation and benefits” has given way to “total rewards” which encompasses not only compensation and benefits but also personal and professional growth opportunities and a motivating work environment (for example, recognition, valued job design, and work/life balance) (Heneman & Coyne, 2007).

Studies have revealed that reward systems are concerned with two major issues: performance and rewards. Performance includes defining and evaluating performance and providing employees with feedback. Rewards may also include bonus, salary increases, promotions, stock awards, and perquisites.

The reward system of an organisation has consequences on motivating work when workers are rewarded in a tangible way (cash bonuses, salary increases) or intangible (praise or public recognition) because they have demonstrated behaviors considered desirable for the organisation. However, it is argued that such organisational rewards represent investment by the organisation in the employee and are explained by the employee as indication of organisational appreciation and recognition, and thus, contribute to the development of POS (Shore & Shore, 1995).

Internal Promotion

Promotion within an organisation shows evidence of formal recognition of one's performance and ability rewarded with a rise in pay, work challenges,

responsibility, status, and autonomy. Employees view promotion as an achievement of their proven performance record towards career success (Kim, 2005). Promotion carries recognition from the management, helping employees to expand their network within the profession through a wider job scope and perspective (Gaertner & Nollen, 1989; Wayne et al., 1997).

Internal promotion connects an employees' career interest with the current employing organisation, while through performance recognition the organisation invites employees to stay and extend their organisational goals in the future. The perception of future advancement opportunities within the organisation acts as motivation for employees to perform up to expectations (Vroom, 1964), and stay with the company to demonstrate their skills and ability. Aligned to organisational support theory, promotion delivers favorable treatment to employees, indicating that an organisation is recognizing and appraising the employees' performance via formal promotion. It also serves as a commitment from the organisation to continue developing every employee's career path and learning opportunity (Guest et al., 2003). The perception of the availability of promotion within the organisation could also be seen as a discretionary decision to reward performing employees.

Career Development Opportunities

The availability of career development opportunities illustrates the willingness and effort of the organisation to cherish employees. Generally, organisations that provide relevant quantity and quality development schemes are signaling to employees their likeliness to develop a cadre of skillful employees to

grow together with the business. Huselid (1995) suggested that progressive HR practices that embrace career-related practices could improve knowledge, skills and the abilities of an organisation's current and potential employees and enhance the retention of quality employees. Research has concluded that another way that HR practices can create employee beliefs in higher POS is by providing them developmental opportunities that would meet their needs for personal growth (Krishnan & Mary, 2012).

Similarly, Rhoades and Eisenberger (2002) suggested that giving potential career opportunities such as training and promotions may imply a high level of concern for employees and the recognition of their contributions by the organisation. Since these organisational actions go beyond what is mandated by company policy or union contract, employees are likely to see them as discretionary treatment by the organisation that are indicative of organisational care and support (Eisenberger et al., 1999).

Career development is about the development of employees that is beneficial for both the individual and the organisation. Effective career development programs enhance individual work performance by continuously learning and adapting, while the organisation offers favorable developmental relationships with their employees. It is a complex process that shapes the career of any given individuals over their life span. Lips-Wiersma and Hall (2007) suggested career development as the outcome of interaction between individual career planning and institutional career management processes. Thus, career

development must be engaged with the organisational HR structures and must not be a one-time event but be over a longer period of time (Leibowitz et al., 1986).

Rationale behind Perceived Organisational Support

In today's competitive banking sector, committed and skilled employees are the only source of competitive advantage for a financial institution. Attracting and retaining employees remains one of the biggest challenges for most organisation (Islam et al., 2013). Employees are the lifeblood and often considered to be an important asset to an organisation. This makes it imperative for the Human Resource (HR) department to understand and effectively analyze the aspects which affect employee's performance in the organisation. This will ensure effectiveness and efficiency within the organisation and possibly enhance their profitability. Therefore, the HR department needs an ample time to scrutinize the determinant of POS in order to adopt the necessary measures to raise the level of POS in the organisation.

It is believed that measures taken by the organisation to influence employees that their contribution are valued and their well-being are cared for by the organisation are often served as a remedy against the de-motivating effects of employee distrust (Mensah, 2014). The organisation can resort to direct rewards, promotion schemes and other measures to raise the level of POS among employees to reduce the level of employee-turnover and increase retention of employees. Evidence from empirical literature indicates that POS relates

positively to a number of outcomes conducive to both the organisation and the individual.

Organisational Commitment

Organisational commitment according to Akintayo (2010) states that organisational commitment is the degree to which the employee feels devoted to their organisation. Ongori (2007) also defined organisational commitment as an affective response to the whole organisation and the degree of attachment or loyalty employees feel towards the organisation. Zheng, Sharan and Wei (2010) simply describe organisational commitment as employees' attitude to an organisation. This definition of organisational commitment is broad in the sense that employees' attitude encompasses various components.

Types of Organisational Commitment

Meyer and Allen (1991) identified three types of commitment; affective commitment, continuance commitment, and normative commitment. However, they maintained that normative commitment is a relatively new aspect of organisational commitment having been defined. Some people are committed to their jobs because they love what they do, or because their goals align with those of the company. Others might stay because they fear what they could lose if they leave. Still others might stay because they feel obligated to the company, or to their manager.

Affective Commitment

Affective commitment according to Heery and Noon (2001), is when an employee remains with a specific organisation since he or she feels a sense of loyalty and shares its values and objectives. Affective or emotional attachment to the organisation is the most established component describing organisational commitment (Meyer & Herscovitch, 2001; Allen & Meyer, 1990). Affective commitment is work-related attitudes which possess positive feelings towards the organisation according to Morrow (1993). Meyer and Allen (1997) assert that affective commitment is the employee's attachment to, connection with and association in the organisation. This type of commitment instigates organisational members to continue working for the organisation because they want to (Meyer & Allen, 1991).

Farzad, Nahavandi and Caruana (2008) agree that employees with strong affective commitment stay with the organisation because they see their goals and values to be compatible with that of the organisation. Similarly, Shahnawaz and Juyal (2006) postulate that affective commitment explains an alignment that employees feel between their organisation and their personal value system and needs. Liou (2008) argues that when an employee exhibits affective commitment towards the organisation, they are likely to improve the operational aspects of the organisation. Additionally, such improvements include greater satisfaction and involvement, as well as increases in job performance.

Respondents who are affectively committed to the organisation are more willing to maintain their relationship with the organisation than those who are

normatively and continuance committed (Manetjie & Martins, 2009). However, other researchers (Farris, 2012; Somers, 2010; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002) stressed on the need to foster multiple organisational commitment forms as opposed to only focusing on affective commitment.

Continuance Commitment

According to the side bet-theory by Becker (1960), commitments arise when a person making a side bet, links extraneous interests with a consistent line of activity (Becker, Randal, & Riegel, 1995). It can be described as the perceived cost an individual associate with leaving an organisation (Meyer & Herscovitch, 2001). Meyer and Allen (1997) purport that continuance commitment refers to the extent to which the employee feels committed to the organisation based on years' service. Herscovitch and Meyer (2002) suggest that continuance commitment is subdivided into high sacrifice commitment (personal sacrifice associated with leaving) and low alternative commitment. Continuance commitment refers to the employee's perceived sacrifices associated with ending, such as losing one's rank or pension benefits, which results in the entirety of leaving the organisation (Coetzee, 2006).

Previous studies have linked continuance commitment with adverse organisational outcomes, such as employee intention to leave the organisation (O'Donnell, Jayawardana, & Jayakody, 2012; Labatmediene et al., 2007). Continuance commitment is relevant to this study because it may help to determine employees' intention to continue working at their current organisation

as Meyer et al., (2002) demonstrated in their study that continuance commitment has a negative correlation with turnover intention.

Normative Commitment

Normative commitment relaxes on employees' compulsory feelings towards management; people stay because they think an obligation to perform so (Ahmadi & Avajian, 2011). Employee commitment and loyalty are optimistically connected with higher level of place of work performance (Sarah, Jolian, Robert, & Karl, 2011). We anticipate relational agreement, with their well-built socio-emotional element, to engender high positions of affective commitment. Relational agreements are predictable to be continuing and lively and hence meet individual needs in favor of liveliness and belongingness. Individuals in relational agreement naturally obtain advantage from the developmental perspective and individual uphold, they collect from the organisation, and do not express a focus on an evaluative wisdom of what they would get or lose by parting.

Normative commitment is sensation of responsibility. Well-behaved and faithful employees can do work better having fewer opportunity, considering themselves employees of the organisation (Green, 2008). Employees are the vital resource in any organisation and any society (Newstrom, 2007). Organisations have to care for employees fairly in order to catch the attention of and support good employees (Newstrom, 2007). Wasti and Can (2008) is of the view that the feeling of obligation to remain with an organisation may result from the internalization of normative pressures exerted on an individual prior to entry into the organisation.

The strength of normative organisational commitment is influenced by accepted rules about reciprocal obligation between the organisation and its members (Suliman & Iles, 2000). The reciprocal obligation is based on the social exchange theory, which suggests that a person receiving a benefit is under a strong normative obligation or rule to repay the benefit in some way (McDonald & Makin, 2000). This implies that individuals often feel an obligation to repay the organisation for investing in them, for example through training and development.

Ghana Banking Sector

In the last decade, Ghana's financial sector has witnessed a lot of mergers and acquisitions which changed the ownership structure of banks in Ghana, especially Ghanaian banks from local to expatriate banks. The immense change of ownership structure of most of these banks, as can be noticed, were motivated by the Bank of Ghana's regulations concerning the change in banks' operating in Ghana's minimum capital requirement (Barnor & Adu-Twumwaah, 2015). The banking sector in Ghana continues to enjoy stability in its operations making it one of the drivers of economic growth. The key challenges for the sector in 2015 included the declines in profitability due to high operational cost mainly as a result of the energy crisis, which has since seen some improvement, and rising Non-Performing Loans (NPLs). Banks were cautious in lending due to the challenging economic conditions and the implications for loan recoveries (Ghana Banking Survey, 2016).

The solvency concerns emanating from the challenging economic conditions and rising NPLs, coupled with the need to ensure that banks maintain adequate buffers, caused the Regulator to issue directives to banks to observe the prudential capital adequacy buffer ratio of 13.0% in making dividend payout decisions for 2015. Banks with CAR below 13.0% but above 10% were required, in addition to the relevant transfers to statutory reserves, to limit dividend payments to 50.0% of distributable reserves until they raise the CAR to 13.0%. Banks with CAR of less than 10.0% are not eligible to propose dividend until their capital levels are enhanced and risk management systems improved (Ghana Banking Survey, 2017).

The review of the Banking Act, 2004 (Act 673) as amended by the Banking (Amendment) Act, 2007 (Act 738) regulating operations of universal banks in Ghana is ongoing. Some of the key changes expected include the specialized deposit taking institutions bill and the deposit protection bill which were passed in July 2016. The deposit protection bill provides protection for up to GH¢6,250 for depositors with banks and GH¢1,250 for depositors with other specialized deposit taking institutions. There are already calls for these protection limits to be increased given the level of inflation in the country (Ghana Banking Survey, 2016).

The revision of the legal framework for banks and specialized deposit institutions will help better regulate deposit taking institutions in order to avoid the recent operational challenges facing some microfinance institutions. The run on microfinance institutions following the difficulties encountered by some of

them in honoring customer deposit withdrawal requests had disturbing implications not only for the banking sector but the entire financial system and economy as a whole (Ghana Banking Survey, 2016). There were 30 banks operating with universal license in Ghana as at 31 December 2015. Four institutions -Sovereign Bank Limited, Union Savings and Loans Company Limited, Heritage Bank and Premium Bank- obtained the Regulator's approval to operate as banks in 2016. The largest mortgage finance company in the country, Ghana Home Loans Company Limited also obtained a provisional license to operate as a bank in 2016 (Ghana Banking Survey, 2017).

The policy rate at the start of 2015 was 21.0%. This was increased to 22.0% in May 2015 and was further revised to 26.0% in November 2015 and has remained unchanged since then. The rise in monetary policy rate has led to tightening in monetary conditions and helped to ease inflationary pressures in the economy. This affected liquidity in the banking system which was corrected by Bank of Ghana through issuance of government securities in the second and third quarters of 2015 (Ghana Banking Survey, 2016)

Employees' Turnover

Employee turnover as defined by Harris and Cameron (2005), is the process of disassociating an individual from the organisation. Loquercio, Hammersley, and Emmens (2006) observed that staff turnover is the proportion of staff leaving in a given time period but prior to the anticipated end of their contract. According to Singh and Loncar (2010), staff turnover is the rate of

change in the working staffs of an organisation during a defined period. Kossen (1991) defined turnover as the amount of movement in and out (of employees) in an organisation.

Employee turnover is the rotation of workers around the labor market, between firms, jobs and occupations, and between the states of employment and unemployment (Abassi & Hollman, 2000). Staff turnover that can occur in any organisation might be either voluntary or involuntary. Voluntary turnover refers to termination initiated by employees while involuntary turnover is the one in which employee has no choice in the termination as it might be due to long term sickness, death, moving overseas, or employer – initiated termination (Heneman, 1998). Turnover is referred to as an individual's estimated probability that they will stay or not stay in an employing organisation (Cotton & Tuttle, 1986). A number of terms have been used for employee turnover, such as quits, attrition, exits, mobility, migration or succession (Morrell, Loan-Clarke, & Wilkinson, 2004).

Turnover Intentions

Turnover intention is the behavioral attitude of a person desiring to withdraw from an organisation (Awang, Amir, & Osman, 2013), and is an effective predictor of actual turnover. Mobley, Horner, and Hollingsworth (1978) define turnover intentions or intention to leave as a conscious and deliberate wish to leave an organisation within the near future and considered the last part of a sequence in the withdrawal cognition process. Employees with high level of turnover intention are only physically present in an organisation while their mind

is somewhere else (Sowmya & Panchanatham, 2012). In the withdrawal cognition process, there are three components that exist; namely, thoughts of quitting the organisation, the intention to seek for a different job elsewhere and the intention to leave or quit.

Employer' turnover intention awareness is critical for employee retention, because voluntary turnover mitigation may be effective during the withdrawal process and prior to the formal resignation submission of an employee (Bryant & Allen, 2013). Although, Boshoff, Van Wyk, Hoole, and Owen (2002) define intention to leave as the power of an individual's view that they no longer want to be with their employer, Parry (2008) in a subsequent study reported that actual turnover and intent were influenced by a different set of factors, with intent to quit being a poor predictor of turnover behavior.

With the predictive strength of turnover intentions overwhelmingly supported by most turnover research, Griffeth, Hom, and Gaertner (2000) and Mobley, Griffeth, Hand, and Meglino (1979) noted that, intentions are less effective in predicting turnover that occurs in the near future because people constantly revise their minds about staying or leaving over a long period of time. Regardless of this observation, using turnover intentions as a substitute for turnover according to Griffeth and Gaertner (2001) employees who show strong intentions to leave ultimately do leave. Again, according to Griffeth et al. (2000), turnover was assumed to be much more difficult to predict than intention, owing to the impact of many external factors on turnover behavior. Evidences gathered

has confirmed that, the only best predictor of turnover is an employee's decision to leave the organisation (Boshoff et al., 2002; Griffeth et al., 2000).

Types of Turnover Intentions

Long, Perumal, and Ajagbe (2012) stated that turnover intention is the tendency of an individual to leave the job, which is classified into voluntary and involuntary. Voluntary turnover is when employees' leave the organisation willingly while, when an organisation removes or forces an employee out of the organisation is called involuntary turnover (Dess & Shaw, 2001).

Voluntary turnover intention occurs when an employee perceives another opportunity as better than his current position (Curtis, 2014). This includes more pay, more recognition or a more convenient location. It can also occur when the employee has to leave for health or family reasons. If an employee plans to voluntarily retire from a position, that's also voluntary turnover intention. On the other hand, involuntary turnover intention is a measurement of whether the organisation in question plans to remove an employee from a position, causing the turnover (Curtis, 2014). This can happen if an organisation isn't happy with an employee's job performance and chooses to fire him. It also happens when a business has to eliminate positions due to economic pressures or downturns in business. Historically, it has been investigated that involuntary turnover is generally good for the organisational interest (McShane & Williams, 1993); but voluntary turnover is considered very detrimental for organisation.

Components of Turnover Intentions

Turnover intention from a number of reviewed literature is defined as employee's willingness or attempts to leave the current workplace voluntarily (Lee, Mitchell, Sablinski, Burton, & Holtom, 2004; Vigoda-Gadot & Ben-Zion, 2004). The literature review also indicates that turnover intention is a multi-stage process comprising of three components which are psychological, cognitive and behavioral in nature (Takase, 2010). Various forms of adjectives and adverbs were also used to characterize the intensity of turnover intention.

Psychological

Turnover intention is seen as a psychological response to negative aspects of organisation's or jobs (Kessler *et al.*, 2005 & Susskind, 2007). Psychological responses were believed to initiate employee's attitudinal and emotional withdrawal reactions. These attitudes and emotions included frustration and disappointment with organisations (Houkes *et al.*, 2003; Vigoda-Gadot & Ben-Zion, 2004). Again, they included an affectively impartial form of organisational attachment (McDuff & Mueller, 2000) and employees' evaluation of future organisational commitment (Sturges & Guest, 2001; Robison & Pillmer, 2007). Overall, the psychological component of turnover intention was seen as the beginning point of the multi-stage turnover reaction (Takase, 2010).

Cognitive

The psychological component is seen as the starting point of turnover intention while the cognitive component is seen as the core of turnover intention (Chang, Du & Huang, 2006). Many researchers describe turnover intention as a

cognitive indication of the decision to leave or quit, hence the term was used interchangeably with withdrawal cognition (DeConinck & Stilwell, 2004). Turnover intention put in other words is also defined as the final cognitive step leading to actual turnover (Bigliardi, Petroni & Dormio, 2005; Loi, Hang-yue, & Foley, 2005; Lambert, Hogan & Barton, 2001).

The cognitive component of turnover intention has two subcomponents, namely; the “intention”, and the verb “to” immediately following after the word intention. In some literature, the “intention” is interpreted as a desire (Harris *et al.*, 2005 & Susskind, 2007) or thought (Gautam, Van Dick & Wagner, 2004; Chiu, Chien, Lin & Hsiao, 2005; Castle, Engberg, Anderson, & Men, 2007) which could stimulate behaviors leading to turnover. Intentions are considered hypothetical in nature (Allen, Weeks & Moffitt, 2005). In other literature, “intention” had stronger connotations. For example, “intention” was thought of as a decision or a plan to leave the current position.

Behavioral

Withdrawal behavior is the final component that make up the core of the process of turnover intention. As the cognitive component were categorized into two, withdrawal behaviors were also categorized into two groups: withdrawal from the current job, and actions oriented to future opportunities (Takase, 2010). The manifestations of withdrawing from jobs were behavioral and/or verbal. The behavioral manifestations included employees’ inattentiveness during work (Kessler *et al.*, 2005 & Susskind, 2007), being less passionate at work, coming in late and being absent from work (Krausz, Koslowsky & Eiser, 1998). The verbal

manifestation involved stated or expressed intentions to leave jobs (Freund, 2005). The future-oriented behaviors comprising the issues of turnover intention were the actualization of employees' cognitive intentions (Takase, 2010).

These behaviors were operationalized as the actual job search (Brough & Frame, 2004; Takase, Maude & Manias, 2005 & Castleet *et al.*, 2007) and willingness to take an alternative job when available. These behaviors were often operationalized to explore employee's turnover intention (Takase, 2010).

Empirical Review

Perceived Organisational Support and Turnover Intentions

An important consequence of perceived organisational support that has been assessed in the literature, and which is relevant to this study, is its relationship to turnover intentions (Rhoades & Eisenberger, 2002; Wayne *et al.*, 1997). Rhoades and Eisenberger (2002) found the relationship between POS and intention to leave to be the strongest among the withdrawal behavior variables included in POS studies. In previous literature by Paillé, Bourdeau, and Galois, (2010), which focused on testing a research model to gain a better understanding of the connection between perceived support, trust, satisfaction, intention to quit and citizenship at the organisational level in a Business School in France. The study used 355 white collar employees. Structural equation modeling was used to test the predicted relationships. The study reported that a negative connection exists between POS and intention to leave an organisation.

Employees who feel supported by their employer are less likely to look for outside work opportunities and lack diligence in the workplace (Allen, Shore & Griffeth, 2003). The assumption is that an organisation encourages an employee not to leave the organisation when it shows concern for their material and psychological well-being by seeking to establish a serene social context and a positive working climate (Paillé et al., 2010). A previous empirical research by Paillé et al., (2010), highlights the importance of considering trust over and above organisational efforts directed at supporting employees through a show of appreciation for their contribution and concern for their well-being. In line with the above, the more an employee feels their organisation is developing human resources policies with the focus on professional well-being, the less they are inclined to leave the organisation (Paillé et al., 2010).

Eisenberger et al. (1990) reported that employees with high levels of perceived organisational support are less likely to seek out and accept jobs with alternative organisations. POS develops through multiple exchanges between employees and their employers over time and reflects the degree to which employees perceive that their organisation values their contributions, respects them, and genuinely cares about their personal well-being (Eisenberger et al., 1986). High levels of perceived organisational support are thought to engender feelings of trust, long-term obligations and organisational identification among employees (Rhoades & Eisenberger, 2002).

In contrast, when employees perceive a lack of support they are likely to display withdrawal symptoms, including intentions to leave the organisation

(Wayne et al., 1997). Rhoades and Eisenberger (2002) report a negative correlation between perceived organisational support and turnover intentions. It is therefore beneficial for organisations to be cognizant of the role of perceived organisational support. Moreover, although human resource practices may not directly affect turnover (Paillé et al., 2010), it may signal to employees that the organisation values and cares about their well-being and contributions (Allen et al., 2003). This may, in turn, result in various favorable outcomes for both the organisation and employees (Allen et al., 2003).

Shore and Shore (1995) purport, the history of treatment and support an employee receives from an organisation has a significant impact on voluntary turnover decisions. The effects of supportive organisational practices on the negative consequences associated with turnover intentions and behaviors have been the subject of numerous studies. For example, in various studies scholars found that perceived organisational support was tied to reduced turnover (Loi, Hang-Yue, & Foley, 2006; Rhoades & Eisenberger, 2002), and was negatively associated with turnover intentions and behaviors (Allen et al., 2003; Eisenberger et al., 2002; Rhoades et al., 2001). The findings of these and other studies infer that employees were less likely to leave those organisations in which supportive practices (for example, fair pay, promotions, and job security) were part of the organisational culture. In contrast, those organisations in which the employees have low perceived organisational support are more likely to experience increased voluntary departures (Loi et al., 2006).

In addition to the direct effects of perceived organisational support on employees' turnover intentions, some studies examined the effects of perceived organisational support on turnover intentions as mediated through other factors. The empirical findings in several studies indicated that the effects of perceived organisational support on employee turnover intentions were mediated through affective commitment (Aselage & Eisenberger, 2003; Rhoades et al., 2001), normative commitment (Maertz et al., 2007) and job satisfaction (Allen et al., 2003; Tekleab, Takeuchi, & Taylor, 2005).

The above findings suggest that to keep employees from leaving, organisations need to implement supportive practices such as, ensuring fairness of treatment, providing valued rewards, ensuring supportive supervision, recognizing and rewarding good work etc. that would increase employees' feelings of job satisfaction, moral obligation and emotional attachment to their organisation (Roche & Skinner, 2005). For example, an organisation may choose to offer incentives to employees to attract them to stay with the organisation. Regardless of whether perceived organisational support has a direct or indirect effect on turnover intentions, perceived organisational support could possibly lead to felt obligations towards organisations (Meyer & Allen, 1991; Tekleab et al., 2005) and motivate employees to remain, leading to lower turnover intentions (Meyer & Allen, 1991).

A study by Treglown, Zivkov, Zarola, and Furnham (2018) in United Kingdom on 451 ambulance personnel on their intentions to quit and the role of individual differences and perceived organisational support showed that, there is a

significant negative correlation between perceived organisational support and Intention to quit. The study used statistical package for the social sciences (SPSS) and the structural equation model (SEM) to test the effect of moderation and mediation. The results on the correlation and regression of the SEM analysis also confirmed that there is a negative relationship between POS and intention to quit (Treglown et al., 2018).

Similarly, a study was conducted by Jayasundera, Jayakody, and Jayawardana (2016) in Sri Lanka to assess the effect of POS on turnover intention of generation Y employees, after controlling the role of leader-member exchange. The study targeted employees of eight insurance companies in Sri Lanka. Primary data were collected from 238 workers through questionnaire administration. A 5-point Likert scale was used to measure the opinion of the respondents regarding the items that measured the constructs. The items included intention to quit (adopted from Meyer et al., (1993), POS (adopted from Eisenberger et al., 1986), organisational commitment (Adopted from Meyer et al. (1993) and leader-member exchange (adopted from Bein, 1995). Data was analyzed using the SEM approach alongside the Analysis of a moment structure (AMOS) graphic release 20. In order to analyze the data, a two-step approach was used; first analyzes was on the measurement model and then the second analyzes was on the structural model. The results showed that POS has a significant negative effect on turnover intention. Furthermore, it was found that perceived organisational support has a significant positive effect on job satisfaction and organisational commitment.

Newman, Thanacoody, and Hui (2011) also conducted a study in China on the effects of perceived organisational support, perceived supervisor support and intra-organisational network resources on turnover intentions. A sample of 1000 Chinese out of which 437 employees from five multinational organisation was used for the study. Questionnaire was used as the survey instrument for the research. Simple random sampling was employed as the sampling technique. The relationship between POS, affective commitment and turnover intentions was examined and affective commitment was found to significantly mediate the relationship between POS and turnover intentions.

Organisational Commitment and Turnover Intention

According to recent studies, organisational commitment has important effect on employees' turnover intentions. Guntur, Haerani, and Hasan (2012) showed, in their research, that normative commitments have a simultaneously negative and significant effect on turnover intentions of the nurses at private hospitals in Makassar, Indonesia. In addition, Khatri, Fern, and Budhwar (2001) found that the organisational commitment was negatively associated with turnover intentions. Another study about organisational commitment and turnover intentions was proposed by Cohen (1993) and he stated that strong commitment and turnover intentions relationship depends on different variables, like, age, career stage etc.

Park, Christie, and Sype (2014) in their study asserted that the significant outcome of the organisational commitment (OC) was pointed out as the negativity

of the nature of correlation between OC and staff who intends to resign from the organisation. Adams, (2007) in his study opine that managers wishing to improve organisational efficiency and effectiveness should ensure that employee commitment is optimal. Adenguga, Adenuga, and Ayodele (2013) in their study of organisational commitment and turnover intentions found a significant relationship in the dimensions of organisational commitment on turnover intention among private universities employees. More specifically, the study observed that the three dimensions of organisational commitment determined the turnover intentions of employees in private Universities. Affective commitment was, however, more important in determining employees' turnover intention. Related studies by Abdulkadir and Orkun (2009), Yovuz (2010), Mosadeghrad, Ferlie and Rosenberg (2014) yielded similar results.

The above studies have consistently supported that increased organisational commitment has been positively associated with individual actions such as decreased intention to search for new jobs and reduced turnover. Several studies have identified that the three dimensions of organisational commitment predict the turnover intentions of employees (Blau et al, 2006; Abdulkadir & Orkun, 2009; Yovuz, 2010; Adenguga, Adenuga, & Ayodele, 2013). However, Saporna and Claveria (2013) found no relationship between organisational commitment and turnover intentions.

A study was conducted by Alzubi (2018) in Jordan to assess the role of leadership behavior, organisational commitment and organisational culture on turnover intentions. The study was conducted in Jordanian Universities where the

researcher used a quantitative approach and a five-point Likert scale questionnaire for the data collection. The sampling technique applied the study was convenience sampling. The study employed the PLS (Partial Least Square) technique to analyze the data by using Smart PLS 2.0 software validating measurements and testing the hypothesis. The study found out that organisational commitment influences employees' turnover intention when there is a high degree of organisational commitment.

Another study by Bonds (2017) in United States on employees' organisational commitment and turnover intentions examined the relationship between employees' affective commitment, continuance commitment, normative commitment to their organisation and their turnover intentions. The study employed a quantitative correlational approach using employees with two or more years call centre experience. The sampling technique used by this study was purposive sampling. The study used SPSS as the statistical tool and conducted a multiple linear regression since the researcher was analyzing a relationship that multiple independent variables have with a dependent variable.

In the above study, Pearson data analysis revealed a moderate negative relationship between normative commitment and turnover intentions, a weak positive relationship between affective commitment and turnover intentions, and a weak positive relationship between continuance commitment and turnover intentions. It was again concluded that employees with low normative commitment reported increased turnover intentions and employees with high

affective and continuance commitment reported increased turnover intentions as well.

Wang, Tsai, Ru Lei, Chio and Kam Lai (2016) also conducted a study in Turkey on the relationships between job satisfaction, organisational commitment and turnover intentions. The study used a correlational approach. Convenience sampling was employed as the sampling technique. 105 valid questionnaires were used for the study. The population for the study were employees' working in the casinos in Macau. The study used regression analysis to examine whether or not job satisfaction and organisational commitment were valid predictors of turnover. The association between organisational commitment and turnover intention was negative but not significant. The study then concluded that organisational commitment had a negative but not significant correlation with turnover intention.

Also, a study conducted by Mensah and Kosi (2016) on organisational commitment and turnover intentions of clinical laboratory scientists in public health facilities within Accra-Tema metropolis. The sample used 141 clinical laboratory scientists. Convenience sampling was employed the sampling technique. A three-questioned questionnaire with a total of 52 items was used. Data analysis was done using Pearson moment Regression analysis in other to establish between organisational commitment and turnover intention.

The findings of the study showed that turnover intentions correlated insignificantly with affective commitment but correlated significantly with continuance commitment and negatively with normative commitment. Again, the results showed that there is a linear positive relationship prediction of turnover

intentions by affective commitment, continuance commitment and normative commitment. Continuance commitment and normative commitment had significant contributions to the prediction of turnover intentions with normative commitment having the greatest effect. Affective commitment did not predict turnover intentions significantly.

Perceived Organisational Support and Organisational Commitment

Makanjee, Hartzel, and Uys (2006) in their study conducted in South Africa examined that perceived organisational support increases the commitment of radiographers and further identified the direct relationship between POS and organisational commitment. POS was found to influence affective commitment and normative commitment positively in a study by (Islam et al., 2013). A study by Uçar and Ötken (2010) found POS to be strongly associated with affective commitment, which is consistent with previous studies conducted in related organisational settings (Rhoades and Eisenberger, 2002).

The results of the correlation analysis again showed that, there is a significant correlation between POS and normative organisational commitment. This relationship has also been supported by similar findings in the literature (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002). Kumar, (2015) in a study also concluded that there is a positive relationship between POS and the three dimensions of organisational commitment. It means that those employees' who feel that the organisation values their contribution, would tend to exhibit high level of affective, normative and continuous organisational commitment.

Colakoglu, Culha, and Atay (2010) in their study looked at the effect of POS on employees' affective outcomes in the hotel sector in Turkey. The target population for the study were general managers and human resource managers of five star and chain hotels in Bodrum, Turkey. Data was collected through the use of questionnaires. Linear regression analysis was used to assess the effects of POS and job satisfaction on dimensions of organisational commitment. POS was highly correlated with normative commitment and affective commitment. It was realized that 36.7% of affective commitment is explained by perceived organisational support. POS positively affects affective commitment. It was also realized that 40% of normative commitment is explained by perceived organisational support. POS positively affects normative commitment. It was again realized that 32.7% of continuous commitment is explained by perceived organisational support. Perceived organisational support positively affects continuous commitment.

Another study by Tumwesigye (2010) focused the role of organisational commitment in the relationship between perceived organisational support and turnover intentions. The study targeted postgraduate students of Uganda management Institute where 297 questionnaires considered out of 600 questionnaires given out to students. The study used multiple regression analysis and mediated regression analysis to test hypothesis. Again, Path analysis which is a technique in structural equation model was used to test a theory of cause and effect relationship among the main variables. Regression analysis conducted showed that, POS as an independent variable and organisational commitment as

the dependent variable demonstrated a significant level. POS explained 25% of the variance in affective commitment, 30% of the variance in normative commitment, 14% of the variance in continuance commitment and 32% of the variance in overall organisational commitment. The results of the study concluded that POS would have a positive effect on the components of organisational commitment.

Also, a study by Wahab, Quaddus, Quaddus, Nowak, and Nowak (2009) examined perceived organisational support and organisational commitment among employees of medium enterprises in Malaysia. One of the objectives of the study was to explore and analyze employees' perception of support given to them and how it could make them committed to the organisation. Simple random sampling technique was used to select participants. Semi-structured interview technique was used for collecting data for the study. Data analysis was done using the content analysis approach. It was recognized by most participants that the supervisor support as an antecedent of POS could influence employees' perceptions of organisational support. Additionally, the study revealed that POS has a positive influence on normative commitment.

Perceived Organisational Support, Organisational Commitment and Turnover Intentions

Retaining of organisational membership gives an identifiable way for employees to return the organisational support received. Furthermore, the rise in affective commitment brought about by POS also serves to minimize withdrawal

behavior (Rhoades & Eisenberger, 2002). Such perceptions are likely to result in feelings of unstipulated responsibilities. While people regard and place value on the norm of reciprocity and often reciprocate in kind, they are likely to express higher levels of commitment and have a strong wish to remain with the organisation (Rhoades & Eisenberger, 2002).

A study by Perryer, Jordan, Firms, & Travaglione, (2010) opined that POS and organisational commitment was an important predictor of turnover intention. Again, they observed that employees with high level of organisational support but low level of commitment will have less possibility to leave the organisation. Makanjee, Hartzel, and Uys, (2006) examined that perceived organisational support increases the commitment of radiographers. Furthermore, they identified the direct relationship between POS and organisational commitment, but an indirect relationship between delivering quality services and turnover intention.

Hom and Griffeth (2001) suggest that organisational commitment increases the relationship between POS and turnover intention. The outcome of organisational commitment has been found to be turnover intention (Blau, 2000). More so, researchers have confirmed the relationship between affective commitment and POS in the turnover process (Wayne, Shore, & Liden, 1997). Rhoades et al. (2001) in their study also established organisational commitment as a mediator in the relationship between POS and turnover intention. It was established that, employees' with strong attachments of commitment to their organisation and a perception of support from the organisation will have less intent to leave than employees' who do not have either of these attitudes.

Allen, Shore, and Griffeth, (2003) in a study in the USA found that the relationship between POS and turnover intention was mediated by organisational commitment and job satisfaction, with the path through commitment accounting for most of the relationship. The researchers posit that the relationship between POS and turnover is mediated and consistent with several existing turnover theories. Griffeth, Hom, and Gaertner (2000) assert that fair procedures, even more than fair pay, inspire employees' to stay with an organisation. Fair treatment by employers suggests to employees' that they value and care about their well-being, which boosts employees' expectations that they will be fairly treated throughout their tenure. Employees develop stronger commitment to the organisation as a way of returning the favor given to them by the organisation (Eisenberger et al., 1986; Shore & Wayne, 1993). Eventually, employees' desire to remain with the organisation increases as they develop stronger commitment to the organisation (Meyer & Allen, 1997).

João and Coetzee (2011) posit that organisations can be positive about retaining employees by matching their abilities, knowledge, skills, attitudes, values and career needs to the requirements of the job, providing emotional care and support, along with the opportunities for extra growth and development. They propose that intrinsic and extrinsic job motivators need to be harmonious with employees own needs, making them feel affectively and normatively committed to their employer to reduce turnover intention.

Conceptual Framework

Writings on organisation support system emerged in the 1970s and the concept was further developed in the 1980s. By the 1990s, there were models and frameworks being developed to guide implementation, assessment and measurement of organisational turnover which stem from different conceptual understandings of the subject. These immersed theories and frameworks included; organisational support theory, expectancy theory, social exchange theory. All these theories focused on the need to support and motivate employees to enhance their stay in an organisation.

This framework analyzed how the independent variables influence the turnover intentions of employees. Again, the study further analyzed the relationship between perceive organisational support and organisational commitment of employees. The framework has three main constructs namely; organisational commitment, perceived organisational support and turnover intentions.

Employee's turnover is a situation or a stage where employees move from job to job through transfer, promotion or relocation. These turnover analysis according to literature provide human resource managers with useful information about the likelihood of the future labor supply and the required skills, competencies and experience.

The framework work also defines organisational commitment as “an attachment to the organisation, characterized by an intention to remain in it; an identification with the values and goals of the organisation; and a willingness to

exert extra effort on its behalf". Individuals consider the extent to which their own values and goals relate to that of the organisation as part of the organisational commitment, therefore it is considered to be the linkage between the individual employee and the organisation.

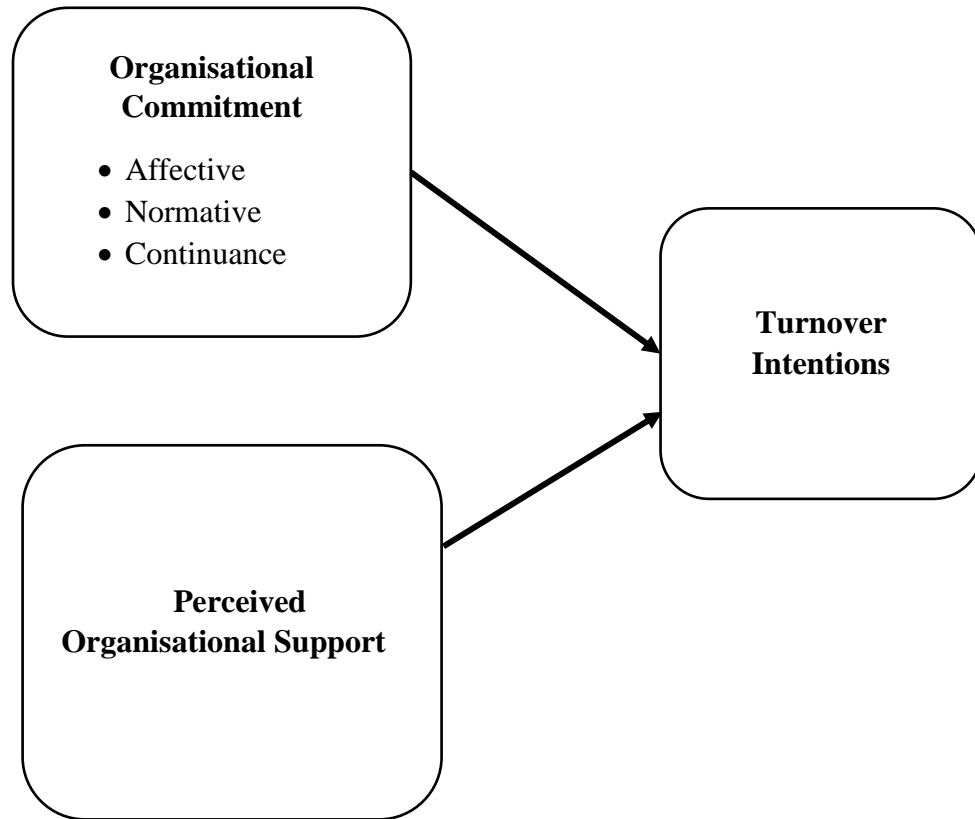
Perceived organisational support (POS) shows that, employees have a general belief in relating the extent to which an organisation cares, values their employees' contribution and their well-being. One could also view POS as Individuals who are more in common emotionally committed towards the organisation tend to show higher performance, reduced intention to leave or quit the job, and reduced absenteeism. These levels of commitment invariably predict the turnover intention levels.

The framework explains three main relationships. Firstly, there is a relationship between POS and turnover intentions. This means that, when employees perceive support from their organisation, they are likely to form intention of staying rather quitting.

Secondly, there is a relationship between POS and organisational commitment. POS levels encapsulated supervisor supports, internal promotions, rewards, and recognition and career development could in a way influence an organisational level of commitment either through their affection, normative and continuance commitment.

Finally, another relationship also exists between organisational commitment and turnover intentions. This means that, the nature of commitment

of employees in the organisation could in a way influence the decision of employees to either stay or leave the organisation.



Source: Authors' construct

Figure 1: Conceptual Framework

Chapter Summary

The chapter discussed the theories underpinning the study which are the organisational support theory, social exchange theory and expectancy theory. The chapter again, dwelled on the conceptual views that explains the banking sector in Ghana, perceived organisational support, organisational commitment and turnover intentions respectively. The chapter empirically showed that, perceive organisational support and organisational commitment can affect turnover

intentions of employees' either negatively or positively. It empirically demonstrated the need for organisations to provide support to employees and why employees must also be committed to their organisations.

The chapter reviewed literature on the relationship between perceived organisational support and turnover intentions, organisational commitment and turnover intentions, perceived organisational support and organisational commitment and perceived organisational support, organisational commitment and turnover intentions. The conceptual framework which represents understanding of how the variables (perceived organisational support, organisational commitment and employees' turnover intentions) in the study connects with each other were also discussed using the underpinning theories in this chapter.

CHAPTER THREE

RESEARCH METHODS

Introduction

This section deals with the methodological approach to the primary data collection, analysis and presentation. Leedy and Ormrod (2010) explained that research methodology is the general approach the researcher takes in carrying out the research project. The Chapter discusses the key thematic areas such as the research design, study area, population, sampling procedure, data collection instrument, data collection procedures, data processing and analysis, ethical consideration and the chapter summary.

Research Design

Research design is a set of guidelines and instructions to be followed in addressing the research problem (Leedy & Omrod, 2010). Research design is the overall plan for connecting the conceptual research problems to the pertinent (and achievable) empirical research (Zikmund, 2000). The study employed the explanatory research design to explain the relationship between the variables under study. This is driven by the logic of cause-effect relationship between the variables of interest which are, perceived organisational support, organisational commitment (Independent Variables) and employees' turnover intentions (Dependent Variable).

Explanatory studies are characterized by research hypotheses that specify the nature and direction of the relationships between or among variables being studied (Spirtes, Glymour & Scheines, 2000). Also informing the decision to approach the study quantitatively is the assertion that the data are quantitative and always require the use of a statistical test to establish the validity of the relationships. The explanatory design was chosen because the study sought to examine the relationship between perceived organisational support, organisational commitment and employees' turnover intentions in the banking sector in Cape Coast Metropolis.

Study Area

The study was conducted in Cape Coast Metropolis in the Central Region of Ghana. It targeted the banking sector in the metropolis. The Metropolis is bounded to the South by the Gulf of Guinea, to the West by the Komenda Edina Eguafo Abrem Municipality (at Iture bridge), to the East by the Abura Asebu Kwamankese District, and to the North by the Twifu Heman Lower Denkyira District. It is located on longitude $1^{\circ}15'W$ and latitude $5^{\circ}06'N$. It occupies an area of approximately 122 square kilometres, with the farthest point at Brabedze located about 17 kilometres from Cape Coast, the Central Regional capital.

The Metropolis is with many schools across the length and breadth of it, ranging from basic to tertiary institutions. These schools attract people from all over the country and across Africa, who pursue various levels of academic and professional education. Analysis of 15 years and above, shows that 121,654

persons made up of 54.7 percent are economically active and 4.5 percent are economically not active in the Metropolis. The economically active population (66,497) is made up of 90.7 percent employed and 9.3 percent unemployed persons (Ghana Statistical Service, 2014). According to the agency, seven out of 10 of the economically not active population are in full time education. This shows that the majority of people in the Cape Coast Metropolis are productive and explains why there is high demand and many banks in the Metropolis.

There are thirteen (13) banks operating in the metropolis which includes Consolidated Bank Ghana, Agricultural Development Bank, GCB Bank, National Investment Bank, Prudential Bank Limited, Fidelity Bank, GT Bank, Republic Bank Ghana, Zenith Bank, Barclays Bank, Societe General, Assinman Rural Bank and Kakum Rural Bank. Most of these banks are located in the Cape Coast Township (specifically Kotokoraba and Kingsway) and the University of Cape Coast. Some of the banking activities that take place in these banks are; acceptance of deposits (on term or at demand etc.) with or without interest rate; granting of credits; opening and managing of accounts; provision of services of keeping, cashing and transportation of money and values; contracts of issuance and service of banking cards; providing services of money transfers; provision of services on securities market via the treasury department in accordance with contracts signed by the bank.

The study area was chosen because in as much as Accra, Kumasi and other cities would have been preferred for this study, Cape Coast is considered an emerging economy for banks and there is a need for proactive measures for

guarding against turnover which is a significant problem in the banking sector. The second argument being made is more of context. Given the variations in urban structure between Cape Coast and those of other cities in Ghana including Accra, the dynamics of perceived organisational support, organisational commitment and employees' turnover intentions in the banking sector might be different. This suggests the need for context-specific research on the issues, which allows for comparison of findings.

Target Population

According to Leedy and Ormrod, (2010) population is the target group about which the researcher is interested in gaining information and drawing conclusion. It has also been suggested that the participants in the population must share at least a single attribute of interest to the researcher (Asiamah, Mensah & Oteng-Abayie, 2017).

The population for the study comprises all the workers of the selected banks in the Cape Coast Metropolis. The total population of the workers from the selected banks were 270. The study considered only permanent staff of the selected banks which included tellers, customer service representatives, bookkeepers, accounting clerks, loan officers and managers. Only permanent staff were involved in the study because, there is no pre-determined termination date of their contract with their various organisations. Again, permanent staff were used because, they were in the position to provide appropriate responses for the study since they are in the capacity of forming intentions of quitting if conditions of

service are not favorable to them. Hence, the study selected workers from twelve banks namely; Consolidated Bank Ghana, Agricultural Development Bank, GCB Bank, National Investment Bank, Prudential Bank Limited, Fidelity Bank, GT Bank, Republic Bank Ghana, Zenith Bank, Barclays Bank, Societe General and Assinman Rural Bank.

Sample and Sampling Procedure

According to Malhotra and Birks (2007) sampling is the process of selecting a representative few or unit from a larger group or population, which is used as a basis of estimating certain characteristics or elements about the group or population. The sampling technique used for the study was simple random technique. All banks in the Cape Coast metropolis was used for the study. A sample size of 159 were selected out of 270 employees to participate in the study. The sample size was selected based on the Krejcie and Morgan (1970) sample size determination table.

Simple random sampling method was used in selecting the respondents. The reason for using simple random sampling is because the population of the study is similar in characteristics of interest and it gives an equal chance of being selected to answer the research questions. The sampling frame is a listing of the items forming a population from which a sample is drawn (Zeller, Schwarze & Rheenen, 2002). In determining the sampling frame for this study bearing in mind the location of study in Cape coast, thirteen (13) banks namely Consolidated Bank Ghana, Agricultural Development Bank, GCB Bank, National Investment Bank,

Prudential Bank Limited, Fidelity Bank, GT Bank, Republic Bank Ghana, Zenith Bank, Barclays Bank, Societe General, Assinman Rural Bank and Kakum Rural Bank were selected for the study. However, one of the banks did not respond to the questionnaires.

The breakdown of the respective respondents from the banks is presented in Table 1.

Table 1: Population and Sample from each Bank

No	Name of bank	Target population	Sample size
1	GCB Bank (UCC campus/Town)	51	30
2	National Investment Bank	16	9
3	Agricultural Development Bank	30	18
4	Societe General	20	12
5	Republic Bank Ghana	18	10
6	Prudential Bank	32	19
7	Consolidated Bank Ghana	15	9
8	Fidelity	18	11
9	GT Bank	18	11
10	Zenith Bank	20	12
11	Barclays Bank	20	11
12	Assinman Rural Bank	12	7
Total		270	159

Source: Field survey (2019)

Data Collection Instrument

A questionnaire was designed based on the specific research objectives and the hypotheses of the study and was used as the data collection instrument.

This instrument was used as the main tool for data collection as it affords greater assurance of confidentiality and anonymity to respondents (Sarantakos, 2005). It is very effective for securing factual information about practices and conditions of which the respondents are presumed to have knowledge. It is also used for enquiring into the opinions, views, feelings and behaviours of subjects (Ogah, 2013). This notwithstanding, questionnaire has some weaknesses. The use of questionnaire does not allow probing, prompting and clarification of questions. Also, in using a questionnaire, the identity of the respondent and the conditions under which the questionnaire was answered are not known. Thus, the researchers are not sure whether the right person has answered the questions. Finally, due to lack of supervision, partial response is quite possible (Sarantakos, 2005).

The questionnaire was made up of four main sections. Section one focused on the socio-demographic factors. Section two dealt with perceived organisational support. Section three was based on organisational commitment. The last section on the questionnaire contained questions on turnover intentions of employees. In all, fifty-nine (59) questions were on the questionnaire (See Appendix A). The questionnaire was pre-tested using 28 Bank employees in Tarkoradi Metropolis. This was done to check for the reliability of the instrument.

Pilot Testing

A pre-test was conducted to ensure the reliability of the research instrument and refine the questions so that respondents would not find problem answering the questions. Pallant (2007) asserted a pre-test is required in advance

of a main survey because it ensures that instructions, questions and scale items are clear and that potential respondents will be able to understand the questions and respond correctly. It again helps the researcher to identify and eliminate any question that may offend potential respondents. The pre-test was done in January, 2019 with 28 respondents from three banks within the Takoradi Metropolis. The selected banks were; GCB Bank, Prudential Bank and ADB Bank. These banks were deemed suitable because it had homogenous characteristics with the banks used for the study. After the pilot testing, questions (25, 27, 31, 33, 35, 54, and 57) were deleted from the research instrument. Again, some items that were reversed coded like (TI 8, TI 10, TI 11 and TI 14) were also deleted from the questionnaire.

Reliability and Validity of the Instruments

Reliability and validity are two key components to be considered when evaluating a particular instrument (Mutepfa & Tapera, 2019). Reliability, according to Bless and Higson-Smith (2000), is concerned with consistency of the instrument, and an instrument is said to have high reliability if it can be trusted to give an accurate and consistent measurement of an unchanging value. Internal consistency method was used to assess the reliability of the scale, with much emphasis on the individual constructs as well. A Cronbach's Alpha value was used specifically to measure the internal consistency. A cut off of 0.7 and above is usually considered better results (Pallant, 2005).

The results of the reliability test for the variables as presented in Table 1 show that all the constructs are highly reliable in that the results are all greater than the minimum criteria suggested by Pallant, (2005). These are the supporting facts: perceived organisational support (Cronbach’s Alpha = 0.864; Items 16), affective commitment (Cronbach’s Alpha = 0.653; Items = 6), continuance commitment (Cronbach’s Alpha 0.663; Items 5), normative commitment (Cronbach’s Alpha = 0.692; Items 8), turnover intention (Cronbach’s Alpha = 0.731; Items = 8) and the overall scale (Cronbach’s Alpha = 0.790; Items 43). Table 2 summarizes the reliability score for the individual constructs of the study.

Table 2: Reliability Statistics

Constructs	Cronbach’s Alpha	No items
Overall scale	0.790	43
Perceived organisational support	0.864	16
Organisational commitment	0.774	19
Affective commitment	0.653	6
Continuance commitment	0.663	5
Normative commitment	0.692	8
Turnover Intention	0.731	8

Source: Field survey (2019)

The validity of an instrument refers to how well the instrument measures the particular concept it supposed to measure (Saunders, Lewis & Thornhill, 2007). It indicates how well the data collection and data analysis of the research captures the reality being studied (Mohajan, 2017). Saunders et al., (2007) further

asserted that an instrument must be reliable before it can be valid, implying that an instrument must be consistently reproducible; and that once this has been achieved, the instrument can then be scrutinized to assess whether it is what it purports to be. To ensure validity of questionnaires, the researcher reviewed other relevant literature and those literatures supported the construct of the instrument. Some of the items in the scales were scientifically validated items. Further, the designed questionnaire was submitted to the project supervisor for vetting, correction and approval before distributing it to the respondents.

Data Collection Procedure

To ensure easy data collection exercise, preliminary contacts were made with the respondents. To ensure that all respondents participate in the study, the researcher collected the data at different intervals to take care of the different free time available for the respondents. In this regard, part of the data was collected in the morning, while the rest were also collected in the afternoon. Moreover, to ensure maximum timely response rate, a period of two weeks (11th to 25th February, 2019) was allocated for the data collection exercise. The respondents were given insights on what the study intended to achieve in order to assist respondents who had issues with some of the statements on the questionnaire. In all, 159 questionnaires were issued to the respondents. The researcher retrieved 146 questionnaires and had a return rate of (91.8%). According to Dillman (2000), return rate from seventy percent (70%) is classified as a good and acceptable return rate.

Data Processing and Analysis

Analysis of data is a process of editing, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggestion, conclusions, and supporting decision making (Adèr, 2008). The responses from the questionnaires would be coded and edited using Statistical Package for Social Science (SPSS version 22.0). This statistical software is recommended for us in studies in social sciences (Zickmund, 2000). The data would be analyzed and interpreted using descriptive statistical techniques such as mean, standard deviation, frequency count and percentages (Leedy & Ormrod, 2010). These techniques were used whenever appropriate. Hierarchical multiple regression would be used to analyzed how much variance in the dependent variable (employees' turnover intentions) would be explained by the independent variables (perceived organisational support and organisational commitment).

Hierarchical multiple regression analysis was conducted to assess the moderating effect of organisational commitment in the proposed predictive relationship between perceived organisational support and employees' turnover intentions. Pearson-product moment correlation was further used to analyze the strength and direction of the relationship between organisational support, organisational commitment and turnover intentions among the respondents that was surveyed. The findings were presented in Tables and Figures and was chronologically presented in Chapter 4 to reflect the order of the specific objectives considered in the study.

Ethical Consideration

Access and ethics are critical aspect of the conduct of a study of this nature. The ability to collect data from respondents is dependent on gaining access to appropriate and relevant sources. In order to have access to the employees of the selected banks, the researcher introduced himself to the various bank managers as a post graduate student of the University of Cape Coast who is conducting a study on “Perceived organisational support, organisational commitment and employee turnover intentions in the Banking sector in Cape Coast Metropolis”. Respondents were assured the study was purely academic and in partial fulfilment of the requirements for the award of Master of Commerce in Human Resource.

As etiquette demands, the respondents were also informed of their role in providing valued information, and the purpose for which the information are going to be used. The respondents were further given assurance of anonymity and confidentiality and were also informed of the voluntary nature of the survey. To enforce confidentiality, anonymity and privacy, questionnaire content did not request for personal identification. Similarly, final report did not make comments on individual responses. Therefore, the findings of the study were treated with neutrality and presented as such.

Chapter Summary

In this chapter, a description and justification of the methods and procedures used in this study were provided. The chapter outlined the research design for the study. It included the descriptions of the survey population, how the

sample was drawn, the method of data collection, the data collection procedure and the statistical methods that were employed to analyze the data. Reliability and validity of the research instrument were assessed. Special attention was given the Statistical Package for Social Science (SPSS version 22.0) as the main analytical tool for achieving the primary purpose of the study before concluding the chapter by providing an overview of the ethical considerations pertinent to the study.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter discusses the findings of this study with special emphasis on the research objectives. The findings of the study were captured in the forms of tables and figures in line with the established objectives. Correlation and regression were also used to show practical relationships between some variables. The data gathered were analyzed quantitatively with the aid of SPSS. After this, summary of the findings were reported and discussed accordingly. The findings gave cognizance to empirical claims of some previous studies that were reviewed at the literature review section.

Characteristics of Respondents

This section provides information about the demographic characteristics of the respondents that were surveyed. The findings were measured with descriptive statistics such as frequency and percentage. These measures were appropriate for such analysis. The findings were presented on Table 3.

Table 3: Background Information of Respondents

Variable	Options	Frequency	Percentage
Age	20-24 years	31	21.2%
	25-29 years	25	17.1%
	30-34 years	49	33.6%
	35-40 years	27	18.5%
	40-44 years	5	3.4%
	45 years and above	9	6.2%
Sex	Male	82	56.2%
	Female	64	43.8%
Marital Status	Never Married	66	45.2%
	Cohabiting	6	4.1%
	Married	72	49.3%
	Widowed	2	1.4%
Educational Qualification	ACCA	5	3.4%
	Bachelor Degree	96	65.8%
	Diploma	18	12.3%
	Master's Degree	27	18.5%
Working experience	1-5 years	94	64.4%
	6-10 years	36	24.7%
	11-15 years	11	7.5%
	16-20 years	2	1.4%
	21-25 years	3	2%

Source: Field survey (2019)

The findings relating to the age distribution of the respondents indicated that majority of the respondents (33.6%) were between the ages 30-34 years. This was followed by those between the ages 20-24 years (21.2%). In similar fashion, it was found that 18.5% and 17.1% of the respondents were between the age categories of 35-40 years and 25-29 years respectively. On the other hand, it was discovered that only few respondents (6.2% and 3.4%) fell between 45 years and

above and that of 40-44 years in that order. The workforce structure of the banking sector in Cape Coast Metropolis is characterized by relatively active workers since most of the respondents disclosed they were 34 years and below. This represents 72% of the respondents that were surveyed.

The sex compositions of the respondents showed that majority of the respondents were males, representing 56.2% although the gap with female counter-parts was not all that wide. Thus, the remaining 43.8% were female.

The study further sought to look at the marital status of the respondents. It was found that majority of the respondents (n=72) were married representing 49.3%. It was further discovered that (n=66) 45.2% of the respondents were not married but single. 4.1% of the respondents were however co-habiting. The remaining 1.4% (n=2) of the respondents were widowed. It could be said that majority of the employees in the Banking sector in Cape Coast metropolis were generally married.

In terms of Educational level, the study revealed that all the employees have attained a higher level of formal education. In terms of educational level, 96 respondents (65.8%) have achieved bachelor degree, followed by 27 respondents (18.5%) have attained their post graduate degree. 18 respondents (12.3%) have completed their diploma and 5 of the respondents (3.4%) have also acquired their professional certificates (ACCA). The level of respondents' education was sought because education is essential for every organisation's development. It enhances the effectiveness and efficiency of the organisation. The level of education of the organisation's staff gives it the opportunity to identify the expertise of employees

and select the most competent people to handle various positions in the organisation. The statistics above shows that the educational level of respondents is high.

Out of 146 respondents, majority of the respondents working experience fall between the range of 1-5 years which constitute 94 of the respondents (64.4%). 36 of the respondents working experience fall between the range of 6-10 years which represents 24.7%. Again, 11 of the respondents also falls within 11-15 years working experience which is equivalent to 7.5%. 3 or 2% Of the respondents' working experience fall between 21-25 years. The study had only 2 of the respondents or equivalent to (1.4%) working experience falling between 16-20 years. Generally, employees in the banking sector in Cape Coast Metropolis have relatively shorter working experience.

The study further assessed if there is a difference in turnover intention among the various age groups of the respondents. One way between-groups ANOVA was conducted to that effect. The findings are presented on Table 4.

Table 4: Test of Differences (Age)

Age	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
20-24 years	31	2.3589	.74214	.13329	2.0867	2.6311
25-29 years	25	2.5950	.54520	.10904	2.3700	2.8200
30-34 years	49	2.5995	.61765	.08824	2.4221	2.7769
35-39 years	27	2.9954	.61088	.11756	2.7537	3.2370
40-44 years	5	2.5500	.46435	.20767	1.9734	3.1266
45 years and above	9	3.2500	.34233	.11411	2.9869	3.5131
Total	146	2.6592	.65809	.05446	2.5516	2.7669

Source: Field survey (2019)

A close observation of the mean scores indicates that workers in within the age category of 45 years and above had the highest score for turnover intention to quit their job in the banking sector in Cape Coast Metropolis (M=3.2500; SD=.34233). This was followed by those in the 30-34 (years) age group (M=2.5995; SD=0.61765). Similarly, this was followed by those in 35-39 years group (M=2.9954; SD=0.61088) and those in the age category of 25-29 years (M=2.5950; SD=0.54520) respectively. The groups with least mean score on intention to quit where those in 40-44 years (M=2.5500; SD=.46435) and 20-24 (M=2.3589; SD=.74214) year respectively.

The implications of these findings are that workers who are 45 years and above have the highest tendency to quit their job based on their current state of perceived organisational support and commitment they have for their respective banking firms in Cape Coast Metropolis. This was also followed by those in the 30-34 year, and 35-39 years categories. A close observation of the trend shows that those who are comparatively aged are more likely to quit their job. Could this be that these workers have attained their career objectives in the banking sector, are not satisfied with the kind of organisational support they respectively receive in their respective banking firms in Cape Coast Metropolis. It must however be recognized that those workers in age brackets 40-44 years and 20-24 years had the least intention to quit respectively. This is particularly so for workers who were in the 20-24 years bracket because they have now entered into their banking service career and it is economically wise for them to stay and work for as to meet their career aspirations in the foreseeable future. Similarly, it can be advised that management of banking institutions in Cape Coast Metropolis should design their human resource management practices and policies based on age consideration of their workers so as to reduce the tendency for those in 45 years and above age category to quit their respective jobs in the banking sector.

Table 5: Test of Homogeneity of Variances

Turnover Intention			
Levene Statistic	df1	df2	Sig.
1.023	5	140	.407

Source: Field survey (2019)

The Levene Statistic indicated that the null hypothesis that equal variance is assumed is supported ($p=0.407$; $p>0.05$). Therefore, it is concluded that the groups have equal variance.

Table 6: ANOVA Table

Turnover Intention					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	9.326	5	1.865	4.884	.000
Within Groups	53.471	140	.382		
Total	62.798	145			

Source: Field survey (2019)

The findings indicate that there is a statistically significant difference at the $p<0.05$ level in turnover intention mean score for the six age groups [$F(5,140) = 4.884$, $p<0.05$]. Thus, it can be emphatically stated that the differences in mean score for intention to quit among the respondents among the various age categories were as a result of the scientific interaction among the variables in the model.

Table 7: Multiple Comparisons for age and turnover intention of respondents

Dependent Variable: Turnover Intention		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) age	(J) age				Lower Bound	Upper Bound
20-24	25-29	-.23613	.17221	.744	-.7451	.2728
	30-34	-.24062	.15985	.662	-.7125	.2312
	35-39	-.63650*	.17773	.009	-1.1610	-.1120
	40-44	-.19113	.24676	.964	-1.0987	.7164
	45 and above	-.89113*	.17546	.000	-1.4250	-.3573
25-29	20-24	.23613	.17221	.744	-.2728	.7451
	30-34	-.00449	.14027	1.000	-.4189	.4099
	35-39	-.40037	.16035	.145	-.8755	.0748
	40-44	.04500	.23455	1.000	-.8673	.9573
	45 and above	-.65500*	.15783	.005	-1.1449	-.1651
30-34	20-24	.24062	.15985	.662	-.2312	.7125
	25-29	.00449	.14027	1.000	-.4099	.4189
	35-39	-.39588	.14699	.093	-.8301	.0383
	40-44	.04949	.22563	1.000	-.8734	.9724
	45 and above	-.65051*	.14424	.003	-1.1056	-.1954
35-39	20-24	.63650*	.17773	.009	.1120	1.1610
	25-29	.40037	.16035	.145	-.0748	.8755
	30-34	.39588	.14699	.093	-.0383	.8301
	40-44	.44537	.23863	.488	-.4641	1.3548
	45 and above	-.25463	.16384	.634	-.7591	.2499
40-44	20-24	.19113	.24676	.964	-.7164	1.0987
	25-29	-.04500	.23455	1.000	-.9573	.8673
	30-34	-.04949	.22563	1.000	-.9724	.8734
	35-39	-.44537	.23863	.488	-1.3548	.4641
	45 and above	-.70000	.23695	.146	-1.6191	.2191
45 and above	20-24	.89113*	.17546	.000	.3573	1.4250
	25-29	.65500*	.15783	.005	.1651	1.1449
	30-34	.65051*	.14424	.003	.1954	1.1056
	35-39	.25463	.16384	.634	-.2499	.7591
	40-44	.70000	.23695	.146	-.2191	1.6191

*. The mean difference is significant at the 0.05 level.

Source: Field survey (2019)

The comparative analysis of the findings regarding the difference in mean scores for turnover intention is presented in Table 7. The findings indicate that there was a statistically significant difference in turnover intention between those in 20-24 years on one hand, those in 35-39 years and 45 years and above categories. Thus, respondents in the age categories of 35-39 years and 45 years and above had higher tendency to quit their jobs than those in 20-24 years category. This is statistically significant which means the conclusions on the findings in this regard were not due to chance. Similarly, it was found that there was a statistically significant difference in turnover intention between those in 25-29 years on one hand those in 45 years and above category. Thus, respondents in the age category 45 years and above had higher tendency to quit their jobs than those in 25-29 years category. This is statistically significant which means the conclusions on the findings in this regard were not due to chance.

Furthermore, it was discovered that there was a statistically significant difference in turnover intention between those in 30-34 years on one hand than those in 45 years and above category. Thus, respondents in the age category 45 years and above had higher tendency to quit their jobs than those in 30-34 years category. This is statistically significant which means the conclusions on the findings in this regard were not due to chance. Again, the study showed that there was a statistically significant difference in turnover intention between those in 35-39 years on one hand than those in 20-24 years category. Thus, respondents in the

age category 35-39 years and above had higher tendency to quit their jobs than those in 20-24 years category.

This is statistically significant which means the conclusions on the findings in this regard were not due to chance. In similar fashion, it was discovered that there was a statistically significant difference in turnover intention between those in 45 years and above on one hand than those in 20-24 years, 25-29 years and 30-34 years respectively. Thus, respondents in the age categories of 35-39 years and 45 years and above had higher tendency to quit their jobs than those in 20-24 years, 25-29 years and 45 years and above categories. This is statistically significant which means the conclusions on the findings in this regard were not due to chance.

Table 8: Difference between male and female and turnover intentions

	Sex	N	Mean	df	t-test	Sig.
Turnover	Male	82	2.611	144	-.997	0.321
Intention	Female	64	2.721			

Source: Field survey (2019)

An independent-sample t-test was conducted to compare the level of turnover intention score for male banking staff and female banking staff in the banking sector in Cape Coast Metropolis. There was no statistically significant difference in mean score for turnover intention between male staff (M=2.6113; SD=0.61677) and female staff (M=2.7207; SD=0.70772; $t(144) = -0.997$, $p=0.321$; $p>0.05$). The results shows that although females had the highest level

of turnover intention, it is however not scientifically accurate because it could be due to chance.

Therefore, relying on sex orientation to design human resource management packages to manage workers' turnover intention in the banking sector cannot be accepted to that effect since the desired results may not be scientifically substantiated. In other words, sex is not a significant predictor of employee turnover intention in the banking sector in Cape Coast Metropolis. Thus, both male and female workers in the banking sector in Cape Coast have same tendency to quit their jobs. Retention policies and practice, especially commitment-based human resource practices and organisational support packages therefore must be equally applied to both male and female staff in the banking sector in Cape Coast Metropolis.

Descriptive for Perceived Organisational Support

The study sought to descriptively measure the opinions of the respondents on the perceived organisational support they received at their respective banking firms through the use of descriptive statistics of frequency (F) and percentage (%). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement on the various indicators measuring perceived organisational support in the context of this study.

Table 9: Descriptive Statistics for Perceived Organisational Support

Statement	Responses				
	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)
If I did the best job possible, the organisation would notice	4(2.7)	6(4.1)	12(8.2)	55(37.7)	69(47.3)
The organisation really cares about my well-being	3(2.1)	7(4.8)	16(11)	73(50)	47(32.2)
The organisation would consider any compliant from me	8(5.5)	7(4.8)	8(5.5)	75(51.4)	48(32.9)
Help is available from the organisation when I have a problem	2(1.4)	14(9.6)	12(8.2)	84(57.5)	34(23.3)
The organisation takes pride in my accomplishment at work	-	13(8.9)	23(15.8)	80(54.8)	30(20.5)
If given the opportunity, the organisation would not take advantage of me	3(2.1)	11(7.5)	28(19.2)	65(44.5)	39(26.7)
The organisation cares about my opinion	1(0.7)	14(9.6)	14(9.6)	94(64.4)	23(15.8)
The organisation strongly considers my goals and values	1(7)	14(9.6)	14(9.6)	95(65.1)	22(15.1)
My organisation values my contribution to its well-being	11(7.5)	24(16.4)	2(1.4)	53(36.3)	56(38.4)
The organisation shows very much concern for me	10(6.8)	13(8.9)	9(6.2)	79(54.1)	35(24)
The organisation appreciate any extra effort from me	16(11)	5(3.4)	16(11)	67(45.9)	42(28.8)
If the organisation could	15(10.3)	9(6.2)	21(14.4)	58(39.7)	43(29.5)

hire someone to replace me at a lower salary it would not do so					
The organisation cares about my general satisfaction at work	11(7.5)	14(9.6)	5(3.4)	97(66.4)	19(13)
the organisation regards my best interest when it makes decision that affect me	1(0.7)	35(24)	19(13)	53(36.3)	38(26)
The organisation is willing to help me when I need a special favor	5(3.4)	13(8.9)	48(32.9)	60(41.1)	20(13.7)
The organisation tries to make my job as interesting as possible	14(9.6)	23(15.8)	17(11.6)	57(39)	35(24)

Referencing from the Table 9, 124 (85%) of the respondents agreed to the view that their organisation would notice if they did the best job possible. Again, 120 (82.2%) of the respondents agreed to the view that their organisation really cares about their well-being. It was established that, 123 (84.3%) of the respondents agreed that the organisation would consider any complaint from them. In relation to whether help is available from the organisation when they have a problem, 118 (80.8%) of the total respondents agreed to that assertion. Again, 110 (75.3%) of the respondents agreed that, the organisation takes pride in their accomplishment at work. The respondents further agreed 104 (71.2%) that, if given the opportunity, the organisation would not take advantage of them.

More so, the respondents agreed 94 (64.4%) and strongly agreed 23 (15.8%) that their organisations cares about their opinion. The respondents further agreed 117 (80.2%) to the assertion that the organisation strongly considers their

goals and values. Again, the respondents agreed 106 (74.7%) that their organisation values their contribution to its well-being. 114 (78.1%) of the respondents agreed that the organisation shows much concern for them. Again, 109 (74.7%) of the respondents agreed that their organisation appreciate any extra effort from them. The respondents agreed 101 (69.2%) that, if the organisation could hire someone to replace them at a lower salary it would not do so. In addition, 116 (79.6%) agreed that the organisation cares about their general satisfaction at work.

Furthermore, the study revealed that, 91 (62.3%) of the respondents agreed that the organisation regards their best interest when it makes decision that affect them. It was revealed in the study again that 80 (54.8%) of the respondents agreed to the assertion that, the organisation is willing to help them when the need a special favor. Again, the respondents agreed 92 (63%) that the organisation tries to make their job as interesting as possible.

The findings thus show that the respondents agreed that their organisations would recognize their best possible efforts. This demonstrates the workers do trust their employers' ability to recognize their efforts at work. This may not influence their turnover attitude and may results in positive attitude towards work. The workers agreeing to the assertion that their organisations wouldn't ignore any complaints from them signals a good managerial practice at work. This is so because, if workers' complaints are noticed by those in charge to seek to their welfare, it would in a way increase the commitment that these workers may have for their employers which may result in productive workforce, healthy working

relationships, high employee affective commitment and many positive outcomes and behaviors. Furthermore, the respondents agreeing that if given the chance, their organisations would not take advantage of them is really a good signal, since this means they may not feel cheated by their organisations if the opportunity presents itself.

This claim was further supported by the assertion that banking institutions in Cape Coast Metropolis regard workers' best interest when it makes decisions that affect workers. Appreciating workers' extra effort at work is good indication of proper organisational support at work which is the case of banks in Cape Coast Metropolis as the respondents agreed that their organisations appreciate their extra effort they expend at work in the light of discharging their obligations at work. This is backed the possibility of banking firms to realize the value of implicitly motivated workers through recognition (Tessema, Ready, & Embaye, 2013;).

In similar arena, it was found that workers in the banking sector in Cape Coast Metropolis agreed that their organisations show much concern for them at work. This may cause workers to also respondents positively, especially where their organisation may need them most. Moreover, it was found that the workers recounted that if their organisations could hire someone to replace them at a lower salary they would refuse to do so. This probably signals that the workers in the banking sector in Cape Coast actually feel secured in their various institutions. This may have a positive implication on their level of commitment and turnover intention.

On the other hand, it was discovered that the respondents agreed that their organisations really care about their well-being which is a good indicator of a working organisational support system at work. They also asserted that they receive help from their employers when the need arises. This is a major step in promoting healthy and attractive organisational support system in the banking sector in Cape Coast Metropolis. Besides, it was found that the respondents agreed their organisations take pride their accomplishment at work, which has the capacity to boost the intrinsic motivation of workers in the banking sector. The respondents showed that, their organisations try to make their jobs interesting as possible. This is a good feature of a good managerial function at work. These findings collectively reflect the views of some previous empirical studies (Allen, Shore, & Griffeth; Çelik & Fındık, 2012; Hellman, et al., 2006; Kurtessis et al., 2017; 2003; Maertz Jr et al., 2007).

Further, the sought to find out the current support needed by te employees in the banking sector in the Cape Coast Metropolis.

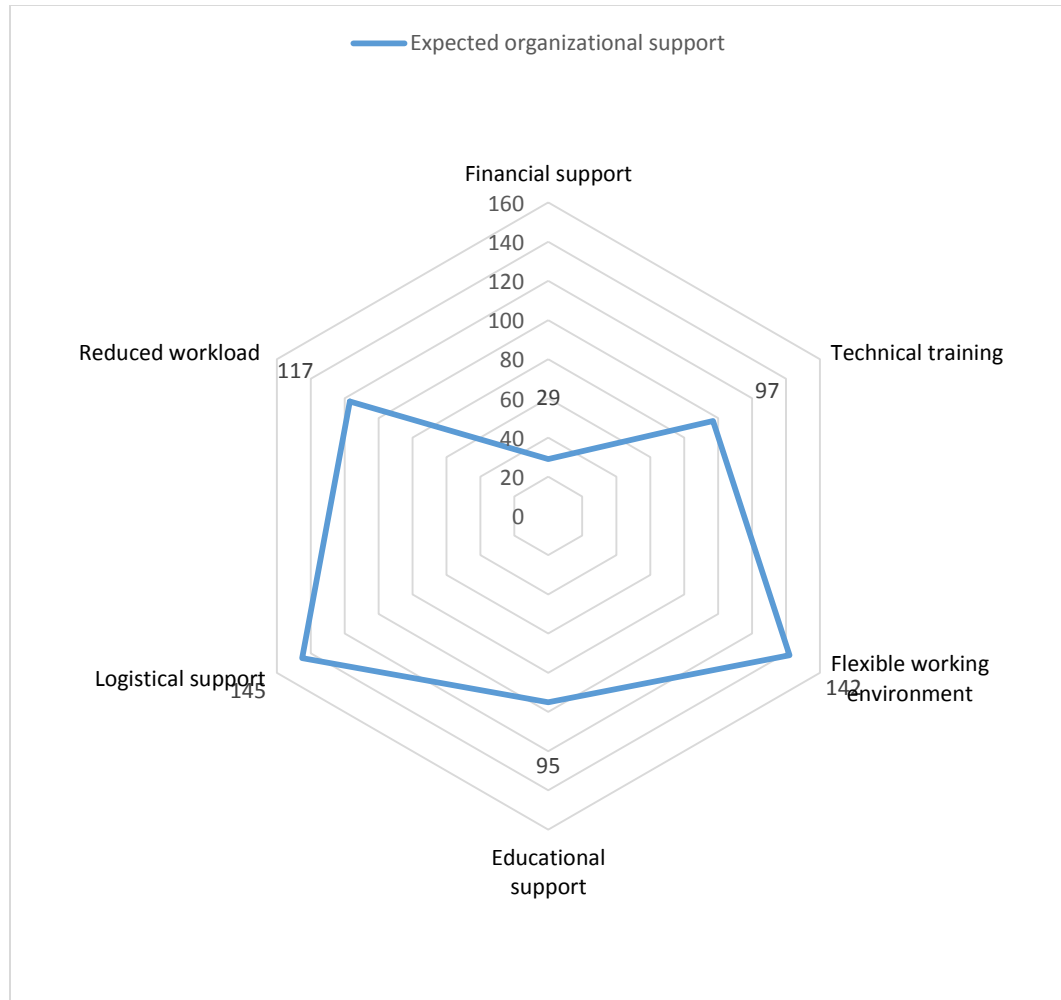


Figure 2: Expected Organisational Support
Source: Field survey (2019)

The study sought to assess the type of organisational support employees need currently in the banking industry in Cape Coast Metropolis. The findings are presented on Figure 2. It was revealed in the study that 145 respondents needed logistical support to enhance effective customer service. This implies that, logistics support is much needed by employees in the banking sector within the Cape Coast Metropolis. This was followed by 142 respondents asserting that they needed flexible working environment. Further, 117 respondents mentioned that

they needed management to reduce their workload as the nature of their work stress them up.

In addition, 97 respondents alleged that they needed technical training for them to be abreast with modern tools and equipment used at their respective workplace. 95 respondents also revealed that they needed educational support from their organisation to acquire more knowledge to build their intellectual capacity. Hence, management should support their employees' education in order for them to acquire new knowledge, skills and abilities which in turn help improve performance. Finally, it was revealed 29 respondents stated that they needed financial support in the form of advance salary and soft loans.

Descriptives for Affective Commitment

The study sought to descriptively measure the opinions of the respondents on the state of their affective commitment at their respective banking firms through the use of descriptive statistics frequency (F) and percentage (%). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement on the various indicators measuring affective commitment in the context of this study.

Table 10: Descriptives Statistics for Affective Commitment

Statement	Responses				
	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)
I feel a strong sense of belonging to my organisation	9(6.2)	6(4.1)	9(6.2)	72(49.3)	50(34.2)
I feel like ‘part of the family’ at my organisation	5(3.4)	10(6.8)	9(6.2)	77(52.7)	45(30.8)
I really feel as if this organisation’s problems are my own	4(2.7)	9(6.2)	21(14.4)	84(57.5)	28(19.2)
This organisation has a great deal of personal meaning for me	1(0.7)	14(9.6)	20(13.7)	97(66.4)	14(9.6)
I enjoy discussing my organisation with people outside it	17(11.6)	13(8.9)	17(11.6)	78(53.4)	21(14.4)
Would be very happy to spend the rest of my career with this organisation	16(11)	30(20.5)	12(8.2)	45(30.8)	43(29.5)

Source: Field survey (2019)

The findings regarding the respondents’ opinion on the affective commitment are presented on Table 10. It was revealed in the study that 122 (83.5%) of the respondents agreed that, they feel a strong sense of belonging to their organisation. Again, 122 (83.5%) of the respondents agreed to the view that their organisation really cares about their well-being. It was established that, 123 (84.3%) of the respondents agreed they feel like ‘part of the family’ at their organisation. In relation to whether the respondents really feel as if their organisation’s problems are their own, 112 (76.7%) of the total respondents agreed to that assertion. Again, 111 (81.3%) of the respondents agreed that, their organisations have a great deal of personal meaning for them. The respondents

further agreed 99 (67.7%) that, they enjoy discussing their organisation with people outside it. Again, the respondents agreed 88 (60.3%) that they would be very happy to spend the rest of their career with their organisations.

The implications of these findings are that, one can confidently proclaim that the respondents exhibit a strong sense of belonging to their organisations as attested by the findings. This therefore means, workers are not willing to quit their jobs when any opportunity comes to them. Employers therefore must work hard to maintain this state of affairs. Furthermore, the study revealed that the respondents agreed that they really feel as if their organisations problems are their own problems. This proves a deep sense to deepening the state of emotional attachment these workers have for their respective banking institutions in Cape Coast Metropolis. Supporting this assertion, a similar view was further expressed when the respondents agreed that their organisations have great deal of personal meaning for them.

This again illustrates workers in the banking sector in Cape Coast Metropolis are affectively committed to their organisations. Happily discussing one's organisation with others outside the organisation signifies the good treatment one receives at the organisation which is the reflection of affairs concerning the workers in the banking sector in Cape Coast Metropolis. In similar fashion, it was found that the respondents agreed that they would be happy to spend the rest of their career with their organisations. This signifies that the workers in the banking sector in Cape Coast Metropolis are willing to stay and work in their respective banking institution for the foreseeable future. These

findings actually show that banks in the Cape Coast Metropolis are well-rated in the affective commitment which is seen as the most established component of organisational commitment (Manetjie & Martins, 2009; Meyer & Herscovitch, 2001; Allen & Meyer, 1990; Farzad, Nahavandi & Caruana, 2008).

Descriptive for Continuance Commitment

The study sought to descriptively measure the opinions of the respondents on the state of their continuance commitment at their respective banking firms through the use of descriptive statistics of frequency (F) and percentage (%). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement on the various indicators measuring continuance commitment in the context of this study.

Table 11: Descriptive Statistics for Continuance Commitment

Statement	Responses				
	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)
I am afraid of what might happen if I quit my job without having another one lined up	1(0.7)	23(15.8)	52(35.6)	43(29.5)	27(18.5)
Right now, staying with my organisation is a matter of necessity as much as desire	6(4.1)	31(21.2)	24(16.4)	70(47.9)	15(10.3)
One of the few serious consequences of leaving this organisation would be the scarcity of available alternatives	8(5.5)	27(18.5)	43(29.5)	54(37)	14(9.6)
One of the major reasons I continue to work for this organisation is that leaving would require considerable personal sacrifice —another organisation may not match the overall benefits I have	7(4.8)	38(26)	42(28)	43(29.)	16(11)
Too much in my life would be disrupted if I decided I wanted to leave my organisation now	17(11.6)	44(30.1)	29(19.9)	35(24)	21(14)

Source: Field survey (2019)

The findings regarding the respondents' Descriptive for Continuance Commitment are presented on Table 11. It was discovered in the study that, 70 (48%) respondents agreed that they are afraid of what might happen if they quit their jobs without having another one lined up. Again, 85 (58.2%) of the respondents agreed that right now, staying with their organisation is a matter of necessity as much as desire. Also, 68 (46.6%) of the respondents agreed that one of the few serious consequences of leaving this organisation would be the scarcity of available alternatives. It was discovered again that 59 (40%) of the respondents agreed that one of the major reasons they continue to work for this organisation is that leaving would require considerable personal sacrifice another organisation may not match the overall benefits they have. Lastly, 56 (38%) of the respondents agreed that too much in their lives would be disrupted if they decided they wanted to leave their organisation now.

It can thus be inferred from the findings that, the employees were afraid to quit their jobs since there may be no other job opportunities. They equally agreed that staying with their organisations is just a matter of necessity as much as they desire. In similar fashion, it can be concluded that workers in the banking sector in Cape Coast Metropolis agree that one of the few serious consequences of leaving their organisations would be the scarcity of available alternatives. On the other hand, it was discovered that the respondents asserted their lives would be disrupted if they decide to leave their current jobs in the banking sector in Cape Coast Metropolis.

It can therefore be concluded that, predicting the continuance commitment of employees in the banking sector in Cape Coast Metropolis is very difficult since the number of respondents that disagreed to the assertions were not too wide from those that agreed to the assertions. Findings collectively reflect some previous empirical studies (Meyer & Herscovitch, 2001; O'Donnell, Jayawardana, & Jayakody, 2012; Labatmediene et al., 2007).

Descriptive for Normative Commitment

The study sought to descriptively measure the opinions of the respondents on the state of their normative commitment at their respective banking firms through the use of descriptive statistics of frequency (F) and percentage (%). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement on the various indicators measuring affective commitment in the context of this study.

Table 12: Descriptive Statistics for Normative Commitment

Statement	Responses				
	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)
I believe that a person must always be loyal to his or her organisation	2(1.4)	11(7.5)	36(24.7)	62(42.5)	35(24)
One of the major reasons I continue to work for this organisation is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain	4(2.7)	27(18.5)	23(15.8)	61(41.8)	31(21.2)
Jumping from organisation to organisation seem very unethical to me	3(2.1)	20(13.7)	62(42.5)	36(24.7)	25(17.1)
I was taught to believe in the value of remaining loyal to one organisation	10(6.8)	33(22.6)	19(13)	65(44.5)	19(13)
I do think that wanting to be a “company man” or “company woman” is sensible	5(3.4)	29(19.9)	70(47.9)	23(15.8)	19(13)
I think that people these days move from company to company too often	20(13.7)	35(24)	24(16.4)	49(33.6)	18(23.3)
Things were better in the days when people stayed with one organisation for most of their careers	11(7.5)	35(24)	54(37)	27(18.5)	19(13)
If I got another offer for a better job elsewhere I would feel it was right to leave my organisation	23(15.8)	56(38.4)	26(17.8)	25(17.1)	16(11)

Source: Field survey (2019)

The findings regarding the respondents' opinion on the normative commitment are presented on Table 12. It was revealed in the study that 97 (66.5%) agreed that, they believe that a person must always be loyal to his or her organisation. Again, 92 (63%) of the respondents agreed to the view that one of the major reasons they continue to work for their organisation is that, they believe that loyalty is important and therefore feel a sense of moral obligation to remain. It was established that, 62(42.5) of the respondents opted for neutrality on jumping from organisation to organisation seem very unethical to them. In relation to whether the respondents were taught to believe in the value of remaining loyal to one organisation, 84 (57.5%) of the total respondents agreed to this assertion.

Again, 70 (47.9%) of the respondents opted for neutrality on the issue I do think that wanting to be a “company man” or “company woman” is sensible. The respondents further agreed 67 (56.9%) that, they think that people these days move from company to company too often. Again, 54 (37%) of the respondents opted for neutrality on the issue things were better in the days when people stayed with one organisation for most of their careers. Again, the respondents disagreed 79 (54.2%) that if they got another offer for a better job elsewhere they would feel it was right to leave their organisation.

The findings relating to normative commitment illustrates that workers in the banking sector in Cape Coast Metropolis believe a person must always be loyal to their employers, and for that matter the respective banking institutions in the sector. Similarly, one can adduce from the above descriptive findings that,

although, the above opinion is held by workers in the banking sector in Cape Coast Metropolis, they however hold the view that they would continue to work for their organisations because they believe loyalty is important and therefore feel a sense of moral obligation to remain and work for their organisations, in this context, banking firms in Cape Coast Metropolis. However, it is evidentially crystal that workers in the banking sector in Cape Coast Metropolis were uncertain regarding the possibility of jumping from organisation to organisation, particularly, where they do not see it as unethical to do so. This presents a big challenge to human resource managers in the banking sector because, virtually workers can switch jobs without being compelled by ethical and moral grounds.

Besides, the employees understand the value in remaining in one organisation. This sounds there is no or very little possibility of turnover intention and hence no or little actual turnover behavior in the banking sector in Cape Coast Metropolis. This assertion is further deepened by the fact that the respondents were uncertain regarding their state of agreement to the assertion that they do not think that wanting to be a “company man” or “company woman” is sensible anymore. They were also uncertain as to whether people too often switch their jobs. Similarly, they were uncertain as to the assertion that things were better in the days when people stayed with one organisation for most of their careers. Finally, one can conclude that workers in the banking sector do not know the state of their switching intention, especially for better job opportunities. These findings reflect the collective views on continuance commitment held by some researchers

based on the results of their empirical studies (Ahmadi & Avajian, 2011; Sarah, Jolian, Robert, & Karl, 2011; Green, 2008; Newstrom, 2007).

Descriptive for Turnover Intention

The study sought to descriptively measure the opinions of the respondents on reading their turnover intention at their respective banking firms. The descriptive statistics used are frequency (F) and percentage (%). This made it easy for appropriate conclusions to be made regarding the state of respondents' agreement on the various indicators measuring turnover intention in the context of this study.

Table 13: Descriptive Statistics for Turnover Intention

Statement	Responses				
	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)
There is a probability that I will leave my current job, if I get another suitable offer	40(27.4)	45(30.8)	23(15.8)	20(13.7)	18(12.3)
I day dream about a different job that will suit my personal needs	60(41.1)	36(24.7)	29(19.9)	17 (11.6)	4(2.7)
I scan newspapers and other forms of social media for job opportunities	47(32.2)	56(38.4)	17(11.6)	23(15.7)	3(2.1)
My Current job does not satisfy my personal needs	27(18.5)	48(32.9)	47(32.2)	18(12.3)	6(4.1)
My current job negatively affects my personal wellbeing	31(21.2)	60(41.1)	17(11.6)	36(24.7)	2(1.4)
My most important needs at work are compromised	25(17.1)	73(50)	19(13)	21(14.4)	8(5.5)
Opportunities to achieve goals at my workplace are jeopardized	27(18.5)	61(41.8)	46(31.5)	9(6.2)	3(2.1)
I consider leaving my current job	49(33.6)	47(32.2)	23(15.8)	16(11)	11(7.5)

Source: Field survey (2019)

The findings regarding the respondents' opinion on their turnover intention are presented on Table 13. It was discovered in the study that, 85 (58.2%) respondents disagreed that there is a probability that they would leave their current job, if they get another suitable offer. Again, 96 (65.8%) of the respondents disagreed that they da dream about different jobs that will suit their personal needs. Also, 103 (70.6%) respondents disagreed that they scan newspapers and other forms of social media for job opportunities. The table again showed that 75 (51.4%) of the respondents disagreed that, their current job does not satisfies their personal needs. Furthermore, 91 (62.3%) of the respondents disagreed that their current job negatively affects their personal wellbeing.

Again, from the table, 98 (67.1%) of the respondents disagreed that their most important needs at work are compromised. Also, 88 (67.3%) respondents disagreed with the statement that opportunities to achieve goals at my workplace are jeopardized. Lastly, 96 (65.8%) of the respondents disagreed that they consider leaving their current job.

It can be adduced that workers in the banking sector in Cape Coast Metropolis disagreed that their most important needs are compromised. It thus suggests on the other hand that managers in the banking sector actually provide what it takes to ensure that workers' needs are met insofar as banking job is concerned. This is a good managerial insight that can be exploited to promote employee commitment among the banking institutions in Cape Coast Metropolis. In similar fashion, the study showed that workers in the banking sector do day dream about different jobs that will suit their personal needs which inherently

reflects that workers are more likely to switch their present jobs in the banking sector if the opportunity presents itself.

On the other hand, one can conclude that workers in the banking sector do not agree that opportunities to achieve goals in their workplaces are jeopardize which inherently shows that the banking sector still presents opportunities that can be exploited for their personal and professional needs. They also do not consider leaving their current job. This is as a result of their level of commitment or the kind of organisational support they receive from their respective employers. More so, the respondents do not agree that there is a possibility of leaving their jobs if another suitable opportunity present themselves. These findings support some empirical studies (Parry, 2008; Boshoff, et al., 2002; Griffeth et al., 2000; Dess & Shaw, 2001; Curtis, 2014; Curtis, 2014; Takase, 2010).

Research Hypothesis 1

There is a significant relationship between organisational support and turnover intentions amongst employees in selected banks in the Cape Coast Metropolis

The study further sought to assess the relationship between perceived organisational support and turnover intentions among workers in the banking sector in Cape Coast Metropolis. Pearson product-moment correlations analysis was conducted to that effect. Preliminary analyses were performed to ensure no violation of the assumption of normality, linearity and homoscedasticity. The interpretation of the correlation results is based on the following cut-off points

proposed by Cohen (1988) in that respect: $r = 0.10$ to 0.29 or $r = -0.10$ to -0.29 (Very weak); $r = 0.30$ to 0.49 or $r = -0.30$ to -0.49 (Weak); $r = 0.50$ to 0.69 or $r = -0.50$ to -0.69 (Moderate); $r = 0.70$ to 0.99 or $r = -0.70$ to -0.99 (Large). The findings are presented on Table 14.

Table 14: Relationship between POS and Turnover Intention

		Turnover Intention
Perceived	Pearson Correlation	-.559**
organisational support	Sig. (2-tailed)	.000
	N	146

Source: Field survey (2019)

It was discovered that there was a statistically significant moderate negative correlation between perceived organisational support and employees' turnover intention ($r = -0.559$; $p < 0.05$). This therefore means higher levels of perceived organisational support was associated with lower levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of perceived organisational support were associated with higher levels of employees' intention to quit among the workers in the banking sector in Cape Coast Metropolis. Which means it was not due to chance but by the scientific interaction among the variables in the model.

Thus, the more banks in Cape Coast Metropolis support their employees, the more employees will form an intention to stay rather than quit. The converse is also true. It must however, be recognized that this does not suggest causality.

This finding echoes the claims from Treglown et al., (2018) that, there is a significant negative correlation between perceived organisational support and intention to quit in the role of individual differences and perceived organisational support. Again, another study by (Paillé, Bourdeau, and Galois, 2010; Rhoades & Eisenberger, 2002; Loi, Ngo, & Foley, 2006) also reported a statistically significant negative connection exists between POS and intention to leave an organisation. It can be concluded that there is a statistically significant moderate negative relationship between POS and turnover intentions and therefore hypothesis one is supported.

Research Hypothesis 2

There is a significant relationship between organisational commitment and turnover intentions amongst employees in selected banks in the Cape Coast Metropolis

The study further sought to assess the relationship between organisational commitment (affective, continuance, and normative commitment) and turnover intentions among employees in the banking sector in Cape Coast Metropolis. Pearson product-moment correlations analysis was conducted to that effect. Preliminary analyses were performed to ensure no violation of the assumption of normality, linearity and homoscedasticity. The interpretation of the correlation results is based on the following cut-off points proposed by Cohen (1988) in that respect: $r = 0.10$ to 0.29 or $r = -0.10$ to -0.29 (Very weak); $r = 0.30$ to 0.49 or $r = -$

0.30 to -0.49 (Weak); $r = 0.50$ to 0.69 or $r = -0.50$ to -0.69 (Moderate); $r = 0.70$ to 0.99 or $r = -0.70$ to -0.99 (Large). The findings are presented on Table 15.

Table 15: Relationship between organisational commitment and turnover intention

		Turnover Intention	Organisational commitment	Affective commitment	Continuance commitment	Normative commitment
Turnover Intention	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	146				
Organisational commitment	Pearson Correlation	-.511**	1			
	Sig. (2-tailed)	.000				
	N	146	146			
Affective commitment	Pearson Correlation	-.451**	.724**	1		
	Sig. (2-tailed)	.000	.000			
	N	146	146	146		
Continuance commitment	Pearson Correlation	-.288**	.676**	.307**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	146	146	146	146	
Normative commitment	Pearson Correlation	-.387**	.800**	.340**	.295**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	146	146	146	146	146

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field survey (2019)

It was revealed that there was a statistically significant moderate negative correlation between organisational commitment and employees' turnover intentions or intentions to quit ($r = -0.511$; $p < 0.05$). This therefore means higher levels of organisational commitment was associated with lower levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of organisational commitment were associated with higher levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. Thus, the more employees of banks in Cape Coast Metropolis becomes committed to their organisations, the less employees will form intention of quitting. The converse is also true. It must however, be recognized that this does not suggest causality.

Again, it was discovered that there was a statistically significant weak negative correlation between affective commitment and employees' turnover intentions or intentions to quit ($r = -0.451$; $p < 0.05$). This therefore means higher levels of affective commitment was associated with lower levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of affective commitment were associated with higher levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. Thus, the more employees in the banking sector of Cape Coast Metropolis are committed to their organisations the less they form intentions of quitting. It must also be recognized that this finding is statistically significant results which means it was

not due to chance but by the scientific interaction among the variables in the model. The converse is also true. It must however, be recognized that this does not suggest causality.

It was revealed that there was a statistically significant very weak negative correlation between continuance commitment and employees' turnover intentions or intentions to quit ($r = -0.288$; $p < 0.05$). This therefore means higher levels of continuance commitment was associated with lower levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of continuance commitment were associated with higher levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. Thus, the more employees of banks in Cape Coast Metropolis becomes committed to their organisations, the less employees will form intention of quitting. The converse is also true which means it was not due to chance but by the scientific interaction among the variables in the model. It must however, be recognized that this does not suggest causality.

It was revealed that there was a statistically significant weak negative correlation between normative commitment and employees' turnover intentions or intentions to quit ($r = -0.387$; $p < 0.05$). This therefore means high levels of normative commitment was associated with low levels of employees' intention to quit among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that low levels of normative commitment were associated with high levels of employees' intention to quit among the employees

in the banking sector in Cape Coast Metropolis. Thus, the more employees of banks in Cape Coast Metropolis becomes committed to their organisations, the less employees will form intention of quitting which means it was not due to chance but by the scientific interaction among the variables in the model. The converse is also true. It must however, be recognized that this does not suggest causality.

This finding supports some empirical claims by Khatri, Fern, and Budhwar (2001), Park, Christie, and Sype (2014) who also found a negative correlation between organisational commitment and employee turnover intention. It however, contradicts the claim that there is a weak positive correlation between continuance commitment and turnover intention by Bonds (2017) in his study on employees' organisational commitment and turnover intentions using call centre employees in the United States. Similarly, the findings of Mensah and Kosi (2016) show a contradictory results when it was discovered that, turnover intentions correlated insignificantly with affective commitment. It can be concluded that there is a statistically significant moderate negative relationship between organisational commitment and turnover intentions and therefore hypothesis two is supported.

Research Hypothesis 3

There is a statistically significant relationship between employees' perceived organisational support and organisational commitment amongst employees in the banking sector in Cape Coast Metropolis

The study further sought to assess the relationship between perceived organisational support and organisational commitment (affective, continuance, and normative commitment) among employees in the banking sector in Cape Coast Metropolis. Pearson product-moment correlations analysis was conducted to that effect. Preliminary analyses were performed to ensure no violation of the assumption of normality, linearity and homoscedasticity. The interpretation of the correlation results is based on the following cut-off points proposed by Cohen (1988) in that respect: $r = 0.10$ to 0.29 or $r = -0.10$ to -0.29 (Very weak); $r = 0.30$ to 0.49 or $r = -0.30$ to -0.49 (Weak); $r = 0.50$ to 0.69 or $r = -0.50$ to -0.69 (Moderate); $r = 0.70$ to 0.99 or $r = -0.70$ to -0.99 (Large). The findings are presented on Table 16.

Table 16: Relationship between Perceived Organisational Support and Organisational commitment

		Perceived organisational support	Organisational commitment	Affective commitment	Continuance commitment	Normative commitment
Perceived organisational support	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	146				
Organisational commitment	Pearson Correlation	.683**	1			
	Sig. (2-tailed)	.000				
	N	146	146			
Affective commitment	Pearson Correlation	.728**	.724**	1		
	Sig. (2-tailed)	.000	.000			
	N	146	146	146		
Continuance commitment	Pearson Correlation	.347**	.676**	.307**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	146	146	146	146	
Normative commitment	Pearson Correlation	.446**	.800**	.340**	.295**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	146	146	146	146	146

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field work, (2019)

It was revealed that there was a statistically significant moderate positive correlation between perceived organisational support and organisational commitment ($r = 0.683$; $p < 0.05$). This therefore means higher levels of perceived organisational support was associated with higher levels of organisational commitment among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of perceived organisational support were associated with lower levels of organisational commitment among the employees in the banking sector in Cape Coast Metropolis. Thus, the more banks in Cape Coast Metropolis support their employees, the more employees become committed to their organisations. The converse is also true. It must however, be recognized that this does not suggest causality.

It was revealed that there was a statistically significant large positive correlation between perceived organisational support and affective commitment ($r = 0.728$; $p < 0.05$). This therefore means higher levels of perceived organisational support was associated with higher levels of affective commitment among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that lower levels of perceived organisational support were associated with lower levels of affective commitment among the employees in the banking sector in Cape Coast Metropolis. Thus, the more banks in Cape Coast Metropolis support their employees, the more employees become committed to their organisations. The converse is also true. It must however, be recognized that this does not suggest causality

It was revealed that there was a statistically significant weak positive correlation between perceived organisational support and continuance commitment ($r = 0.347$; $p < 0.05$). This therefore means high levels of perceived organisational support was associated with high levels of continuance commitment among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that low levels of perceived organisational support were associated with low levels of continuance commitment among the employees in the banking sector in Cape Coast Metropolis. Thus, the more banks in Cape Coast Metropolis support their employees, the more employees become committed to their organisations. The converse is also true. It must however, be recognized that this does not suggest causality

It was revealed that there was a statistically significant weak positive correlation between perceived organisational support and normative commitment ($r = 0.446$; $p < 0.05$). This therefore means high levels of perceived organisational support was associated with high levels of normative commitment among the employees in the banking sector in Cape Coast Metropolis. On the other hand, it can be concluded that low levels of perceived organisational support were associated with low levels of normative commitment among the employees in the banking sector in Cape Coast Metropolis. Thus, the more banks in Cape Coast Metropolis support their employees, the more employees become committed to their organisations. The converse is also true. It must however, be recognized that this does not suggest causality.

Collectively, it can be adduced from the findings in respect to the nature and strength of relationship between organisational commitment and perceived organisational support that there is a statistically significant positive correlation between perceived organisational support and employee commitment in the banking sector, however, this relationship much pronounced in terms of holistic view (Organisational commitment and perceived organisational support). At the individual components of organisational commitment, it was discovered that the relationship between affective commitment and perceived organisational support was the strongest, followed by normative commitment and perceived organisational support and then finally, continuance commitment and perceived organisational support.

Impliedly, one can say these factors could somehow exhibit similar characteristics in terms of the relationship with turnover intention among workers in the banking sector in Cape Coast Metropolis. Besides, some previous studies conducted elsewhere also concluded on similar note: Organisational commitment and perceived organisational support (Kumar, 2015; Tumwesigye, 2010; Makanjee, Hartzer & Uys, 2006); POS and normative commitment (Wahab, et al., 2009; Colakoglu et al., 2010; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002), POS and affective commitment (Colakoglu et al. 2010; Tumwesigye, 2010) and POS and continuance commitment (Tumwesigye, 2010). It can be concluded that there is a statistically significant moderate positive relationship between perceived organisational support and organisational commitment and therefore hypothesis three is supported.

Research Hypothesis 4:

Perceived organisational support is the best predictor of turnover intentions amongst employees’ in the banking sector in the Cape Coast Metropolis than organisational commitment

The study further sought to assess the effect of perceived organisational support on employee turnover intention among the respondents. This analysis was done through the use of standard regression technique. A composite variable was formed for the independent variable (perceived organisational support) through a data transformation process in the SPSS application. The findings are presented on Tables 17

Table 17: Model Summary (Perceived Organisational Support and turnover intention)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change of R Square	F Change	df1	df2	Sig.	F
1	.559 ^a	.312	.307	.54768	.312	65.361	1	144	.000	

a. Predictors: (Constant), Perceived organisational support

b. Dependent Variable: Turnover Intention

Source: Field survey, (2019)

R-square is the most common effect size measure in predictive studies (path models) (Garson, 2016). Garson (2016) and Hock and Ringle (2006) further prescribed some tentative cut-off points for describing R-square are as follows: Results above 0.67 (Substantial), 0.33 (Moderate) and 0.19 (Weak). Predictive Capacity of the model was presented on Table 18. The findings relating to the

predictive capacity of the model indicated that perceived organisational support accounted for 31.2% variance in employees' turnover intention ($R\text{-square}=0.312$) when the effect of other factors that can affect employees' turnover intention were statistically controlled for. Thus, other factors not captured under this model account for 68.8% variance in employees' turnover intention. It can thus be concluded that perceived organisational support accounts for a moderate variance in employee's turnover intention in the banking sector in Cape Coast Metropolis.

It must be stressed that organisations that do not support employees, do not only lose valuable working capital, but also face the possibility incurring disadvantage of cost of hiring and training (Okyere-Kwakye, et al., 2018; Chuebang & Baotham, 2011). With these in mind, it becomes a necessity for managers and in particular human resource managers in the banking sector in Cape Coast to engage in pro-turnover human resources policies and practices so as to retain workers and use them for their organisational goals to be realized as proposed by the social exchange theory (Liu et. al, 2016; Karatepe & Shahriar, 2014; Homans, 1961).

The model assessed whether the 31.2% variance in employees' turnover intention was due to chance or the scientific interaction among the variables in the model. The findings are presented on Table 18.

Table 18: ANOVA

	Sum of squares	Df	Mean square	F	Sig.
Between groups	19.605	1	19.605	65.361	0.000
Within groups	43.193	144	0.300		
Total	62.798	145			

Source: Field survey (2019)

The findings in Table 18 show that the 31.2% variance in employees' turnover intention was statistically significant ($p=0.0001$: $p<0.05$). It therefore means the 31.2% variance in employees' intention to quit as explained by employees' intention to quit is not due to chance but by the scientific interaction among the variables in the regression model. It can therefore be concluded that perceived organisational support accounts for changes in employees' turnover intention among workers in the banking sector in Cape Coast Metropolis.

Furthermore, the study sought to assess the contribution of the predictor to the 31.2% variance in employees' turnover intention in the banking sector in Cape Coast Metropolis. The findings are presented in Table 19.

Table 19: Co-efficient

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig. (2-tailed)
(constant)	4.999		.293	17.064	.000
Perceived Organisational support	-.613	.076	-.559	-8.085	.000

Source: Field survey (2019)

The findings as presented on Table 19 illustrate that perceived organisational support was a significant predictor of employees’ turnover intention among the participants (Beta = -0.559; p = 0.0001: p<0.05). The means that, a unit increase in perceived organisational support will cause 0.559 fall in employees’ turnover intention. On the other hand, a unit fall in perceived organisational support will cause 0.559 increase in employees’ intention to quit their jobs in the banking sector in Cape Coast Metropolis. On the other hand, for predictive purposes, mathematically, the regression model can thus be estimated as follows: $TI = 4.999 - 0.613(POS)$.

These findings collectively support the claims jointly held by previous studies that organisation support has the capacity to improve workers’ motivation (Islam, 2013) but also has the potential to de-motivate employees (Mensah, 2014) especially if workers do not feel supported enough by their employers (Roche & Skinner, 2005; Meyer & Allen, 1991) which could trigger employee turnover

intention (Rhoades & Eisenberger, 2002; Wayne et al., 1997; Heneman, 2007; Morrell, Loan-Clarke, & Wilkinson, 2004; Cotton & Tuttle, 1986; Abassi & Hollman, 2000; Sowmya & Panchanatham, 2012).

Therefore, it is advisable for management of the banks in Cape Coast Metropolis to reduce employee's intention to quit by investing in and implementing need organisational support packages. This is inferred from the assertion proposed by Eisenberger et al. (1990) when it was discovered and reported that employees with high levels of perceived organisational support are less likely to seek out and accept jobs with alternative organisations. Much of the organisational support packages should be captioned and integrated in the human resource policies and practices so as to realized the effetcive implement of such support pcakages so as to help improve employee performance, overall organisational performance and consequently reduce employees' turnover intention (Aselage & Eisenberger, 2003; Rhoades et al., 2001; Paillé et al., 2010; Allen et al., 2003).

The study further sought to assess the effect of organisational commitment (affective, continuance and normative commitment) on employee turnover intention among the respondents. This analysis was done through the use of standard regression technique. A composite variable was formed for the independent variable (organisational commitment – affective, continuance and normative commitment) through a data transformation process in the SPSS application. The findings are presented on Tables 20.

Table 20: Model Summary^b (organisational commitment and turnover intentions)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					Change in R Square	F Change	df1	df2	Sig. Change	F
1	.526 ^a	.276	.261	.56577	.276	18.062	3	142	.000	

a. Predictors: (Constant), Normative commitment, Continuance commitment, Affective commitment

b. Dependent Variable: Turnover Intention

Source: Field survey (2019)

Predictive Capacity of the model was presented on Table 20. The findings relating to the predictive capacity of the model indicated that organisational commitment (affective, continuance and normative) accounted for 27.6% variance in employees’ turnover intention (R-square=0.276) when the effect of other factors that can affect employees’ turnover intention were statistically controlled for. Thus, other factors not captured under this model account for 72.6% variance in employees’ turnover intention. It can thus be concluded that organisational commitment accounts for a moderate variance in employee’s turnover intention in the banking sector in Cape Coast Metropolis.

Having a committed workforce could lead to the creation of customer value superbly (Grandey, Rafaeli, Ravid, Wirtz & Steiner 2010; Cha, 2012). It is a necessity for firms in the banking sector in Cape Coast Metropolis to put in pro-commitment human resource practices and policies to that effect (Cha, 2012) so as to enjoy the value of their workforce. These claims are fully supported by the

following previous empirical studies (Bonds, 2017; Adenguga, Adenuga & Ayodele, 2013; Park, Christie & Sype, 2014).

The model also sought to assess whether the 27.6% variance in employees' turnover intention was due to chance or the scientific interaction among the variables in the model. The findings are presented on Table 21.

Table 21: ANOVA

	Sum of squares	Df	Mean square	F	Sig.
Between groups	17.345	3	5.782		0.000
Within groups	45.453	142	.320		
Total	62.798	145			

Source: Field survey (2019)

The findings in Table 21 shows that the 27.6% variance in employees' turnover intention was statistically significant ($p=0.0001$: $p<0.05$). It therefore means the 27.6% variance in employees' intention to quit as explained by employees' intention to quit is not due to chance but by the scientific interaction among the variables in the regression model. In conclusion, organisational commitment accounts for changes in employees' turnover intention among workers in the banking sector in Cape Coast Metropolis. Since workers' intention to quit can predict actual turnover behavior, it becomes extremely important for management of the banks in Cape Coast to management their employees in such a way to avoid if possible or to reduce the intention of workers to quit their job. Efficient implementation of human resource practices and policies that have the potential to improve employees' commitment to their respective organisations

could go a long way to influence workers to form positive attitude to stay and work for their employers (banking institutions) in Cape Coast Metropolis.

Furthermore, the study assessed the contribution of the predictor to the 27.6% variance in employees' turnover intention in the banking sector in Cape Coast Metropolis. The findings are presented in Table 22.

Table 22: Co-efficient

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
(constant)	5.109	.338		15.096	.000
Affective commitment	-.340	.079	-.334	-4.283	.000
Continuance commitment	-.106	.071	-.115	-1.496	.137
Normative commitment	-.252	.082	-.239	-3.081	.002

Source: Field survey (2019)

The findings as presented on Table 22 illustrates that affective commitment was a significant predictor of employees' turnover intention among the participants (Beta = -0.334; $p = 0.0001$; $p < 0.05$). This means that a unit increase in affective commitment will cause 0.334 fall in employees' turnover intention. On the other hand, a unit fall in affective commitment will cause 0.334 increase in employees' intention to quit their jobs in the banking sector in Cape Coast Metropolis. This finding is similar to the claims made by Adenuga, et al., (2013) which asserts that affective commitment was, however, more important in determining employees' turnover intention than the other components of organisational commitment. Well, other related studies (Abdulkadir & Orkun,

2009; Yovuz, 2010; Mosadeghrad, Ferlie & Rosenberg, 2014) yielded similar results. The finding however contradicts the claim that there is no relationship between organisational commitment and turnover intentions (Saporna & Claveria, 2013).

It can therefore be concluded that this contribution to predicting turnover intention among employees in the banking sector in Cape Coast Metropolis is actually due to the very nature of scientific interaction among the variables captured in the regression model and not due to chance which signals that management in the banking firms in Cape Coast Metropolis can actually reduce employees' turnover intention if they actually maintain and or improve the indicators of affective commitment as measured by the regression model. The other side of the story is that, if management does not improve the conditions measuring affective commitment, it will, in the cause of time cause employees to form the intention to quit their jobs in the banking sector.

Again, the findings as presented on table 23 illustrates that continuance commitment was not a significant predictor of employees' turnover intention among the participants (Beta = -0.115; $p = 0.137$; $p > 0.05$). Thus, it does not actually predict turnover intention among workers in the banking sector in Cape Coast Metropolis. Its contribution though negative, can to not be attributed to its scientific interaction with other variables in the regression model. It can therefore be advised that, management of the respective banks should not rely on the indicators measuring continuance commitment if their motive is to actually reduce turnover intention among workers in the banking sector in Cape Coast Metropolis.

This probably refutes the assertion that continuance commitment is a significant predictor of employees' turnover intention (Mensah & Kosi, 2016).

The findings as presented on Table 23 illustrate that normative commitment was a significant predictor of employees' turnover intention among the participants (Beta = -0.239; $p = 0.002$; $p < 0.05$). This means that a unit increase in normative commitment will cause 0.239 fall in employees' turnover intention. On the other hand, a unit fall in normative commitment will cause 0.239 increase in employees' intention to quit their jobs in the banking sector in Cape Coast Metropolis. This study confirms the position of Bonds (2017) that normative commitment is a significant predictor of employees' turnover intention. Same is the case of Mensah and Kosi (2016) on the same subject matter.

It can therefore be concluded that this contribution to predicting turnover intention among employees in the banking sector in Cape Coast Metropolis is actually due to the very nature of scientific interaction among the variables captured in the regression model and not due to chance which signals that management in the banking firms in Cape Coast Metropolis can actually reduce employees' turnover intention if they actually maintain and or improve the indicators of continuance commitment as measured by the regression model. The other side of the story is that, if management does not improve the conditions measuring normative commitment, it will, in the cause of time cause employees to form the intention to quit their jobs in the banking sector. Mathematically, the estimated regression model can be expressed as follows: $TI = 5.109 - 0.340(AC) - 2.52(NC)$.

A comparative analysis of the contributions of the predictors to predicting the positive variance in turnover intention also shows that, affective commitment is the highest significant predictor of turnover intention among workers in the banking sector in Cape Coast Metropolis (Standardized beta = -0.334; $p=0.0001$; $p<0.05$). Again, it can be expressed that the next significant predictor of turnover intention among workers in the banking sector in Cape Coast Metropolis is normative commitment (Standardized beta = -0.239; $p = 0.002$; $p<0.05$). However, it was discovered that continuance commitment was not a significant predictor of employee turnover intention (Standardized beta = -0.115; $p=0.137$; $p>0.05$) among workers in the banking sector in Cape Coast Metropolis per the findings of this study. This does not mean continuance commitment construct did not contribute to predicting the variance in employee's turnover intention, it did contribute to that effect but its contribution cannot be attributed to its interaction with other variables in the model.

Regarding the capacity of the predictors (perceived organisational support and organisational commitment) in predicting employee turnover intention, a comparative analysis shows that predicts employees' turnover intention among workers in the banking sector than organisational commitment. It thus means more attention needs to be given to perceived organisational components relative to organisational commitment when the need for improving workers' retention intention in the banking sector. It can be concluded that perceived organisational support is the best predictor of turnover intentions than organisational commitment in the banking sector of Cape Coast Metropolis.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

Introduction

This chapter presents the summary of key findings, conclusions drawn as well as the recommendations offered.

Summary

The study assessed the effect of perceived organisational support, organisational commitment and turnover intentions of employees in the banking sector in the Cape Coast Metropolis. The study employed explanatory research design in studying the relationship between these variables. In order to address the objectives of the study, questionnaires were distributed to 230 employees within banks in the Cape Coast Metropolis. The data was cleaned, entered and analyze using descriptive statistics such as frequencies, percentages, means and standard deviation as well as inferential statistics including Pearson correlation and regression of the Social Sciences Statistical Package (SPSS) software version 22.

The relationship between perceived organisational support and employees' turnover intention in the banking sector in the Cape Coast Metropolis

The study sought to find the relationship between perceived organisational support and employees' turnover intentions in the banking sector in the Cape Coast Metropolis. It was discovered that, there was a statistically significant moderate negative correlation between perceived organisational support

(supervisor support, organisational rewards and job recognition, internal promotion and career development opportunities) and employees' turnover intention.

The relationship between organisational commitment and turnover intentions amongst employees' in selected banks in the Cape Coast Metropolis

The study sought to find the relationship between organisational commitment and employees' turnover intentions in the banking sector in the Cape Coast Metropolis. It was revealed that there was a statistically significant moderate negative correlation between organisational commitment and employees' turnover intentions or intentions to quit. Meaning, the more employees of banks in Cape Coast Metropolis become committed to their organisations, the less they will form intentions of quitting. It was discovered that, among the dimensions of organisational commitment, affective commitment has the strongest negative relationship with turnover intentions. This means that, the higher employees within the banking sector in the Cape Coast Metropolis feel emotionally attached to their organisation, the less they develop intentions of quitting.

The relationship between employees perceived organisational support and organisational commitment amongst employees in the banking sector in Cape Coast Metropolis

The study sought to find the relationship between perceived organisational support and organisational commitment in the banking sector in the Cape Coast Metropolis. It was revealed that, there was a statistically significant moderate positive correlation between perceived organisational support and organisational commitment. Hence, as more banks in Cape Coast Metropolis support their employees, the more employees become committed to their organisations. However, of the three dimensions of organisational commitment, affective commitment had the strongest positive relationship with perceived organisational support. This suggest that, when employees feel that their organisation values their contribution and cares about their well-being, they will express higher levels of affective, normative and continuance organisational commitment. Therefore, leaders and managers have an important role as they can positively influence employees by giving support and vision, and make employees feel that they are important to the organisation.

The best predictor (whether organisational support or organisation commitment) of turnover intentions amongst employees' in the banking sector in Cape Coast Metropolis

The results of the study revealed that both perceived organisational support (POS) and organisational commitment predict turnover intention. The

study further showed that perceived organisational support is a more significant predictor of turnover intention than organisational commitment. The study discovered that, of the three dimensions of organisational commitment, affective commitment and normative commitment both have a significant predictor of turnover intentions while continuance commitment is not a significant predictor of turnover intention. Of the two dimensions of organisational commitment (affective commitment and normative commitment) that predicts turnover intention, affective commitment predicts turnover intention best.

Key Findings

The major findings of the study are as follows:

1. Perceived organisational support has a moderate negative relationship with turnover intentions.
2. Organisational commitment has a moderate negative relationship with turnover intentions.
 - a. Affective commitment has a weak negative relationship with turnover intentions.
 - b. Continuance commitment has a very weak relationship with turnover intentions.
 - c. Normative commitment has a weak relationship with turnover intentions.
3. Perceived organisational support has a moderate positive relationship with organisational commitment.

- a. Perceived organisational support has a large positive relationship with affective commitment.
 - b. Perceived organisational support has a weak positive relationship with continuance commitment.
 - c. Perceived organisational support has a weak positive relationship with normative commitment.
4. Both perceived organisational support and organisational commitment predicts turnover intentions of employees. However, perceived organisational support predicts turnover intentions of employees better than organisational commitment.
- a. Affective commitment is a significant predictor of turnover intentions.
 - b. Continuance commitment is not a significant predictor of turnover intentions.
 - c. Normative commitment is a significant predictor of turnover intentions.

Conclusion

It can be concluded that employees who perceive extreme levels of perceived organisational support and commitment from their organisations repaid the organisation with greater commitment to the organisation, and also extend a sense of faithfulness or loyalty and obligation by ensuring that, the goals and objectives of the organisations are achieved. Thus, employees who have higher levels of perceived organisational support and organisational commitment, develop a greater commitment towards their organisations and the tendency to

leave their current organisation is very less. As perceived organisational support strengthens employees' beliefs that the organisation values their contributions and cares about their well-being, they are likely to reciprocate with positive attitudes and behavioral intentions (Rhoades & Eisenberger, 2002). Scholars also suggest that perceived organisational support develops a sense of unity with the organisation and fulfils employees' socio-emotional needs (including self-esteem, affiliation and approval), involving the integration of organisational membership into their social identity (Wickramasinghe & Wickramasinghe, 2011).

Employees are currently staying with the organisation as a result of their affective and normative commitment to the organisation, and employees would most likely leave the organisation if their affective and normative commitment levels declined. It is therefore imperative for management of the various banks to give more attention and recognition to those elements such as supervisor support, organisational rewards and job recognition, internal promotion and career development opportunities that boost employees morale to be effectively committed.

It must however be noted that, affective commitment is discovered as the biggest predictor of turnover intentions among the dimensions of organisational commitment. It follows that employees who felt a strong sense of belonging to their organisation, felt like part of the family at their organisation, and really felt as if their organisation problems were their own were willing to stay with the organisation and vice versa.

Recommendation

In the light of the findings and conclusions of the study the following recommendations are made:

1. It is imperative for the current organisation to identify various interventions that can be implemented to increase employees' affective commitment and perceived organisational support to the organisation, to ensure that employees would want to work for the organisation and ultimately display discretionary effort and improve performance (Panaccio & Vandenberghe, 2009).
2. The study showed a substantial relationship between organisational commitment and turnover intentions in the banking sector in Cape Coast Metropolis. It is therefore recommended to the management of the banks to appreciate the substantial relationship within the sector with regard to commitment and turnover intentions amongst employees in the banking sector and understand its characteristics. The reason being that the relationship is very paramount to the organisation's effectiveness, efficiency and sustainability because research has shown that highly committed employees put more effort to their work and strive to achieve organisational goals (Meyer & Herscovitch, 2003).
3. It is again recommended that, management of banks in the Cape Coast Metropolis put more emphasis and implement the interventions that could increase affective commitment. This is based on the assertion by Maxwell and Steele (2005) that work experience (compensation, occupational reliability, employee significance, social participation) decides whether an employee

remain or exit the company during one's involvement with the organisation since affective commitment is the best predictor of turnover intentions.

4. Employers should motivate their employees by giving those infringed benefits, promotions, good condition of service, sense of loyalty, valuing their contributions and making them feel part of the organisation in order to increase the opportunity cost of leaving or quitting ones' organisation for another. This will increase the continuance commitment level of employees which was found to be a low predictor of turnover intentions in the study.

Suggestions for Further Studies

The study was conducted among employees in the banking sector of Cape Coast Metropolis on perceived organisational support, organisational commitment and employee turnover intentions. The study recommends that other studies on the relationship between perceived organisational support, organisational commitment and employee turnover intentions among other financial institutions like the microfinance companies, credit unions, savings and loans companies would further advance knowledge on the subject. These institutions, despite being crucial in the financial sector, had their employees not included in the current study. Longitudinal studies, particularly those employing mix-methods methodologies are also required to unveil the nuances in causal pathways and antecedents of turnover intention given its social nature. The current study was cross-sectional and largely quantitative which limited its ability to offer explanations on the findings made. An incorporation of a qualitative perspective

would have enhanced the explanations. Lastly, the moderating effect of other factors including the national unemployment situation, and academic advancements on turnover intentions was not considered. It is hypothesized that people are mostly likely to quite jobs for others when there are alternatives. These constitute avenues for future research.

REFERENCES

- Aamodt, M. G. (2007). *Industrial/organisational psychology: An applied approach*. Belmont: Wadsworth Cengage Learning.
- Abassi, M., & Hollman, N. (2000). *Factors related to employee turnover*. Lumpur: Haming Books.
- Adams, R. (2007). *Work motivation amongst employees in a government department in the provincial government Western Cape*. Unpublished master's thesis, University of the Western Cape, Cape Town.
- Abdulkadir, K. & Orkun, O. (2009). *The organisational commitment of IT professionals in private banks*. Proceedings from the European and Mediterranean Conference on information system. Izmir, Turkey.
- Adenguga, R. A., Adenuga, F. T., & Ayodele, K. O. (2013). Organisational commitment and turnover intention among private universities' employees in Ogun State. *Nigeria Open Journal of Education*, 1(2), 31-36.
- Adèr, H. J. (2008). *Advising on research methods: A consultant's companion*. Johannes van Kessel Publishing.
- Ahmadi, F., & Avajian, Z. (2011). Survey relationship between organisational citizenship and organisational commitment in public organisation in Iran. *Interdisciplinary Journal of Contemporary Research in Business*, 3(5), 381-394.
- Akintayo, D. I. (2010). Influence of emotional intelligence on work-family role conflict management and reduction in withdrawal intentions of workers in

private organisations. *International Business and Economics Research Journal*, 9(12), 131-140.

Alarcon, G., Eschleman, K. J., & Bowling, N. A. (2009). Relationships between personality variables and burnout: A meta-analysis. *Work and Stress*, 23(3), 244-263.

Aliyu, O. A., & Nyadzayo, M. W. (2018). Reducing employee turnover intention: A customer relationship management perspective. *Journal of Strategic Marketing*, 26(3), 241-257.

Allen, N. J., & Meyer, J. P. (1990). The measurement and antecedents of affective, continuance and normative commitment to the organisation. *Journal of Occupational Psychology*, 63(1), 1-18.

Allen, D. G., Shore, L. M., & Griffeth, R. W. (2003). The role of perceived organisational support and supportive human resource practices in the turnover process. *Journal of Management*, 29(1), 99-118.

Allen, D. G., Weeks, K. P., & Moffitt, K. R. (2005). Turnover intentions and voluntary turnover: The moderating roles of self-monitoring, locus of control, proactive personality and risk aversion. *Journal of Applied Psychology*, 90(5), 980-990.

Alzubi, Y. Z. W. (2018). Turnover intentions in Jordanian Universities: The role of leadership behaviour, organisational commitment and organisational culture. *International Journal of Advanced and Applied Sciences*, 5(1), 177-192.

- Amankwaa, A., & Anku-Tsedee, O. (2015). The moderating effect of alternative job opportunity on the transactional leadership-turnover intention nexus: Evidence from the Ghanaian banking industry. *African Journal of Business Management*, 9(14), 553-561.
- Arshadi, N. (2011). The relationships of perceived organisational support (POS) with organisational commitment, in-role performance and turnover intention: Mediating role of felt obligation. *Procedia-Social and Behavioral Sciences*, 30, 1103-1108.
- Aselage, J., & Eisenberger, R. (2003). Perceived organisational support and psychological contracts: A theoretical integration. *Journal of Organisational Behavior: The International Journal of Industrial, Occupational and Organisational Psychology and Behavior*, 24(5), 491-509.
- Asiamah, N., Mensah, H. K., & Oteng-Abayie, E. F. (2017). General, target, and accessible population: Demystifying the concepts for effective sampling. *The Qualitative Report*, 22(6), 1607-1621.
- Ashar, M., Ghafoor, M., Munir, E., & Hafeez, S. (2013). The impact of perceptions of training on employee commitment and turnover intention: Evidence from Pakistan. *International Journal of Human Resource Studies*, 3(1), 74-86.
- Awang, A., Amir, A. R., & Osman, W. (2013). Job behavioral factors and turnover intention: A case study at sime darby property limited.

International Journal of Advances in Management and Economics, 2(6), 103-115.

Balogun, A. G., & Olowodunoye, S. A. (2012). Psychological factors as predictors of turnover intention among employees of post-consolidation banks in Nigeria. *European Scientific Journal*, 8(20), 1857-7431.

Barnor, C., & Adu-Twumwaah, D. (2015). Mergers and acquisitions in Ghana: The case of Ecobank Ghana takeover and UT financial services merger. *International Journal of Basic and Applied Research*, 24(6), 77-91.

Becker, H. S. (1960). Notes on the concept of commitment. *American Journal of Sociology*, 6(6), 32-40.

Becker, T. E., Randal, D. M., & Riegel, C. D. (1995). The multidimensional view of commitment and theory of reasoned action: A comparative evaluation. *Journal of Management*, 21(4), 617-638.

Beechler, S., & Woodward, I. C. (2009). The global war for talent. *Journal of International Management*, 15, 273-285.

Beheshtifar, M., & Zare, E. (2012). Effect perceived organisational support on employees' attitudes toward work. *Science Series Data Report*, 4(9), 28-34.

Bigliardi, B., Petroni, A., & Ivo Dormio, A. (2005). Organisational socialization, career aspirations and turnover intentions among design engineers. *Leadership and Organisation Development Journal*, 26(6), 424-441.

Birt, M., Wallis, T., & Winternitz, G. (2004). Talent retention in a changing workplace: An investigation of variables considered important to South

African talent. *South African Journal of Business Management*, 35(2), 25-31.

Blau, G. (2000). Job organisational, professional context antecedents as predictors of intent for inter-role work transitions. *Journal of Vocational Behavior*, 56(3), 330-445.

Blau, G., Ward-cook, K., & Edgar, L.C. (2006). Testing for the impact of correlates on medical technologists' intent to leave their jobs. *Journal of Allied Health*, 35(2), 94-100.

Bless, C., & Higson-Smith, C. (2000). *Fundamentals of social research methods: An African perspective*. Cape Town: Juta Broadbent.

Blomme, R. J., Van Rheede, A., & Tromp, D. M. (2010). Work-family conflict as a cause for turnover intentions in the hospitality industry. *Tourism and Hospitality Research*, 10(4), 269-285.

Bonds, A. A. (2017). Employees' organisational commitment and turnover intentions. *International Journal of Contemporary Hospitality Management*, 27, 1618–1640.

Boshoff, A., Van Wyk, R., Hoole, C., & Owen, J. (2002). The prediction of intention to quit by means of biographic variables, work commitment, role strain and psychological climate. *Management Dynamics: Journal of the Southern African Institute for Management Scientists*, 11(4), 14-28.

Brough, P., & Frame, R. (2004). Predicting police job satisfaction and turnover intentions: The role of social support and police organisational variables. *New Zealand Journal of Psychology*, 33(1), 8-18.

- Brown, S., McHardy, J., McNabb, R., & Taylor, K. (2011). Workplace performance, worker commitment and loyalty. *Journal of Economics & Management Strategy*, 20(3), 925-955.
- Brown, S., McHardy, J., McNabb, R., & Taylor, K. B. (2011). workplace performance, worker commitment and loyalty. *Journal of Economics and Management Strategy*, 20(3), 925-955.
- Bryant, P. C., & Allen, D. G. (2013). Compensation, benefits and employee turnover: Human resource strategies for retaining top talent. *Compensation and Benefits Review*, 45(3), 171-175.
- Castle, N. G., Engberg, J., Anderson, R., & Men, A. (2007). Job satisfaction of nurse aides in nursing homes: Intent to leave and turnover. *The Gerontologist*, 47(2), 193-204.
- Çelik, A., & Findık, M. (2012). The effect of perceived organisational support on organisational identification. *World Academy of Science, Engineering and Technology*, 68, 903-908.
- Cha, X. Y. (2012). *Factors influencing intention to quit among bank employees in Malaysia*. Unpublished master's thesis, Universiti Tunku Abdul Rahman, Malasia.
- Chang, C. S., Du, P. L., & Huang, I. C. (2006). Nurses' perceptions of severe acute respiratory syndrome: Relationship between commitment and intention to leave nursing. *Journal of Advanced Nursing*, 5(4), 171-179.
- Chuebang, P., & Baotham, S. (2011). Voluntary turnover intentions: Effects on perceived organisational support and organisational commitment of Thai

- employees in Rajabhat universities. *Review of Business Research*, 11(3), 51-63.
- Chiu, C. K., Chien, C. S., Lin, C. P., & Yun Hsiao, C. (2005). Understanding hospital employee job stress and turnover intentions in a practical setting: The moderating role of locus of control. *Journal of Management Development*, 24(10), 837-855.
- Coetzee, M., (2006). *The fairness of affirmative action: an organisational justice perspective*. Unpublished master's thesis, University of Pretoria, Pretoria.
- Cohen, A. (1993). Organisational commitment and turnover: A meta-analysis. *Academy of Management Journal*, 1(6), 271-287.
- Colakoglu, U., Culha, O., & Atay, H. (2010). The effects of perceived organisational support on employees' affective outcomes: evidence from the hotel industry. *Tourism and Hospitality Management*, 16(2), 125-150.
- Cotton, J. L., & Tuttle, J. M. (1986). Employee turnover: A meta-analysis and review with implications for research. *Academy of Management Review*, 11(1), 55-70.
- Cropanzano, R., & Mitchell, M. S. (2005). Social exchange theory: An interdisciplinary review. *Journal of Management*, 31(6), 874-900.
- Curtis, M. (2014). What is turnover intention? *International Interdisciplinary Journal of Scholarly Research*, 6-19.
- DeConinck, J. B., & Stilwell, C. (2004). Incorporating organisational justice, role states, pay satisfaction and supervisor satisfaction in a model of turnover intentions. *Journal of Business Research*, 5(7), 225-231.

- Dess, G. G., & Shaw, J. D. (2001). Voluntary turnover, social capital, and organisational performance. *Academy of Management Review*, 26(3), 446-456.
- Dillman, D. A. (2000). *Tailored design of mail and other self-administered surveys*. New York: Willey-Interscience.
- Eder, P., & Eisenberger, R. (2008). Perceived organisational support: Reducing the negative influence of coworker withdrawal behaviour. *Journal of Management*, 34(1), 55-68.
- Eisenberger, R., Armeli, S., Rexwinkel, B., Lynch, P. D., & Rhoades, L. (2001). Reciprocation of perceived organisational support. *Journal of Applied Psychology*, 86(1), 42-51.
- Eisenberger, R., Fasolo, P., & Lamastro, V. D. (1990). Perceived organisational support and employee diligence, commitment and innovation. *Journal of Applied Psychology*, 7(5), 51-59.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organisational support. *Journal of Applied Psychology*, 71(3), 500.
- Eisenberger, R. J., Lynch, P., Aselage, J., & Rohdieck, S. (2004). Who takes the most revenge? Individual differences in negative reciprocity norm endorsement. *Personality and Social Psychology Bulletin*, 30(4), 789-799.
- Eisenberger, R., Rhoades, L., & Cameron, J. (1999). Does pay for performance increase or decrease perceived self-determination and intrinsic motivation? *Journal of Personality and Social Psychology*, 77(5), 1026-1040.

- Eisenberger, R., & Stinglhamber, F. (2011). *Perceived organisational support: Fostering enthusiastic and productive employees*. New York: American Psychological Association.
- Eisenberger, R., Stinglhamber, F., Vandenberghe, C., Sucharski, I. L., & Rhoades, L. (2002). Perceived supervisor support: Contributions to perceived organisational support and employee retention. *Journal of Applied Psychology, 87*(3), 565-573.
- Farzad, A., Nahavandi, N., & Caruana, A. (2008). The effect of internal marketing on organisational commitment in Iranian banks. *American Journal of Applied Sciences, 5*(11), 1480-1486.
- Freund, A. (2005) Commitment and job satisfaction as predictors' turnover intentions among welfare workers. *Administration in Social Work, 2*(9), 15-21.
- Gaertner, K. N., & Nollen, S. D. (1989). Career experiences, perceptions of employment practices and psychological commitment to the organisation. *Human Relations, 42*(11), 975-991.
- Gautam, T., Van Dick, R., & Wagner, U. (2004). Organisational identification and organisational commitment: Distinct aspects of two related concepts. *Asian Journal of Social Psychology, 7*(3), 301-315.
- Ghana Statistical Service (2014). *Ghana demographic and health survey*. Retrieved from <http://doi.org/10.1007/s13398-014-0173-7.2>
- Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American Sociological Review, 161*-178.

- Grandey, A., Rafaeli, A., Ravid, S., Wirtz, J., & Steiner, D. D. (2010). Emotion display rules at work in the global service economy: The special case of the customer. *Journal of Service Management, 21*(3), 388-412.
- Green, A. I. (2008). The social organisation of desire: The sexual fields approach. *Sociological Theory, 26*(1), 25-50.
- Griffeth, R. W., & Gaertner, S. (2001). A Role for Equity Theory in the Turnover Process: An Empirical Test 1. *Journal of Applied Social Psychology, 31*(5), 1017-1037.
- Griffeth, R. W., & Hom, P. W. (2001). *Retaining valued employees*. Thousand Oaks: Sage.
- Griffeth, R. W., Hom, P. W., & Gaertner, S. (2000). A meta-analysis of antecedents and correlates of employee turnover: Update, moderator tests, and research implications for the next millennium. *Journal of Management, 26*(3), 463-488.
- Guest, D. E., Michie, J., Conway, N., & Sheehan, M. (2003) Human resource management and corporate performance in the UK, British. *Journal of Industrial Relations, 41*(2), 291–314.
- Guntur, R. M., Haerani, S., & Hasan. (2012). The influence of affective, continuance and normative commitments on the turnover intentions of nurses at Makassar's private hospitals in Indonesia. *African Journal of Business Management, 6*(38), 10303-10311.
- Harris, G. E., & Cameron, J. E. (2005). Multiple dimensions of organisational identification and commitment as predictors of turnover intentions and

psychological well-being. *Canadian Journal of Behavioural Science*, 37(3), 159-169.

Hassan, S., Hassan, M., & Shoaib, M. (2014). Measuring the impact of perceived organisation support, psychological empowerment and rewards on employees' satisfaction: Testing the mediating impact of employee engagement. *World Applied Sciences Journal*, 30(5), 652-660.

Heery, E., & Noon, M. (2001). *A dictionary of human resource management*. Oxford: Oxford University Press.

Hellriegel, D., Jackson, S. E., Slocum, J. W., Staude, G., Amos, T., Klopper, H. B., Louw, L., & Oosthuizen, T. (2004). *Management* (2nd ed.). Cape Town: Oxford University Press Southern Africa.

HemaMalini, P., & Washington, A. (2014). Employees' motivation and valued rewards as a key to effective QWL-from the perspective of expectancy theory. *TSM Business Review*, 2(2), 45-54.

Heneman, R. L., & Coyne, E. E. (2007). *Implementing total rewards strategies*. USA: Society for Human Resource Management Press.

Holtom, B. C., Mitchell, T. R., Lee, T. W., & Eberly, M. B. (2008). Turnover and retention research: A glance at the past, a closer review of the present and a venture into the future. *The Academy of Management Annals*, 2(1), 231-274.

Homans, G. C. (1961). *Human behaviour: Its elementary forms*. New York: Harcourt.

- Houkes, I., Janssen, P. P., de Jonge, J., & Bakker, A. B. (2003). Specific determinants of intrinsic work motivation, emotional exhaustion and turnover intention: A multisampling longitudinal study. *Journal of Occupational and Organisational Psychology*, 76(4), 427-450.
- Huselid, M. A. (1995). The impact of human resource management practices on turnover, productivity, and corporate financial performance. *Academy of Management Journal*, 38(3), 635-672.
- Hussain, T., & Asif, S. (2012). Is employee's turnover intention driven by organisational commitment and perceived organisational support? *Journal of Quality and Technology Management*, 8(11), 1-10.
- Islam, T., Ahmad, U. N. B. U., Ali, G., Ahmed, I., & Bowra, Z. A. (2013). Turnover intentions: The influence of perceived organisational support and organisational commitment. *Procedia-Social and Behavioral Sciences*, 103, 1238-1242.
- João, T. F., & Coetzee, M. (2011). Perceived career mobility and preference, job satisfaction and organisational commitment in the financial sector: An exploratory study. *South African Journal of Labour Relations*, 35(1), 38–60
- Karatepe, O. M., & Shahriari, S. (2014). Job embeddedness as a moderator of the impact of organisational justice on turnover intentions: A study in Iran. *International Journal of Tourism Research*, 16(1), 22-32.

- Kaur, B., & Pankaj, M. (2013). Antecedents of turnover intentions: A literature review. *Global Journal of Management and Business Studies*, 3(10), 1219-1230.
- Keskes, I. (2014). Relationship between leadership styles and dimensions of employee organisational commitment: A critical review and discussion of future directions. *Intangible Capital*, 10(1), 26-51.
- Kessler, R. C., Chiu, W. T., Demler, O., & Walters, E. E. (2005). Prevalence, severity, and comorbidity of 12-month DSM-IV disorders in the national comorbidity survey replication. *Archives of General Psychiatry*, 62(6), 617-627.
- Khatri, N., Fern, C. T., & Budhwar, P. (2001). Explaining employee turnover in an Asian context. *Human Resource Management Journal*, 11(1), 54-74.
- Kim, S. (2005). Gender differences in the job satisfaction of public employees: A study of Seoul Metropolitan Government, Korea. *Sex Roles*, 52(9), 667-681.
- Kim, W., & Hyun, Y. S. (2017). The impact of personal resources on turnover intention: The mediating effects of work engagement. *European Journal of Training and Development*, 41(8), 705-721.
- Kossen, S. (1991). *The human side of organisation*. (5th ed.). New York: Harper-Collins.
- Krausz, M., Koslowsky, M., & Eiser, A. (1998). Distal and proximal influences on turnover intentions and satisfaction: Support for a withdrawal progression theory. *Journal of Vocational Behaviour*, 52(1), 59-71.

- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement, 30*, 607-610.
- Krishnan, J., & Mary, V. S. (2012). Perceived organisational support—an overview on its antecedents and consequences. *International Journal of Multidisciplinary Research, 2*(4), 2-3.
- Kumar, M. S. (2014). Linking perceived organisational support to emotional labour. *Personnel Review, 43*(6), 845-860.
- Kurtessis, J. N., Eisenberger, R., Ford, M. T., Buffardi, L. C., Stewart, K. A., & Adis, C. S. (2017). Perceived organisational support: A meta-analytic evaluation of organisational support theory. *Journal of management, 43*(6), 1854-1884.
- Labatmedienè, L., Endriulaitienè, A., & Gustainienè, L. (2007). Individual correlates of organisational commitment and intention to leave the organisation. *Baltic Journal of Management, 2*(2), 196-212.
- Lambert, E. G., Lynne, H. N., & Barton, S.M. (2001) The impact of job satisfaction on turnover intent: A test of a structural measurement model using a national sample of workers. *The Social Science Journal, 3*(8), 233-250.
- Lawler, E. E. (2003). *Pay and organisational effectiveness: A psychological review*. New York: McGraw-Hill.
- Lee, K., Allen, N. J., Meyer, J. P., & Rhee, K. Y. (2001). The three-component model of organisational commitment: An application to South Korea. *Applied Psychology, 50*(4), 596-614.

- Lee, T. W., Mitchell, T. R., Sablinski, C. J., Burton, J. P., & Holtom, B. C. (2004). The effects of job embeddedness on organisational citizenship, job performance, volitional absences, and voluntary turnover. *Academy of Management Journal*, 47(5), 711-722.
- Leedy, P. D., & Ormrod, J. E. (2010). *Practical research: Planning and design*. Ormrod: Merrill.
- Leibowitz, Z. B., Farren, C., & Kaye, B. L. (1986). *Designing career development systems* (1st ed.). San Francisco: Jossey-Bass Publishers.
- Lesabe, R. A.-F., & Nkosi, J. (2007). A qualitative exploration of employees' views on organisational commitment. *South African Journal of Human Resource Management*, 5(1), 35-44.
- Lew, T. (2009). The relationships between perceived organisational support, felt obligation, affective organisational commitment and turnover intention of academics working with private higher educational institutions in Malaysia. *European Journal of Social Sciences*, 9(1), 72-87.
- Liou, S. R. (2008). An analysis of the concept of organisational commitment. *Nursing Forum*, 43(3), 116-125.
- Lips-Wiersma, M., & Hall, D. T. (2007). Organisational career development is not dead: A case study on managing the new career during organisational change. *The International Journal of Industrial, Occupational and Organisational Psychology and Behaviour*, 28(6), 771-792.

- Liu, Z., Min, Q., Zhai, Q., & Smyth, R. (2016). Self-disclosure in Chinese micro-blogging: A social exchange theory perspective. *Information and Management*, 53(1), 53-63.
- Loi, R., Hang-Yue, N., & Foley, S. (2006). Linking employees' justice perceptions to organisational commitment and intention to leave: The mediating role of perceived organisational support. *Journal of Occupational and Organisational Psychology*, 79(1), 101-120.
- Lok, P., Westwood, R., & Crawford, J. (2005). Perceptions of organisational subculture and their significance for organisational commitment. *Applied Psychology*, 54(4), 490-514.
- Long, C. S., Perumal, P., & Ajagbe, A. M. (2012). The impact of human resource management practices on employees' turnover intention: A conceptual model. *Interdisciplinary Journal of Contemporary Research in Business*, 4(2), 629-641.
- Loquercio, D., Hammersley, M., & Emmens, B. (2006). *Understanding and addressing staff turnover in humanitarian agencies*. Turkey: Overseas Development Institute.
- Maertz Jr, C. P., Griffeth, R. W., Campbell, N. S., & Allen, D. G. (2007). The effects of perceived organisational support and perceived supervisor support on employee turnover. *The International Journal of Industrial, Occupational and Organisational Psychology and Behavior*, 28(8), 1059-1075.

- Makanjee, C. R., Hartzer, Y. F., & Uys, I. L. (2006). The effect of perceived organisational support on organisational commitment of diagnostic imaging radiographers. *Radiography*, *12*(2), 118-126.
- Malhotra, N. K., & Birks, D. F. (2007). *Marketing research*. Harlow: Prentice Hall.
- Manetjie, O., & Martins, N. 2009. The relationship between organisational culture and organisational commitment. *South African Business Review*, *13*(1), 87-111.
- Martin, A., & Roodt, G. (2008). Perceptions of organisational commitment, job satisfaction and turnover intentions in a post-merger South African tertiary institution. *South African Journal of Industrial Psychology*, *34*(1), 23-31.
- Mary, H. (2018). What is the banking sector? *Journal of Industrial Relations*, *41*(2), 291–314.
- McDonald, D. J., & Makin, P. J. (2000). The psychological contract, organisational commitment and job satisfaction of temporary staff. *Leadership and Organisation Development Journal*, *21*(2), 84-91.
- McDuff, E. M., & Mueller, C. W. (2000). The ministry as an occupational labor market: Intentions to leave an employer (church) versus intentions to leave a profession (ministry). *Work and Occupations*, *27*(1), 89-116.
- McShane, M. D., & Williams, F. P. (1993). *The management of correctional institutions*. London: Taylor & Francis.

- Mensah, R., & Kosi, I. (2016). Organisational commitment and turnover intentions of clinical laboratory scientists in Ghana. *European Journal of Business and Management*, 8(2), 164-172.
- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organisational commitment. *Human Resource Management Review*, 1, 61-89.
- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organisational commitment. *Human Resource Management Review*, 1(1), 61-89.
- Meyer, J. P., Allen, N. J., & Allen, N. J. (1997). *Commitment in the workplace*. London: Sage Publications.
- Meyer, J. P., & Herscovitch, L. (2001). Commitment in the workplace: Toward a general model. *Human Resource Management Review*, 11(3), 299-326.
- Meyer, J. P., Stanley, D. J., Herscovitch, L., & Topolnytsky, L. (2002). Affective, continuance, and normative commitment to the organisation: A meta-analysis of antecedents, correlates, and consequences. *Journal of Vocational Behaviour*, 61(1), 20-52.
- Mondello, M., & Maxcy, J. (2009). The impact of salary dispersion and performance bonuses in NFL organisations. *Management Decision*, 47(1), 110-123.
- Mobley, W. H., Griffeth, R. W., Hand, H. H., & Meglino, B. M. (1979). Review and conceptual analysis of the employee turnover process. *Psychological Bulletin*, 86(3), 493-500.

- Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An evaluation of precursors of hospital employee turnover. *Journal of Applied psychology*, 63(4), 408-422.
- Mohajan, H. K. (2017). Two criteria for good measurements in research: Validity and reliability. *Economic Series*, 17(4), 59-82.
- Morrell, K. M., Loan-Clarke, J., & Wilkinson, A. J. (2004). Organisational change and employee turnover. *Personnel Review*, 33(2), 161-173.
- Morrow, P. C. (1993). *The theory and measurement of work commitment*. New Delhi: Jai Press.
- Mosadeghrad, A. M., Ferlie, E., & Rosenberg, D. (2011). A study of relationship between job stress, quality of working life and turnover intention among hospital employees. *Health Services Management Research*, 24(4), 170-181.
- Mosadeghrad, A. M., Ferlie, E., & Rosenberg, D. (2014) A study of the relationship between job satisfaction, organisational commitment and turnover intention among hospital employees. *Journal of Health Management*, 1(6), 271-287.
- Mutepfa, M. M., & Tapera, R. (2019). Traditional survey and questionnaire platforms. *Handbook of Research Methods in Health Social Sciences*, 541-558.
- Navin Kumar, K. (2015). Role of perceived organisational support and justice on employee turnover intentions: Employee engagement as mediator. *International Journal of Management and Applied Science*, 1(3), 106-112.

- Newstrom, J. W. (2007). *Organisational behaviour: Human behaviour at work*. (12th ed.). New York: McGraw Hill.
- O'Donnell, M., Jayawardana, A. K., & Jayakody, J. A. S. K. (2012). *Organisational support and employee commitment in Sri Lanka*.
- Ogah, J. K. (2013). *Decision making in the research process: Companion to students and beginning researchers*. Accra: Adwinsa Publications (Gh) Ltd.
- Okyere-Kwakye, E., Nor, K. M., Effah-Assampong, I., & Awang, S. R. (2018). Employees' turnover: Examining its causes in the Ghanaian banking industry. *International Journal of Academic Research in Business and Social Sciences*, 8(2), 349-362.
- Ongori, H. (2007). A review of the literature on employee turnover. *African Journal of Business Management*, 49-54.
- Owusu-Mensah, S. (2014). *An investigation into perceived organisational support and its effects on employees' outcome: A case study of Afigya Kwabre District Education*. Unpublished doctoral dissertation, Kwame Nkrumah University of Science and Technology, Kumasi.
- Paillé, P., Bourdeau, L., & Galois, I. (2010). Support, trust, satisfaction, intent to leave and citizenship at organisational level: A social exchange approach. *International Journal of Organisational Analysis*, 18(1), 41-58.
- Pallant, J. (2005). *SPSS survival guide: A step by step guide to data analysis using SPSS for windows* (3rd ed.). New York: Open University Press.

- Panaccio, A., & Vandenberghe, C. (2009). Perceived organisational support, organisational commitment and psychological well-being: A longitudinal study. *Journal of Vocational Behavior*, 75(2), 224-236.
- Park, H. Y., Christie, R. L., & Sype, G. E. (2014). *Organisational commitment and turnover intention in union and non-union firms*. London: Sage.
- Parry, J. (2008). Intention to leave the profession: Antecedents and role in nurse turnover. *Journal of Advanced Nursing*, 64(2), 157-167.
- Perryer, C., Jordan, C., Firms, I., & Travaglione, A. (2010). Predicting turnover intentions: The interactive effects of organisational commitment and perceived organisational support. *Management Research Review*, 33(9), 911-923.
- Pepra-Mensah, J., Adjei, L. N., & Yeboah-Appiagyei, K. (2015). The effect of work attitudes on turnover intentions in the hotel industry: The case of Cape Coast and Elmina (Ghana). *Global Journal of Human Resource Management*, 5(7), 46-61.
- PWC. (2016). *2016 Ghana Banking Survey: How to win in an era of mobile money*. Accra: PricewaterhouseCoopers (Ghana) Ltd.
- PWC. (2017). *2017 Ghana Banking Survey: Risk-based minimum regulatory capital regime: what it means for banks in Ghana*. Accra: PricewaterhouseCoopers (Ghana) Limited.
- Rathakrishnan¹, T., Imm, N. S., & Kok, T. K. (2016). Turnover intentions of lecturers in private universities in Malaysia.

- Raziq, A., & Maulabakhsh, R. (2015). Impact of working environment on job satisfaction. *Procedia Economics and Finance*, 23, 717-725.
- Rhoades, L., & Eisenberger, R. (2002). Perceived organisational support: A review of the literature. *Journal of Applied psychology*, 87(4), 698.
- Rhoades, L., Eisenberger, R., & Armeli, S. (2001). Affective commitment to the organisation: The contribution of perceived organisational support. *Journal of Applied Psychology*, 86(5), 825.
- Robbins, S. P., & Judge, T. A. (2012). *Organisational behaviour* (15th ed.). New Jersey: Prentice Hall.
- Robison, J., & Pillemer, K. (2007). Job satisfaction and intention to quit among nursing home nursing staff: Do special care units make a difference?. *Journal of Applied Gerontology*, 26(1), 95-112.
- Roche, A. M., & Skinner, N. (2005). *An introduction to workforce development*. Workforce development TIPS (theory into practice strategies): A resource kit for the alcohol and other drugs field. Adelaide, Australia. National Centre for Education and Training on Addiction (NCETA), Flinders University.
- Saporna, G. C., & Claveria, R. A. (2013). Exploring the satisfaction, commitment and turnover intentions of employees in low cost hotels in Or. Mindoro, Philippines. *Journal of Tourism Research and Hospitality*, 2(1), 1-4.
- Sarantakos, S. (2005). *Social research*. New York: Palgrave Macmillan.
- Satardien, M. (2014). *Perceived organisational support, organisational commitment and turnover intentions amongst employees in a selected*

company in the aviation industry. Unpublished master's thesis, University of Western Cape.

Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students*. New York: Pearson Education.

Scott, K. L., Restubog, S. L. D., & Zagenczyk, T. J. (2013). A social exchange-based model of the antecedents of workplace exclusion. *Journal of Applied Psychology, 98*(1), 37.

Shahnawaz, M. G., & Juyal, R. C. (2006). Human resource management practices and organisational commitment in different organisations. *Journal of the Indian Academy of Applied Psychology, 32*(3), 171-178.

Shore, L. M., & Shore, T. H. (1995). Perceived organisational support and organisational justice. In R. Cropanzano, & M. Kacmar (Eds.), *Organisational politics, justice and support: Managing the social climate in the work place* (pp. 149-164). Westport, CT: Quorum.

Shore, L. M., & Wayne, S. J. (1993). Commitment and employee behaviour: Comparison of affective commitment and continuance commitment with perceived organisational support. *Journal of Applied Psychology, 78*(5), 774-780.

Shoss, M. K., Eisenberger, R., Restubog, S. L. D., & Zagenczyk, T. J. (2013). Blaming the organisation for abusive supervision: The roles of perceived organisational support and supervisor's organisational embodiment. *Journal Of Applied Psychology, 98*(1), 158-168.

- Siew, P. L., Chitpakdee, B., & Chontawan, R. (2011). Variables predicting organisational commitment among nurses in state hospitals, Malaysia. *International Medical Journal of Malaysia*, 10(2), 21-28.
- Singh, P., & Loncar, N. (2010). Pay satisfaction, job satisfaction and turnover intent. *Industrial Relations*, 65(3), 470-490.
- Skinner, N., & Roche, A. M. (2005). *Stress and burnout: A prevention handbook for the alcohol and other drugs workforce*. Flinders University of South Australia: National Centre for Education and Training on Addiction, Flinders University of South Australia.
- Sowmya, K. R., & Panchanatham, N. (2012). Influence of organisational politics on turnover intention of employees in education sector, Chennai, India. *A Journal of Economics and Management*, 1(1), 19-25.
- Spagnoli, P., & Caetano, A. (2012). Personality and organisational commitment: The mediating role of job satisfaction during socialisation. *Career Development International*, 17(3), 255-275.
- Spirtes, P., Glymour, C. N., Scheines, R., Heckerman, D., Meek, C., Cooper, G., & Richardson, T. (2000). *Causation, prediction and search*. London: MIT Press.
- Stajkovic, A. D., & Luthans, F. (1997). A meta-analysis of the effects of organisational behavior modification on task performance. *Academy of Management Journal*, 40(5), 1122-1149.
- Sturges, J., & Guest, D. (2001). Don't leave me this way! A qualitative study of influences on the organisational commitment and turnover intentions of

graduates early in their career. *British Journal of Guidance and Counselling*, 29(4), 447-462.

Suliman, A., & Iles, P. (2000). Is continuance commitment beneficial to organisations? Commitment-performance relationship: A new look. *Journal of Managerial Psychology*, 15(5), 407-422.

Susskind, L. (2007). *The anthropic landscape of string theory*. Cornell: Cornell University Press.

Takase, M. (2010). A concept analysis of turnover intention: Implications for nursing management. *Collegian*, 17(1), 3-12.

Takase, M., Maude, P., & Manias, E. (2005). Explaining nurses' work behaviour from their perception of the environment and work values. *International Journal of Nursing Studies*, 42(8), 889-898.

Tekleab, A. G., Takeuchi, R., & Taylor, M. S. (2005). Extending the chain of relationships among organisational justice, social exchange, and employee reactions: The role of contract violations. *Academy of Management Journal*, 48(1), 146-157.

Topper, E. F. (2007). Supervisor's attitude and employee's performance. *New Library World*, 108(10), 460-462.

Tumwesigye, G. (2010). The relationship between perceived organisational support and turnover intentions in a developing country: The mediating role of organisational commitment. *African Journal of Business Management*, 4(6), 942-952.

- Uçar, D., & Ötken, A. B. (2010). Perceived Organisational support and organisational commitment: The mediating role of organisation-based self-esteem. *Dokuz Eylül Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 25(2), 85–105.
- Vigoda-Gadot, E., & Ben-Zion, E. (2004). Bright shining stars: The mediating effect of organisational image on the relationship between work variables and army officers' intentions to leave the service for a job in high-tech industry. *Public Personnel Management*, 33(2), 201-223.
- Vroom, V. H. (1964). *Work and motivation*. San Francisco, CA: Jossey-Bass.
- Wahab, M. E., Quaddus, M., & Nowak, M. (2009). Perceived organisational support and organisational commitment: A study of medium enterprises in Malaysia. *International Conference on Human Capital Development*, 2(5), 27-37.
- Wang, J. H., Tsai, K. C., Lei, L. J. R., & Lai, S. K. (2016). Relationships among job satisfaction, organisational commitment, and turnover intention: evidence from the gambling industry in Macau. *Business and Management Studies*, 2(1), 104-110.
- Wasti, S. A., & Can, Ö. (2008). Affective and normative commitment to organisation, supervisor, and coworkers: Do collectivist values matter?. *Journal of Vocational Behavior*, 73(3), 404-413.
- Wayne, S. J., Shore, L. M., & Liden, R. C. (1997). Perceived organisational support and leader-member exchange: A social exchange perspective. *Academy of Management Journal*, 40(1), 82-111.

- Wickramasinghe, D., & Wickramasinghe, V. (2011). Perceived organisational support, job involvement and turnover intention in lean production in Sri Lanka. *The International Journal of Advanced Manufacturing Technology*, 55(8), 817-830.
- Yap, Y. C. (2015). *The Antecedents of Organisational Commitment in Banking Industry* (Doctoral dissertation, UTAR).
- Yavuz, M. (2010). The effects of teachers' perception of organisational justice and culture on organisational commitment. *African Journal of Business Management*, 4(5), 695-701.
- Zeller, M., Schwarze, S., & van Rheenen, T. (2002). Statistical sampling frame and methods used for the selection of villages and households in the scope of the research program on stability of rainforest margins in Indonesia Retrieved from <http://www.webdoc.sub.gwdg.de/ebook>
- Zheng, W., Sharan, K., & Wei, J. (2010). New development of organisational commitment: A critical review (1960-2009). *African Journal of Business Management*. 4(1), 12-20.
- Zikmund, W. (2000). *Business research methods* (6th ed.). Fort Worth; The Dryden Press.

APPENDIX
UNIVERSITY OF CAPE COAST
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT
QUESTIONNAIRE FOR BANK WORKERS

Dear respondent, the researcher is a second year student from the department of Human resource Management, University of Cape Coast, Ghana. The purpose of the study is to examine the relationship between perceived organisational support, organisational commitment and employee intentions to quit. Your sincere answers to the questions below would be most appreciated. Any information provided would be used purely for academic purpose and would be treated confidentially. Filling the questionnaire will take 15-20 minutes. Please tick [] answers or options where appropriate and provide answers where applicable.

PLEASE NOTE: Any information provided would be used purely for academic purpose and would be treated WITH MAXIMUM CONFIDENTIALITY!!

SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS

1. Age
 - a. 15-19 []
 - b. 20-24 []
 - c. 25-29 []
 - d. 30-34 []
 - e. 35-39 []
 - f. 40-44 []
 - g. 45 and above []
2. Sex
 - a. Male []
 - b. Female []
3. Marital status
 - a. Never married []
 - b. Cohabiting []
 - c. Married []
 - d. Divorced []
 - e. Widowed []
4. Educational qualification.....
5. Work experience

SECTION B: PERCEIVED ORGANISATIONAL SUPPORT

Listed below are comments about how organisation cares about my well-being and values my contribution. Using the five-point scale provided, please indicate your level of agreement or disagreement with each comment.

Scale: (SD) strongly disagree, (D) disagree, (N) neither, (A) agree, and (SA) strongly agree.

		SD	D	N	A	SA
6	The organisation values my contribution to its well-being					
7	If the organisation could hire someone to replace me at a lower salary it would do so					
8	The organisation fails to appreciate any extra effort from me					
9	The organisation strongly considers my goals and values					
10	The organisation would ignore any compliant from me					
11	The organisation disregards my best interest when it makes decision that affect me					
12	Help is available from the organisation when I have a problem					
13	The organisation really cares about my well-being					
14	Even if I did the best job possible, the organisation would fail to notice					
15	The organisation is willing to help me when I need a special favor					
16	The organisation cares about my general satisfaction at work					
17	If given the opportunity, the organisation would take advantage of me					
18	The organisation shows very little concern for me					
19	The organisation cares about my opinion					
20	The organisation takes pride in my accomplishment at work					
21	The organisation tries to make my job as interesting as possible					

22. What kind of support do you currently need?.....

SECTION C: ORGANISATIONAL COMMITMENT

Listed below are comments about how people are bounded to their organisations. Using the five-point scale provided, please indicate your level of agreement or disagreement with each comment.

Scale: (SD) strongly disagree, (D) disagree, (N) neither, (A) agree, and (SA) strongly agree.

	<u>Affective Commitment</u>	SD	D	N	A	SA
23	would be very happy to spend the rest of my career with this organisation					
24	I enjoy discussing my organisation with people outside it					
25	I think that I could easily become as attached to another organisation as I am to this one					
26	I do not feel like ‘part of the family’ at my organisation					
27	This organisation has a great deal of personal meaning for me					
28	I do not feel a strong sense of belonging to my organisation					
	<u>Continuance Commitment</u>					
29	I am not afraid of what might happen if I quit my job without having another one lined up					
30	Too much in my life would be disrupted if I decided I wanted to leave my organisation now					
31	Right now, staying with my organisation is a matter of necessity as much as desire					
32	One of the few serious consequences of leaving this organisation would be the scarcity of available alternatives					
33	One of the major reasons I continue to work for this organisation is that leaving would require considerable personal sacrifice —another organisation may not match the overall benefits I have					
	<u>Normative Commitment</u>					
34	I think that people these days move from company to company too often					

35	I do not believe that a person must always be loyal to his or her organisation					
36	Jumping from organisation to organisation does not seem at all unethical to me					
37	One of the major reasons I continue to work for this organisation is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain					
38	If I got another offer for a better job elsewhere I would not feel it was right to leave my organisation					
39	I was taught to believe in the value of remaining loyal to one organisation					
40	Things were better in the days when people stayed with one organisation for most of their careers					
41	I do not think that wanting to be a “company man” or “company woman” is sensible anymore					

SECTION D: INTENTION TO QUIT

The following questions measure your intentions to quit your organisation.

Using the five-point scale provided, please indicate your level of agreement or disagreement with each comment.

Scale: (SD) strongly disagree, (D) disagree, (N) neither, (A) agree, and (SA) strongly agree.

		SD	D	N	A	SA
42	I consider leaving my current job					
43	I scan newspapers and other forms of social media for job opportunities					
44	My current job satisfies my personal needs					
45	Opportunities to achieve goals at my workplace are jeopardized					
46	My most important needs at work are compromised					

47	I day dream about a different job that will suit my personal needs					
48	There is a probability that I will leave my current job, if I get another suitable offer					
49	My current job negatively affects my personal wellbeing					