

makers to consider increasing expenditure on health, primary and tertiary education. The harmonization of the activities in the health and education sectors will have long-run effect on the economy. Subsequent studies could focus on the factors influencing enrolment in the primary and tertiary levels of education. Furthermore, disaggregated study on the health sector could be more revealing of the situation in primary healthcare centres, state and federal hospitals.

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DETERMINANTS OF INTENTIONS TO QUIT A BANK JOB IN LAGOS STATE

Paul A. Akanbi Ph.D¹³, O. Oyedele Ph.D¹⁴ and J.O. Ijatuyi¹⁵,

ABSTRACT

The study investigated the determinants of intentions to quit a bank job in Lagos State. The objectives of this research were to examine impact of employability, Job satisfaction, commitment, Job stress and Organisation citizenship behaviour on turnover intentions among bank employees in Lagos State and to assess the relationship among these variables and employee's turnover intention. The study adopted a survey research design. Respondents are age ranged between eighteen (18) to fifty-five (55) years and above. Data were obtained with 123 questionnaires administered to bank employees of various banks in Lagos State, using simple random sampling techniques. Six hypotheses were tested in the study and the data were analyzed using descriptive statistical method, multiple regression and pearson's correlation. Finding from this study showed that the linear combination of employability, satisfaction, commitment, organizational citizenship behavior and job stress on employees turnover intentions was significant with $F = 16.757$; $R = .773$, $R^2 = .598$, $Adj. R^2 = .591$; $P < .01$. There was also a significant relationship between employability and employees intention to quit with $R = -.448$, $N = 123$, $P < .01$. Similarly, there is a significant relationship between satisfaction and employees Intention to quit with $R = -.434$, $N = 123$, $P < .01$. The study also reveal a significant relationship between commitment and employees intention to quit with $R = -.534$, $N = 123$, $P < .01$. The research work further indicated a significant relationship between organizational citizenship behavior and employees intention to quit with $R = -.534$, $N = 123$, $P < .01$. The study also revealed a significant relationship between job stress and employees Intention to quit with $R = .634$, $N = 123$, $P < .01$. Hence, employability, satisfaction, commitment, organizational citizenship behaviour negatively influenced intention to quit while job stress positively influence intention to quit a bank job in the study. The study concluded and recommended that an employee with high level of employability, satisfaction, commitment, organizational citizenship behaviour and less job stress will have less likelihood of intention to quit a bank job in Lagos State. It is therefore concluded and recommended that banks and other organizations should always embark on proactive measure to keep employee's intention to

¹³ Paul Akanbi lectures at the Department of Business Administration, Ajayi Crowther University, Oyo, Oyo State, Nigeria.

¹⁴ Oloruntoba Oyedele lectures at the Department of Accounting and Finance, Ajayi Crowther University, Oyo, Oyo State, Nigeria.

¹⁵ Oloruntoba Ijatuyi is of the Department of Business Administration, Ajayi Crowther University, Oyo, Oyo State, Nigeria.

quit in check by taking consideration of turnover intention determinants to ensure success in the organization.

Keywords: Employability, Job Satisfaction, Commitment, Job Stress, Organizational Citizenship, Intention to Quit, etc.

1.0. Introduction

Globalization has galvanized the world economy to become more dynamic, of particular interest is the banking sector; it is survival of the fittest in the face of stiff competition. Consequently each bank has to grapple with the problems and prospects that constant changes engender (Olabimitan, Ilevbare and Alausa, 2012). The situation in the Nigerian banking sector is so serious taking into consideration the problems posed by rapid changes in the last few years by sophisticated information technology, liquidation, persistent increase in shareholders' fund, acquisition, merger, changes in management, competition and several formidable environmental constraints (Olabimitan, Ilevbare and Alausa, 2012). According to Onyechere (1993), Nigerian banking industry has come a long way; it has witnessed several turbulent period.

In view of this, there is a need to explore ways and means by which the banks could cope or adapt to the changes that occur continually. In the past few decades, there has been an increased interest among employers of labour and researchers as regards problems of movement of workers in and out of work organization. Studies have shown that productive efficiency which determines attainment of organisation set goals, will fluctuate with variations in employees' turnover rate, interests and morale; high rate of turnover leads to decrease and poor performance of the affected work organizations, Babalola (1999). It bears a significant relationship on employees' performance in the sense that employee satisfaction, morale, perceived fairness and job security reduces turnover intention and cut down absenteeism and tardiness (Tansky, 1993).

Turnover intention has received much theoretical and empirical attention in organisational behaviour and human resource management studies for several decades (Hom & Griffeth, 1995; Babakus, Gravens, Johnston & Moncrief, 1996). Studying turnover intention, rather than actual turnover, according to Lambert and Hogan (2009) is important in several ways. For example, turnover intent is often used as the final outcome variable in studies because it is easier to measure and tends to be more accurate. Also, Firth, Mellor, More and Loquet, (2004) contend that it is difficult to gain access to people who have already left to determine why they really quit, thus making the study of intention to quit more appropriate than actual turnover. Similarly, administrative records are sometimes closed to outside researchers or may be incomplete or inaccurate (Mitchell, Mackenzie, Styve, & Gover, 2000). Early research on turnover focused on the identification of different antecedent to turnover (Price & Mueller, 1996); some model emphasis the importance of cognitive

processes, that is, comparing the value of cost and benefits if the current job to one's aspiration level in determining both job affect and termination decisions (Hulin, Rosnowski & Hachiya, 1995). Lambert and Hogan (2009) predicted external employment opportunities to have a direct positive effect on turnover intent. At the same time, much of the empirical research on turnovers focused on employee's perception of fairness, job security and self-reports as well predictors of turnover (Hom & Griffeth, 1995).

This study considered employees intention to quit rather than actual turnover because it is easier for employers to quickly identify their employees' intention to quit and take preventive measures to stop them from quitting than actual turnover behaviour. A critical review of literature showed that several factors like organisational characteristics (e.g., workload, job stress, social support), attitudes (e.g., work commitment, job satisfaction), personality and demographic variables (e.g., age, gender, marital status, religion, self-esteem, emotional intelligence) have been identified as important precursors of turnover intention among other service employees such as health workers, social workers, police personnel, media practitioners, and senior managers, and employees in information technology (IT), ministry, and private organisations (Adeyemo & Afolabi, 2007; Brough & Frame, 2004; Adebayo & Ogunsina, 2011). This research examine the influence of variables such as employability, Job satisfaction, Job stress, commitment and Organisation citizenship behaviour on turnover intention of bank employees in Lagos state Nigeria. Organisations in recent time had been pre-occupied with the problem of people moving in and out of organisation. One resulting problem of this frequent movement is low productivity which has been causing serious concern to the government, technocrats and private organisations. The employee turnover in the banking industry in Nigeria has been a threat to the banking industry plus employers and graduates who are freshly employed after the graduations from colleges and universities. The tremendous increase of employee turnover in the banking industry, particularly in recent times, brings an attention on the understanding about its critical causes. Several studies on organisational change has shown that turnover is assumed and found to be the only antecedent having direct effect on actual turnover (Coverdale & Terborg, 1990; Dailey & Kirk, 1992).

This study focuses on the impact of employability, Job satisfaction, commitment, Job stress and Organisation citizenship behaviour on turnover intentions among bank employees in Lagos State in Nigerian context. Therefore, this study examined the contribution of employability, Job satisfaction, Job stress, commitment and Organisation citizenship behaviour to turnover intentions of bank employees in Lagos state Nigeria.

2.0. Objectives of the Study

The main objective is to empirically study the determinants of intentions to quit among bank employees in Lagos State with particular reference to selected banks.

2.1. Research Hypothesis

The following hypotheses are formulated for this study;

- H1:** Employability, satisfaction, commitment, organizational citizenship behaviour and job stress can jointly and independently predicts employee's intention to quit.
- H2:** There is a significant relationship between employability and employees Intention to quit.
- H3:** There is a significant relationship between satisfaction and employees Intention to quit.
- H4:** There is a significant relationship between commitment and employees Intention to quit.
- H5:** There is a significant relationship between organizational citizenship behavior and employees Intention to quit.
- H6:** There is a significant relationship between job stress and employees Intention to quit.

3.0. Significance of the Study

It is expected that the findings of this study will help management of banks, particularly human resources practitioners to have a clear understanding on the causes of employee's intention to quit in the banks and this will help them to design the appropriate strategies to minimize employee's turnover intention. It is also expected that the findings of this study will be useful to academicians in understanding various trends concerning employee's turnover intention.

4.0. Literature Review**4.1. Conceptual Review of Literature**

Managers have the responsibility to keep employee turnover in check to ensure success in the organization. Bothma and Roodt (2012) state that the intention to quit is a withdrawal behaviour symptom that can be attributed to under-identification with work. They further state that the employee's conscience plays a part in the intention to quit and is the last symptom of a sequence of withdrawal cognitions. This intention is as a result of their attitudes towards the specific behaviour, their subjective norms and their perceived behavioural control. The theory of planned behaviour states that only specified attitudes towards the behaviour are expected to be responsible for its prediction. In addition to measuring attitudes toward the behaviour, we also measure people's beliefs about the behaviour. In order to predict someone's intentions, Knowledge of these beliefs is necessary and is as important as knowing the persons' attitudes. Finally, perceived behavioural control influences intentions. Perceived behavioural control is the perception of an individual on his/her ability to behave in a certain manner. In general, if the attitude is

deemed favourable, the perceived control on the attitude will be greater and hence the more the intention of that person to perform (Ajzen, 1991).

Tuzun and Kalemci (2012) provide an explanation for the many studies that show that intention to quit predicts actual employee turnover thus making it essential for organizations to investigate and create an understanding of the reasons behind employees' intention to quit and how to minimize such occurrences. The main intention of such an investigation is to find a more proactive retention strategy. The more valuable the employees are for the organization in terms of the specialist skills that they provide, the more damaging the intention to quit since valuable customers may be lost to competitors (Robyn & Du Preez, 2013).

Wandera (2011) mentioned that the work environment is very dynamic and many organizations seek to employ people based on short-term contracts rather than on a permanent basis in order to enhance performance and sustain their competitiveness. Despite the fact that this method appears reliable for the organization, Wandera (2011) cautions that organizations disengage workers and as a result lose some of the better performing employees because they intend to quit the organization, due to the need for permanent jobs which are available in other organizations (Wandera, 2011). In the global competitive scenario employees usually consider moving from one organization to another and hence organizations lose a lot of resources in trying to retain valuable employees since it is too costly to lose them (Ecem, Esin, Yagmur & Bas, 2013).

4.2. Theoretical Review

This study anchors on Maslow's theory of Motivation/Satisfaction and Organizational Citizenship Behaviour (OCB) theory because the two theories are relevant to this study.

4.2.1. Maslow's Theory of Motivation/Satisfaction (1943)

Maslow's hierarchy of needs is "the most widely mentioned theory of motivation and satisfaction (Wehrich & Koontz, 1999)." Capitalizing mainly on humanistic psychology and the clinical experiences, Abraham Maslow postulated that an individual's motivational needs could be arranged in a hierarchy. Once a given level of needs is satisfied, it no longer helps to motivate. Thus, next higher level of need has to be activated in order to motivate and thereby satisfy the individual (Luthans, 2005). Maslow (1943) identified five levels in his need hierarchy:

- i. Biological/Physiological needs: (food, clothing, shelter, sex),
- ii. Safety needs: (physical protection),
- iii. Social: (opportunities to develop close associations with other persons),
- iv. Esteem/Achievement needs: (prestige received from others), and

- v. Self-Actualization: (opportunities for self-fulfillment and accomplishment through personal growth) (Maslow, 1943).

The import of this theory to employee's turnover intention of bankers is that unsatisfied needs may trigger intention to quit. Banks should strive to satisfy the needs of their employees.

4.2.2. The Theory of Organizational citizenship behaviour

The theory of organizational citizenship behaviour was given by Organ and others in 20th century. Organ (1988) defines organizational citizenship behaviour as "individual behaviour that is discretionary, not directly or explicitly recognized by the reward system and that in the aggregate promotes the effective functioning of the organization". OCB is not any compulsion rather it is a voluntary act. Organizational citizenship behaviours are the ones which improve the ability of employees by freeing up resources and time for them. To a layman organization citizenship behaviour is an action through which employees can rise above and beyond their given responsibilities and authorities. Employees work by their personal choice without any formal reward. So, omissions of these behaviours are not punishable. It includes being helpful, caring, concerned towards other employees.

4.3. Empirical Review

Prior studies on determinant of intention to quit a bank job in Nigeria and abroad have conflicting and inconclusive results. For example, studies in Nigeria such as Olabimitan, Ilevbare and Alausa (2012) examined the influence of perceived job insecurity, sex and age as predictors of turnover intentions among employees of merged banks in Lagos. A total number of two hundred and sixty- six (266) participants were drawn using accidental sampling technique. Of these sample, one hundred and fifty six (156), 58.6% were male, one hundred and ten (110), 41.4% were female, one hundred and sixty, (160) were aged between 18-35(60.2%) hence referred to as younger employees, while one hundred and six of the participants (106), (39.8%) were aged between 36-60 hence referred to as older employees, The mean age of participants was 37years. Two hypotheses were formulated and tested. The first and second hypotheses predicted that "There would be significant main and interaction influence of threat and powerlessness sub-scales of perceived job insecurity on turnover intention among employees of merged banks" and "There would be significant main and interaction influence of employees' age and gender on turnover intention among employees of merged banks". The study was an expo-facto design. Data collection was done by using structured questionnaire which measured the participant's age, gender, perceived job insecurity and turnover intention scales. 2 x 2 Analysis of variance (ANOVA) was used to analyse the data. The results of the findings supported the first hypothesis, threat, powerlessness sub-scales of perceived job insecurity had main and interaction influence on turnover intention ($F(1, 265) = 12.189$; $P < .05$; $F(1,265) = 4.255$;

$P < .05$; $F(1, 265) = 5.317$; $P < .05$). Thus, confirming the stated hypothesis. Partially the result also support the second hypothesis, age had a main influence on turnover intention, while gender and interaction influence was not significant ($F(1,265) = .230$; $P > .05$; $F(1,265) = .694$; $P > .05$; $F(1,265) = 6.897$; $P < .05$). Thus, partially confirming the stated hypothesis

Aydogdu & Asikgil (2011) conducted a study in which its purpose was to gain a better understanding of the relationships between job satisfaction, organizational commitment and turnover intention. This study was conducted on 100 employees from production sector and 82 employees from service provider sector. The sample of this study was drawn from two organizations in Istanbul. Both of these organizations were in private sector. The findings revealed that job Satisfaction has a significant and positive relationship with organizational commitment. Turnover intention has a significant and negative relationship with job satisfaction and organizational commitment.

Dormio (2005) conducted a study in which the purpose was to compare the relative influences of organizational, socialization and career aspirations on turnover intentions among design engineers in Italy. The sample of 442 engineers staffed within “design and development” units was presented, and a research model was tested using Structural Equation Modelling techniques. The findings of this study showed that design engineers reported lower levels of turnover intention when organizational, socialization is prominent and an adequate range of opportunities that satisfy career aspirations exist within the organization. Intention to quit is a manifestation of the actual turnover. It is used as a predictor to the action of real turnover in accordance with the theory of planned behaviour. This study is appreciated since it certifies that individual may stay or quit if there are good social bonds and cooperation within the organization and when they find out that their future desired goals can be achieved when they continue staying in the organization.

However, Negrin (2002) conducted the study on Past work experience, present opportunities and turnover decisions in Israel’s medical sector employees. This study explored the combined impact of past job histories and present job opportunities on turnover decisions. It predicted turnover decisions on the basis of the structural approach, emphasizing previous work experiences (time spent in past job positions) and the organizational approach (focusing on objective and perceived internal and external employment positions opportunities). A cross-sectional analysis of employees from four occupational groups in eight medical institutions and a follow-up sample of 81 “quitters” formed the database for the study.

4.4. Empirical Review of other Countries

Ramlall (2003) determined the factors that most significantly influence employees’ decisions to remain employed at a particular organization and possible reasons for choosing to leave. In addition, the study sought to describe the importance of retaining critical

employees and developing strategies to enhance retention practices. The importance of this issue is demonstrated by the finding that 86% of employer's, experience difficulty attracting new employees and 58% experience difficulty retaining their employees. The results of the study can be used by organizations to develop policies, practices, and strategies that would enable higher levels of employee retention and create greater efficiencies in meeting strategic business objectives.

Sharma.*et al.* (2011) in their study identified OCB in public and private sector and its impact on job satisfaction. Data for the study was collected from 200 employees of managerial and non-managerial staff from both public and private sector organizations. The results showed that employees in public sector organizations had greater degree of OCB as compared to private sector organization. Further the research revealed that level of job satisfaction increases or decreases based on increase or decrease in OCB. On the basis of this study, it was concluded that public sector organizations have higher degree of OCB and most importantly OCB has been proved as the catalyst for enhancing job satisfaction levels of employees.

Chen (1998) conceptualized levels of organizational citizenship behaviour (OCB) performance as a behavioural predictor of employee turnover and empirically examined the strength of this relationship. Data was collected from 205 supervisor-subordinate dyads across 11 companies in the People's Republic of China. The results provided considerable support for the hypothesis that supervisor-rated OCB was a predictor of subordinates' actual turnover. In particular, subordinates who were rated as exhibiting low levels of OCB were found to be more likely to leave an organization than those who were rated as exhibiting high levels of OCB.

Mittal and Kaur (2018) examines the impact of organizational citizenship behaviour on employee retention in banking sector, based on dimensions of organizational citizenship behaviour and factors of retention practices. Sample of 132 banking employees was selected both from public and private sector banks using convenience-based sampling method. Finding of this study reveals that there is positive relation between Organizational Citizenship Behaviour and Employee Retention Practices of banking sector. Level of OCB in banking sector shows significant impact on employee retention practices.

However, Khalid S. A.*et al.* (2009) examined the relationship between OCBs and turnover intention. For which the sample consisted of 55 non-manager employees across 63 hotels in Malaysia. Managers' ratings of employees' OCBs were collected and matched with 557 employees' self-ratings of turnover intention and demographic. The results of this study showed that helping behaviour, conscientiousness, patience and civic virtue were significantly related to turnover intention. Moreover, the OCB dimensions explained a meaningful portion (25%) of the turnover intention measure. The results indicated that gender moderated the relationship between helping behaviour and turnover intention and this relationship was stronger for females than males. Their studies also contract the claim

of previous studies that the OCB has been proved as the catalyst for enhancing job satisfaction levels of employees.

5.0. Methodology

The research design adopted for this study is a survey research design which measured two variables: independent variable and dependent variable. The independent variables were career related factors (employability, Job satisfaction, Job stress, commitment and organisation citizenship behaviour) and the dependent variable was turnover intentions. The population for this study comprised about One hundred and fifty bank employees in Lagos metropolis.

A proportionate simple stratified sampling technique was used to select 123 respondents. This study employed stratified sampling method with staff and non-staff of the bank employees as strata. In all, 123 respondents took parts in the study. Primary sources of data was adopted for this study. Opinions and views of the bankers were sought on the effect of career related factors on turnover intentions of bank employees using questionnaire.

The demographic information was analysed using frequency counts and simple percentage. Also, the hypotheses for this research were analysed with Multiple Regressions, and Pearson's Correlation. Hypothesis 1 was tested with Multiple Regressions while hypotheses 2 to 6 were tested with Pearson's Correlation.

The study made use of questionnaire and the questionnaire was divided into seven sections. The first section i.e. section A measured the demographic information, section B is for employ ability which has 10 items, section C is for satisfaction which has 12 items, section D is for commitment which has 12 items, section E is for Organizational Citizenship Behaviour (OCB) which has 13 items. Section G is for Intention to Quit which has 3 items, while section F is for Job stress which has 11 items. All these scales were measured on five point Likert scale ranging from Very High to very Low; i.e. Very low (1) Low (2) Moderate (3) High (4) Very High (5). The scales were adopted from previous studies.

The instruments were revalidated and the Cronbach Alpha reliability coefficients gave the following results: employability 0.657, satisfaction 0.697, Commitment 0.686, Organizational Citizenship Behaviour 0.665, Job Stress 0.649 and intentions to quit 0.598. The results of the Cronbach Alpha Coefficient of all items showed a coefficient of 0.799. The reliability and validity of the research instrument becomes necessary so as to avoid ambiguity, eliminate problems of bias and ensure the validity and reliability of the research instrument employed.

6.0. Data Analysis, Results and Discussion

6.1. Descriptive Statistics of Demographics

The demographic information is presented in table 4.1 below. Out of the questionnaires that were given out 123 were returned.

Table 1: Descriptive Statistics of Demographics

SEX	FREQUENCY	PERCENT
Male	56	45.5
Female	67	54.5
Total	123	100.0
AGE	FREQUENCY	PERCENT
18-25	28	22.8
26-35	35	28.5
36-45	41	33.3
46-54	15	12.2
55 above	4	3.3
Total	123	100.0
MARITAL STATUS	FREQUENCY	PERCENT
Single	41	33.3
Married	62	50.4
Divorced	12	9.8
Separated	8	6.5
Total	123	100.0
EDUCATIONAL QUALIFICATION	FREQUENCY	PERCENT
Post-Graduate	67	54.5
B.Sc/HND	47	38.2
OND/NCE	6	4.9
SSCE	3	2.4
Total	123	100.0
CADRE	FREQUENCY	PERCENT
Management Staff	47	38.2
Senior Staff	54	43.9
Junior Staff	22	17.9
Total	123	100.0
DEPARTMENT	FREQUENCY	PERCENT
Direct Sales	21	17.1
Marketing	11	8.9
Operations	20	16.3
Store/Purchasing	31	25.2
Risk/Risk Analyst	20	16.3
International Trade	7	5.7
Internal Control/Audit	7	5.7
Others	6	4.9
Total	123	100.0

Source: Field Survey, 2018

From the Table 1, it is indicated that 45.5% (56) of the respondents are male while 54.5% (67) of the respondents are female. It also shows that 22.8% (28) of the respondents are within the age of 18-25 years, 28.5% (35) of them are within the age range 26-35 years,

33.3% (41) of them are within the age range 36-45 years, 12.2% (15) of them are within the age range 46-54 years while 3.3% (4) of the respondents are 55 years above. From the analysis in the Table 33.3% (41) of the respondents are single, 50.4% (62) of them are married, 9.8% (12) of them are divorced while 6.5% (8) of the respondents are separated. It also indicates that 4.9% (6) of the respondents have qualification in OND/NCE, 38.2% (47) of them have qualifications in BSC/HND, 2.4% (3) of them have qualification in SSCE while 54.5% (67) of the respondents are post graduate. It also shows that 38.2% (47) are management staff, 43.9% (54) of them are senior staff while 17.9% (22) of the respondents are junior staff. It also discover that 17.1% (21) of the respondents are from direct sales department, 8.9% (11) of them are from marketing department, 16.3% (20) of them are from operations departments, 25.2% (31) of them are from Store/Purchasing department, 16.3% (20) of them are from Risk/Risk Analyst, 5.7% (7) of them are from International Trade department, 5.7% (7) of the respondents are from Internal Control/Audit department while 4.9% (6) of the respondents are from other department.

6.2. Test of Hypotheses

In order to determine the intention to quit a bank job in Lagos State, six (6) hypotheses were formulated and tested.

H₀: Null Hypothesis

H₁: Alternative Hypothesis

Hypothesis 1

H₀: Employability, satisfaction, commitment, organizational citizenship behaviour and job stress cannot jointly and independently predicts employee's intention to quit.

H₁: Employability, satisfaction, commitment, organizational citizenship behaviour and job stress can jointly and independently predicts employee's intention to quit.

Table 2: Showing the result of multiple regression on the effect of employability, satisfaction, commitment, organizational citizenship behaviour and job stress on intention to quit a Job in Lagos State.

Variables	F- Ratio	Sig of P	R	R ²	Adj R ²	B	T	P
Employability	16.757	.000	.773	.598	.591	-.411	2.036	.004
Satisfaction						-.483	2.707	.002
Commitment						-.554	3.620	.003
organizational citizenship behavior						-.566	5.409	.000
job stress						.623	3.163	.000

Table 2 showed that the linear combination of employability, satisfaction, commitment, organizational citizenship behavior and job stress and Intention to quit was significant at ($F = 16.757$; $R = .773$, $R^2 = .598$, $Adj. R^2 = .591$; $P < .01$). The independent/predictor

variables jointly accounted for a variation of about 77.3% in Intention to quit. Also, 58.8 % of intention to quit a bank job in Lagos State can be explained by employability, satisfaction, commitment, organizational citizenship behavior and job stress while 41.2% can be explained by other factors order than the latter. The following shows the various relative contributions and levels of significance of the independent variables: Employability ($\beta = -.411$, $P < .01$), satisfaction ($\beta = -.483$, $P < .01$), commitment ($\beta = -.554$, $P < .01$) organizational citizenship behavior ($\beta = -.566$, $P < .01$), job stress ($\beta = .623$, $P < .01$) respectively. It can be concluded that all independent variables, (Employability, satisfaction, commitment, organizational citizenship behavior and job stress) will jointly and independently predict employees Intention to quit. Therefore, the alternative hypothesis of significant and positive relationship at 99% level of significance among the variables is accepted while the Null of Negative relationship among variables is rejected.

Hypothesis 2

H₀: There is no significant relationship between employability and employees Intention to quit.

H₁: There is a significant relationship between employability and employees Intention to quit.

Table 3: A table showing Pearson's correlations between employability and employees Intention to quit.

Variable	Mean	Std. Dev.	N	R	P	Remark
Employability	4.547154	.2755993	123	-.448**	.000	Sig
Intention to quit.	4.252033	.6115784				

** Sig. at .01level

It is shown in the Table 3 that there is a significant relationship between Employability and employees Intention to quit. ($r = -.448^{**}$, $N = 123$, $P < .01$). The implication of this is that a 1% change in Employability will result in 44.8% change in Intention to quit. Hence, it could be deduced that Employability negatively influence Intention to quit in the study.

Hypothesis 3

H₀: There is no significant relationship between satisfaction and employees Intention to quit.

H₁: There is a significant relationship between satisfaction and employees Intention to quit.

Table 4: A table showing Pearson's correlations between satisfaction and employees Intention to quit.

Variable	Mean	Std. Dev.	N	R	P	Remark
satisfaction	4.562846	.2469902	123	-.434**	.000	Sig
Intention to quit.	4.252033	.6115784				

** Sig. at .01 level

It is shown in the Table 4 that there is a significant relationship between satisfaction and employees Intention to quit. ($r = -.434^{**}$, $N = 123$, $P < .01$). The implication of this is that a 1% change in satisfaction will result in 43.4% change in Intention to quit. Hence, it could be deduced that satisfaction negatively influence Intention to quit in the study.

Hypothesis 4

H₀: There is no significant relationship between commitment and employees Intention to quit.

H₁: There is a significant relationship between commitment and employees Intention to quit.

Table 5: A table showing Pearson's correlations between commitment and employees Intention to quit.

Variable	Mean	Std. Dev.	N	R	P	Remark
commitment	4.572846	.2479902	123	-.534**	.003	Sig
Intention to quit.	4.252033	.6115784				

** Sig. at .01 level

It is shown in the Table 5 that there is a significant relationship between commitment and employees Intention to quit. ($r = -.534^{**}$, $N = 123$, $P < .01$). The implication of this is that a 1% change in commitment will result in 53.4% change in Intention to quit. Hence, it could be deduced that commitment negatively influence Intention to quit in the study.

Hypothesis 5

H₀: There is no significant relationship between organizational citizenship behaviour and employees Intention to quit.

H₁: There is a significant relationship between organizational citizenship behaviour and employees Intention to quit.

Table 6: A table showing Pearson's correlations between organizational citizenship behaviour and employees Intention to quit.

Variable	Mean	Std. Dev.	N	R	P	Remark
Organizational citizenship behaviour	4.582846	.2489902	123	-.534**	.003	Sig
Intention to quit.	4.252033	.6115784				

** Sig. at .01level

It is shown in the Table 6 that there is a significant relationship between organizational citizenship behavior and employees Intention to quit. ($r = -.534^{**}$, $N = 123$, $P < .01$). The implication of this is that a 1% change in organizational citizenship behaviour will result in 53.4% change in Intention to quit. Hence, it could be deduced that organizational citizenship behaviour negatively influence Intention to quit in the study.

Hypothesis 6

H₀: There is no significant relationship between job stress and employees Intention to quit.

H₁: There is a significant relationship between job stress and employees Intention to quit.

Table 7: A table showing Pearson's correlations between job stress and employees Intention to quit.

Variable	Mean	Std. Dev.	N	R	P	Remark
job stress	4.592846	.2499902	123	.634**	.003	Sig
Intention to quit.	4.252033	.6115784				

** Sig. at .01level

It is shown in the Table 7 that there is a significant relationship between job stress and employees Intention to quit. ($r = .634^{**}$, $N = 123$, $P < .01$). The implication of this is that a 1% change in job stress will result in 63.4% change in Intention to quit. Hence, it could be deduced that job stress positively influence Intention to quit in the study.