

Influence of Socio-Demographic Variables and Work-Family Conflict on Turnover Intention among Banking Employees

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Abstract

The study focused on socio-demographic variables alongside work-family conflict as predictors of turnover intention among Nigerian bankers. It adopts ex post facto design involving two hundred and fifty (250) participants purposively selected across branches of five banks in Lagos. There were 149 (59.6%) female and 101 (40.4%) male with their age ranging from 23-55 years ($m = 42.6$, $sd = 13.9$). A questionnaire comprising three sections was used to gather data from the participants. The multiple regression analysis significantly showed that age, sex, marital status and educational qualification jointly and independently accounted for turnover intention ($R^2 = 0.387$; $F = 38.65$; $p < 0.05$). The independent t-test equally showed a significant influence of work-family conflict on turnover intention ($t(2, 248) = 4.14$; $p < 0.05$). Recommendations laid emphasis on the need for banking industry to put in place organizational supportive programmes that could cushion the effects of conflicts that bankers encounter in the course of combining family life with work.

Keywords: Turnover intention, socio-demographic variables, work-family conflict, banking industry.

Introduction

The issue of employee's turnover (quitting behaviour) has often received attention of researchers (Richer, Blanchard & Vallerandi, 2002; Agarwal, Ferrat, & De, 2007; Kotzé, & Roodt, 2005; Ogungbamila, 2010), however it can never be over-flogged because each time this happened, an organization suffers the full weight of its negative consequences such as loss of valuable and skilled employees, increased costs of recruiting, selecting, and training of new workers, low competitive advantage, and disruption in workflow (Mustapha & Mourad, 2007; Miller, 2010; Wagner, 2010) among other things. A major determinants of turnover behaviour as reported by literature is the turnover intention (Price, 2001; Brigham, Castro, & Shepherd, 2007). Turnover intention is an individual's desire or willingness to quit or leave organisation (Elangovan, 2001). Hence, no better yardstick would have been more appropriate to measure quitting behaviour than turnover intention.

Though to a measurable extent problems associated with banking employees in Nigeria have drawn attention of researchers, however most of these studies were inter alia centred around the areas of productivity (Oloyede, 2006), organisational commitment (Oluwafemi & Balogun, 2008), occupational burnout (Ogungbamila, 2010), and fraudulent intent (Owolabi & Babalola, 2011), less research efforts have been devoted to banking employees' turnover intention (Balogun, 2012), especially with regards to the effects of socio-demographic factors and work-family conflict.

Over a while now it has been observed that for most recruitment exercise in the Nigerian banking industry, placing great emphasis on age as part of the major eligibility criteria has become a matter of common practice. For obvious reasons it is clear that a younger person is more energised to work faster and better than the older one not minding the place of experience. What is however not clear is whether the younger employees has more tendency to quit as against the older ones so much so that emphasis is placed on age as eligibility criteria.

One line of argument is that older employees possess higher educational qualification and professional experience which the younger ones may not have had. Whereas the younger will still have a lot of years to give in service while acquiring experience.

It is also a common practice in the banking industry not to allow husband and wife to work in the same bank. Göransson, Naswall & Syerk (2009) stated that there were small effects of the demographic variables, indicating that men had stronger intentions to leave the organization. Ryan, Ghazali & Mohsin (2011) however concluded that marital status had no impact on intent to leave an organisation. Findings on socio-demographic factors has been inconsistent. How much this factors contribute to quitting behaviour is something that will be interesting to know in the Nigerian banking industry.

Widely set-up research studies carried out among highly educated employees working in the hospitality industry (Walsh & Taylor, 2007; Blomme, Tromp & Van Rheede, 2008) confirmed that retaining highly educated employees is a challenge. These research studies show that from a certain age more women leave the hospitality industry than men. In the age category 22-32 years, approximately two thirds of the male and female alumni who started working in the industry after graduation are still working in the industry. However, in the age category of 32-44 years, significantly more women than men have left the hospitality industry: 61 per cent compared with 47 per cent (Blomme et al, 2008) respectively. Generally, high turnover rates of highly educated employees will lead to higher staffing costs (Hinkin & Tracey, 2000; Hillmer, 2004).

Empirical evidence suggests that work-family factors play a role in turnover intention in organisations.

Work-family conflict (WFC) otherwise called family-work conflict is the conflict of work and family interrelated roles, and it often occurs when contribution in work role creates problems in contribution of family role (Greenhaus, 2006 & Frone, 2003). Schieman, McBrier & Grundy (2003) stated that work-family conflict resulted in psychological disturbances in employees. The banking sector is associated with long working hours. Whereas working couples with children experience more imbalance in work and family life and desire to reduce the working hours in banking industry (Malik, 2008).

Grzywacz, Quandt, Arcury & Marin (2005) found that work-family conflict was associated with perceived stress, anxiety and depression and low life satisfaction. More recent research suggests that work-to-family conflict is linked to job dissatisfaction, turnover intention and stress, while family-to-work conflict is correlated to absenteeism and stress (Anderson, Coffey & Byerly, 2002). Jawahar Rani & Muzhumathi (2012) also found that women professionals (Lecturers, Bank officers, Doctors and Engineers) with high WFC had higher job stress. This situation with regards to work quitting behaviour is yet to be established in the Nigerian banking industry.

Akintayo (2003), in his study of workers recruitment and retention found that turnover occurs at all levels of experience for a variety of reason, including family moves and child-rearing considerations. Demographic characteristics have been advanced in several models as predictors of withdrawal (Hayes, Luoma, Bond, Masuda, & Lillis, 2006; McBey and Karakowsky, 2001). A national study reports that a little over a quarter of those who left their organizations leave because of a family move or because they need time for childbearing or child rearing (Ademoye, 1999).

The purpose of this study was to investigate influence of socio-demographic variables and work-family conflict on turnover intention among banking employees in Nigeria. The following hypotheses was put forward:

1. Age, sex, marital status and educational qualification will have a significant independent and joint influence on turnover intention of bankers.
2. Participants who are high on work-family conflict will significantly score higher on intention to turnover.

METHOD

Design

An ex-post facto design was used in this study because the characteristics of interest already existed and they were just being measured; also there were no manipulation of any kind. Work-family conflict and the socio-demographic variables which include age, sex, marital status and educational qualification were the independent variables whereas turnover intention was the dependent variable.

Setting

Banking Hall was the setting of this study. The banks were purposively selected across 57 local Government of Lagos state. Different branches of five banks which include Guarantee Trust Bank, Spring Bank, Access Bank, Ecobank and FCMB were used.

Participants

The target population for this study was basically the full-time employees who may have worked in the banking sector for at least more than a year in Lagos state. Participants consisted of two hundred and fifty (250) banking employees selected with purposive sampling technique. Of the 250 participants, 149 (59.6%) were females while 101(40.4%) were males. The participants' age range was between 23-55years while their mean age and standard deviation were 42.6 and 13.9 respectively. Most of the participants were married, a few were single while the remaining were divorced and with different level of education; the least being National Diploma and highest education being Master degree and other professional qualification.

Instruments

The instruments for the study are divided into three sections of a questionnaire. They included socio-demographic items, Intention for turnover scale, and Work-family conflict scale in sections A, B and C respectively.

Section A: Socio-demographic variables

The variables recorded under this section included age, sex, marital status and educational qualification.

Section B: Intention to Turnover Scale (ITS)

Turnover Intention was adapted from ITS developed by Camman, Fichman, Jenkins and Klesh's (1998). It is a 3-item scale, with an internal consistency coefficient of 0.78. It has a response style of a 5-point Likert format ranging from 1 (strongly disagree) to 5 (strongly agree). The score range of 8 to15 indicates that some are seriously considering leaving and the score range of 3 to 7 indicates that there are some who do not intend to leave at all.

Section C: Work-Family Conflict

Work-family conflict adapted from WFC and FWC of Netemeyer, Boles & McMurian (1996). The 10-item scale has a 7-point likert format ranging from 1 (strongly disagree) to 7 (strongly agree). According to Netemeyer et al. (1996), the internal consistencies of both scale (i.e WFC and FWC) are adequate with an average Cronbach alpha of 0.88 for WFC and 0.86 for FWC.

Procedure

Purposive sampling was used in administering the questionnaires to the participants in the different banking hall after permission has been granted by the branch manager of each of the selected banks, and an informed consent has been obtained from the employees to participate in the study. The participants were assured of the confidentiality of information provided, therefore they were advised not to provide any information that may reveal their personal identity. With this assurance some voluntarily accepted to participate in the study. With the support of some staff, it took the researchers seven (7) weeks to administer 300 questionnaires, out of which 262 were returned, but 250 was properly filled with usable data thereby representing 83% response rate. The responses were then code and subjected to statistical analysis.

RESULTS

Table 1 shows the contributions of the four socio-demographic variables (age, sex, marital status and educational qualification) independently and jointly on turnover intention of the bankers.

Table 1: Summary table of multiple regression analysis showing independent and joint effect of socio-demographic variables on turnover intentions.

Variables	R	R ²	F	B	β	t	P
Constant	0.622	0.387	38.65			5.816	<0.05
Age				-7.439	4.165		<0.05
Sex				11.389	0.253		<0.05
Marital Status				35.706	-0.799		<0.05
Education Qualification				-11.105	-0.250		<0.05

Result is significant at p<0.05

The result in table 1 indicates that there is a significant joint and independent influence of age, sex, marital status and educational qualification on turnover intention ($R^2 = 0.387$; $F=38.65$; $p< 0.05$). As shown in the table 1, $R^2 = 0.387$ meaning that age, sex, marital status and educational qualification explains about 38.7% of the variations of turnover intention. Based on this finding, the hypothesis which stated that age, sex, marital status and educational qualification will independently and jointly influence turnover intention is therefore confirmed.

The second hypothesis which stated that participants who are high on work-family conflict will significantly score high on intention to turnover scale was tested using independent t-test and the result is presented on table 2.

Table 2. Summary table of Independent t-test showing high and low Work-Family Conflict on Turnover Intention.

Variable	Source	n	\bar{X}	sd	df	t	p
Work-Family Conflict	High	146	24.10	4.33	248	4.14	<0.05
	Low	104	21.72	4.20			

Result is significant at p<0.05

The result in table 2 shows that bankers who have high work-family conflict significantly scored higher than their low work-family conflict counterparts on intention to turnover [$(t (2, 248) = 4.14$; $p< 0.05$)]. The stated hypothesis that the participants who have high work-family conflict will significantly score higher on intention to turnover scale is hereby confirmed. This implies that bankers who scored high on work-family conflict are more likely to experience higher turnover intention as compared to those who scored lower on work-family conflict.

Discussion

In this study, age, sex, marital status and educational qualification were found to have significantly, independently, as well as jointly influence turnover intention of the bank workers as shown in table 1. This further established the fact that sex is one of the significant variables that is most likely to predict turnover intention as asserted by Göransson et al. (2009). However the mean score of females (24.17) in this study is higher than the males (21.88), showing females have higher turnover intention as against the finding of Göransson et al. (2009) which observed the contrary. This might be due to the fact that the weight of family and home responsibility like caring for the children basically lies on the women than men in Nigeria.

Equally, contrary to the finding of Ryan et al. (2011) that marital status had no impact on intent to quit

an organisation, the result of this study shows that marital status independently significantly predict turnover intention. This might also be partly explained on the duty of caring for the children and the entire home which the woman is responsible for. Little wonder why Nigerian banks reserve the policy of not wanting to employ husband and wife in a banking job.

Age just like educational qualification was found to have significant independent influence on turnover intention. This is consistent with findings in the literature as Walsh et al. (2007; & Blomme et al. (2008) confirmed that retaining highly educated employees is quite challenging. Their study also showed that the age category 22–32 years (younger employees) who started working in the hospitality industry after graduation are still working in the industry as against employees in the age category of 32–44 years (older employees) who left the hospitality industry after some time.

This study also found that bankers who have high work-family conflict significantly scored higher than their low work-family conflict's counterparts on intention to turnover as shown in table 2. This result is in line with findings in literature. For instance, Ademoye (1999) reported a national study which submitted that a little over a quarter of those who left their organizations leave because of a family move or because they need time for childbearing or child rearing; meaning that the family role intersect the work responsibility of the employees.

Conclusion and Implication

This study found that socio-demographic variables such as age, sex, marital status and educational qualification significantly predict turnover intention of bankers. Likewise, work-family conflict was also found to have a significant influence on turnover intention. The implication of this findings is that bank management should henceforth take seriously the issue of socio-demographic variables of their employees and work-family factors when making plans for the organisation. For instance, the bank policy of inflexibility of schedule is not feminine-friendly since an average Nigerian woman is traditionally burdened with the responsibility of caring for her home and watching over the children. Bank should also uphold a more family-friendly policy as the idea of not allowing husband and wife to work in the same bank will increase voluntary as well as involuntary turnover behaviour. The management should adopt more employee-oriented leadership styles rather than job oriented leadership styles in order to reduce turnover intention to the barest minimum.

Limitation and recommendation

The tight schedule of bankers did not permit quite a number of them to oblige their participation in the study; eventually, only 250 bankers participated. The study was also limited to five banks though spread across their branches in Lagos. There were many other banks that were not touched and of course their culture may differ. Also, this study used unequal number of male and female participants. All of the stated limitations may affect generalizability of the study. Future studies therefore should take cognizance of these shortcomings and guide against them. The influence of social support on work-family conflict and turnover intention among Nigerian bankers should be considered in future studies.

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