Perceived Organisational 22Supports and Employee Turnover: Moderating Effect of Job Satisfaction in United Bank for Africa, Ilorin Branches

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Abstracts

Effectively attracting, developing, managing, motivating and retaining committed employees have become a critical success factor for sustained organisational performance. In Nigeria, employee in the banking sector are in fear as to when their employment will come to an end. This has prompted high degree of turnover within the sector, hence the study examined the organisational support and employee turnover in United Bank for Africa Ilorin Branches, with a moderating effect of job satisfaction. The study employed the use of focus group discussion of among 28 permanent staff of the Bank Branches in Ilorin Metropolis. The study identified the organisational factors which affect job satisfaction and reduce employee turnover in the Bank. Most of the participants in the focus group also identified good reputation and high standard of the company as factors for job satisfaction. Therefore, participants agreed that job satisfaction can lead to employees, turnover. Employees prefer to work and stay longer where and when they are satisfied with their work. It therefore recommends that management should identify and develop the most essential factors in motivation and put them into consideration to take action on employees' needs and wants with a view to bringing about job satisfaction. Customer satisfaction and enhance profitability as well as business performance.

Keywords: Job Satisfaction, Motivation, Organisational Supports, and Turnover

Introduction

The performance of the employee within an organisation determines if organisational success or organisational failure would occur. Organisations cannot perform successfully in today's highly competitive world without employees who are committed to its objectives and strategic goals. Organisations thus need to realise that if employees are managed appropriately and effectively, then success is inevitable. Lee (2021) 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 vital due to the fact that skilled and competent employees are scarce, and there is an acknowledged 'global war for talent' (Beechler & Woodward, 2009). Effectively attracting, developing, managing, motivating and retaining committed employees have 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 progressive organisations according to (Usadolo & Usadolo, 2019). 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 recognises and rewards them in an equitable manner. Arasanmi and Krishna (2019) state that maintaining some sense of equilibrium between what the organisation requires and what employees contribute, should be the foundation for recognising and rewarding employees. Nencini, Romaioli and Meneghini (2016) state that monetary compensation has been found to be the main reason why people work. However, in addition to this they found factors such as fulfilment of social and emotional needs such as feeling rewarded and recognised, play a critical role in the individual's intention to leave or to stay with an organisation.

Lee (2021) found that individuals with high perceived organisational support will be less likely to seek and accept alternative employment, and employees who perceive a high level of support tend to be committed to their organisations. Consequentially, those that are then committed as a result of perceived organisational support are more likely to attend work, stay with the organisation, arrive at work on time, perform well and engage in behaviours helpful to the organisation, as opposed to employees who are not committed (Usadolo, & Usadolo, 2021). Zahargier and Balasundaram (2011) 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. Based on the evaluation of prior treatment from the organisation, Zahargier and Balasundaram (2011) further posit that the employee begins to trust that the organisation will continue to treat him or her fairly in the future. As such, it is suggested that this trusting relationship may lead to a certain level of commitment in his or her organisation. Organisational commitment and perceived organisational support are according to Hussain and Asif (2012), the key characteristics of organisational behaviour 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 in Pakistan that high levels of perceived organisational support develops commitment and ownership amongst employees towards their organisation, which in turn, reduces turnover intentions. According to Saxena, and Srivastava (2015) as a result of employee turnover having a negative impact on organisational effectiveness, it is of utmost importance to identify the determinants of employees' intention to leave an organisation, to ensure that turnover behaviours could be predicted more accurately and proactive measures to prevent turnover could be implemented.

This research work focus on the issues of high employees turnover and how to manage it within the banking industry, however; there are wider ranges of research to evaluate the effects and causes. Among those reasons for employees' high turnover; Cardy and Leonard (2011) mentioned that job satisfaction also has a direct impact in attracting job retention and reducing turnover. Employees are responsible for making the difference in the banking industry, they can either deliver good or bad service and this is where the competitive edge comes from; as they are the face of the company because they have direct contact with customers. Therefore; employee satisfaction within their post and the company they work for is very important (Arasanmi & Krishna, 2019). The behaviour and attitude of employees have great influence on customer perception and satisfaction of service quality. In other words; employees that provide high quality of service, create excellent experience for the customers.

The significant issue that should be considered by management in the banking industry is employee job satisfaction; this is seen as a major challenge for management in the workplace to keep their staff satisfied in order to offer great service to customers (Miller, 2012). Alfes, Antunes, and Shantz (2017) explained that high employee turnover damaged employees' morale which leads to reduction in service quality. Consequently; creating a workplace that contributes to employee satisfaction is crucial for increasing employees' morale, which contribute to better quality of customer services while maintaining profitability and being a market leader.

The study focused on the effect of job satisfaction on employee turnover in Ilorin branches of United bank for Africa (UBA). The study covers the major branches of the bank which also manages satellite branches and cash points across the metropolis. The bank has two classes of staff; the permanent staff and the outsourced staff. The study centred on the permanent staff of the branches that are directly and legally attached to the banks.

Objectives of the Study
  i.   To examine the components of job satisfaction in united bank for Africa Ilorin Branch.
  ii.   To explore the factor that are responsible for employee turnover in united bank for Africa Ilorin Branch
  iii. To determine the effect of job satisfaction on employee turnover in united bank for Africa Ilorin Branch

Literature Review

Arasanmi and Krishna (2019) define perceived organisational support (POS) as an employee's perception of the interest an organisation shows for her or his welfare. They added that organisational support involves discretionary activities available to employees in the organisation. Employee commitment and involvement can directly impact on employee performance through the instrumentality of organisational support. Zahargier and Balasundaram (2011) express a positive relation between effective organisational support and HR management activities. Furthermore an effective organisational support has been recognised to be connected to human resources outcomes such as employee job satisfaction, organisational citizenship culture, employee performance and turnover reduction.

Nencini, *et al* (2016) state that a well recognition of organisational support enhances efficient attachment to the organisation and empowers the belief that higher effort will be rewarded. Zahargier and Balasundaram (2011) also stated that a high quality of organisational support generates a feeling of compulsion whereby employees feel that they must be committed to their managers and ought to return the favour by putting more effort to their job. Therefore; employees' require equilibrium in their interchange relationship with organisation, inclining towards behaviours and attitudes commensurate with high level of support that employer provides for them individually. The awareness of being cared about and valued by organisation also increases employees' trust that organisation will carry out its interchange obligation by rewarding and recognising the desired performance of the employees in terms of salary increases, praise and promotion. It enhances employee's self-efficacy and their identification and involvement with the organisation. High level organisational support enables employees to deliver high quality service to the customers. Employees believe that their colleagues and supervisors are able and willing to help them in their job-related tasks performance. Hence level of job pride and satisfaction will be increased by Perceived Organisational Support (POS) (Hong et al, 2006).

Lee, Reisinger, Kim, and Yoon (2014) expressed that POS could be enhanced by providing positive discretionary treatment, efficiently top management communication support, monitoring procedural justice and providing effective supervisor support. An organisation can create positive discretionary treatment by emphasising organisation's focus over favourable treatment and reducing control over adverse treatment. Top managers know how to effectively provide their support by specifying positive evaluation of employees and concerning their interest through a variety of public acts (Miller, 2012). Providing supervisor support can be based on how they will treat and assist the employees through their job activities. Monitoring procedural justice can also be provided by educating and informing the employees regarding formal procedures such as promotions and salary increases (Alfes, Antunes, & Shantz, 2017). POS will be highly beneficial for the organisation when affective commitment and felt obligation are led in the direction of organisational priorities (Lee *et al,* 2014). They claim that employees' knowledge of organisational priorities should be assessed periodically to ensure that those priorities are being disseminated effectively.

This is the way to perceive and reward employee dedication and loyalty and also accentuate the organisational mission and vision to newcomers. According to Abraham (2012) one fundamental job satisfaction model contains role conflict and role ambiguity as satisfaction antecedents. Organisational structure, job design, communication, compensation and supervisory treatments have also had significant effects on satisfaction. Moreover the antecedents in any job satisfaction model contains task/job characteristics such as training, organisational support and compensation. Babakus et al (1996) discovered that the antecedents which involved the most significant role in job satisfaction were perceived organisational support and training.

According to Miller (2012) developmental experiences increase an employee's capability to provide high quality of service and meet customer's requirement in more friendly and effective manner. Anitha (2014) claims that employees within banking industry require continuous developmental experiences. Furthermore; Anitha (2014) states that human resources theory specifies that employees attain experiences by working in various job

assignments. Continuous learning and work experiences involve an important effect in employee's development. Developmental experiences must be concerned as a permanent investment in employees (Knapp, Smith, & Sprinkle, 2017). Furthermore, Brunetto, Xerri, Trinchero, Beattie, Shacklock, Farr-Wharton, and Borgonovi (2018) state the opportunities for development generate efficient learning through changes in the job where a new task involves unacquainted responsibilities, through handling obstacles and pressures and also learning new job-related skills.

Learning opportunities and on-the-job development informally happen in daily operations such as receiving advice and coaching from technical experts, supervisors and peers as well as experiences within organisational sharing (Knapp *et al,* 2017). Achieved experiences through challenging tasks on the coaching and job training, lead to learning opportunities, personal development and growth, promotions opportunities and also opportunities to practice independent evaluation in the work setting (Brunetto *et al, 20*18). Hence developmental experiences have an effective impact on quality of service, performance and job satisfaction. Griffin and Moorhead (2010) suggest that career development model must be built by three vital elements as recognition, challenge and support. Recognition in banking sector involves acknowledging employee's role in providing quality services and rewarding their accomplishment with pay rises and promotions. The challenge of demanding objectives and goals and also new job assignments need managers to prepare and learn them to carry out higher job level effectively in the future. Encouragement and support involve developing employee's pride and self-worth in the organisation (Baran, Shanock, & Miller, 2012). Experiential studies have indicated that challenging experiences and development job assignments are key essential to advancement.

The Relationship between Employee Job Satisfaction and Turnover
Job satisfaction is an affirmative feeling or sense response to a job condition resulting from achieving what an individual wants and benefits from a job (Abraham, 2017). There are different ways employees feels about different areas of their jobs. Godfrey (2010) describe job satisfaction as an "employee's indication of personal welfare associated with performing the job allocated while Abraham (2012) express that job satisfaction is a "function of extrinsic and intrinsic outcomes (rewards) provided by the job. This can be described as if an employee is interested, motivated and feels challenged by the task given, it is believed that they will be happy and satisfied doing the job as they believe they will be adding value.

However, if they feel indifferent, then they will not be happy or satisfied with their job as they will not feel any value in what they are doing. Sharma, and Sharma (2014) describe job satisfaction as competent tool that can be used to control turnover intention. Michael (2019) describes turnover as the ratio of the number of organisational members during the period being considered divided by average number of people in that organisation during the period. Sharma, and Sharma (2014) also describe turnover as "the gross movement of workers in and out of employment with respect to a given company". The reason why companies give a significant attention to employee turnover as described by Sundaray (2011) is because it has a vital impact on organisation and its performance and if a company has a high level of turnover, it may affect the quality of customer service it provides its customers.

Theoretical Review
The Organisational Support Theory is an application of the reciprocity norm to the employee employer relationships (Bidee, Vantilborgh, Pepermans, Huybrechts, Willems, Jegers, & Hofmans, 2013). 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 (Shuck, Rocco, & Albornoz, 2011). The theory further maintains that based on the norm of reciprocity, employees strive to repay the organisation for a high level of support by increasing their efforts to help the organisation reach its goals (Bidee *et al*, 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. Shuck *et al.* (2011) purport that employees associate the treatment to them by agents of the organisation as indicative of the organisations' overall favourable

or unfavourable orientation towards them. The Organisational Support Theory serves to address the psychological consequences of perceived organisational support. Bidee *et al.* (2013) 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, according to Shuck *et al.* (2011), 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 favourable outcomes both for individual employees and for the organisation as a whole (for example, increased affective commitment and performance, and reduced turnover)

Empirical Review

Lee (2021) examines the psychological safety, organisation support and emotion in the workplace during the transition from office to home working during the COVID-19 pandemic crisis. The study was conducted in the Singapore context. In light of the COVID-19 pandemic, the Singapore Government imposed regulatory restrictions, the "Circuit Breaker" from April 7 2020 to curb the spread of the virus infections. Most workplaces from the public service agencies to the private enterprises implemented work from home arrangements for most of the employees. The data were generated from an online survey that included self-reported text-based narratives in response to open-ended questions. Open-ended questions effectively allowed respondents to define the real-world situation in their perspectives. Salaried workers from both the public and private organisations were invited to take part in this research. Respondents comprise full-time, part-time and contracted employees from the diverse sectors. The final sample size of 131 respondents was used. A qualitative data analysis was employed to gain deeper insight into the workers' emotional reactions, including their personal experiences of organisational support and psychological safety, during the transition from office to work from home setting. The qualitative examination, through thematic coding, reveals the phenomenon of emotion triggered by social comparison emotion and critical socio-emotional resources (i.e. task, flexibility, communication, health and safety and social support) during a health crisis. Specifically, the employees' emotional reactions were elicited from the perceived organisational support, in how organisation cares for their well-being and work contributions and, in turn, influence the psychological safety

Arasanmi and Krishna (2019) examine the relationship between employer branding attribute of organisational support and employee retention in a government agency in New Zealand.The study combined cross-sectional design, and an online survey method to collect data from 134 research participants. Research participants were recruited from a local council in New Zealand. The Process Macro Regression method was employed to analyse the collected data. The study found that perceived organisational support (POS) as an employer branding technique affects employee retention. In addition, POS significantly influenced employees' organisational commitment (OC) as a predictor of employee retention. Lastly, the relationship between organisational support and employee retention was mediated by OC in this study.This study suggests that organisations should develop adequate organisational support mechanisms as a way of acquiring the status of a better employer among different stakeholders.Precisely, the findings imply that organisations should focus on increasing organisational support to attract, maintain and retain employees because employees desire conducive and favourable work environments.

Godfrey (2010) investigates the role played by organisational commitment in the relationship between perceived organisational support and turnover intentions. The study sampled 297 postgraduate students at Uganda Management Institute employed in private, public and NGO sectors in Uganda. Mediated regression and path analysis were used to test the direct and mediated relationships among the variables. Results highlighted significant relationships between perceived organisational support and organisational commitment, and perceived organisational support and turnover intentions. Results revealed that whereas support is positively related to organisational commitment, both organisational commitment and support are negatively associated with turnover intentions. The results provided evidence that organisational commitment has a significant mediating effect on

the relationship between perceived organisational support and turnover intentions. Managerial implications of the findings are highlighted.

Methodology
The study adopted a phenomenology, by analyzing empirical data without too much reliance on preconceived theories. Phenomenology was adopted to understand the essence and underlying structure of organizational support and employee job satisfaction through qualitative explorations. This approach leads the study to a cross sectional survey with the initial theoretical clues on the organizational support phenomenon, which the study used to structure the field work and the collection of case study based data.

The study adopted the primary method of data collection which allows the investigation of the phenomena that cannot be directly observed by the researcher. In order to ensure validity of the data and better analytical reasons, Focus Group Discussions (FGDs) were held in the selected Branches of United Bank for Africa and the research subjects. The population Comprised of permanent staff of United Bank for Africa (UBA) branches in Ilorin. The main branches in Ilorin includes; Upper Ibrahim Taiwo branch, Wahab Folawiyo (Unity) branch, Muritalar Mohammed branch and Challenge branch and the study identified 28 staff in this branches. The Study did not consider staff that are outsourced for sales and marketing. . Hence, a census approach which considers the whole population was adopted.

Therefore, participation in this focus group discussion was open to all permanent staff in the branches. Participants, who are usually in groups of 7 to 10, were allowed to answer questions and responses to the questions others ask which stimulated discussions and comments. In line with established practice of FGDs the target groups of stakeholders were brought together to discuss the issues.

Structure of Focus Group Discussions
The setting constituted was a roundtable discussion which was personally co-ordinate and moderated by the researcher who was helped by two research assistants. Recorders were used to record the voices of discussants and hand written notes were taken to authenticate the recordings. The time- range for each session was between forty minutes and two hours. Light refreshments were provided to create and sustain a relaxed atmosphere and elicit frank discussions. The researcher gave assurances that recorded voice data were meant strictly for the purpose of the research work and were to be handled with utmost confidentiality. To further strengthen the assurance of confidentiality of opinions expressed, names of participants were not requested for. However, the category or status of participants was identified to verify that appropriate stakeholders were selected to participate.

All Corona virus (Covid 19) protocols were observed in the course of the discussions.
Conducting a focus group was another good data collection tool used, as it continued to link information on from the observation. This gave the team members a chance to express their views on the issues raised. The focus group was a brief activity, to raise key questions that referred to the objectives, and research questions for the project.

Data gathering process
The four branches were coded as UBABR(1), UBABR(2), UBABR(3) and UBABR(4) for Upper Taiwo branch (8 permanent Staff), Unity branch (5 permanent Staff), challenge branch(7 permanent Staff) and Murtalar Branch (8 permanent Staff) respectively. This was done with the consent of the Regional Manager and the various Branch managers of the Bank. This was justified by the presence of the novel corona virus ravaging the world. And also enables the staff to participate at their leisure time

Participants and Response Rate
Question items were used in order to measure the level of job satisfaction and identify reasons for high turnover in the banking industry, using UBA branches. It was designed to identify employees' reason(s) for working at

UBA as well as to discover factors that influence employees' satisfaction or dissatisfaction. 28 participants grouped based on the four branches of UBA, of which 55% are male and 45% are female. Frequency counts and percentages were used to analyse the data.

The respondents were asked to provide their demographic data which include gender, age, marital status, position, nationality and work status. The aim of is to gather general information about the employees in prior to identifying individuals satisfaction influence factors and turnover purpose, as well as employees' classification in order to their demographic information.

Thematic Analysis
Objective One
To examine the components of job satisfaction in united bank for Africa Ilorin Branch. To achieve this objective the study first asked if the participants understand what job satisfaction is and their responses are as thus;

According to respondent coded **UBABR(1)1** he described job satisfaction as another important technique used to motivate the employees to work harder. It has often been said that "A happy employee is a productive employee." A happy employee is, generally, that employee who is satisfied with his job. Similarly respondent **UBABR(2)1** affirmed that job satisfaction is very important because most of the people spend a major portion of their life at their working place. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contented and happy human being. A highly satisfied worker has better physical and mental well being.

Also. **UBABR(3)7** responded that in simple words, job satisfaction can be defined as the extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has high job satisfaction, it means that he really likes his job. Feels good about it and values his job highly.

In another dimension **UBABR(3)3** described job satisfaction as the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job- dissatisfaction."

Also. **UBABR(4)2** said that "I can say that job satisfaction is a result of employees' perception of how well their job provides those things which are viewed as important".

In an interesting submission participant coded UBABR(1)4 gave an elaborate description of the concept when he said job satisfaction cannot be seen, it can only be inferred. It relates to one's feelings towards one's job.

He added that job satisfaction is often determined by how will outcomes meet the expectations or exceed the expectations. If the employees working in the organisation feel that they are working much harder than others in the department but are receiving lower rewards, they will be dissatisfied and have a negative attitude towards the job, the boss and the co-workers. On the other hand, if they feel that they are being paid equitably and treated well by the organisation, they will be satisfied with their jobs and will have positive attitudes.

Job satisfaction and job attitudes are typically used inter changeably. Positive attitudes towards the jobs are conceptually equivalent to jobs satisfaction and negative attitudes towards the job indicate job dissatisfaction (UBABR(1)4) .

Even though these two terms are used interchangeably, but there are differences between the two. Job satisfaction is a specific subset of attitudes. Attitudes reflect one's feeling toward individual organisations and objects. But job satisfaction refers to one's attitude towards a job. Attitudes refer to predispositions to respond but satisfaction

relates to the performance factors. Attitudes are long lasting, but satisfaction is dynamic and it keeps on changing. It can decline even more quickly than it developed. Thus, managers need to pay attention to job satisfaction constantly.

There are a number of factors that influence job satisfaction. A number of responses have been aggregated in order to establish some of the causes that result in job satisfaction. These responses have revealed consistent correlation of three themes and ten sub themes with the job satisfaction. The three identified themes are personal factors.

Organisational Factors
Some of the organisational factors which affect job satisfaction based on the various submissions are:

Salaries and Wages: Wages and salaries play a significant role in influencing job satisfaction. This is basically because of a few basic reasons. Firstly, money is an important instrument in fulfilling one's needs. Money also satisfies the first level needs of Maslow's model of satisfaction. Secondly, employees often see money as a reflection of the management's concern for them. Thirdly, it is considered a symbol of achievement since higher pay reflects higher degree of contribution towards organizational operations.

Non monetary benefits are also important, but they are not as influential. One reason for that is that most of the employees do not even know how much they are receiving in benefits. Moreover, a few tend to under value there benefits because they do not realize their monetary value. The employees, generally, want a pay system which is simple, fair and in line with their expectations.

Promotion Chances: Promotional chances considerably affect the job satisfaction because of the following reasons:
Firstly, Promotion indicates on employee's worth to the organisation which is highly morale boosing. This is particularly true in case of high level jobs. .

Secondly, Employee takes promotion as the ultimate achievement in his career and when it is realized, he feels extremely satisfied.

Thirdly, Promotion involves positive changes e.g. higher salary, less supervision, more freedom, more challenging work assignments, increased responsibilities, status and like.

Company Policies: Organizational structural and policies also play on important role in affecting the job satisfaction of employees. An autocratic and highly authoritative structure causes resentment among the employees as compared to a structure which is more open and democratic in nature. Organisational policies also govern the human behaviour in the organizations. These policies can generate positive or negative feelings towards the organization. Liberal and fair policies usually result in more job satisfactions. Strict policies will create dissatisfaction among the employees because they feel that they are not being treated fairly and may feel constrained. Thus, a democratic organisational structure with fair and liberal policies is associated with high job satisfaction.

Work Environmental Factors
The work environmental factors include the following important factors:

Supervision: Supervision is a moderately important source of job satisfaction. Whenever the supervisor is friendly and supportive of the workers there is job satisfaction. In this style, the supervisor takes personal interest in employee's welfare. More so the superiors who allow their subordinates to participate in decisions

that affect their own jobs, help in creating an environment which is highly conducive to job satisfaction. Thus, the supervisors who establish a supportive personal relationship with subordinates and take personal interest in them, contribute to the employees' satisfaction.

Work Group: A friendly, and co-operative group provides opportunities to the group members to interact with each other. It serves as a source of support, comfort, advice and assistance to the individual group members. If on the other hand, the people are difficult to get along with, the work group will have a negative impact on job satisfaction.

The work group will be even a stronger source of satisfaction when members have similar attitudes and values. In such a group, there will less friction on day to day basis.

Smaller groups provide greater opportunity for building mutual trust and understanding as compared to larger groups. Thus, the group size and quality of interpersonal relations within the group play a significant role in worker's satisfaction.

Working Conditions: Good working conditions are desirable by the employees, as they lead to more physical comfort. People desire that there should be a clean and healthy working environment. Temperature, humidity, ventilation, lighting and noise, hours of work, cleanliness of the work place and adequate tools and equipment are the features which affect job satisfaction. While the desirable working conditions are taken for granted and may not contribute heavily towards job satisfaction. Poor working conditions do become a source of job dissatisfaction. Simply because they lead to physical discomfort and physical danger.

Work Itself: The content of the work itself plays a major role in determining the level of job satisfaction. It provides the amount of responsibility, work pace and feedback. The higher the level of these factors, higher the job scope and higher the level of satisfaction. A moderate amount of variety is very effective. Excessive variety produces confusion and stress and a too little variety causes monotony and fatigue which are dis-satisfiers.

Autonomy and Freedom: Lack of autonomy and freedom over work methods and work pace can create helplessness and dissatisfaction. Employees do not like it when their every step and every action is determined by their supervisor.
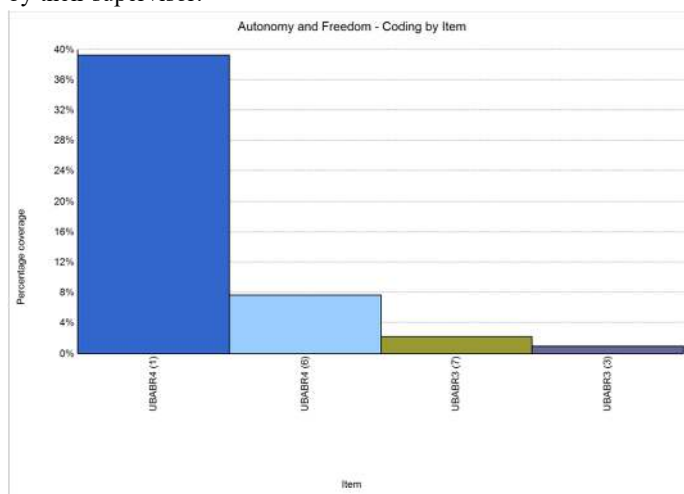

Figure 1: Analysis of Respondents on Autonomy as Components of Job Satisfaction
Source: Nvivo Output 2021

Role Ambiguity and Role Conflict: Role ambiguity and role conflict also lead to confusion and job dissatisfaction because employees do not know exactly what their task is and what is expected of them.

Interesting Work: A work which is very interesting and challenging and provides status will be providing satisfaction to the employees as compared to work which is boring and monotonous.
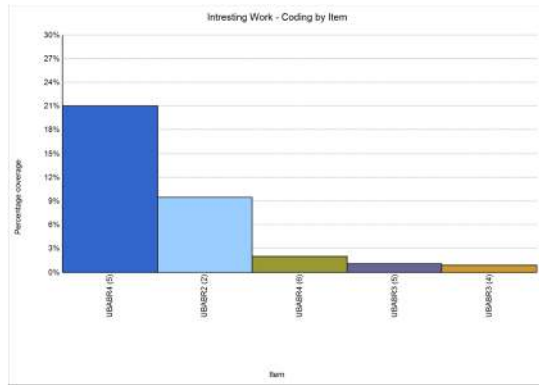

Figure 2: Analysis Of Respondents on Interesting work As Components of Job Satisfaction
Source: Nvivo Output 2021

Personal Factors
Personal attributes of the individuals also play a very important role as to whether they are satisfied at the job or not. Pessimists and people with negative attitudes will complain about everything including the job. They will always find something wrong in every job to complain about.

Based on the Responses the Following Were Deducted
Age and Seniority
With age, people become more mature and realistic and less idealistic so that they are willing to accept available resources and rewards and be satisfied about the situation. With the passage of time, people move into more challenging and responsible positions. People who do not move up at all with time are more likely to be dissatisfied with their jobs.

Tenure
Employees will longer tenure are expected to be highly satisfied with their jobs. Tenure assures job security, which is highly satisfactory to employees. They can easily plan for their future without any fear of losing their jobs.

Personality
Some of the personality traits which are directly related to job satisfaction are self assurance, self esteem, and maturity, and decisiveness, sense of autonomy, challenge and responsibility. Higher the person is on Maslow's needs hierarchy, the higher is the job satisfaction. This type of satisfaction comes from within the person and is a function of his personality. Accordingly, in addition to providing a healthy work environment, management must ensure that the employee is happy with himself and has a positive outlook on life.

Objective Two
To explore the factor that are responsible for employee turnover in united bank for Africa Ilorin Branch

Based on the submissions of the various groups, five major themes were highlighted as the factors responsible for employee turnover in the organisation these includes; the need to achieve worklife balance, over scheduling with work loads, inadequate compensation, the labour rules, and weak initial induction.
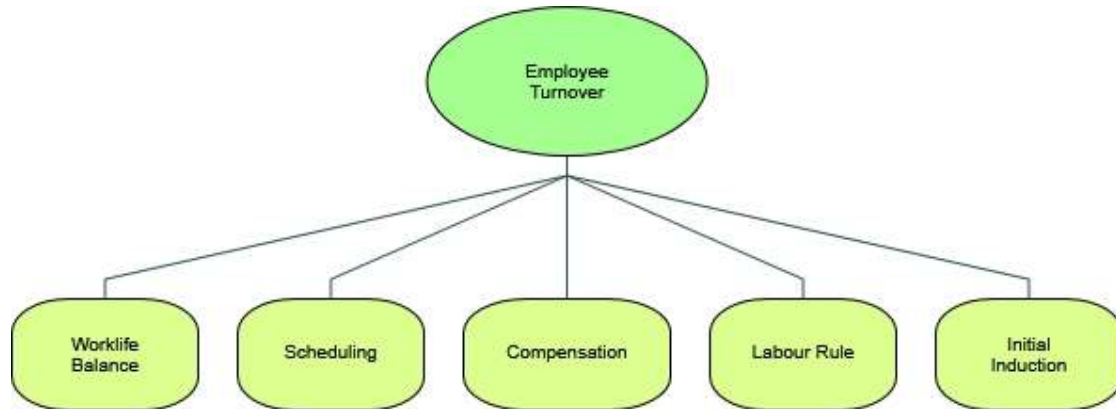

Figure 3: Thematic Analysis of Factors of Employee Turnover
Source: Nvivo Output 2021

Compensation

Everyone needs to start somewhere but depending on the work, the conditions, and the personal sacrifice the job requires, a low-paying position that offers little reward won't be sustainable in the long-term. If you can't afford to increase pay, there are lots of other ways to improve working conditions, such as by recognizing employees through verbal praise, having an open-door policy for questions or concerns, paying consideration to their personal needs, and providing opportunities to advance in the future.

Work Life Balance

It's inevitable some jobs simply require workers to work more. New hires on the frontlines of a restaurant, a retail store, or any service establishment are expected to pull their weight, sacrificing personal time for work when demand necessitates it. Employment within these industries is contingent on the willingness of workers to come in off-hours, cover an extra shift, and work overtime. Not paying attention to your employees' private needs could lead to a diminished personal life and very quickly cause employee burnout.

Scheduling

This goes hand in hand with what we mentioned above. When employees are overscheduled and not given enough rest time, not only does their work performance begin to take a toll, they're stretched to their limit mentally and physically. It may be difficult to balance your employees' needs with your scheduling needs, but if times are tough, you may want to look into hiring additional workers to take the burden off your existing employees. If that's not possible, try to schedule even-handedly and spread the load as fairly as you can.

Favoritism

Most leaders rely on existing employees to train and delegate new recruits, trusting in their experience to transfer knowledge and build a skilled team. However, it isn't uncommon for new employees to be given grunt work, the worst shifts, and the responsibilities no one else wants to take care of. Favoritism is an insidious practice that only serves those who it favors. Delegating the worst tasks to new employees may be looked on as a rite of passage, but it is unjust and certainly leads to high turnover.

Labour rules

Employees have rights, like being provided timely payment of wages, meal and rest breaks when the law requires it, and a timekeeping system that accurately counts and tracks their worked time. Lax enforcement of these labor

rules creates a tense environment for the workers who are being short-changed. In order to lead fairly and effectively, it's important to comply with local and federal regulations.Once you get to the heart of the issue(s), you can develop and implement solutions that will better your workforce and hopefully, get employees to stick around and commit to your business.

Objective Three
To determine the effect of job satisfaction on employee turnover in united bank for Africa Ilorin Branch

Figure 4: Thematic Analysis of Effect of Job Satisfaction on Employee Turnover
Source: Nvivo Output 2021

From the group discussions, the respondents observed that the effect of job satisfaction on turnover is manifested in four basic ways namely: the compensation, promotion opportunities, the work itself, relationships with co-workers and the supervision. The pay was considered the dominant factor in measuring the job satisfaction of employee. For instance respondent **UBABR(4)1** suggested that the compensation is the most critical factor for the organizations to magnetize the right workforce and retain them for the long period of time. In addition to that the compensation is positively correlated with the job satisfaction of a employee in the organization. Another respondents highlighted that the lower level of compensation is the cause of employee turnover **(UBABR(3)7).**

UBABR(1)3 also observed that concluded that improper recruitment, bad working conditions, less compensation has negative effect on the employee turnover. Furthermore the job satisfaction increases with better pay and fringe benefits and decreases the turnover of the employees. The figure below thematically addressed the various submissions
Discussion of Findings
The research study shows that wages, empowerment, involvement and motivation are the most important reason that attracts and encourages employees to choose a career within UBA. UBA does not only offer a reasonable wages to its employees in contrast to other branch, but it also offers a variety opportunities to earn greater money in terms of various competitions performed between employees to achieve higher performance, as well as great incentives. This is supported by the study of Godwin (2010), Lee (2021) who employed a qualitative data analysis to gain deeper insight into the workers' emotional reactions, including their personal experiences of organisational support and psychological safety.

Conclusion and Recommendations
The key data gathered from the study indicated that there is a relationship between job satisfaction and employees' turnover. Most of the participants commented on the implication of job satisfaction arising from motivation and agreed that lack of motivation increases employees' turnover. They also identified such factors as passion for food, ownership of power, wages and involvement as motivating factors in the banking industry which also lead to job satisfaction.

Moreover, most of the participants in the focus group also identified good reputation and high standard of the company as factors for job satisfaction. Therefore, participants agreed that job satisfaction can lead to employees,

turnover. Employees prefer to work and stay longer where and when they are satisfied with their work. It therefore recommends that management should identify and develop the most essential factors in motivation and put them into consideration to take action on employees' needs and wants with a view to bringing about job satisfaction.

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