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Mediating Role of Perceived Organizational Support Between Organizational Commitment and Turnover Intentions

FLORENCE NNE GEORGE-AMIEKUMO
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Walden University

College of Social and Behavioral Sciences

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Florence Nne George-Amiekumo

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Walden University
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Abstract

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Florence Nne George-Amiekumo

MPHIL, Walden University, 2021

MSC, Cranfield University, United Kingdom, 2018

BSC, University of Ado-Ekiti, Ekiti State, Nigeria, 2002

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Industrial and Organizational Psychology

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Abstract

Recent global changes and job uncertainties have led employees to reappraise their working conditions that are untowardly reflected in various job attitudes. Perceived organizational support (POS) or its lack thereof and how it affects organizational commitment (OC), and turnover intentions (TIs) is crucial to job attitudes. The high unemployment rate in Nigeria is a national challenge that could precipitate various behaviors among the few available employers of labor. This study adopted the theoretical framework of the social exchange theory. This quantitative study aimed to provide employers with the flexibility to sustain or improve OC and reduce TIs. Anonymous survey responses were sourced using nonprobability and a snowballing technique. Data analysis was aided with descriptive statistics, correlation, regression, and mediation analysis. Findings showed that affective commitment (AC) and normative commitment (NC) had statistically significant relationships with TI, and continuance commitment (CC) had no statistically significant relationship with TI. POS had a statistically significant relationship with TI. The three components of OC -- AC, CC, and NC had a statistically significant relationship with POS. POS had a mediating role in the relationship between AC and TI; however, POS did not mediate the relationship between CC and TI. POS had a mediating role in the relationship between NC and TI. An implication for positive social change includes an enhanced understanding of the triggers of TIs, and beneficial to Nigerian employers to sustain or improve on organizational policies, practices, procedures, and social exchange, thereby enhancing the well-being of employees in a country with a high unemployment rate and limited skilled workforce.

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Dedication

Foremost, I give my unreserved appreciation and gratitude to God. My academic quest would not have been possible and successful without His benevolence of physical, mental, and emotional acuity to begin, persevere, and achieve my heart desires.

I cannot thank my parents enough -- Rev. Dealyn George (JP) and Mrs. Dominica Nne George (JP), my lifeline and outstanding support system, for their never-ending parental support and most efficient and effective spiritual support from birth to date. I also appreciate my only sibling, Lydia Waribo (nee George); although we are miles apart, your prayers, love, and support were a source of strength and inspiration. I achieved this Ph.D. degree on behalf of our small and close-knit family. Therefore, I dedicate this first of its kind in our family and milestone achievement to my parents, my sister, Izibeserime, Dealyn (Jnr), Edna, Joshua, and Duenize. My beloved cousin, niece, nephew, my children, and children's children, this is your legacy. Thank you for your patience and understanding; I unconditionally love and cherish my family. We win together!

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Chapter 1: Introduction to the Study

The World Bank (2020) report on Nigeria identified a marked decline in oil prices and a surge in risk aversion arising from the global economic disruption caused by COVID-19, which has also positioned employment and job creation as salient issues. The report averred that job scarcity is challenging in Nigeria, a hamstring on business and economic growth; however, as the global community confronts pandemic challenges, businesses must navigate the new normal and bridge corporate engagement gaps in the 21st century. Employers who trust and treat employees like critical stakeholders will help these individuals develop a sense of belonging because employees may or may not respond with total commitment to an organization (Chiang & Liu, 2017). This phenomenon permeates human resource practices, thus reflecting on employers' awareness and entrenching sustainable practices in their various business functions (Tetteh et al., 2020).

Background of the Study

Perceived organizational support (POS) refers to an employee's perception of how much an employer values their contribution and cares about their well-being (Eisenberger et al., 1986). Empirically, several peer-reviewed scholars have associated POS with enhanced well-being, positivity, higher engagement, commitment to work (Tang et al., 2017), and reduced employee intention to quit (Chaudhary et al., 2015). Others have measured POS using different dimensional scales (Eisenberger et al., 1986; Kraimer & Wayne, 2004; McMillin, 1997), revealing that POS can be measured from existing variations to fit the prevailing research situations.

Evidence has found that POS was positively linked with change in organizational commitment (Kim et al., 2016; Meyer et al., 2012; Tetteh et al., 2020). Engelbrecht and Samuel (2019) averred that POS fosters a strong desire to remain with the organization. Therefore, it was necessary to deduce a statistical link between POS, organizational commitment (OC), turnover intentions (TIs) among Nigerian employees in the financial services industry, and the mediating role of POS on these behavioral components, OC and TIs.

Meyer and Herscovitch (2001) defined OC as the psychological bond between employers and employees. This link causes employees to develop a sense of stability from being in a fit organization, as it improves employee resilience and makes them less perceptible to stress (Kim et al., 2016). OC has been conceptualized as a three-component model, according to Meyer and Allen (1991). The OC components are affective commitment (AC), which indicates an employee's desire to remain with an organization; normative commitment (NC), which indicates that an employee considers it an obligation to stay in an organization; and continuance commitment (CC), which results from the perceived high costs for leaving an organization.

Prior research (Chiang & Liu, 2017; Han et al., 2015; Mathieu et al., 2016) found that OC significantly influences employees' intention to quit (ITQ). It implies that employees with high OC are less likely to feel the effects of stress on their desire to leave; thus, they tend to have less desire to leave their organizations. There was a need to gain similar insights from Nigerian employees in the financial services industry. Turnover intentions (TI) is a measurement that determines whether or not employees

intend to leave their jobs or whether or not the organization intends to dismiss them (Sun & Wang, 2017). Literature has provided evidence that TIs in organizations is a serious issue and an essential predictor of actual turnover (Bothma & Roodt, 2013; Engelbrecht & Samuel, 2019; Li et al., 2019).

The exit of employees from organizations could be detrimental to an organizations' work processes and performance outcomes, mainly when such an exit results from voluntary turnover. The adverse consequence of TIs is multidimensional and often includes the forfeiture of employees who have valuable expertise, especially organizational memory and intellectual property, which are hard to replace (Engelbrecht & Samuel, 2019). In addition, high financial costs are often incurred in recruiting new employees. The morale among employees who are left may also be debilitated; likewise, there may be experiences of social and mental disruption by colleagues of employees who quit (Tirelli & Goh, 2015).

Due to global changes to employee work routines, especially in the wake of the COVID-19 pandemic, its after-effect has led to additional job stressors resulting from significant job losses, downsizing, and the use of virtual means for social and corporate engagements (Caligiuri et al., 2020). It is imperative and noteworthy for employers to minimize some of these after-effects like emotional, mental, and physical stressors on employees' voluntary turnover or involuntary turnover.

The Nigerian Exchange Group (2021) identified 12 major sectors in Nigeria that are considered important business and economic growth factors in the competitiveness of Nigeria's economy. Furthermore, the Nigerian Exchange Group stated that the Nigerian

financial services industry includes banking, insurance carriers -- brokers services, mortgage carriers -- brokers and services, nondepository credit institutions, and other financial regulatory institutions such as the Central Bank of Nigeria (CBN, 2020), which has administrative control of Nigeria's monetary and financial services industry alongside the Bankers' committee. Collectively, these regulatory entities issued a circular to employers in the Nigerian financial services industry to abeyance layoffs of employees pending when the global crisis eases off.

COVID-19 is a detrimental course filled with shocking and drastic effects, impacting industries and leaving enormous implications for employees and employers (Caligiuri et al., 2020). Tetteh et al. (2020) suggested that employers can avert exhaustion, stress, or burnouts due to extra workload and uncertain work schedules in employees during a pandemic such as COVID-19. As such, it is critical that employers pay attention to the well-being of their employees by gaining insights on POS, OC, and TIs among their employees.

Although the current and previous crises are analogous, COVID-19 is distinctive as it is a worldwide health crisis and a global economic threat, requiring a unique adaptation (Kniffin et al., 2021). It is also noteworthy that the varying effects of COVID-19 have influenced both the demands and resources for jobs across and within various industries (Kniffin et al., 2021). McCarthy et al. (2013) suggested that working conditions have waned for many employees, citing that some employees experience shocking switches to remote work or the need to work in highly restricted workplaces

with strict protocols for prolonged periods. These conditions can influence employee well-being, work-life balance, and employee performance.

Adverse conditions have been reported for the employed, resulting in lower OC and additional workloads due to staffing cuts (Mohammadpanah, 2016). A meta-analysis by Park and Shaw (2013) revealed that reduced staffing had undesirable organizational performance outcomes like voluntary turnover. Gartner (2020) estimated that 50% of organizations had over 80% of their employees functioning from home in the initial phases of the COVID-19 pandemic, with a projection for an increase in remote work. Another study showed that 48% of employees were likely to be engaged in remote working and that 32% of organizations were substituting full-time employees with contingent staff to cut costs. (IW Staff, 2020).

The prevalent need for employees to work remotely resulting from COVID-19 has facilitated abrupt workstyles and has enabled an upsurge in communication technologies (Kniffin et al., 2021); these developments are also prevalent in the Nigerian financial services industry (CBN, 2020). As some employees are confined to mandatory work from home, other employees also face challenges to cater to their essential needs, such as a lack of space to work, technological issues, lack of adequate communication tools to work from home, inconsistent working hours, and limited job options. Prior research has indicated that employees are often confronted with maintaining boundaries between work and nonwork domains (Ramarajan & Reid, 2013). The mandatory restriction of employees to work from home has further convoluted some challenges during the pandemic (Kniffin et al., 2021).

Gigauri (2020) stated in a qualitative study that Georgian organizations were unwilling to invest in employee development as they wanted to cut down on cost, consequently impacting employee motivation, well-being, retention, and the organization's overall effectiveness. As a result, some employees have become lonely, withdrawn, and isolated due to an unmet social and emotional need (Murthy, 2017). These attitudes have resulted in an injurious association with AC and job performance (Ozcelik & Barsade, 2018).

The respondents in Gigauri's (2020) study identified other challenges such as stress, poor adaptability to remote work, and unpaid leave resulting from a lack of crisis management. According to Gigauri, the resulting strain and job insecurity are considerably high; it affects their OC even when employees are retained. Likewise, when employees leave, the organization loses intellectual property. Gigauri's study highlighted that some organizations even request motivational speakers to address their employees and inspire them. Thus, respondents in Gigauri's study advocated for collaboration between employers, decision-makers, and human resource management (HRM) managers to facilitate strategies based on flexibility and the necessity for HRM to frequently communicate and engage with employees and make it a priority to resolve salient organizational issues.

Having studied crisis management concerning the creation of new organizational structures and infusing flexibility into organizational policies, practices, procedures, and social exchange during the COVID-19 pandemic, Atilgan (2020) opined that times of crisis, adaptability, accurate assessments, and correct projections can enhance the success

of crisis management in an organization and that the correct use of these attributes depends on effective leadership. However, despite the long string of disadvantages, crises may also stimulate new prospects, such as developing new competitive advantages and strategic evaluations (Ali & Anwar, 2021). Consequently, Gigauri (2020) emphasized the need to find an equilibrium between cutting cost and employee skill upgrade to achieve organizational effectiveness.

Problem Statement

Global changes spurred by the COVID-19 pandemic and other organizational challenges have required employers to infuse flexibility into organizational policies, practices, procedures, and social exchange to help develop employee capabilities (Caligiuri et al., 2020). Jooss et al. (2020) opined that flexibility is about thriving during a crisis, managing the unexpected, preparing and adapting to challenges and disruptions, and affirming business sustainability. This social and corporate engagement challenge requires employers to attune organizational policies, practices, procedures, and social exchange towards enhancing POS as a leeway to improving OC and reducing employee ITQ. Consequently, Ahmed et al. (2013) agreed that when employers support the socioemotional needs of employees and value their efforts without duress, these employees perceive their employers' support and reciprocate such support favorably.

The general problem for my research was centered on the need to comprehend the effect of global economic changes and disruptions caused by COVID-19 on employees in the Nigerian financial services industry and how these employees thrive on their job roles due to POS. The specific problem was that employers lack insights on the mediating role

of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. I addressed this problem using a quantitative research design among full-time entry-level to senior management employees in the Nigerian financial services industry. Thus, my study on POS seems increasingly relevant in an era where employers face a more dynamic and uncertain future while employees also scrutinize how their employers treat them.

Furthermore, the study's implication for social change includes enhancing the understanding of the triggers of work-induced employee turnover and OC, which could help employers in the Nigerian financial services industry develop approaches to improve employees' POS and OC and minimize TIs. In addition, improving POS could also enhance the well-being of employees and a commensurate decline in their ITQ.

Literature has shown a dearth of empirical studies that have considered POS, OC – alongside its three components, and TIs among employees in the Nigerian financial services industry. Therefore, my study fills the empirical knowledge gap in scholarly research.

Purpose of the Study

My study addressed the mediating role of POS on OC (independent variable) and TIs (dependent variable) among employees in the Nigerian financial services industry. The target population were full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria. This quantitative study aimed to find a leeway for employers to understand the components of OC and TIs among employees in the Nigerian financial services industry. These measures could help

Nigerian employers in the financial services industry develop favorable organizational policies, practices, procedures, and social exchange to enhance POS.

Research Questions and Hypotheses

My research objectives were (a) to ascertain the relationship between OC and TIs among employees in the Nigerian financial services industry, (b) to ascertain the relationship between POS and TIs among Nigerian financial services industry employees, (c) to ascertain the relationship between the components of OC and POS among employees in the Nigerian financial services industry, and (d) to ascertain the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. The behavioral components of employees in the Nigerian financial services industry were analyzed based on existing peer-reviewed and scholarly literature, which provided a framework for my study. The research outcome contributes to existing knowledge of job attitudes.

I sought answers to four research questions (RQs), and the corresponding hypotheses were stated in null and alternate forms.

RQ1: What is the relationship between OC and employees' TI among employees in the Nigerian financial services industry?

*H*₀1: There is no statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

*H*_a1: There is a statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

RQ2: Is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry?

H₀2: There is no statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

H_a2: There is a statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

RQ3: What is the relationship between OC and POS among employees in the Nigerian financial services industry?

H₀3: There is no statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

H_a3: There is a statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

RQ4: What is the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry?

H₀4: POS has no mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

H_a4: POS has a mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

Theoretical Foundation

The social exchange theory (SET) has remained a common yet critical theoretical framework on social interaction and social organization since the first writings of Homans (1961) and Blau (1964). Decades after, Cropanzano et al. (2017) concurred that

SET is an influential conceptual paradigm for understanding workplace behavior. This quantitative study centered on the SET. According to Homans, social behavior and social interaction show specific behaviors bolstered by an opposite behavior in a two-party relation. Social behavior and social interaction bolster an opposite behavior in reciprocation in a contingent fashion. Homans's primary focus was the social behavior that emerges over time due to the human process of mutual reinforcement. However, the relations might conjointly end due to failure of reinforcement or lack of reciprocation.

A basic tenet of the SET is that relationships evolve based on trust, loyalty, and mutual commitment. According to Blau (1964), social exchange theorists have affirmed employment exchange effort and loyalty for tangible and socio emotional benefits. Building on the norm of reciprocation, Gouldner (1960) averred that employees who perceive an elevated level of organizational support would likely feel obligated to repay an employer in terms of commitment and work-related behaviors (as cited in Eisenberger et al., 1986). Employees often seek a balance in their exchange relationships with employers by developing job attitudes and behaviors commensurate with POS (Fukui et al., 2019). Thus, social exchange rules and norms serve as the framework for any exchange, which must be adhered to by exchanging parties (Cropanzano et al., 2017).

The SET concept explains the motivational components associated with employee behaviors and the formation of positive job attitudes (Blau, 1964). Blau opined that social exchange is a central and significant social life component, which serves as the underlying relationship between two or more people. Blau targeted the totality of the advantages of the reciprocal exchange, the type of association, and the developing social

structure that social interaction creates. Thus, social exchange is an employee's voluntary action as a square measure driven by returns from an employer. Blau emphasized that it is likely in a social exchange that the nature of the obligations involved remains unspecified initially; however, a continuous interaction in the social exchange requires that one person does another a favor, and while there is a general expectation of returns, the same return may remain unstipulated.

Nature of the Study

I used descriptive statistics, correlation analysis, regression analysis, and mediation analysis to examine the mediating role of POS in the relationship between OC components (independent variable) and TI (dependent variable) among full-time entry-level to senior management employees in the Nigerian financial services industry. Primary data were sourced with a questionnaire administered through Google Forms. Google forms are more cost-effective, and it is a free online survey and data gathering tool for academic and personal use (Google, 2021). I used the data collated to answer the four research questions and hypotheses for my study.

The collated data were analyzed using a statistical package for social sciences (SPSS); SPSS is a statistical software for data analysis (see Babbie, 2017). My research design enabled me to recruit volunteering participants from various subsectors of the financial services industry in Nigeria. Babbie suggested a statistical confidence level of 95% and a 5% margin of error (as cited in Creswell & Creswell, 2018); these statistical measures were also adopted for my study. The anonymous responses were sourced using

nonprobability sampling. This sampling technique is suitable for a data sample from a population of interest (see Babbie, 2017).

According to Babbie (2017), data samples from a population of interest make statistical inferences and theoretical assumptions for inferential statistics. A convenience sample was easy to use because of a lesser cost implication and time required to recruit samples (Mammen & Sano, 2012). A convenience sample involves readily available participants for selection, and these employees in the Nigerian financial services industry were easy for me to recruit based on my current location and leveraging on my professional network. I also used a snowballing sample selection technique, which involved selecting other Nigerian employees in the financial services industry within the required cadre that the selected sample recommended. These methods were appropriate for my research as it may have been difficult to identify other employees in the Nigerian financial services industry outside my current location and professional network.

Definitions

Affective commitment (AC): Denotes the emotional attachment of an employee and their need to be involved and identify with an organization and its goals, resulting in their wanting to stay in the organization (Meyer & Allen, 1991).

Continuance commitment (CC): Refers to the accompanying costs of leaving an organization, resulting in the employee staying back as leaving the organization may be too costly considering that there could be few available job alternatives (Meyer & Allen, 1991).

Normative commitment (NC): An employee's desire to remain with an organization due to a sense of responsibility or obligation that evokes the feeling that they are doing the right thing by staying (Meyer & Allen, 1991).

Organizational commitment (OC): Demarcated as a psychological bond subsisting between employers and their employees, which causes employees to develop a sense of stability from being in a fit organization, improving employee resilience and making them less perceptible to stress (Meyer & Herscovitch, 2001; Schmidt, 2007).

Perceived organizational support (POS): Refers to an employee's perception of how much an employer values their contribution and cares about their well-being (Eisenberger et al., 1986).

Turnover intention or intention to quit (TI or ITQ): Defined as the predisposition of an employee to translocate from a current occupation to a new one (Nadiri & Tanova, 2010).

Research Philosophy

Research philosophy refers to a researchers' beliefs and opinions regarding the development of knowledge (Cohen et al., 2018). According to Creswell (2013), research philosophy refers to the abstract ideas and attitudes that permeate aspects of a study. The term relates to beliefs and assumptions about how knowledge is generated by a researcher while embarking on research determined by the researcher's philosophy (Saunders et al., 2009). Furthermore, Saunders et al. (2009) averred that a researcher's philosophical stance influences the research pathway, and this stance establishes the study's assumptions from an ontological, epistemological, or axiological perspective. At every

stage of this research, I made assumptions knowingly or unknowingly, and these measures guided my search for new knowledge.

Assumptions

Ontological Assumptions

Collis and Hussey (2014) averred that different viewpoints on a research topic could emerge depending on how people perceive and interpret it; human perspectives influence ontology. Ontology is concerned with the nature of reality; Collis and Hussey suggested that objectivism and subjectivism are the two extremes of ontology. According to objectivism, the social reality that a researcher is researching is external to the different groups, so there is only one reality that all social actors confront (Saunders et al., 2009). In terms of ontology, objectivism is based on realism. For realists, knowledge is an individual experience not influenced by emotions (Gray, 2014).

On the other hand, subjectivism holds that people's beliefs and values impact social reality. According to this view, there are as many realities as there are persons (Burrell & Morgan, 2016). My research relied on the tenets of ontology by adopting a positivist approach because a researcher must understand the worldview and how archetypes and beliefs work in modeling research issues before beginning research (see Rahi, 2017). Researchers can collect data using a quantitative technique without dealing with participant sensitivities, and this methodology maintains a positivist pattern by evaluating events using realistic and pragmatic observation (Rahi, 2017). Therefore, the ontological approach of positivism is realism, which was the crux of this research.

Epistemological Assumptions

Brink and Wood (2001) suggested an epistemological assumption of positivism that knowledge can be defined and investigated by carefully measuring the phenomenon of interest. Furthermore, these scholars averred that "all human conducts are objectives and measurable" (Brink & Wood, 2001, p. 22). Positivism includes investigating research questions or hypotheses that aim to determine the prevalence and characteristics of a concept, evaluate the correlation, analyze the cause and effect relationship between variables, and determine the effectiveness of interventions (Polit & Beck, 2008). Realism sticks to positivism, which concentrates on the quantitative methodological stance. To prevent my personal views and prejudices from influencing the study outcomes, I identified scholarly and peer-reviewed instruments with valid and reliable measures and self-reported instruments from a sample population that portrayed their perspectives in quantifying the phenomenon of concern. At the same time, I remained detached from the study outcomes (see Polit & Beck, 2008).

Axiological Assumptions

Axiology is the study of values, beliefs, and ethics. Realist or nominalist assumptions are the foundations of axiological assumptions. The realist places minimal emphasis on beliefs, values, or ethics because the researcher is thought to be separate from the study process. In contrast, the nominalist appreciates links between the researcher and the participants and focuses on values and ethical problems. Nevertheless, the U.S. Department of Health and Human Services (1979) affirmed that definite ethical issues must be considered during data collection and collation. Therefore, as Rahi (2017)

suggested, I had to understand the goal of my research peradventure there were unanticipated cases or incidences that may occur during the data collection.

Ethical considerations and guidelines have been instituted by the Belmont Report to protect participants' and researchers' rights and protect those who cannot make primed choices (U.S. Department of Health and Human Services, 1979). Also, Saunders et al. (2009) averred that researchers should consider the population and sample understudied to ascertain possible ethical issues and enlighten volunteering participants on the research features, purpose, and steps to preserve their individuality and rights in confidence while maintaining a realist stance.

The existence of a social realm, according to positivism, is independent of a study. It also claims that reality (truth) is what the senses can perceive. As a result, the phenomenon's characteristics in question can be quantified through sensory data (Creswell & Clark, 2007; Gray, 2014). Positivism assumes that truth is independent of circumstance; as a result, regardless of location or time, various researchers will reach the same conclusion (Creswell, 2013).

Hence, facts support the truth about a phenomenon. As a result, inquiries are founded on facts rather than assumptions, although assumptions also help build facts (Gray, 2014). Positivism seeks to generate data that backs up universal laws, and human interpretations or concepts have no bearing on this type of data (Saunders et al., 2009). Positivism can produce reliable outcomes, which may be confirmed by using statistical analysis data. It also aids in the development of hypotheses. However, it has drawbacks,

such as the inability to quantify social behaviors and the need to generalize research findings.

Scope and Delimitations

At the beginning of this research, I made inferable assumptions that (a) POS might mediate the relationship between OC and TI. I also made assumptions that (b) there may be a relationship between OC and TI, (c) a relationship between POS and TI, and (d) that there may be a relationship between OC and POS among employees in the Nigerian financial services industry. The limited time frame for conducting this empirical research among Nigerian employees in the financial services industry and the sample size required only represent the industry's population. This study comprised self-report instruments from a sample population, portraying individual perspectives that may underreport or overreport the research variables. These instruments used a 7-point Likert scale that may also not have depicted the absolute responses of respondents. The scholarly and peer-reviewed instruments used also had valid and reliable measures; however, this may not entirely rule out some underreport or overreport by respondents.

Limitations

The data collated were relevant only for this survey research; therefore, the structure, procedures, policies, and practices of an employer or business entity, which may have confidential, proprietary, or financial information, were not part of the survey demographics (Appendix A). Furthermore, the study focused on employees working in any of the subsectors in the financial services industry in Nigeria. Therefore, this survey research did not consider other subsectors in the Nigerian business entities such as

agriculture, construction/real estate, consumer goods, healthcare, industrial goods, information and communications, natural resources, oil and gas, services, or utility industries (Nigerian Exchange Group, 2021).

My research was among full-time entry-level to senior management employees in the Nigerian financial services industry. Employees in other Nigerian business entities may have diverse opinions on the survey research variables, POS, OC, and TI. I did not consider the impact of other antecedents of job attitudes, such as role ambiguity, role conflict, job satisfaction, and job involvement. Perhaps, assessing a larger population than the proposed 385 employees may also have altered the outcomes of this study. Lastly, my research was limited to Nigeria, where I currently reside, not considering other countries.

Significance of the Study

Significance to Theory

I grounded this quantitative study on the theoretical framework of Blau (1964) on SET, to (a) to ascertain the relationship between OC and TIs among employees in the Nigerian financial services industry, (b) to ascertain the relationship between POS and TIs among Nigerian financial services industry employees, (c) to ascertain the relationship between the components of OC and POS among employees in the Nigerian financial services industry, and (d) to ascertain the mediating role of POS in the relationship between OC and TI among employees in the Nigerian financial services industry.

These elaborated measures were aligned with the problem statement, purpose, research questions, and theoretical framework for my study. Hence, the significance of this research was to create awareness for employers in Nigeria based on new insights from employees in the Nigerian financial services industry on POS and its potential role to mediate the relationship between OC and TI based on the tenets of the SET.

Significance to Practice

This research was necessary and significant as it assessed POS, an antecedent of job attitude. POS is attributable to employee job experience with an employer, and it is centered on an employee's perception of how their employer extends support through its organizational policies, practices, procedures, and social exchanges (Pohler & Schmidt, 2016). When an employer provides employees with favorable workplace policies, practices, procedures, and social exchanges that enhance job experience, invariably, the employer entrusts that its employees can add value to the organization (Kim et al., 2016). Therefore, the outcome of my study may help address salient organizational issues from an employees' perspective.

It is pertinent that employers gain insights into their employees' TIs and foster a committed and productive workplace for business sustainability. A well-designed organizational support strategy, policies, practices, procedures, and social exchanges may increase an employers' reputation as an attractive place to work for its current and prospective employees. It is also plausible that this research problem may not have been addressed or overlooked by organizations over the years and crucially during a global pandemic; thus, the research outcome may equip employers with new knowledge and

valuable insights from employees as they adapt and thrive with challenging work scopes and abrupt organizational changes (see Eisenberger & Stinglhamber, 2011).

Employers are responsible for investing in employees because, in the long run, these measures help build trust and lasting relationships that are relatable to corporate citizenship, improve business profit, and create a sustainable future for generations (McElhaney et al., 2009). Tetteh et al. (2020) found that employees' productivity depends on their commitment to an organization. However, employees tend to form general beliefs on how an employer supports their career goals and aspirations based on managers' interaction as organizational representatives (Yang et al., 2020). According to Ahmed and Nawaz (2015), POS is a sense of support from an employer towards an employee's well-being and job performance. Similarly, these scholars averred that employees have an overview of the organization's support, and on this premise, an employee may become devoted to achieving organizational goals, thereby having personal fulfillment.

Once an employee perceives that their employer pays genuine attention to their well-being, instead of providing minimal support because of legal requirements or union pressure, they respond better by supporting their employer to achieve organizational goals and objectives (Cheung, 2013). Ibrahim et al. (2016) also affirmed that employees respond favorably to positive organizational support based on mutual interest and reciprocity principles. Similarly, Newman et al. (2011) and Meyer and Herscovitch (2001) suggested that when employees perceive positive organizational support, they may respond to the organization by demonstrating a positive job attitude.

Conversely, job dissatisfaction causes employee turnover and other dissatisfaction factors, including an employer's hostile behavior, toxic organizational culture, lack of career opportunity, and insufficient motivational options (Hancock et al., 2013). Therefore, my research adds credence to professional practice as a leeway to understand the perceptions of Nigerian employees in the financial services industry regarding organizational support. Employers and HRMs may consider adopting, sustaining, or improving various workplace strategies that target job attitudes and OC and curtail TI. Ultimately, the study results contribute to understanding HRM practices by providing insights for employers of labor in other Nigerian industries and subsectors.

Significance to Social Change

Babbie (2017) suggested that survey research elaborates and creates an understanding of a subject area; this understanding enables researchers to implement social changes beneficial to society. McLoughlin and Young (2005) also claimed that survey research aimed at social change is likely based on a researcher's implicit assumptions of a social problem or an inferred social problem. I am optimistic that this research supported with valid justifications and appropriate theoretical and empirical research provides insights into the mediating role of POS in the relationship between OC and TIs among Nigerian employees in the financial services industry.

I addressed salient organizational issues from an employees' perspective by assessing an antecedent of job attitude. Besides gaining insights from this research, employers can align their organizational policies, practices, processes, and social exchanges to meet their employee needs, leading to social changes for the employees, the

organization, and society. Addressing the general and specific research problem also contributes to social and economic growth as the outcomes aids organizations to overcome workplace issues and ultimately control employee turnover or ITQ. Therefore, this research creates awareness for employers to pay attention to POS, thereby sustaining or increasing employee OC components and reducing TI (see Hancock et al., 2013).

Ibrahim et al. (2016) concluded that employers must be creative when formulating organizational policies, practices, procedures, and social exchange. It is strategic for organizations to optimize POS by understanding the interrelationship and social exchange between employees and an employer and its link to supportive organizational policies, practices, procedures. Consequently, my research findings contribute to the understanding that monitoring POS levels and taking corrective actions may yield favorable organizational outcomes and positively influence employee job attitudes.

Summary and Transition

I presented detailed, precise, practical, and empirical data from Nigeria and within the financial services industry. This quantitative study gave insights on the mediating role of POS in the relationship between OC as the independent variable and TI as the dependent variable among employees in the Nigerian financial services industry. The choice for research participants in Nigeria centered on common arguments from scholars that businesses are considerably more challenging to conduct and understand when parties are from substantially different cultures (Harzing, 2003; Hassel & Cunningham, 2004; Hick, 2003; Hill, 2008).

In this chapter, I presented an introduction to the study, background to the study, problem statement, purpose of the study, research questions and hypotheses, theoretical foundation, nature of the study, definitions, assumptions, scope and delimitations, limitations, significance of the study, significance to theory, practice, and social change. The next chapter of this research addresses the literature search strategy, theoretical foundation, and literature review for this study. This next chapter also reviews the interaction between employees and employers, identifies the extant relationships between POS, the components of OC, and TI, and further examines the mediating role of POS on OC and TI.

Chapter 2: Literature Review

In this quantitative study, I explored the mediating role of POS on OC and TI among Nigerian employees in the financial services industry. The general problem for this study centered on the need to comprehend the effect of global economic changes and disruptions caused by COVID-19 on employees in the Nigerian financial services industry and how these employees thrive in their job roles due to POS from their employer. The specific problem was that employers lack insights on the mediating role of POS in the relationship between OC and TIs. Therefore, this research provides a comprehensive explanation of the SET, the theoretical foundation for this study, alongside POS, the components of OC, and TI.

Previous studies revealed that there were more peer-reviewed literature and research in institutions of higher learning, financial services, medical services in the United States of America, Europe, and Asia than in Africa on the effects of POS, OC, TI, and employee job satisfaction respectively (De la Torre-Ruiz et al., 2017; Donald et al., 2016; Mohammadpanah, 2016). However, these kinds of literature and studies were scanty on the use of POS, alongside the three components of OC -- AC, CC and NC, and TI, in a single study from Africa, with specific reference to Nigeria.

Literature Search Strategy

In finding relevant peer-reviewed journal articles, books, and websites, I used an electronic search of diverse academic archives such as Business Source Complete, Google Scholar, and Walden University Library, accessible through the Walden University Library portal. Specifically, I used the Walden University Library (Thoreau

database) to search for peer-reviewed academic journals with full text for the phrase *organizational commitment*. The search ranged between 2000 to 2021, and this database search provided 3,447 results, which was a broad but valid output. My next search narrowed on *organizational commitment* with additional subjects on *employee attitudes, organizational behavior, industrial & organization psychology, employee turnover, employee retention, commitment, labor turnover, commitment (psychology), human resource management, social exchange, perceived organizational, psychology, and turnover intentions*. This database search provided 1,505 results in a narrowed search with good and valid results.

Next, I used the Walden University Library (Thoreau database) to search for peer-reviewed academic journals with full text for the phrase *perceived organizational support*. The search ranged between 2000 to 2021. This database search provided 7,290 results, which was broad but had valid outputs. My next search narrowed on *perceived organizational support*, with additional subjects on *employee attitudes, organizational commitment, organizational behavior, social exchange, organizational support, commitment, social exchange, employee turnover, psychology, turnover intention, turnover, burnout, turnover intentions, and industrial & organization psychology*. This database search provided 5,086 results in a narrowed search with good and valid results.

Using the same database, I searched peer-reviewed academic journals with full text on the phrase TI or intention to leave or ITQ; the search ranged between 2000 and 2021. This database search provided 24,130 results, with a broad but valid output. My next search narrowed on *turnover intention or intention to leave or intention to quit*, with

additional subjects on *labor turnover, organizational commitment, turnover intentions, employee attitudes, employee turnover, personnel turnover, burnout, intention to leave, employee retention, organizational behavior, psychology, commitment, and psychological burnout*. This database search provided 13,043 results in a narrowed search with good and valid results.

I also searched for peer-reviewed academic journals with full text for the phrase *turnover intention or intention to leave or intention to quit*. The search ranged between 2000 to 2021, and this database search provided 24,130 results, which was broad but with valid outputs. My next search narrowed on *turnover intention or intention to leave or intention to quit*, with additional subjects on *labor turnover, organizational commitment, turnover intentions, employee attitudes, employee turnover, personnel turnover, burnout, intention to leave, employee retention, organizational behavior, psychology, commitment, and psychological burnout*. This database search provided 13,043 results in a narrowed search with good and valid results.

Furthermore, I used Walden University Library (Thoreau database) to search for the phrase(s) *perceived organizational support and Nigeria, organizational commitment and Nigeria*, and *turnover intention or intention to leave or intention to quit and Nigeria*, respectively. There were no results based on the narrowed research location. I searched Walden University Library for doctoral dissertations with full text and all dates publication using the phrases *perceived organizational support and Nigeria* *organizational commitment and Nigeria, organizational commitment and Nigeria,*

Turnover intention, and *Nigeria*. This database search provided one, six, and two narrowed results based on research location.

As a final step, I searched PsycTESTS on Walden University Library using these phrases respectively: *perceived organizational support scale*, between 1985 and 2018; *organizational commitment scale*, between 1972 and 2020 and *turnover intention or intention to leave or intention to quit* between 1962 and 2019. This database search provided 64, 249, and 195 results, respectively. These mandatory steps were necessary to have robust scholarly and peer-reviewed materials for my literature review.

Theoretical Foundation

Based on the literature search strategy elaborated in the section above, I created a theoretical foundation, which is a research template or guide (see Grant & Osanloo, 2014). The theoretical foundation is predicated on an established theory in a field of study that relates to and mirrors a study's hypothesis (Rocco & Plakhotnik, 2009). Therefore, a theoretical framework is a plan that the researcher frequently borrows to construct their research inquiry. Grant and Osanloo (2014) further mentioned that a theoretical framework is a foundation for constructing research. They surmised that it is also a specific theory concerning aspects of human effort that can be beneficial in analyzing occurrences. Grant and Osanloo (2014) averred that a theoretical framework comprises critical concepts of a theory, premises, thoughts, and tenants. In this section, I reviewed relevant theories that help to explain my research phenomenon.

Social Exchange Theory

The theory that grounds my study was the SET. SET has remained one of the main theoretical frameworks on social interaction and social organization since the first writings of Homans (1961) and Blau (1964). Cropanzano et al. (2017) concurred that SET is an influential conceptual paradigm for understanding workplace behavior. According to Gouldner (1960), social exchange is pivoted by the norm of reciprocity; individuals are disposed to believe that the value received in an exchange relationship is repaid and that mutual exchange should even up eventually. The SET has been extensively used to study various exchange relationships, including the exchange between employees and organizations and between leaders and members (Coyle-Shapiro & Shore, 2007; Graen & Uhl-Bien, 1995; Loi et al., 2009).

The SET concept explains the motivational components associated with employee behaviors and the formation of positive job attitudes (Blau, 1964). Blau (1964) targeted the totality of the reciprocal exchange of advantages, the type of association, and the social interaction developed. Blau opined that social exchange is a central and significant social life component, which serves as the underlying relationship between two or more people. Thus, social exchange is an employee's voluntary action as a square measure driven by returns. Furthermore, Blau (1964) emphasized that it is likely in social exchange that the nature of the obligations involved remains unspecified initially. Consequently, a social exchange involves a principle that one person does another a favor, and while there is a general expectation of returns, its exact nature is unstipulated in advance.

The logical connections between the framework presented and the nature of my study included Homans (1961) and Blau's (1964) ideologies that provided logical connections with my survey research in elucidating an antecedent of job attitudes and other psychological components such as OC and TI among employees in the Nigerian financial services industry. Employees who perceive that an employer is committed to them will reciprocate the gesture with voluntary and even extra contributions that benefit the employer (Organ, 1990). When one party treats another well, the reciprocity norm obliges the return of favorable treatment (Gouldner, 1960). Positive job attitudes improve employee performance, employee engagement, and involvement within the workplace, and, when aggregated, these dimensions foster organizational productivity (Christian et al., 2011).

Shore et al. (2006) discussed notable characteristics of social exchanges that influence employees' satisfaction. They suggested that employees attempt to comprehend why they have been treated favorably or otherwise when such exchanges occur, thus aiding them to envisage the situations in which such exchange might occur adequately and improving the chances of such events by altering their conduct and appraising the efficacy of their approach for interacting with others (Eisenberger & Stinglhamber, 2011). Eisenberger and Stinglhamber also considered SET in the interaction between employees and organizations. The more the relationship deepens, the better the employee benefits the organization. The employee believes that they will be justly compensated without fear of apposite reciprocation (Eisenberger & Stinglhamber, 2011).

Eisenberger and Stinglhamber (2011) further stated that individuals are more inclined to trust and develop a long-term stance regarding their delivery of economic resources in social exchange relationships. The parties are interested in the payments and benefits as they receive approval and esteem. These scholars suggested that "social exchange involves impersonal resources and socioemotional resources" (Eisenberger & Stinglhamber, 2011, p. 34). A social exchange has often been confused with an economic exchange that asserts that individuals are motivated predominantly by a material gain in the exchange scenarios. However, a positive social exchange may reduce behaviors such as ITQ and absenteeism (Eisenberger & Stinglhamber, 2011).

Organizational Support Theory

Organizational support theory seeks to justify how POS results and shapes the psychological welfare of employees. Specific antecedents have been reported to correlate positively with employees' well-being, the positiveness of their inclination toward their organization and work, and behaviors beneficial to the organization (Eisenberger & Stinglhamber, 2011). Thus, organizational support theory explains these outcomes and predicts conditions that can be highly productive in developing POS and its positive outcomes. Organizational support theory asserts that employees view their relationship with the organization as a human-human type, thus holding the organization as a "personality with benevolent or malevolent intents towards them" (Eisenberger & Stinglhamber, 2011, p. 39).

According to Eisenberger and Stinglhamber (2011), organizational support theory hinges on employees' perception that their employer cares voluntarily and not for fear of

sanctions that hinges on work experiences that may influence POS. Furthermore, the theory proposed by these scholars affirms that attributes of POS promote positive results for employees and the organization. Thus, POS engenders commitment to the organization in anticipation of incentives for upgraded work effort; POS also addresses the socioemotional needs of employees and creates an expectancy of readily available aid for better performance of work roles (Eisenberger & Stinglhamber, 2011).

Psychological Contract

In the 1960s, Argyris identified the term psychological contract, and in today's workplace, this human resource process distinguishes expectations for an employer and an employee, including various sets of obligations, privileges, and rights (as cited in Schein, 1978). Rousseau (1989) further propounded the psychological contract and organizational support theory to aid SET application in the exchanges between employees and employers. The psychological contract maintains that based on the information received, beliefs are engendered by the employees regarding their shared obligations with the organization, leading to an unfavorable reaction when the organization fails to meet such obligations. On the other hand, the theory of organizational support considers the positive response of employees based on their positive assessment by the organization (Eisenberger & Stinglhamber, 2011).

Positive Norm of Reciprocity

Reciprocity is a fundamental concept in the SET, dubbed universally because of its influence in every culture where it has been researched. Eisenberger and Stinglhamber (2011, p. 31) referred to the norm of reciprocity as "calling for the return or repayment of

favorable treatment." Gouldner (1960) stated that most people recompense favorable treatment because they were instilled with this norm or concerned with reprisal or harm to their reputation for defying the norm. Thus, performing this duty aids in preserving a sense of worth for employees who pay back what they owe; it prevents the related stigma of violating the norm and fosters positive treatment in the future (Eisenberger et al., 2002). Many studies have also shown that the more benefits obtained during an interchange, the greater the benefits repaid (DePaulo et al., 1983; Greenberg & Frisch, 1972).

Resources exchanged in these relationships could be impersonal (Foa & Foa, 1974) or socioemotional. The foundational supposition is that individuals hope to acquire resources with the most anticipated value by distributing their investments in the relationships. Eisenberger and Stinglhamber (2011) stated that POS reduces favorable proclivity based on reciprocity norms. The norm of positive reciprocity applies to leader-member exchanges and peer-peer relationships, necessitating employees to pay back favorable treatment. In favorable treatment by an organization, employees can respond by aiding the organization to achieve its goals. An employee may work harder or more thoroughly in standard or extra work roles or citizenship behavior such as volunteering overtime, suggesting improved organizational performance, and safeguarding the organization when unanticipated issues occur.

Negative Norm of Reciprocity

A negative norm of reciprocity hinges on the principle of retaliation; however, this behavior is due to unfavorable treatment, unlike the positive norm of reciprocity

(Eisenberger et al., 2004). Gouldner (1960) averred that in this case, the reciprocation of favorable treatment is not of importance, except "the return of injuries" (p. 172). Other scholars have supported research that retribution is facilitated by a negative norm of reciprocity (Cialdini et al., 1992; Helm et al., 1972). Gouldner also stated that both forms of reciprocity could be contrasting or distinct.

Thus, the negative norm of reciprocity instigates employees to repay unfavorable treatment through behaviors that affect their commitment, such as absenteeism, careless dealings, decreased inputs, and theft or sabotage (Robinson & Bennett, 1997). In commitment to an organization, employees are mindful that the display of noncooperative behavior may attract sanctions, so they perform these acts covertly. A negative norm of reciprocity may be advanced by a supervisors' hostile verbal and nonverbal conduct (Tepper, 2000). Such an assault on employees' self-esteem by the organization or its leaders might negatively impact POS.

Hierarchy of Needs Theory

Abraham Maslow propounded the hierarchy of needs theory in 1943. This theory was founded on five basic needs, which are organized in order of necessity (water, food, housing) as the fundamental needs, followed by psychological needs (such as the need for friendship and solidarity), which in turn, are followed by the need for self-realization (Kanfer et al., 2017; Maslow, 1943). Maslow opined that human need centers on survival and can satisfy their primary needs first. However, Kanfer et al. (2017) expanded the theory to occupational needs by pinpointing core motivators that satisfy the need of employees to accomplish tasks. Güss et al. (2017) related human needs with work

instances such as when the need for safety is initiated at the onset of unanticipated events or when employees do not comprehend what is happening around them.

According to Güss et al. (2017), employees are inspired to accomplish tasks when the criteria are comprehensible. Furthermore, Maslow (1943) clarified that human needs are an innate impetus propelled by desires that drive the mind's incessant requisite to maintain a state of psychological equilibrium. Kanfer et al. (2017) also expounded that employees can advance to gratify their next human need as soon as the individual achieves a primary need. Finally, Maslow (1943) suggested that self-worth exists when an employee feels self-assured, positive, and acknowledged for accomplishing a task.

The hierarchy of needs theory centers on the needs of employees, which is based on the order of importance (Kanfer et al., 2017; Maslow, 1943). This ideology holds that employees can likely respond to needs that are presently important to them and not necessarily a need that predicts their future, such as the need for remuneration over poor working conditions. The need for validation enables employees to regulate their environment as they lose control when they feel inept (Kanfer et al., 2017).

The Path-Goal Theory

The path-goal theory illustrates how organizational leadership behavior impacts employees' performance and the factors responsible for enacting job satisfaction (House & Mitchell, 1974). The path-goal theory determined how leadership behavior motivates productive performance and the factors that elicit employee job satisfaction and a favorable work environment. House and Mitchell (1974) observed how the association between leaders and employees affects organizational goals and objectives and employee

job satisfaction. House and Mitchell (1974) explained that the path-goal theory was a means of enacting rewarding conduct such as acknowledging service, incentivizing, and giving authority to act autonomously to stimulate employees.

The path-goal theory supports the association between an employer and employee, influencing employees to attribute the actions of their leaders to those of the organization as an entity. Cote (2017) explained that leaders illuminate the path employees use to achieve organizational goals; therefore, the employee's purpose is to accomplish those goals through direct or indirect leadership. However, the path-goal theory primarily targeted behaviors enacted by leaders in creating a good work culture and environment and ultimately higher motivation and functioning for employees. These behaviors include managing resources efficiently and creating and sustaining social relations (House & Mitchell, 1974).

Literature Review

Perceived Organizational Support

Employees require organizational support from their employer to perform above expectations, regardless of how long they have worked for the organization. POS refers to an employee's perception of how much the organization values their contribution and cares about their well-being. (Eisenberger et al., 1986). Rhoades and Eisenberger (2002) identified fairness, supervisor support, and organizational rewards and employment conditions as the three common forms of perceived favorable treatment received from the organization that should help to boost POS. According to Xander et al. (2012), a compelling case was made that POS influenced work-related attitudes.

Kralj and Solnet (2011) averred that employees with POS were more family-oriented, socially connected, and collaborative in an organization; thus, POS had a more significant impact on an employee's level of engagement. Twenge et al. (2010) stressed that some workplace characteristics include employees repeatedly seeking constructive feedback, new opportunities, increased responsibility (Twenge et al., 2010; Xander et al., 2012), interconnection, information exchange, collaboration, and the need to have their opinion heard (Xander et al., 2012). Employers desire dedicated and highly motivated employees who can significantly improve organizational performance. However, employees are more worried about their value to an employer (Eisenberger & Stinglhamber, 2011).

Buchanan (1974) and Steers (1977) inferred that organizations that recognized employee contributions and were dependable in fulfilling their promises resulted in AC. Hrebiniak (1974) also established that employee perception of their employer as cooperative reduced their ITQ. Therefore, Eisenberger et al. (1986) proposed that employees have a broad view of the POS directed towards them aside from the philosophies associated with the exclusive advantages. According to Eisenberger et al. (1986) and Stamper and Johnlke (2003), organizations that create a supportive organizational culture value employees and generate high POS levels, while organizations that treat employees unfavorably generate low POS.

Eisenberger et al. (1986) stated that the POS level of employees changes over time in response to an organization's treatment which slowly drops for most employees. According to Eisenberger et al. (1986), abrupt events such as employee downsizing could

negatively affect the POS levels of employees, just as unanticipated positive events could enhance the POS level of employees. Therefore, POS explains the primary basis for employees' responses to their employer and why certain employees are more driven to accomplish organizational goals.

For employees, POS is an indication that their employer is ready to transcend an essential social and economic exchange with them because the employer cares about their welfare and values their job inputs. By establishing such a relationship, the organization invites the employees to respond to the norm of reciprocity. Pohler and Schmidt (2016) and Dawley et al. (2008) found that a fair allocation of incentives to high-performing employees resulted in enhanced POS, which is regulated by whether the organization is acting out of discretion or based on the legal backing of bodies such as unions or the government.

The POS is described as a significant level of variance in the outcomes and behaviors of organizations such as commitments, safety (Töner et al., 2017), OC (Kim et al., 2016; Loi et al., 2009), intention to leave (Zhang et al., 2012), and citizenship behavior (Kim et al., 2017). POS engenders commitment to the organization and anticipation of incentive for upgraded effort. POS addresses the socioemotional needs of employees and generates an expectancy of readily available aid for better performance of job roles. These emotional needs include approbation, self-worth, and emotional succor (Eisenberger & Stinglhamber, 2011).

The value of POS has been enhanced by a concept called perceived organizational competence (POC). The POC is a dimension that incorporates perceptions about

individuals, groups, and organizations (Aaker et al., 2010, 2012). The POC enables individuals and groups perceived as competent to be adjudged valuable for strengthened social exchanges (Cuddy et al., 2011; Kim et al., 2016). An essential aspect of this measure is its component of trustworthiness which is the capability of an organization to carry out intended actions and goals (Mayer & Davis, 1999; Mayer et al., 1995). Thus, POS from an employer might indicate employees' achievements and more efficiently serve their self-esteem and need to be involved in an organization (Armeli et al., 1998; Baumeister & Leary, 1995; Kim et al., 2016).

However, Meyer et al. (2012) stated that they are distinct, although POS and AC were linked. Wayne et al. (2009) specified that POS is a cognitive measure associated with ascriptions regarding an organization's proclivity towards their employees, while AC is an "affect-laden state of mind" (Kim et al., 2016, p. 560). Kim et al. also discussed that POS is positively linked with changes in AC and an improvement in the relationship between POS and AC, which aligned with the organizational support theory.

Employees desire favorable benefits in their relationship with their employer. Therefore, employers perceived as effective and competent may produce a high level of POS by servicing employee needs for self-esteem and the need to be involved. Chiang et al. (2011), Tang et al. (2017), and Chaudhary et al. (2015) have associated POS with enhanced well-being, positivity, higher engagement, commitment to work, and reduced ITQ. Rhoades and Eisenberger (2002) averred that POS correlates with organizational processes and supervisor support, which aids the employee and the employer with better

OC, and reduced ITQ. Thus, POS can enhance OC and reduce ITQ (Albalawi et al., 2019).

Albalawi et al. (2019) found a link between POS and high levels of OC and reduced TI among employees in Saudi Arabia, which also supports Madden et al. (2015). However, various scholars have measured POS using different dimensional measurement scales. I presented various dimensional measurement scales for POS.

Measurement of Perceived Organizational Support

One-Dimensional Scale

Eisenberger et al. (1986) were the first to study POS and claimed that POS was a one-dimensional concept; thus, Eisenberger et al. developed a 36-item POS measurement scale. In subsequent studies, this POS measurement scale was the most used dimensional measurement scale for POS. However, researchers commonly chose part of the 36-items to form a distinct scale to make their study more straightforward in its application. Eisenberger et al. also averred that the POS measurement scale supported a one-dimensional concept and had acceptable reliability and validity after factor analysis. Consequently, to avoid or reduce ambiguity and complexity in measuring POS among employees in the Nigerian financial services industry, I used a shortened version of Eisenberger et al.'s (1986) POS measurement scale and a cue from Hochwarter et al. (2003) with eight items with acceptable reliability and validity.

Two-Dimensional Scale

McMillin (1997) expanded on Eisenberger et al.'s (1986) approach, stating that POS should include, in addition to the organization's respect and concern for employees,

tool supports such as apparatus, information, persons, and other resources necessary for employees to function more effectively. McMillin proposed that POS should be divided into social-emotional support and tool support. McMillin created a 15-item scale as a two-dimensional measurement scale that quantifies social-emotional support and tool support.

Multidimensional Scale

Yuan (2017) devised a five-dimensional measurement scale for POS with 23-items. The five dimensions included job support, value recognition, concern about interests, emotional support, and developmental support. In examining POS among expatriates, Kraimer and Wayne (2004) divided POS into adaptive support, career support, financial support, value recognition, job support, and concern about interests. Kraimer and Wayne (2004) constructed a 12-item scale and used a 6-Likert scale to design a 24-item POS measurement scale to evaluate their dimensions, which had excellent reliability and validity.

Chen (2006) developed a four-dimension (16-items) and a nine-dimension (56-items) POS measurement scale. The four-dimension measurement scale included emotional support, instrumental support, superior support, and colleague support. Consequently, the nine-dimension POS measurement scale included work support, value, competence, ambition, interpersonal support, welfare and employment security, tolerance and understanding, fair and reasonable assistance, concern for respect, and career growth.

These dimensional measurement scales showed that POS can be measured with existing variations to fit the prevailing research situations. I used an existing POS

measurement scale with eight items (see Hochwarter et al., 2003). The choice to use this shortened version of Eisenberger et al.'s (1986) survey on POS was to avoid ambiguity and complexity in measuring POS among employees in the Nigerian financial services industry.

Felt Obligation

According to Eisenberger and Stinglhamber (2011, p. 55), "felt obligation and POS are causally linked yet conceptually distinct" (as cited in Wayne et al., 2009). A felt obligation was founded on morality regarding whether an organization is favorable or not by employees (Eisenberger & Stinglhamber, 2011). POS entails an employees' assessment of an organizations' beneficence and concern; therefore, POS can enhance felt obligation. Based on the norm of reciprocity, POS leads to felt obligation and enhances the anticipation of employees that an employer will reward an increase in job performance.

Eisenberger et al. (1990) also observed a positive relationship between POS and performance reward anticipations. POS creates a felt obligation among employees to repay past favors through enhanced job performance while being rewarded for their performance. Consequently, the felt obligation of employees mediates the relationship between POS and AC (Eisenberger et al., 2002).

Antecedents of Perceived Organizational Support

Organizational factors, individual factors, and the interaction between an organization or organizational agents and employees are antecedents that influence POS (Hakeem & Nisa, 2016). Values, positive or negative emotions, hiring experience,

employment status are some individual factors. Organizational justice, working conditions, political activity, organizational growth, and organizational cultures are some organizational factors. Psychological contract, employee-organization match, leader-member exchange (LMX), and other variables such as management communication, leadership style are crucial in the relationship between an employer and employee (Li, 2019).

Organizational Factors

In their meta analysis, Ahmed and Nawaz (2015) averred that fairness, advancement chances, supervisory support, and colleague support significantly impacted POS. Wayne et al. (2009) found that POS was linked to organizational fairness, management tolerance, and recognition. According to Loi et al. (2006), organizational justice impacted the establishment of POS. Dawley et al. (2010) also agreed that felt supervisory support was a predictor of POS; DeConinck (2010) identified distributive fairness as an antecedent variable of POS. Consequently, Cote (2017) surmised that supportive HR practices positively affected POS. Thus Tang et al. (2017) and (Madden et al., 2015) averred that visionary leadership impacted POS, and perceived organizational fairness had a considerable impact on POS.

Lin et al. (2017) stated that developmental human resource strategies such as career development and performance review positively impacted POS. Based on a survey of 401 Chinese employees, Zhang et al. (2012) surmised that organizational socialization strategy had a significant positive effect on POS. Therefore, the better an organization's socialization strategy, the higher the POS. Other studies have shown that role pressures

such as role overload, role blurring, role conflict (Allen & Meyer, 1990; Rhoades & Eisenberger, 2002), organizational, political activities (Eisenberger & Stinglhamber, 2011; Hochwarter et al., 2003), and organizational size (Rhoades & Eisenberger, 2002) have a negative impact on POS.

Individual Factors

Li et al. (2019) confirmed differences in ethnicity, attractiveness, and openness as negative predictors of POS. Newman et al. (2011) observed that employees' traditional values and positive feelings were significantly related to POS. Watt and Hargis (2010) discovered that employees prone to being weary were unaware of their employer's support. According to Eisenberger and Stinglhamber (2011), hiring experience, employment status, and employee characteristics were all antecedent determinants of POS. In addition, Rhoades and Eisenberger (2002) found that demographic characteristics such as gender, age, education, and employment had minimal impact on POS.

Employer-Employee Relationship

Colleagues influence employees' perception of organizational support directly via unified companionship and constructive exchanges and indirectly through speech and social communication networks (Zagenczyk et al., 2010). According to Sluss et al. (2008), the LMX was positively connected to employees' POS. Eisenberger and Stinglhamber (2011) also stated that leadership style, management communication, and the internal social network within the organization were related to POS.

Yang et al. (2020) discovered that interactive fairness had a positive relationship with POS. Shoss et al. (2013) found that abusive management resulted in employees lacking organizational support and the presence of retaliation among employees. In the evidence provided in a longitudinal study by Kiewitz et al. (2009), Kiewitz et al. opined that employees believe their organization should also be responsible for breaching a contract. When employees are aware of contract violations and the organization fails to fulfill its obligations, employees believe they are in arrears. Thus, employees who believe their organization should be held accountable have a low sense of POS.

Mallette (2011) revealed that relationship contracts were likewise positively connected to a sense of POS, but transactional contracts were negatively associated with POS. Tan (2012) found that a good value match between employees and organizations significantly impacted POS. Just as there are antecedent factors or variables of POS, literature is replete with POS outcome variables (Lee & Peccei, 2011; McCarthy et al., 2013; Rhoades & Eisenberger, 2002).

Outcome Variables of Perceived Organizational Support

According to the literature review findings, the outcome variables of POS can be classified into three categories: job attitudes, job behaviors, and organizational performance (Fukui et al., 2019). For example, Li (2019) averred that AC, job satisfaction, positive emotions, organizational trust, and willingness to stay or leave were related to job attitudes. Also, organizational citizenship, turnover, and withdrawal behavior were variables related to job behavior; relationship and task performance were related to organizational performance.

Job Attitudes

Scholars discovered that POS had a positive impact on OC (Wayne et al., 2009), AC (Lee & Peccei, 2011), professional commitment (Tang et al., 2017), job satisfaction (McCarthy et al., 2013), and intention to stay (Lee & Peccei., 2011). Lee and Peccei found a positive link between organizational support and a sense of belonging. Evidence from the literature indicated that employees' positive feelings (Rhoades & Eisenberger, 2002), organizational trust (Liu et al., 2015), organization-based self-esteem (Chen et al., 2005), and organizational identification (Tang et al., 2017) all demonstrated positive relationships with a sense of organizational support (Hongwei et al., 2014). A sense of organizational support can reduce employee turnover (Dawley et al., 2010; McCarthy et al., 2013), and POS can also reduce role pressures such as role blurring and conflicts (McCarthy et al., 2013; Rhoades & Eisenberger, 2002; Stamper & Johnlke, 2003).

In a survey of 444 employees, Wang et al. (2017) suggested a positive association between POS and professional benefits. Li (2019) found that POS had negative links with job stress among employees in civil aviation. In another empirical study, Chen et al. (2017) found that POS had a significantly positive predictive effect on employees' psychological capital and career success. In a study of 650 nonsystem staff from six public hospitals, Li et al. (2019) found that POS was positively linked to organizational identity and three characteristics of work engagement -- vigor, devotion, and absorption.

Another empirical study in 14 Chinese higher vocational colleges, Wang (2018), found that POS of higher education teachers positively affected career adaption and job satisfaction. Using a sample of 274 research employees, Li (2019) also confirmed that

POS significantly impacted regulatory emotional self-efficacy. Likewise, POS positively impacted the entrepreneurial enthusiasm of science and technology employees to leave their positions.

Job Behaviors

According to George and Brief (1992), POS encouraged employees to engage in organizational citizenship activities such as assisting organizations to avoid risks, providing constructive suggestions, and assisting colleagues. Li et al. (2019) opined that employee performance aside from their job had a beneficial impact on corporate citizenship behavior, which could minimize negative employee behaviors such as resignation, anti productive behavior, and withdrawal behavior -- negative absenteeism and lateness. Wayne et al. (2009) also surmised that POS was adversely connected to undesirable organizational behaviors -- negative sabotage absenteeism.

On the other hand, several studies discovered that POS positively affected employees. For example, Chen et al. (2005) looked at the impact of POS on positive factors such as OC and citizenship behavior. Piercy (2006) later discovered that POS significantly impacted organizational citizenship behavior, and Lee and Peccei (2011) agreed that POS could predict individual-focused organizational citizenship behavior. Zheng et al. (2017) discovered that the POS of medical employees were significantly associated with organizational citizenship behavior, and Yu et al. (2017) confirmed that POS also influenced employee behavior.

Zheng and Hu (2018) conducted an empirical study on the relationship between POS and innovative deviance among 400 employees in the internet industry. Through a

survey questionnaire for employees who had worked for less than one year, Li (2018) inferred that POS had a significantly positive relationship with new employees' job adaptability and self-career management. The sample also found that job support and care about interests had a significant positive impact on innovative deviance. In contrast, Zheng and Hu (2018) found that value recognition had no significant impact on innovative deviance. An empirical study by Wang (2018) indicated that POS could positively impact employee communication, intention, and innovation behavior.

Organizational Performance

The impact of POS, LMX, and spouse support on job adaptability and performance of expatriate personnel was researched by Loi et al. (2006). Their study revealed that organizational assistance directly impacted expatriate employees' adaptability, affecting their job and relationship performance. Although there was no evident impact on foreign adaptation, Loi et al. (2006) suggested that the LMX directly affected task and relationship performance, while support from a spouse had little effect on foreign adaptation or job performance. According to Chong et al.'s (2001) research on manufacturing personnel, employees with a stronger POS had a more positive attitude toward just-in-time (JIT) management.

The value of client assessments for the quality of service of employees with good organizational support was relatively high on sales personnel (Bell & Menguc, 2002). In their study, Bell and Menguc (2002) considered OC, identity, job satisfaction, and other mediating factors affecting work performance. Rhoades and Eisenberger's (2002) metaanalysis found that organizational support was moderately associated with the

organization's out-of-role performance. The longitudinal study by Chen et al. (2009) confirmed that POS led to an out-of-role performance.

Eisenberger and Stinglhamber (2011) said that effective organizational support behaviors help organizations achieve their objectives. Positive behavioral effects include reduced withdrawal behavior and workplace deviant conduct, creativity and innovation, more safety-related activities, easier acceptance of information technologies, and improved customer service. Shoss et al. (2013) also agreed that a low sense of organizational support increased anti productive conduct, intra-role, and out-of-role performance. As Kurtessis et al. (2017) articulated, the key outcome variables of POS were employee service to the organization and job, employee performance, and employee happiness.

Organizational Commitment

Meyer and Herscovitch (2001) and Jaros (1997) reviewed the multidimensional conceptualizations of OC. Meyer and Herscovitch (2001) defined OC as the psychological bond between an organization and employees. This link causes employees to develop a sense of stability because working in the right organization improves employee resilience and makes them less perceptible to stress (Schmidt, 2007).

Committed employees may not consider stress as a threatening factor at work and may have a stronger desire to stay in an organization. Glazer and Kruse (2008) noted OC as a cognitive source useful for assuaging tension among employees.

Penley and Gould (1988) and Angle and Perry (1981, p. 307) emerged with the argument that commitment is “a force that binds an individual to a course of action,

which is experienced as a mindset that can take varying forms.” A review further showed the correlation of AC with a wide range of outcomes, and AC has been discovered to be a valuable predictor of TI than CC and NC (Angle & Perry, 1981; Penley & Gould, 1988). Thus, when employees engage in behaviors resulting from shared values with an organization, they are less considerate of signals that potentially delineate their behavior, allowing them to adjust their pursuits to realize positive outcomes and vice versa.

According to Clugston et al. (2000), the organizational commitment questionnaire (OCQ) developed by Porter et al. (1974) has been one of the more broadly used instruments for the measurement of OC in the past three decades. However, it has been disputed that the instrument was deficient for use in OC research because employees commit differently to their organization, colleagues, or superiors (Reichers, 1985). This assertion was tested by Becker (1992) and substantiated by Hunt and Morgan (1994) and Becker et al. (1996); however, Becker (1992) averred that specific constructs across different foci and bases justify the distinctive variations.

Becker et al. (1996) affirmed that employees' commitment to their organizations, superiors, and colleagues is distinctive. Prior research (Chiang & Liu, 2017; Han et al., 2015) found that a high OC cushioned the relationship between stress levels and TI. This implies that employees with high OC were less likely to feel the effects of stress on their desire to leave an organization; thus, they tend to have less ITQ. Based on Kim et al. (2009) and Clark et al. (2009), OC was influenced by POS and other incentives such as rewards and training, ultimately leading to job satisfaction and low employee turnover.

Employees have also been more committed in the absence of intractable budgetary constraints and autonomy and organizational empowerment to solve problems (Bowen & Lawler, 1995, 2006). This empowerment has been tested to comprise critical incentives, communication, and trust (Melhem, 2004). OC has been conceptualized as a three-component model according to Meyer and Allen (1991), comprising of AC, CC, and NC.

Affective Commitment

The AC refers to an employee's "participation in an organization, identification with an organization, and an emotional attachment" to their organization (Albalawi et al., 2019, p. 311). Meyer and Herscovitch (2001) found that AC is characterized by a desire or a yearning to follow a relevant course to achieve a goal. Therefore, AC refers to an employee's emotional attachment and need to identify with an organization and its goals, resulting in their 'wanting' to stay in the organization (Meyer & Allen, 1991). Loi et al. (2009) reported a link between economic and social components, organizational social exchange, AC, and TI, and the former included more strongly TI and a more robust relationship with AC.

Morrison (1994) corroborated this finding that employees who exhibited AC considered their jobs to incorporate a broader set of behaviors than employees without AC. In a study investigating the role of AC as the link between POS, work-related stress, and employee ITQ, Tetteh et al. (2020) found that employees with a high AC to their organizations had a lesser desire to quit their jobs. Thus, these employees were unlikely to consider their job roles stressful and aimed to achieve organizational goals. Affectively

committed employees are loyal to their organization and are driven by an affective desire to stay with their employer owing to the familial feeling of security and stability. The higher the level of AC, the less likely an employee's ITQ.

Tetteh et al. (2020) recommended that organizational support such as encouraging work conditions, equality, supervisor support, rewards and incentives, and employee work-related goals increases AC. Newman et al. (2011) investigated the relationship between OC and ITQ and found that AC has a link with TI as against CC. At the end of their study, Newman et al. (2011) recommended an improved salary and increased incentive packages. Concerning POS, Wayne et al. (2009) noted that POS was a cognitive measure associated with ascriptions regarding an organization's proclivity towards an employee, whereas AC is an "affect-laden state of mind" (Kim et al., 2016, p. 560). This evidence concludes that POS is positively linked with changes in AC (Kim et al., 2016).

Continuance Commitment

The CC refers to the accompanying costs of leaving an organization, resulting in the employee considering to stay back because leaving the organization would be too costly alongside a sense that there are few job alternatives aside from their current employment (Meyer & Allen, 1991). In this type of commitment, employees advantageously evaluate the cost of remaining or leaving an organization but decide to remain due to their current remuneration. Therefore, CC is remunerative, and the exchange is more monetary. Perception is a primary characteristic of CC, and it is the perception of the cost of discontinuing employment. Thus, it has been asserted that this

form of commitment occurs when an employee places bets or investments that would fail if they withdrew from an endeavor (Jaros, 1997; Meyer & Allen, 1997a).

Meyer and Allen (1997a) suggested that CC could develop if there were a lack of alternatives, thus enacting the discontinuance of seeking another job. The study by Clugston et al. (2000) deduced from Meyer and Allen's model (1991) suggested that each of the components of OC were influenced by various antecedents. For instance, AC is directly affected by variables such as an individual's characteristics and work experience. At the same time, accompanying costs and perception of job alternatives impacted CC, while sociocultural orientations have been proposed to be influential on NC.

Normative Commitment

The NC is a commitment that employees consider an obligation to their employer. NC is an employee's desire to remain with an organization due to a sense of responsibility or obligation, making them feel like they are doing the right thing by staying with an employer (Meyer & Allen, 1991). Meyer et al. (1998) and Rousseau (1989) claimed that NC might reflect the perception of obligation within a psychological contract that affects the relationship between an employer and an employee. Meyer and Herscovitch (2001) further affirmed that NC is developed by the obligation to go after a course of action relevant to a goal.

Hancock et al. (2013) suggested that employees who have NC may deem it improper to leave an organization as their intention is contrary to their employer's interest and harmful to organizational performance. However, Newman et al. (2011) asserted in a study investigating the relationship between OC and ITQ noted that NC was based on the

values and attitudes of employees prior to their employment, an attribute that Newman et al. (2011) averred is not of significant influence on human resource practices.

Turnover Intentions

The TI is a measurement that determines whether employees intend to leave their jobs or whether their employer intends to dismiss them (Dalton, D. R., & Todor, 1979). TIs can be voluntary or involuntary. Voluntary turnover occurs when a person leaves an organization of their own free will, either to avoid unfavorable experiences in the workplace or to explore better alternatives that are more gratifying in terms of career advancement or financial compensation (Biron & Boon, 2013). Involuntary turnover occurs when an organization discharges unqualified employees (Hongvichit, 2015).

Voluntary and involuntary turnovers are detrimental to organizations and generate complications associated with the organization's impediment to growth and development. The present shift in turnover outcomes translates to the need for advanced training and quality skill set, which differs significantly from past years to replace employees with low skill-set and inexpensive remunerations (Hancock et al., 2013). It was also stated by Hancock et al. that there is a high possibility of knowledge transfer to competitors due to the translocation of employees from one organization to another, resulting in a potential market loss in shares and profits.

According to Smith and Macko (2014), poor communication with organizational leadership, deficiency of empathy by organizational leaders, and lack of collaboration between the employee and supervisor were responsible for employees leaving an organization. Literature provides evidence that employee retention in organizations is

critical (Bothma & Roodt, 2013; Du Plooy & Roodt, 2010). In addition, due to the negative consequences of employee turnover, many researchers and academics have focused on it (Griffeth et al., 2000; Kotze & Roodt, 2005; Stanz & Greyling, 2010).

Employee turnover costs have been divided into direct and indirect costs. Direct turnover costs include recruitment and selection costs and the costs involved with training new employees, whereas indirect costs include reduced morale among existing employees, job stress, and loss of social capital (Dess & Shaw, 2001; Staw, 1980). Engelbrecht and Samuel (2019) averred that research has swung “attention from actual turnover to turnover intention among employees” (p. 2). Nadiri and Tanova (2010) defined TI or ITQ as the intention of an employee to translocate from a current occupation or employer to a new one. It portends sentient intellection wherein an employee appraises the extant occupational conditions to ascertain their continued participation in the organization (Engelbrecht & Samuel, 2019).

Past studies have revealed POS and supervisor support as antecedents of TI (Eisenberger et al., 2002; Madden et al., 2015) and management and leadership (Abubakar et al., 2018). TI or ITQ has been broadly researched as an essential predictor of actual turnover (Li et al., 2019; Mobley, 1977). According to Van der Heijden et al. (2018), there are various predictors of ITQ ranging from individual, group, and organizational dynamics. For example, employees contemplate withdrawal from an organization due to lack or shortage of work-related supplies or elevated work-induced or performance-associated stress (Lin et al., 2017). Karatepe and Olugbade (2017)

investigated career satisfaction and ITQ among employees in the hospitality industry in Nigeria and observed a positive link between career satisfaction and commitment.

Hancock et al. (2013) reviewed turnover as a predictor of organizational performance, and they found a substantial negative relationship between the variables, resulting in the likelihood that employees would develop an ardent desire not to fulfill organizational obligations. Zhu et al. (2017) reported that jobs such as availability of incentives, communication, and job scheme could impact the employees' ITQ. In addition, Chowdhury and Hasan (2017) surmised that age, work tenure, gender, and economic and marital status are similar motives for employees' decision to leave or remain with an organization.

The exit of employees from organizations could be detrimental to an organization's job process and performance outcomes, especially when such departure is due to voluntary turnover. Therefore, there are multiple pretexts for employees to quit their jobs. Employers must gain insights into the TIs of their employees, take preemptive steps in reducing TIs, use necessary parameters to sustain or improve employee retention and organizational growth and development. The adverse outcomes of these measures are multidimensional and often include the forfeiture of employees with valuable expertise also organization memory, which is hard to replenish (Engelbrecht & Samuel, 2019).

In addition, high costs are often incurred in recruiting new employees, weakened morale among those employees who are left, and a social and mental disruption experienced by colleagues of employees who quit their jobs (Tirelli & Goh, 2015). According to Tanova and Holtom (2008), an employee with lower skill levels and

expertise is in less demand. Conversely, the more talented employees with expertise vital to attaining organizational objectives may present high TI. Nevertheless, Kang et al. (2018) found that not all turnovers, voluntary or involuntary, were detrimental to an organization.

The SET provided a framework for my study on the mediating role of POS in the relationship between OC and TI among employees in the Nigerian financial services industry. Therefore, it was beneficial to understand the exchanges that influenced POS and generated OC in employees who desired to remain with an organization or quit their jobs.

A Review of Academic Literature

Commitment in the Workplace

Meyer and Herscovitch (2001) elucidated some of the misperceptions in academic literature and demonstrated the possibility of developing a general model for research and practice. Meyer and Herscovitch (2001) addressed commitment and its differences from associated constructs such as motivation in attaining this objective. Meyer and Herscovitch (2001) assessed whether commitment was a uni or multidimensional construct, objects of commitment, and its behavioral outcomes. Finally, Meyer and Herscovitch (2001) addressed the subject of the development of commitment.

Meyer and Allen (1991) averred that the dissonance in the definition of commitment critically influenced its usage as a multidimensional construct. Meyer and Herscovitch (2001) argued for the “necessity of an essence which typifies commitment and makes it distinctive from other constructs.” (p. 301). They also sought harmony

among subsisting conceptualizations based on dimensionality, which considered commitment as a unidimensional construct (Wiener, 1982), as a multidimensional construct (Allen & Meyer, 1990), and other researchers who viewed commitment as an essence distinct from all others (Scholl, 1981).

Meyer and Herscovitch (2001) showed that variances in the definitions of commitment often regarded the nature of the stabilizing force directing employee behavior. A review of these definitions, also considered as specific targets (e.g., organizational, occupational), inferred that commitment is a "stabilizing or obliging force" (Meyer & Herscovitch, 2001, p. 306), and commitment directs the course of behavior. Meyer and Herscovitch (2001) noted three mindsets typified the key differences; Meyer and Allen (1984) classified these mindsets as AC, CC, and NC. Meyer and Herscovitch (2001) examined the three-component model of Meyer and Allen (1984, 1991) and O'Reilly and Chatman's model (1986) to resolve dimensionality, making a commendable impact on the academic literature. Meyer and Allen's model was founded on a subsisting unidimensional conceptualization of OC.

O'Reilly and Chatman (1986) founded their multidimensional model on the thought that commitment signified an organization's attitude, and there were various means through which such outlooks can develop. Meyer and Herscovitch (2001) reviewed other multidimensional conceptualizations of OC, including the works of Jaros (1997), Penley and Gould (1988), and Angle and Perry (1981). Meyer and Herscovitch (2001) identified compliance, identification, and internalization as the three forms that commitment could take and merged the latter terms to formulate NC, which tallies Meyer

and Allen's (1991) model. Meyer and Herscovitch (2001) emerged with the argument that commitment is "a force that binds an individual to a course of action and it is experienced as a mindset that can take varying forms" (p. 307).

Meyer and Herscovitch (2001) further showed the correlation of AC with a wide range of outcomes, and AC has been discovered to be a more valuable predictor of TI than CC and NC. Morrison (1994) corroborated this finding that employees who exhibited AC considered their jobs and incorporated a broader set of behaviors than employees without AC. Thus, when employees engage in behaviors that result from shared values with an organization, they are less considerate of signals that potentially delineate their behavior, allowing them to adjust their pursuits to realize an outcome.

Morrison (1994) asserted that AC measures items related to a desire to stay in the organization, positively correlating performance and attendance characterized by a desire to follow a relevant course to achieve a goal. In general, a committed employee constantly exercises discretion along with their commitment conditions, which are liable to be taken liberally than in the other two commitment forms -- CC and NC.

Perception is a primary characteristic of CC -- the perception of the high cost of discontinuing a course of action. Thus, it has been affirmed that this form of commitment results when individuals place a wager or engage in an investment that they feel would fail if they withdrew from the endeavor (Jaros, 1997; Meyer & Allen, 1997a). Meyer and Allen (1997a) have asserted the need to consider OC as essential and that mindsets play a crucial role in determining how employees enact appropriate behaviors in an organization, reinforcing the essence of OC as a concept associated with POS.

Consequently, Meyer and Allen (1997a) suggested that CC could develop if job alternatives were lacking, making the employee not quit their current employment. Meyer and Herscovitch (2001) affirmed that NC is developed by an obligation to go after a course of action relevant to achieving a goal. This assertion was further corroborated by Meyer et al. (1998) that it might reflect the perception of obligation within a psychological contract; thus, NC is adjudged to be in effect within organizations (Rousseau, 1989). Meyer and Allen (1997a) also posited that NC pertains to a mindset that employees feel obligated to stay with their organization. This moral obligation mindset differentiates NC from the other two types of OC, AC and CC.

Cultural Socialization and Foci of Commitment

The study examined whether specifically adapted measures such as collectivism and power distance correlated with employees' commitment level to aid a hypothesized nine-factor model with three bases and foci of commitment (Clugston et al., 2000). The bases were AC, NC, CC, and the foci were workgroup, supervisor, and organization. The models of Wiener (1982) and Meyer and Allen (1991) corroborate each other on the loyalty consigned to an employee by a collectivist culture that enhances OC. Clugston et al. (2000) also established this assertion regarding specific cultural measures that may impact OC, as culture influences the object of focus of an employee's attachment (Chew & Putti, 1995).

Becker (1992) concludes that specific constructs across different foci and bases justify the distinctive variations. In my study, I used the three-component model for OC developed by Meyer and Allen (1991) to measure AC, CC, and NC. According to the

study by Clugston et al. (2000), AC referred to an employee's emotional attachment their need to involve and identify with an organization and its goals, resulting in their 'wanting' to stay in the organization. Clugston et al. (2000) also surmised that CC referred to the accompanying costs of leaving an organization, resulting in the employee considering they must stay back since leaving would be too costly or sense that few job alternatives were available.

On the other hand, NC is an employee's desire to remain with an organization due to a sense of responsibility or obligation, making them feel like they are doing the right thing by staying. Clugston et al. (2000) further deduced from a model that each of the three components of OC was influenced by various antecedents; for instance, AC is directly affected by individual characteristics and work experience. In addition, the accompanying costs and perception of job alternatives directly impacted CC, and sociocultural orientations influenced NC. Clugston et al. supported the assertion that employees seek a balance in their exchange relationships with an employer and supervisors by having attitudes and behaviors equal to their employers' commitment to them as individuals.

New Directions and Challenges in the Quality of Hospitality Services

The study by Crick and Spencer (2011) discussed issues relevant to the quality of service delivery in the hotel business, highlighting new directions and challenges.

According to Crick (2000) and Guerrier and Adib (2003), employees in the hospitality industry were required to play the part and pretend to relish their jobs and may even be considered dissatisfied when they do not seem to be relishing their job role while relating

with guests. Employees have been reported to perceive such tasks as subordinate roles because they are expected to help guests feel unique and essential. Some employees also considered some tasks a fallback plan based on their perception of its obsequiousness and dirty work (Guerrier, 1999). The typical experience involves demonstrating high emotional and detailed artistic labor and relating with guests with diverse cultural elements, whose sense of quality may be influenced by dynamics such as power distance (Tsang & Ap, 2007).

Therefore, work in the hospitality industry is seen as complicated and taxing, thus resulting in a high level of employee turnover globally (Chalkiti & Sigala, 2010; Moncarz et al., 2009). Further literature review revealed that employees are vital determinants of guest hospitality assessment; thus, employees were no longer passive elements in organizational branding but served as active elements (Brexendorf & Kernstock, 2007). Thus, the façade of the hospitality industry is progressively regarded to be embodied by employees (Nickson et al., 2005). Therefore, Crick and Spencer (2011) affirmed that managers are required to take more interest in the hiring process and retainment of motivated and conscientious employees in the accomplishment of their "emotional labor" (p. 469), as conscientiousness is a driver of OC (Silva, 2006).

An OC is influenced by support and other incentives such as rewards and training, leading to job satisfaction and low employee turnover. The literature by Punjaisri et al. (2008) found that employees' interactions with peers and supervisors were influential in their attitudes and accomplishment of their duty to fulfill organizational goals. Employees who had supportive workgroups and were at ease had increased commitment and desire

to stay because they felt part of the brand. Punjaisri et al. (2008) further argued that based on the findings of Kim et al. (2009) and Clark et al. (2009), managers' commitment to service delivery directly impacts frontline employees. The other position is that transformational leadership was most suitable for frontline employees and that a directive style of leadership is unsuited for such service delivery.

Employees have also been more committed in the absence of intractable budgetary constraints and autonomy and organizational empowerment to solve problems (Bowen & Lawler, 1995, 2006). This empowerment has been tested to comprise critical incentives, communication, and trust (Melhem, 2004). Melhem also examined the motivational role played by leaders in inspiring employees to deliver premium service. Bowen and Ford (2004) noted that leaders who model appropriate behavior for employees by treating them as they desire their guests are to be treated would obtain higher commitment and service delivery from those employees.

The Link Between Leader-Member Exchange and Employee Work Outcomes

Loi et al. (2009) examined the link between employees and supervisors LMX and the exchange between employee and their organization. The study was based on the SET, and scholars commonly use the SET to describe workplace exchanges (Eisenberger et al., 1986; Rousseau, 1998). The SET averred that employees could establish distinct forms of exchange with various people within an organization, including the organization itself (Cropanzano & Mitchell, 2005). However, Loi et al. (2009) observed that existing research was founded on resources flowing between parties in one direction only (Eisenberger et al., 1986; Turnley et al., 2003), which neglects interdependence of such

relationships. Furthermore, an employee can form simultaneous relationships with different groups. The exchange of resources in one relationship could affect another (Coyle-Shapiro & Conway, 2004), inhibiting understanding the intricacies associated with social exchanges.

According to the study and preceding literature, LMX improves employees' AC and reduces their TIs, but how employees commit to their organizations is based on their relationships with supervisors, which is undecided (Gersther & Day, 1997). Following the statement by Shore et al. (2006) that the relationship between employee and organization is regulated by the socioeconomic interchange (Blau, 1964), the study examined how organizational exchange arbitrates LMX and employee outcomes the study's goal. The study tested four hypotheses with a dataset obtained from 239 employees in a Chinese manufacturing organization. The study found that the exchange relationship between employees and organizations correlates with the relationship between leaders and members.

Thus, leaders serve as the link between employees and the organization (Sparrowe & Liden, 2005), whereas a high-grade LMX can bolster POS and their investments in employees. Conversely, when the quality of LMX is low, both parties resign to formal work roles, and employees are liable to observe economic exchanges with their organization. Loi et al. (2009) explained the distinct characteristics of organizational social exchange, including mutualism and amenable obligations. These constructs were pertinent to employees' emotional connection to their organizations and the instrumentality and short-term orientation of organizational and economic exchange with

employees, thus strongly influencing their intention to remain in the organization.

However, the study by Loi et al. (2009) was limited in that it used a self-reported and cross-sectional design, implying a cautious interpretation of variables. The single sample design also limited the ability to compare exchange interactions of various sorts and generalize the results.

Employee Turnover as a Predictor of Organizational Performance

Hancock et al. (2013) developed and tested a model founded on the work of Hausknecht and Trevor (2011) on collective turnover. The study used search procedures and criteria deduced from 54 studies and a final data set of 48 studies. Given the variance in findings by Hancock et al. (2013), the study undertook a quantitative review that aimed to explain the relationship between employee turnover and organizational performance based on the literature supposition that there may be a fundamental complexity in the relationship requiring further attention. The study found strong substantiation of a negative relationship between turnover and firm performance and found that employees were more likely to develop an ardent desire to fulfill organizational obligations.

Hancock et al. (2013) also suggested that employees who have NC may deem it improper to leave an organization because their intention contradicts corporate interest and harms organizational performance. Generally, various employee retention policies aim to enhance job satisfaction, improve retention, and trim down employee onboarding expenses. Consequently, NC can help prevent organizational loss and reduce the adverse effects on business sustainability when employees quit their jobs.

Fostering Enthusiastic and Productive Employees Through Perceived Organizational Support

Eisenberger and Stinglhamber (2011) focused on employee well-being and job satisfaction. The scholars averred that POS expresses care and concern for an employee's wellbeing. Therefore, POS might help employees maintain a positive outlook in dealing with new work challenges when receiving socioemotional support (Eisenberger & Stinglhamber, 2011). Eisenberger and Stinglhamber addressed the general employee beliefs on how employers support their employee needs and aspirations based on managers' interaction as organizational representatives with their subordinates.

The Link Between Perceived Organizational Support, Job Stress, and Turnover Intention

The study investigated the role of AC in the association between POS job stress and employees' ITQ (Tetteh et al., 2020). Tetteh et al. concluded that employees who perceive their organizations to support them are more likely to stay since they believe the organization is concerned about them and their needs. Employees with POS develop a sense of duty to the organization, which further characterizes employee anticipation in high performance and social identity (Dawley et al., 2010). Therefore, POS captures the characteristic relationship between an employee and employer in fostering commitment to an organization, resulting in better job satisfaction and reduced ITQ (Knapp et al., 2017; Kurtessis et al., 2017).

Tetteh et al. (2020) noted insufficient literature on the associations among POS, AC, job stress, and employee turnover in developing countries and thus set out to

investigate it. Tetteh et al. (2020) established that job stress had a considerable mediating effect on employees' desire to leave, and this finding was harmonious with studies by Fukui et al. (2019) and Park et al. (2017). Furthermore, Tetteh et al. (2020) showed that employees who felt a higher level of job stress were more likely to consider looking for employment elsewhere in tandem with DeTienne et al. (2012) and Rineer et al. (2017). These scholars found that high POS correlated with less incidence of stress-induced ailments in employees of construction industries, leading to a higher desire to remain with the organization.

Finally, Tetteh et al. (2020) also confirmed the findings of Glazer and Kruse (2008) and Schmidt and Diestel (2012) on the cushioning influence of OC. The link between work-related stress and ITQ was less favorable for a high level of AC. In contrast, low AC resulted in a more positive impact of work-related stress on ITQ. Hence the study demonstrated that employees with high AC emotions to their organizations had less ITQ (Tetteh et al., 2020), and it was unlikely for these employees to consider their job responsibility and attaining organizational goals as stressful. AC employees are less likely to quit their jobs when they have a high level of AC with their employer.

Affectively committed employees are loyal to the organization and driven by an affective desire to stay with the organization due to the familial feeling of security and stability. Tetteh et al. (2020) recommend that organizational support such as encouraging work conditions, equality, supervisor support, rewards and incentives, and employee work-related goals increase AC. These authors also stated that organizations, especially HRM, should prioritize managing work-related stress to tackle job conditions such as

tractable scheduling, work restructuring, and wellness programs that enhance employee work quality (Tetteh et al., 2020). Consequently, when job stressors are minimized, there is a higher likelihood that employees will remain in an organization.

The Effect of Leadership on Intention to Quit

The study aimed to test the relationships between POS, organizational justice, and trust and how these relationships affect TI to forestall actual turnover (Engelbrecht & Samuel, 2019). The study focused on employees in public and private sector firms in South Africa. (Engelbrecht & Samuel, 2019) established a more positive association between transformational leadership and POS and a more antagonistic relationship between TI and POS and organizational justice. The study revealed that leaders who are purposely trained to adopt and support transformational leadership have a significant and implicit influence on the retention of committed employees. It is anticipated that employee conduct can positively impact organizational climate and POS.

In addition, the equality involved in distributing rewards and adopting the decision-making process regarding welfare and occupational development may influence employees' ITQ. Thus, the ITQ would be reduced among employees who sense that they are beneficiaries of support and favorable treatment from their leaders and organization. Thus, Engelbrecht and Samuel (2019) recommended that the training and facilitation of transformational leadership would institute a climate of fairness in an organization.

Such climates also stimulate a significant level of loyalty to the leaders and the organization. As a result, Engelbrecht and Samuel (2019) surmised that strategies focusing on the indirect impact of transformational leadership should be aimed at high-

performing employees instead of the entire workforce. Their ideology also supported the assumption that they are likely to switch to a better opportunity when employees feel dissatisfied. Therefore, an employer's task is to ensure that valuable and talented employees are retained to improve productivity and sustain the organization. Engelbrecht and Samuel (2019) used a cross-sectional design and a nonprobability sampling technique that limited the generalizability of the data outcome. Engelbrecht and Samuel (2019) also recommended that aside from the mediating effects of other variables on ITQ, future studies focus on occupation or sector-specific research. In my study, I focused on the financial services industry, a specific sector in Nigeria, thereby overcoming an inherent limitation.

Employee Perceptions of Training on Organizational Commitment and Intention to Quit

Newman et al. (2011) investigated employees' perception of training on OC and the relationship between OC and ITQ amongst multinationals in the Chinese service sector. The study was based on the SET and the psychological contract posited by Rousseau (1998). This construct is regulated by reciprocity and plays a significant role in determining organizational behavior. The researchers observed that research in China was limited despite many studies on the psychological contract and employee outcomes in the West. Thus, they undertook this study. More so, works of literature by Chen and Francesco (2000) and Glazer et al. (2004) indicated that cultural variance among nations significantly influenced employee commitment.

The effect on the employees' ITQ, which according to prior research, was a fundamental challenge in China, was due to the inadequacy of competition for high-performing managers. In addition, Newman et al. (2011) observed that turnover in the Chinese economy is associated with high costs and reduced turnover to the barest minimum. The study used AC and CC, two of the model elements of OC (see Meyer et al., 1998). The NC was left out of the study because it was based on the values and attitudes of employees before employment. This created the need for Newman et al. (2011) to investigate whether culturally defined NC among Chinese employees improved their AC and CC through training.

Newman et al. (2011) aimed to examine how training can improve OC and reduce TIs among Chinese employees, and Newman et al. (2011) found that supervisors and peers were vital in supporting the participation of employees in training programs and the utilization of those skills. The study also confirmed that AC had a strong negative link with ITQ in contradiction of CC, which Newman et al. (2011) recommended could be improved by increasing salary and incentive packages. As related, employees who are affectively committed remain in the organization because they are emotionally attached. In contrast, employees with high CC levels remain in the organization out of monetary interest for themselves. Thus, this ideology suggests that employee retention is equally valuable for employees and the organization. When employees feel dissatisfied, they are likely to seek better opportunities. Therefore, an employers' task is to keep valuable and talented employees for business productivity and profitability.

The Personification of Organizations

Although organizational processes, approaches, and culture impress some degree of expectedness in the treatment received by employees, they also promote POS. Employees are apt to interpret their dealings with an organization as being imposed directly by the values and goals of the organization, although executed by leaders and supervisors. Therefore, employees tend to characterize the organization as a personality and thus utilize the knowledge of their exchange with these individuals to relate with the organization, attributing enduring qualities and "motives to the organization" (Eisenberger & Stinglhamber, 2011, p. 39). Therefore, POS facilitated the ascription of personality to an organization; this has a broad and biased experience.

Employees relate with an organization as a living organism, and they tend to view a positive or negative treatment as emanating from the organization and showing that they are favored or unfavored. On the other hand, Coyle-Shapiro, and Shore (2007) alluded that firms that lack strong organizational culture and common goals are likely to portray various meanings to employees concerning their support, thus leaving the employees confused about POS. Eisenberger and Stinglhamber (2011) have argued that employees consider the circumstances of the favorable treatment given by organizations, and they are apt to uncover the real reason for the organization's favorable or unfavorable treatment. Coyle-Shapiro and Shore also reported that employees might consider their interaction with the organization concerning distinct units instead of the organization.

From an employees' perspective, advantageous behavior that is compelled is equivalent to low POS since it implies little or no thoughtfulness in the enacted behavior.

A considerable pay increase, for instance, stemming from a dispute that necessitates the result, can lead to low POS. The POS outcome is low when operational conditions improve due to government regulations instead of caring for employees' health. Koys (1991) found in a study that an organization's culture of impartiality that was not based on regulations or legal sanctions was linked to employees' AC. The receipt of substantial and socioemotional resources is esteemed more highly for employees when the benefactor is concerned about the wellbeing of the beneficiary.

A fundamental precept of the organizational support theory is that advantageous treatment facilitates POS to an uncompelled degree rather than circumstances drive it. A gesture that translates into positive organizational valuation and anticipation of reward for improved inputs. Eisenberger et al. (1997) have demonstrated that favorable treatment is amplified when an organization uses discretion to efficiently communicate favorable treatments with the workplace. Eisenberger et al. (1997) also found that employees in diverse workplaces were concerned about favorable treatment, indicating whether employees were esteemed or not. Fombrun (2007) rated Google as one of the world's most attractive places to work due to the social exchanges between employer and employee, and these exchanges were highly discretionary, resulting in a high degree of POS.

Eisenberger and Stinglhamber (2011) suggested that an organization's sincerity was a concern for employees as arbitrary use of a leader or supervisor accolades might be a clear sign of insincerity that may be detrimental to the POS. Positive comments by organizational leaders to employees were deemed dishonest if it is was not backed up

with substantial favorable treatment (Eisenberger & Stinglhamber, 2011). When a leader's emotional support to subordinates is not backed up by commensurate action, employees' POS suffers and perhaps their TI.

Eisenberger et al. (2002) and Stinglhamber and Vandenberghe (2004) reported that subordinates differentiate the social exchanges within an organization. Employees regard an organization as an individual with humanlike qualities; thus, the degree to which organizational leaders share the characteristics with the organization indicates the leaders' organizational embodiment (Eisenberger et al., 2010). Conversely, praise, accolades, and rewards are considered sincere when connected with superior employee performance and rewards, leading to enhanced POS.

Employees compare an organization's essential physiognomies to determine a leaders' organizational embodiment. This measure is essential because organizational representatives can be identified by the actions and conduct of an organization and the degree of the perceived characteristics of the intersected parties (Eisenberger & Stinglhamber, 2011). Consequently, a supervisors' benevolent acts may be interpreted as the organization's benevolent acts, and the supervisors' unkind acts may be counted as unkind acts by the organization.

A Review of Empirical Literature

Several studies investigated the relationship between the variables under consideration. This aspect of the research reviews relevant studies on the mediating role of POS in the relationship between OC and TIs.

The Relationship Between Organizational Commitment and Turnover Intention

Meyer and Herscovitch (2001) reviewed earlier multidimensional conceptualizations of OC, similarly as Jaros (1997), Penley and Gould (1988), and Angle and Perry (1981). These scholars argued that commitment is “a force that binds an individual to a course of action and is experienced as a mindset that can take varying forms” (Meyer & Herscovitch, 2001; p. 307). Their review showed the correlation of AC with a wide range of outcomes. Glazer and Kruse (2008) have noted OC as a cognitive source useful for assuaging tension, and it has been discovered to be a predictor of TI than CC and NC.

Prior research (Chiang & Liu, 2017; Han et al., 2015) found that a high OC cushions the relationship between stress levels and TI which implied that employees with high OC were less likely to feel the effects of stress on their desire to leave; thus, they tend to have less desire to leave their organizations. In addition, Loi et al. (2009) reported a link between the components (economic and social) of organizational social exchange, AC and TI, the former (economic) inclining more strongly to TI and the latter (social) having a more robust relationship with AC. In addition, Tetteh et al. (2020) investigated the role of AC in the link between POS, work-related stress, and employees' ITQ; employees with a high AC were emotional and had lesser desires to quit.

Affectively committed employees are loyal to an organization and driven by an affective desire to stay with the organization due to the familial feeling of security and stability. Thus, these employees were unlikely to consider their job responsibility and attaining organizational goals stressful. The higher the level of AC, the less likely

employees leave an organization. Newman et al. (2011) conducted their study on the relationship between OC and ITQ and found that AC had a strong negative link with TI in contradiction of CC; thus, Newman et al. (2011) recommended increased salary and incentive packages as a means to improve CC.

In Nigeria, Adenuga (2013) explored the empirical relationship between several components of OC and TIs. The study found a weak positive relationship between OC components and TIs. Except for the relationships between TI and NC, which were statistically insignificant, other correlations between TI, AC, and CC were statistically significant. An employee's dedication to the organization's objectives, missions, and values was insufficient to forecast employee retention. Apart from OC, other factors may affect TIs, and organizations should go beyond pressures in their internal environment when examining employee TIs.

Hancock et al. (2013) suggested that employees who have NC may deem it improper to leave an organization because their intention contradicts the organization's interest and may harm organizational performance. Newman et al. (2011) asserted that NC was based on the values and attitudes of employees before entering employment, an attribute that the authors stated was not of significant impact on HR practices. Other studies (Jehanzeb et al., 2013; Mathieu et al., 2016) have also found that OC influences employees' ITQ. Nevertheless, there was a need to gain similar insights from Nigerian financial services industry employees. Based on the literature, the following hypothesis was deduced:

H_{01} : There is no statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a1} : There is a statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

The Relationship Between Turnover Intention and Perceived Organizational Support

POS relates to employees' valuation of the significance of their corporate contributions and the degree of the organization's concern for their wellbeing during their service (Riggle et al., 2009). This measure was hypothesized within the SET framework. In addition, the literature acknowledged POS as a primary predictor of employees' intention to stay or quit (Maertz et al., 2007). Some studies have also examined the effects of POS to demonstrate the positive effects of employee support on both people and organizations. In other words, these studies have focused on the impact of organizational support on critical firm variables. POS boosts emotional commitment, promotes employee performance at the workplace (Cheung, 2013), and decreases disrespectful behavior (Cheung, 2013; Eisenberger et al., 2002; Jawahar & Hemmasi, 2006).

Employee support from supervisors was adversely linked with TI (Shafique & Kalyar, 2018). Tetteh et al. (2020) and Arokiasamy et al. (2010) stated that the critical antecedent of TI is perceived as weak organizational support, and employees who do not receive adequate organizational support were more likely to seek other employment (Engelbrecht & Samuel, 2019). Jayasundera et al. (2011) researched to determine the impact of POS on TI among Gen Y employees and the impact of LMX on the POS and

TI relationship. The survey was completed by 225 employees from eight Sri Lankan insurance companies. The findings offered preliminary support for the proposed model. Jayasundera et al. (2011) discovered that POS and TI had a significant negative relationship.

Furthermore, in the relationship between POS and TI, the mediating influence of the outcomes of POS, job satisfaction (JS), and OC were also established. The findings revealed that LMX weakened the negative relationship between POS and TI while boosting POS and JS and the relationship between POS and OC. According to Engelbrecht and Samuel (2019) and Sherony and Green (2002), it was logical to presuppose that an employee who perceives to have received favorable treatment and the needed support from their organization will have low ITQ as employees often reciprocate accordingly with the support given by an organization. Hence, POS fostered strong desires in employees to remain with an organization.

A perspective of organizational psychology research implied that employees who have a high degree of POS were liable to express substantial levels of loyalty to their organizations (Loi et al., 2006). Another rationalization supports various studies that have found a negative link between POS and TI (Rhoades & Eisenberger, 2002; Van Schalkwyk et al., 2011). Thus, based on the literature, the following research hypothesis was stated:

H₀₂: There is no statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

H_{a2}: There is a statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

The Relationship Between Organizational Commitment and Perceived Organizational Support

Buchanan (1974) and Steers (1977) reported that employers who recognized employees' contributions and were dependable in fulfilling their promises resulted in higher AC. Donald et al. (2016) also explored the association between POS, JS, and OC in an academic institution in South Africa. POS describes a significant level of variance in the outcomes and behaviors of organizations such as commitments, safety (Töner et al., 2017), and OC (Kim et al., 2016; Loi et al., 2009).

The hypothesized relationships were tested using structural equation estimation methods. The findings indicated that the variables had very significant positive relationships. JS was significant in the association with AC and CC, but there was no significant association between JS and NC. Furthermore, Donald et al. (2016) showed that JS was a mediator between POS and OC. The findings also revealed a link between JS and POS and a strong association between POS, AC, and CC, but no significant link was identified between POS and NC.

He and Pham (2014) investigated the relationship between POS and employees' favorable work attitudes. He and Pham's findings link employees' favorable attitudes about work and their POS in supervisor support, fairness, organizational rewards, and working conditions (He & Pham, 2014). The importance of POS in changing individuals' attitudes at work cannot be overstated. Employee perceptions of the workplace impact

their attitude, motivation, performance, and health. As a result, managers are advised to assist employees, provide organizationally suitable rewards, promote fairness, and focus employment terms on employees' positive attitudes at work.

Godfrey (2010) examined the significance of OC in linking POS and TIs. The survey included 297 postgraduate students from Uganda Management Institute who worked in Uganda's corporate, public, and nongovernmental sectors. The direct and mediated relationships between the variables were tested using mediated regression and path analysis. The findings showed that POS, OC, TIs, and POS had significant associations. According to the findings, while POS was positively connected to OC, OC and POS were inversely connected to TIs.

Meyer et al. (2012) noted that although POS and AC were linked, they are distinct. He and Pham (2014) also showed that OC played a crucial role in moderating the connection between POS and TIs. Albalawi et al. (2019) noted that POS could enhance the OC of employees, and Tetteh et al. (2020) averred that POS might increase AC. Evidence also found that POS was positively linked with changes in AC (Kim et al., 2016).

Hancock et al. (2013) aver that NC is an employee's desire to remain with an organization due to a sense of obligation, which is based on the values and attitude of the employee before employment; Newman et al. (2011) also observed that HR practices had an insignificant impact NC. However, NC may be of little impact on POS. CC has been confirmed by Meyer and Allen (1991) to be unrelated or even negatively related to job performance and organizational citizenship behavior of employees. Thus, Meyer and

Allen (1991) concluded that the components of OC should not be treated alike, and employers who are willing to keep employees by bolstering OC should prudently consider the three components of OC instilled in employees.

This conclusion is based on the premise that employees are willing to give enhanced and extra role efforts to an organization with a culture that values employee effort and wellbeing. Thus, this finding made it imperative to deduce a hypothesis to ascertain if there was a statistical relationship between the three components of OC -- AC, CC, NC, and POS.

H_{03} : There is no statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

H_{a3} : There is a statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

The Mediating Role of Perceived Organizational Support

Prior research has illustrated POS as a measure capable of mediating the extant link between variables. For instance, Eisenberger and Stinglhamber (2011) found that POS impacted the link between AC and human resources practices, organizational citizenship behaviors, and TI. Allen et al. (2003) also showed that POS played a mediating role in linking OC and decision-making, job security, and equity of rewards. POS was also found to affect the relationship between OC and rewards, procedural justice, and supervisor support (Rhoades et al., 2001). Moorman et al. (1998) found that POS mediated the relationship between POS and extra role behaviors. POS has also been known to facilitate the link between POS and TI (Eisenberger et al., 2002).

These variables could lead to JS and lower TIs. Given these, it is rational to posit POS as a mediator of OC and TI. Crick and Spencer (2011) found that POS influenced OC through incentives such as rewards and training. Employees who perceive their organizations support them are more likely to stay since they are concerned about their needs in fulfilling work values (Tetteh et al., 2020). Thus, employees with POS develop a sense of duty to the organization, which further characterizes their anticipation of rewards for high performance and social identity (Dawley et al., 2010).

By applying the SET to the interaction between the employees and employers, it can be said that the more the relationship deepens, the better the employee can focus on being beneficial to the organization, with the belief that they will be justly compensated for their contributions (Eisenberger & Stinglhamber, 2011). Gouldner (1960) stated that most people recompense favorable treatment because they were instilled with this norm or concerned with reprisal or harm to their reputation for defying the norm. Thus, performing this duty helps to preserve the sense of worth of individuals who pay back what they owe, prevents the related stigma of violating the norm, and fosters favorable treatment in the future (Eisenberger et al., 2002).

Studies have shown that the more the benefits derived during an interchange, the greater the benefits repaid (DePaulo et al., 1983; Greenberg & Frisch, 1972). In favorable treatments by an organization, employees can respond by aiding the organization to achieve organizational goals and objectives. These may include working harder or more thoroughly in standard or extra work roles or citizenship behavior such as volunteering overtime, suggesting improved organizational performance, and safeguarding the

organization when unanticipated issues occur. Furthermore, Tetteh et al. (2020) found that employees with high commitment to their organizations had less desire to quit.

Affectively committed employees are loyal to an organization and are driven by a desire to stay with the organization owing to the familial feeling of security and stability. The higher the commitment level, the less likely employees will leave an organization. Tetteh et al. (2020) recommended that organizational support such as encouraging work conditions, equality, supervisor support, rewards and incentives, and employee work-related goals may increase commitment to the organization. However, this study contends that while POS is recommended, the study also poses the question, how does POS mediate the relationship between OC and TIs among employees in the Nigerian financial services industry?

According to Hochwarter et al. (2003), a lack of POS can lead to a low level of felt obligation by the employee as the organization's activities will begin to be perceived as unkind. Lynch et al. (1999) termed reciprocation with wariness because employees may be wary or doubtful about putting in the required extra effort. According to Hochwarter et al. (2003), this state shapes adverse conduct and attitudes. Therefore, the following hypothesis was formulated to explore the mediating role of POS in the relationship between OC (independent variable) and TI (dependent variable) among full-time entry-level to senior management employees in the financial services industry in Nigeria.

H₀₄: POS has no mediating role in the relationship between OC and TI among employees in the Nigerian financial services industry.

H_{a4}: POS has a mediating role in the relationship between OC and TI among employees in the Nigerian financial services industry.

Based on the relationships between the research constructs, a framework of the research variables was developed and displayed in Figure 1.

Figure 1

A Framework of the Research Variables

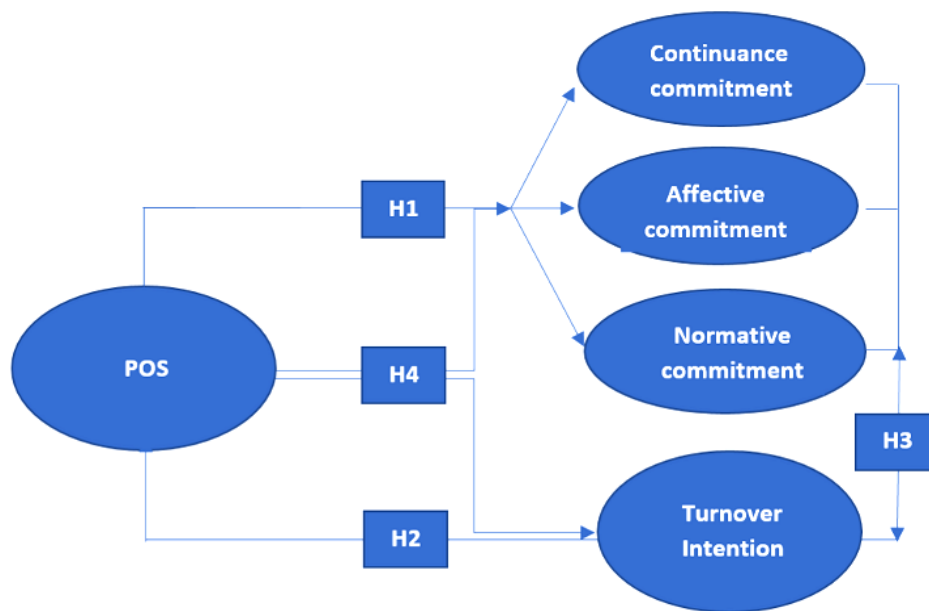


Figure 1 depicts the relationships between POS and OC's components -- AC, CC, NC, and TI. The framework depicts POS as a mediator, the components of OC as independent variables, and TI as the dependent variable. This framework guided my research design, data collection, and data analysis process in my study. As evidenced by the review of related literature, formulated hypotheses were developed.

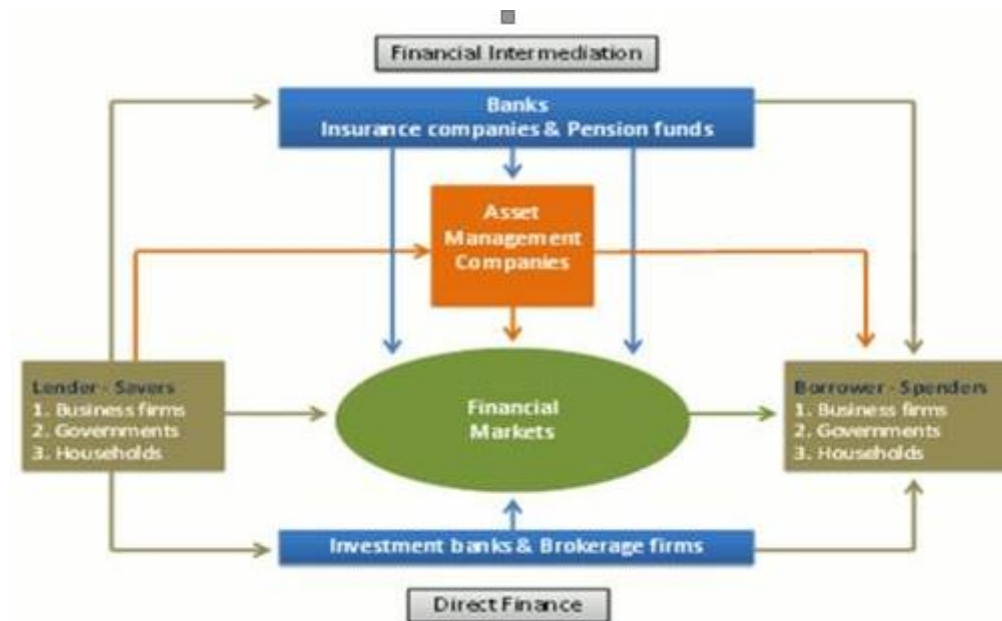
The Nigerian Financial Services Industry

The role of OC and TI cannot be overemphasized in a competitive and interconnected environment (Rogers & Pilgrim, 2014). OC is essential in the effective functioning of any organization, including banks and other financial services industries. TI has also been found to affect productivity in organizations, which leads to organizational memory loss. Therefore, it was crucial to address some behavioral

problems caused by global changes in employee work schedules, especially in the wake of the COVID-19 pandemic, which necessitated that social and corporate engagement be held virtually (Caligiuri et al., 2020). Also, these abrupt changes brought about job loss, downsizing, and few job options in Nigeria (World Bank, 2020).

A financial system creates an environment for capital, monetary and economic development, productivity, financial arbitration, and administration of the payment system (Alade & Tule, 2017). A financial services industry also holds a significant position in the economy of any nation; thus, their failure is of more significant consequence than other institutions (Ogunleye, 2005). Accordingly, reforms are mandatory in positioning the Nigerian financial services industry for better efficiency and enhanced corporate governance.

Banks and nonbank financial institutions make up the Nigerian financial services industry. The financial services industry in Nigeria comprises of banks and nonbank institutions which the CBN regulates, the Federal Ministry of Finance, Securities and Exchange Commission (SEC), the Federal Mortgage Bank of Nigeria, Nigeria Deposit Insurance Corporation (NDIC), and the National Insurance Commission (NIC) (Soludo, 2004). According to Alade and Tule (2017), the financial services industry structure consists of banks and insurance companies, investment and brokerage firms, lenders/borrowers, and asset management companies (Figure 2). Alade and Tule further highlighted that commercial banks were the primary institutions in Nigeria that organized and promoted savings that aid productive investments.

Figure 2*Structure of Nigerian Financial System*

Note. "The Nigerian Financial System at a Glance" by S. O, Alade and M. K. Tule, 2017, *Central Bank of Nigeria Series*.

In effect, the CBN (2020), which has the overall control and administration of the monetary and financial services industry in Nigeria alongside the Bankers' committee, issued a circular to employers in the financial services industry instructing them to suspend any plans for employee layoffs because of the effect of the COVID-19 pandemic. This issue prompted the need to search academic literature on the potential role of POS or its lack thereof and how it mediates the relationship between OC and TI among employees in the Nigerian financial services industry.

According to the International Monetary Fund (IMF, 2021), Nigeria has a population of 206.140 million and belongs to the African cluster alongside other African countries. Consequently, this research sought to provide a detailed, precise, and

appropriate study in the definition, with practical and empirical data for measurements of national culture and its associated dimensions.

Summary and Conclusions

I presented a comprehensive exploration and synthesis of the literature review and search strategy in this chapter. The theoretical framework I used for my study was the SET. This chapter also elaborated on the SET. It was established that employees who perceive an elevated level of POS would likely feel obligated to repay an employer regarding commitment and other work-related behaviors. Employees often seek a balance in their exchange relationships with an employer by having job attitudes and behaviors proportional to POS.

Social exchange rules and norms served as the framework for the exchange processes, which should be adhered to by exchanging parties. The mediating variable was POS; the independent variables were the three components of OC -- AC, CC, and NC, and the dependent variable was TIs. A logical connection between the framework and the survey research elucidated job attitudes and their psychological components among employees in the Nigerian financial services industry. Employees who perceive that an employer is committed to them can reciprocate this gesture with extra contributions that benefit the organization. As such, when one party treats another well, the reciprocity norm obliges the return of favorable treatment.

Furthermore, positive job attitudes improve employee performance, employee engagement, and involvement within the workplace, and, when aggregated, these dimensions foster organizational productivity. Therefore, POS was established as an

antecedent of job attitudes, and its mediating role or lack thereof could affirm OC and TIs.

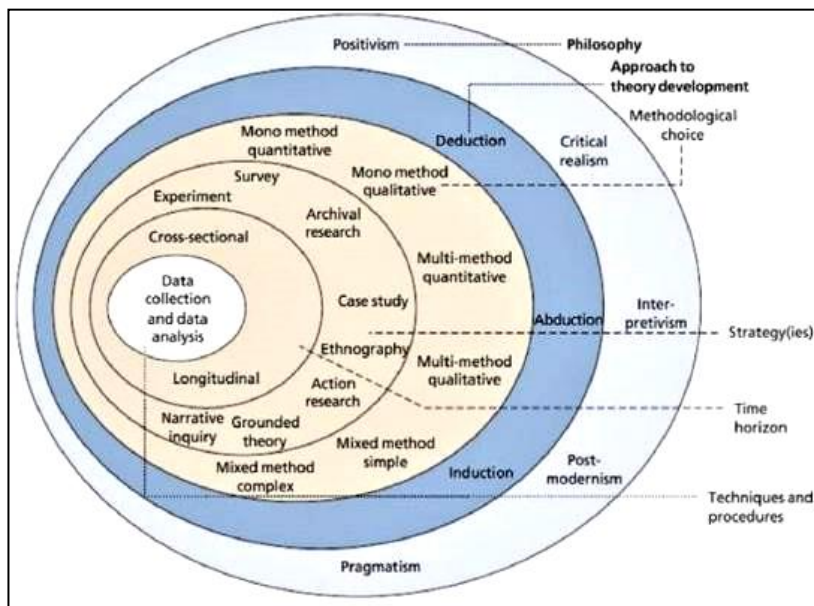
Following these assertions, the research adopted the tenets of SET. The research sought to address the social and corporate problems caused by global changes in employee work schedules, especially in the wake of the COVID-19 pandemic that necessitated that social and corporate engagement be held virtually and has also brought about job loss, downsizing, and the lack of job options. A literature review was undertaken to identify the effect of global changes on employees, the need for employers to evaluate POS, and how its mediating role affects the relationship between OC and TIs among employees in the Nigerian financial services industry.

Chapter 3: Research Method

This quantitative study aimed to explore the mediating role of POS on OC and TIs among employees in the Nigerian financial services industry. The target population were full-time entry-level to senior management employees in the financial services industry in Nigeria. I adopted Saunders et al.'s (2009) research onion process as shown in Figure 3 as my research methodology framework. A research onion provides a comprehensive guide to choosing an appropriate research method for a study. Scholars have widely adopted Saunders et al.'s research onion process in different fields such as social sciences and business and management research.

Figure 3

The Research Onion



Note. "Research Methods for Business Students" by M. N. K Saunders, P. Lewis, and A. Thornhill, 2009. Pearson Education Limited

Research Design and Rationale

Survey Research Strategy

A research design refers to the “procedures for collecting, analyzing, interpreting, and presenting data in research investigations” (Creswell & Clark, 2007, p. 58). It is a comprehensive plan for connecting conceptual research concerns to a relevant and feasible scholarly investigation (Creswell & Clark, 2007). The research design determines how research data will be collected, analyzed, and provide answers to a research question (Gray, 2014). According to Saunders et al. (2009), research design may take the following forms: case study, survey, experiment, content analysis, and action research. The objectives and the philosophical approach that a researcher adopts to carry out a study can determine the applicability of these strategies.

Action research follows the subjective, idealistic, or value-laden philosophical stance. It entails experiments outside of a laboratory or a controlled setting; it is a practical type of research that requires extensive field research. A controlled group for data gathering is every day in action research (Saunders et al., 2009). Because this type of study must be conducted in a group, this method would not have satisfied my research objectives, and it would have been challenging to apply in my study. Surveys are used to gather information from a large group of people. Surveys include questionnaires and in-depth interviews, content analysis, observation, and other methods of data collecting (De Vaus, 2002). The philosophical stance of the survey is positivism, realism, and value-free (Saunders et al., 2009).

A survey was appropriate for my study because the research objectives required collecting a considerable amount of sample data as a representation of the target population of the Nigerian financial services industry. Questionnaires were used to generate the needed data for my research. The nature of a study might be quantitative or qualitative. Case study research favors interpretivism, realism, or idealism and value-laden. This type of research answers questions like what, why, and how (Yin, 2014).

Interviews are used as research instruments in case study research, which can be longitudinal or cross-sectional. Using survey interviews would also work for some study questions and objectives. Like surveys, an experimental research strategy philosophical approach is positivism, realism, and value-free. Experiments need to be conducted in a controlled setting with a controlled group. Because this research was a social science research, no experiments were used in my study. Experiments are most used in the pure sciences.

According to the research strategy synthesis mentioned, the most appropriate approach for this research was a survey research design comprising qualitative or quantitative data collection approaches (see De Vaus, 2002). However, a research design of a quantitative study was chosen because of its simplicity, the target population and sample group, and the method of analyzing the data to be collected. As posited by Milanesi (2016), a researcher can explore a wide variety of inferential quantitative analyses; however, if a researcher explores statistical analysis, a sample size of respondents should be included in the data presentation, analysis, and discussion of findings.

Survey Research Design

De Vaus (2002) emphasized that surveys can be conducted using quantitative or qualitative data collection methods, and questionnaires were used in De Vaus's study. Yin (2014) and De Vaus (2002) described a quantitative research strategy as an approach used in a study that entails participants responding to a questionnaire. Survey research design asks common questions such as what, who, where, or how; they focus on current occurrences and do not necessitate controlling behavioral events (Yin, 2014). For my study, a quantitative survey research design was the best option due to COVID-19 protocols and because of the multiple points of view required to generate results that could be generalized.

In this quantitative study, I explored the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. Closed-ended questions were used to form the questionnaires, structured with a 7-point Likert scale measurement from scholarly and peer-reviewed instruments with valid and reliable measures for the variables in my study; POS, OC, and TIs. The study provided answers to the following questions:

RQ1: What is the relationship between OC and TIs among employees in the Nigerian financial services industry?

RQ2: Is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry?

RQ3: What is the relationship between OC and POS among employees in the Nigerian financial services industry?

RQ4: What is the mediating role of POS in the relationship between OC and TI among employees in the Nigerian financial services industry?

Time Horizon

Saunders et al. (2009) distinguished between two-time horizons: cross-sectional and longitudinal periods. This research employs a cross-sectional time frame. In this research, time is of the essence. The cross-sectional time horizon fits into the survey research design. Different persons are examined at a specific time in cross-sectional research (Salthouse, 2013). Different participants in a study can be examined at different points in time. I gathered responses from participants from a cross-section of full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria.

This study was constrained by time, and the time frame required to achieve the objectives was relatively short. The most significant advantage of cross-sectional research is that they are low-cost. The longitudinal time horizon requires carrying out a study over a lengthy time, frequently requiring repeated data gathering to answer a question (Salthouse, 2013). Because it is time-consuming and costly, the longitudinal design could not be used in this research.

Methodology

A continuous research process is referred to as a research methodology (Shanti & Shashi, 2017). The procedures and strategies used to discover the facts about the phenomenon are referred to as research methods. These steps must be performed to answer the questions why, what, where, and other questions embodied in the choice of

survey research design. There are three types of methodological research options or research methods: qualitative, quantitative, and mixed methods (Saunders et al., 2009). Brown et al. (2017) stated that qualitative approaches provide the tools needed in understanding the behavioral patterns associated with the logical outlook and sensitivities of participants.

However, qualitative studies entail using case studies and acquiescent questions in identifying trends (Yin, 2014). The biases associated with the approach have been argued to lack thoroughness and produce complexity in replicating data (Sarma, 2015). This implies that the outcome produced from a qualitative study cannot be the same over time due to the dynamic characteristics of human perceptions. Several researchers have employed the mixed method to complement the shortcomings of the qualitative approach (Yin, 2014).

According to Creswell (2013), mixed-method research allows the researcher to blend components from quantitative and qualitative data, providing the researcher and viewer with an understanding that neither quantitative nor qualitative approaches alone can provide. Moreover, using both qualitative and quantitative data together may yield novel insights. However, this strategy is not always simple to implement, and it also requires a significant amount of money and time.

Mixed-method research requires researchers to collect, analyze, interpret both quantitative and qualitative data (Wisdom & Creswell, 2013). Questions concerning which part of the problem to emphasize (quantitative or qualitative), the sort of mixed technique best appropriate for the situation, how to integrate data acquired, and data

collection and analysis are some factors to consider in survey research (Creswell, 2003). More worrisome is the possibility that the two procedures, which are not connected, may produce different findings (Ivankova et al., 2006; Johnson et al., 2007).

Following these concerns, my research designs employed a quantitative research method to explore the extant relationship between multiple variables and test postulates (see Groeneveld et al., 2015; Patton, 2015). My choice for quantitative research hinges on several studies (see Ahmed & Nawaz, 2015; Donald et al., 2016); respectively, these scholars explored the relationships between POS, OC, and TI.

Succinctly, I explored the mediating role of POS in the relationship between the components of OC (independent variable) and TI (dependent variable) among full-time entry-level to senior management employees in the financial services industry in Nigeria. In addition, a quantitative research design is most widely used in scholarly publications as an effective means of representing a population (see Brown et al., 2017) because it involves postulates testing and provides an efficient and systematic way of quantifying data (Sarma, 2015).

Population

I explored a sample population of full-time entry-level to senior management employees in the financial services industry in Nigeria. There are no accurate data on all the employees in the subsectors of the financial services industry in Nigeria, but Statista (2021) estimated the total number of employees in the Banking sector alone as of 2020 to be 94,498 employees. This implies a large population size.

The choice for my research population within Nigeria and no other climes such as the United States of America, Asia, or Europe also hinges on common arguments from scholars that businesses are considerably more challenging to conduct and understand when parties are from substantially different cultures alongside other cultural mistakes made by multinational organizations and international markets (Harzing, 2003; Hassel & Cunningham, 2004; Hick, 2003; Hill, 2008). Therefore, my choice of research population was based on a thorough review of past literature and data regarding employee turnover in the financial services industry in Nigeria (see CBN, 2020).

Sampling and Sampling Procedures

I explored a nonprobabilistic sampling technique because it was unknown who would partake in my study. This technique has been noted to have better response rates over probability sampling (Pickett et al., 2018). According to Pickett et al. (2018), probability sampling restricts the sample and generates bias. Nonprobability sampling comprises two methods -- purposive and convenience sampling (Etikan et al., 2016). I also used a convenience sampling method for my sample population as participants were readily available and accessible through my professional network. The anonymous survey responses were sourced using nonprobability sampling, and this sampling technique is best for sample data (see Babbie, 2017). The sample data obtained from my study were used to make statistical inferences because the theoretical assumptions necessary for inferential statistics require sample data from a target population.

According to Mammen and Sano (2012), convenience sampling is easy to use because it is cost-effective and requires limited time to recruit samples. A convenience

sample involves readily available participants for selection, and these Nigerian employees in the financial services industry were easy to recruit from the subsectors of the financial services industry within my professional network. I used a snowballing technique, which involved selecting other full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria that a selected sample recommends.

These methods were appropriate for my study as it may have been difficult to identify other Nigerian financial services industry employees outside my professional network. Given that the lack of actual employee data in the Nigerian financial services industry and the total population size of the banking sector was large ($N = 94,498$), it was statistically reasonable to employ Cochran's sample size formula for the baseline of the required sample. In their study, Johnson and Shoulders (2019) also used Cochran's formula to calculate sample size to investigate the effect of POS on employees' work attitudes. Cochran's formula is stated thus,

$$N = Z^2pq/e^2$$

where,

N = sample size

Z = Z-score for confidence level obtainable from Z-score table

e = margin of error

p = population proportion

$q = 1 - p$

According to Johnson and Shoulders (2019), the margin of error is a percentage that indicates how closely survey results from a sample size represent the general population. The lower the margin of error, the closer a survey is to get the exact answer at a particular confidence level. A confidence level of sampling is a percentage that indicates how confident the study population will choose an answer within a given range. I adopted a conventional approach for a large sample size with a 95% confidence level ($Z = 1.96$), a 5% margin of error, and a population proportion of 0.5. Applying Cochran's formula, the sample size for the study was calculated as follows:

$$N = 1.96^2(0.5)(0.5)/0.05^2$$

$$n = 385 \text{ employees}$$

Thus, the baseline for my sample population comprised 385 full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria. The sample size for the research was reasonably large and adequate because it approximated the study population. The snowballing technique involved selecting other full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria that a selected sample recommends. These methods were appropriate for my research as it may have been difficult to identify other Nigerian employees in the financial services industry outside my professional network. The sample obtained from this research were used to make statistical inferences since the theoretical assumptions necessary for inferential statistics require a sample.

Procedure for Recruitment, Participation, and Data Collection

Before data collection, I sought and received Walden University's institutional review board (IRB) approval (approval number 09-08-21-0982755). Data were obtained from a nonprobability sampling as suggested by Burkholder et al. (2016) among full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria likewise. Questionnaires were administered using Google Forms, a cost-effective and free online survey tool for academic and personal use (Google, 2021). I used my professional networks to recruit participants within the financial services industry; however, only a subset of a population was required.

Google Forms is an online software that securely shares and collects data for research. The first section of my questionnaire presented participants with demographic items. The demographic items of the participants collected included their educational qualification, their subsector category, their years of service, their job level, gender, and an age range (Appendix A). My research required only a sample or a subset of a population, and I recruited participants within my professional network. Furthermore, these participants also used their professional networks to refer additional participants to participate and contribute to my study; the identities of my research participants were anonymous. Alongside my research goal, my study characteristics, participants' privileges, procedures, confidentiality, and integrity of the collated data were strictly maintained during and after this research. These aspects were clearly stated in a consent clause provided to volunteering participants detailing the aim of the research, disclosing

any risks linked to the research, and assuring their privacy and confidentiality of the research data.

The published, peer-reviewed, and scholarly measurement scales by Emberland and Rundmo (2010), Hochwarter et al. (2003), and Meyer et al. (1993b) were used to evaluate the responses to the questionnaires with measures ranging from *strongly disagree* (1) to *strongly agree* (7). The systematic data collection tools and sources enabled me to harness responses using convenience and snowballing techniques, appropriate for answering the research questions and hypotheses on a 7-point Likert scale. The snowball sampling technique also helped me identify additional inaccessible participants through other sampling strategies (Groves et al., 2009).

DeVellis (2017) proposes a psychometric tool for quantitative research; therefore, my study adopted a psychometric tool to analyze the variables in DeVellis's study. My study variables were POS (mediator), components of OC (independent variable) -- AC, CC, and NC, and TIs (dependent variable). This study aimed to gain insights from a diverse population of Nigerian employees working in any of the subsectors within the financial services industry. I used survey questions with permissions granted publicly to use these existing scholarly and peer-reviewed instruments only for noncommercial research and educational purpose (Appendix C, D, E). These measurement scales had good reliability and validity.

The data points were specific variables for the data analysis from the short version survey of POS measurement scales developed by Hochwarter et al. (2003), OC measurement scales developed by Meyer et al. (1993a), and TI measurement scales

developed by Emberland and Rundmo (2010). These data points provided answers to the research questions and hypotheses on a 7-point Likert scale. The questionnaire's measuring instruments range from *strongly disagree* (1) to *strongly agree* (7).

IBM SPSS (Wagner, 2016) and Microsoft Excel spreadsheets were used to analyze and tabulate the collated quantitative data. Given the nature of the structure of the research instrument used for the study and to make it suitable for a parametric purpose, I justified the reliability and validity of each measurement scale. The data collected from the overall 7-point Likert scales were treated as interval data (Wu & Leung, 2017), making it possible to transform individual items' variables into interval data using the arithmetic mean, making it suitable for parametric analysis (Warner, 2013).

Data Collection Instruments

This study required both primary and secondary data. The primary data were data gathered directly from respondents during this study. On the other hand, the secondary data were acquired from documented sources to address the research questions. Primary data were gathered through questionnaires, while the secondary data came from a literature review on the research variables. Google Forms was used to collect primary data for my study. The questionnaire was divided into four sections A, B, C, and D (Appendix A).

Section A presented participants with demographic questions of gender, age, marital status, educational attainment, subsector of the financial services industry, and time spent with their organization. Section B presented participants with eight items measuring POS. Section C centered on OC, with 18-items comprising six items on AC,

six-items on CC, and six-items on NC. AC, CC, and NC are components of OC. Finally, section D presented participants with five-items measuring TIs.

The sources of these questionnaires were three existing instruments with specific variables that were valuable for my research on the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. The short version survey of the POS measurement scale was developed by Hochwarter et al. (2003), OC measurement scales were developed by Meyer et al. (1993b), and TIs measurement scale was developed by Emberland and Rundmo (2010). These published, peer-reviewed, and scholarly instruments were used to evaluate the responses from full-time entry-level to senior management employees in the Nigerian financial services industry.

These measurement scales gave insights (a) into the relationship between OC and TIs. I also adopted these measurement scales to ascertain (b) the relationship between POS and TIs, (c) ascertain the relationship between the components of OC and POS. Psychometric tools (see DeVellis (2017) were adopted to (d) ascertain the mediating role of POS in the relationship between the components of OC (independent variable) and TIs (dependent variable) among full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria.

Instrumentation and Operationalization of Constructs

My research questionnaire consisted of section A, which presented six demographic items to participants. Section B presented to participants nine-items measuring POS. Section C centered on OC with 18-items, with six-items each for the

components of OC. Finally, section D presented five-items for measuring TIs among entry-level entry to senior management Nigerian employees in the financial services industry. All items were measured on a 7-point Likert scale. A Likert scale is an ordinal metric that enables a researcher to quantify participant data (Bishop & Herron, 2015). However, the data collected from the overall 7-point Likert scales were treated as interval items (Wu & Leung, 2017) which also made it possible to transform the variables of individual items as interval data using the arithmetic mean, thereby making it suitable for parametric analysis (Warner, 2013). This section operationalized my research constructs, including POS, the components of OC -- AC, CC NC, and TIs.

Perceived Organizational Support

The POS served as the mediator variable and was operationalized with an eight-item scale adapted from Hochwarter et al. (2003), a shortened version of the survey on POS by Eisenberger et al. (1986). The permission to reproduce and use these eight-items on a 7-point Likert scale was obtained from PsycTests (Appendix B). Eisenberger et al. (1986) published reliability on POS construct (Cronbach alpha) of 0.970 from 36-items involving 361 employees; although the shortened version is used in current studies, the original version is hardly used in practice (Worley et al., 2009). The validity of the construct using correlation from the previous study ranges from 0.42 to 0.83 (Eisenberger et al., 1986).

Numerous research has proven the construct's significance by adapting the eight-item scale adapted from Hochwarter et al. (2003). The POS scale had the highest loading in the factor analysis performed by Eisenberger et al. (1986). The eight items adapted

from Hochwarter et al.'s (2003) sample statements state, “My organization considers my goals and values,” “My organization cares about my well-being,” and “The organization takes pride in my accomplishments at work.” Responses ranged on a 7-point Likert scale from *strongly disagree* (1) to *strongly agree* (7). As displayed in Table 1, the published Cronbach alpha reliability for the eight-items on POS from Hochwarter et al. (2003) is 0.87, with validity from correlation ranging from 0.29 to 0.81 (Hochwarter et al., 2003).

Table 1

Published Reliability on Perceived Organizational Support

Statements	α
My organization considers my goals and values	0.79
My organization really cares about my well-being	0.76
My organization shows little concern for me (R)	0.76
My organization would forgive an honest mistake on my part	0.82
My organization cares about my opinion	0.77
If given the opportunity, my organization would take advantage of me (R)	0.76
Help is available from my organization when I have a problem	0.76
My organization is willing to help me when I need a special favor	0.71

Note. α = Cronbach alpha. Reverse-scored items are denoted with (R). Adapted from “*Survey of Perceived Organizational Support-Shortened Version.*” W. A., Hochwarter, C.

Kacmar, P. L. Perrewé, and D. Johnson, 2003. *PsycTESTS*.

(<https://doi.org/10.1037/t09789-000>).

Organizational Commitment

The measurement scales for OC components were developed by Allen and Meyer (1990) and used by Shore et al. (2006). Factor analysis demonstrated that each component of OC measured reasonably specific items. Meyer et al. (1993a) also found a differential correlation of the three scales of OC with measures asserted to be antecedents of OC. Meyer et al. (1993a) adapted these AC, CC, and NC scales among 969 nurses (student nurses = 366 and registered nurses = 603) in Ontario with reliability tested and validity guaranteed. The permission to reproduce and use these scales on AC, CC, and NC was obtained from PsycTests (Appendix C).

Affective Commitment

The AC was measured using a six-item scale adapted from Meyer et al. (1993b). Sample items included “I would be happy to spend the rest of my career with this organization” and “This organization has a great deal of personal meaning to me.” In addition, the scale employed a 7-point Likert scale format from *strongly disagree* (1) to *strongly agree* (7). This construct is appropriate as it assesses an employee's attachment to and desire to remain with the organization (Ehido et al., 2020).

Table 2 shows the published Cronbach alpha reliability of AC. Meyer et al. (1993a) found that the AC scale had an average reliability score of 0.85, and Yamao and Sekiguchi (2015) found that the Cronbach alpha coefficient for AC was 0.91. In correlational research of 185 managers, Teimouri et al. (2015) also stated that high AC (Cronbach alpha > 7.0) was a marker of stability and an efficient predictor of the employee's total commitment to the organization.

Table 2*Published Reliability on Affective Commitment*

Statements	α
I would be very happy to spend the rest of my career with this organization.	0.75
I really feel as if this organization's problems are my own.	0.74
I do not feel a strong sense of “belonging” to my organization (R).	0.74
I do not feel "emotionally attached" to this organization (R).	0.76
I do not feel like "part of the family" at my organization (R).	0.74
This organization has a great deal of personal meaning for me.	0.75

Note. α = Cronbach alpha. Reverse-scored items are denoted with (R). Adapted from “*Organizational Commitment Scales*” by J. P. Meyer, N. J. Allen, and C. A. Smith, 1993b, *PsycTESTS*. (<https://doi.org/10.1037/t10076-000>)

Continuance Commitment

The CC assesses the risks or cost of leaving an organization and the preparedness of compensating substitutes (Panaccio et al., 2014). This variable was measured using a six-item scale adapted from Meyer et al. (1993b). The measuring instrument is a 7-point Likert scale format that ranges from *strongly disagree* (1) to *strongly agree* (7). Example items included “I feel that I have too few options to consider leaving this organization” and “Too much of my life would be disrupted if I decided to leave my organization now.” Table 3 shows the published Cronbach alpha coefficient; in the study conducted by Meyer et al. (1993a), the Cronbach alpha coefficient was 0.83.

Table 3*Published Reliability on Continuance Commitment*

Statements	α
Right now, staying with my organization is a matter of necessity as much as desire	0.70
It would be very hard for me to leave my organization right now, even if I wanted to.	0.75
Too much of my life would be disrupted if I decided I wanted to leave my organization now.	0.68
I feel that I have too few options to consider leaving this organization.	0.70
If I had not already put so much of myself into this organization, I might consider working elsewhere.	0.82
One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	0.70

Note. α = Cronbach alpha. Adapted from “*Organizational Commitment Scales*” by J. P.

Meyer, N. J. Allen, and C. A. Smith, 1993b, *PsycTESTS*. (<https://doi.org/10.1037/t10076-000>)

Normative Commitment

The NC examines an employee’s sense of obligation to stay in an organization because it is the right thing (Ehido et al., 2020). Table 4 shows the published Cronbach alpha reliability on NC with measurements using a six-item scale adapted from Meyer et al. (1993b). Example items included “This organization deserves my loyalty” and “I owe a great deal to my organization.” The measuring instrument is a 7-point Likert scale

format that ranges from *strongly disagree* (1) to *strongly agree* (7). Meyer et al. (1993a) reported a reliability value of 0.77 (Cronbach alpha) on a six-item scale.

Table 4

Published Reliability on Normative Commitment

Statements	α
I do not feel any obligation to remain with my current employer (R).	0.73
Even if it were to my advantage, I do not feel it would be right to leave my organization now.	0.77
I would feel guilty if I left my organization now	0.72
This organization deserves my loyalty.	0.72
I would not leave my organization right now because I have a sense of obligation to the people in it.	0.74
I owe a great deal to my organization.	0.72

Note. α = Cronbach alpha. Reverse-scored items are denoted with (R). Adapted from

“*Organizational Commitment Scales*” by J. P. Meyer, N. J. Allen, and C. A. Smith, 1993b, *PsycTESTS*. (<https://doi.org/10.1037/t10076-000>)

Turnover Intentions

Employee TI or ITQ shows the predisposition of employees to leave their source of employment. Employee TIs were the study's dependent variable and operationalized by a five-item scale developed by Emberland and Rundmo (2010). The permission to reproduce and use the five items scale was obtained from PsycTests (Appendix D). Table 5 shows the published probability on TIs, and the scale employed a 7-point Likert scale format which ranges from *strongly disagree* (1) to *strongly agree* (7). Example items included “I have the best of all possible jobs” and “I often think about applying elsewhere

for a job.” In the study conducted by Emberland and Rundmo (2010), the reliability coefficient measured by Cronbach alpha was 0.84.

The premise for each item used in my study was derived from existing peer-reviewed and scholarly literature with recognized instruments and added to the validity of the research instruments for my study (see Ko et al., 2017). In earlier studies, all the measures used to create each instrument were found to have acceptable levels of construct validity. The Cronbach alpha reliability of turnover intention is reported from the factor analysis outcome by Bothma and Roodt (2013). The Cronbach alpha was used to test each item in the questionnaire. The essence is to provide additional reliability support for the existing scale.

Table 5

Published Reliability on Turnover Intentions

Statements	α
I often think about applying for a job somewhere else (R).	0.73
If I had different alternatives, I would probably not work in the same place as now (R).	0.77
I have the best of all possible jobs.	
After all, I have been through, and it is not going to take much before I apply for a job somewhere else (R).	0.82
I will probably not stay at the same workplace until I reach retirement (R).	0.73
	0.77

Note. α = Cronbach alpha. Reverse-scored items are denoted with (R). Adapted from “*The Validation of the Turnover Intention Scale*” by F. C. Bothma and G. Roodt (2013), SA

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Data Analysis Plan

The mediating variable POS, the independent variable -- OC, and the dependent variable - TIs are renowned for having significant outcomes on job attitudes, and many studies have established relationships between these variables (Avanzi et al., 2014; Cheung, 2013; Elstad et al., 2013). Consequently, Ahmed et al. (2013) agree that when employers support the socioemotional needs of employees and value their efforts without duress, these employees perceive their employers' support and reciprocate such support favorably.

In my study, I sought to examine the mediating role of POS in the relationship between the components of OC (independent variable) and TI (dependent variable) among full-time entry-level to senior management employees in the Nigerian financial services industry. Participants' responses were collated from Google Forms, exported as a Microsoft Excel file, and transferred to SPSS for data analysis.

The data analysis aligned with the research questions and hypotheses. There were 10-items in the questionnaire recoded on SPSS before the data analysis; two-items for POS, three-items for AC, one item for NC, and four-items for TIs. Answers were sorted for the following research questions, and the corresponding hypotheses were tested to achieve the study's aim and objectives. The research questions (RQs) and hypotheses were stated in null and alternative forms:

RQ1: What is the relationship between OC and TI among employees in the Nigerian financial services industry?

H₀₁: There is no statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a1}: There is a statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

RQ2: Is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry?

H₀₂: There is no statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

H_{a2}: There is a statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

RQ3: What is the relationship between OC and POS among employees in the Nigerian financial services industry?

H₀₃: There is no statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

H_{a3}: There is a statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

RQ4: What is the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry?

H₀₄: POS has no mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a4}: POS has a mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

The data analysis were aided using SPSS to illustrate the descriptive statistics, correlation analysis, regression analysis, and mediation analysis (see Frankfort-Nachmias & Leon-Guerrero, 2018).

Descriptive Statistics

The descriptive statistics were analyzed with SPSS – correlation analysis and regression analysis, while mediation analysis was done using the Hayes SPSS macro. The nature of the Likert scale made it impossible to run the ordinary least square (OLS) regression due to (a) the multilevel nature of the scale (b) the Likert scale data was not a scale data needed for the OLS regression. Therefore, there was a need to convert the data into usable form by using either the average or total Likert scores of the various levels of the construct for each respondent.

In my study, the mean scores were convenient and better produced an excellent scale and interval data. The data collected from the overall 7-point Likert scales were treated as interval level (see Wu & Leung, 2017), making it possible to transform individual items' variables into interval data using the arithmetic mean and suitable for parametric analysis (see Warner, 2013). Therefore, the mean scores of the various Likert data levels were used in all the analyses, except for the descriptive statistics tables where the raw data was used. The demographic questions consisted of six (6) nominal variables, displayed in frequency tables and percentages. There were no missing values in the dataset. The descriptive statistics were 31-item scale variables; however, the overall

Likert scale was treated as interval level (Wu & Leung, 2017). Therefore, the mean and standard deviations of the distribution were used to outline the collated data.

Correlation Analysis

There are four levels of measurement -- nominal, ordinal, interval, and ratio data (see Babbie, 2017). However, in my study, the data set generated from the questionnaires to measure POS, OC, and TIs were categorized as interval data, given that the questionnaires had a 7-point Likert scale. The Pearson correlation analysis were used to determine the nature of relationships between the variables; POS as the mediating variable, the components of OC as the independent variable, and TIs as the dependent variable.

Frankfort-Nachmias and Leon-Guerrero, (2018) opine that a Pearson's correlation coefficient (r) shows the strength and direction of the relationship between constructs, while a simple linear regression model shows the magnitude of change in the dependent variable with each unit change in the independent variable. The Pearson correlation was appropriate for this study because it considered the association between the variables, and this level of measurement also provided information on the relationship between variables (see Babbie, 2017).

Frankfort-Nachmias and Leon-Guerrero (2018) suggest that correlation coefficients between 0.00 and 0.49 imply a weak correlation. Furthermore, a correlation coefficient of 0.50 and 0.99 indicates a strong correlation. Thus, the relationship between the variables is determined by the sign of the correlation coefficient, which indicates the correlation between variables (positive or negative). When the correlation coefficient is

one (1), the correlation is perfect. Any variable's correlation, on the other extreme, is always perfect. A correlation analysis was used to answer research questions one, two, and three -- RQ1, RQ2, and RQ3.

Regression Analysis

According to Williams et al. (2013), in preventing data bias, regression analysis should assess the following four assumptions: measurement error, normality, independence of errors, and linearity in parameter. The OLS regression was used to assess the influence of the independent variables on the dependent variable, and the outcome was interpreted and discussed (Plonsky & Oswald, 2017). Plonsky and Oswald also described errors as the variance between predicted values and those observed in the regression model. Plonsky and Oswald identified measurement error as homoscedasticity, which supposes that a uniform variance subsists for each independent variable level. Normality also connotes the assumption that the independent variable is normally dispersed without supposing the normal dispersal of the dependent variables (see Plonsky & Oswald, 2017).

Another quantitative term is the independence of errors which can be assumed as unbiased test significance, standard errors, and linearity in the parameters (see Williams et al., 2013). The independent variable's assumption is linearly related to the dependent variable; however, the association between the variables may not be linear. In my study, SPSS was used for the data analysis to investigate the collinearity of the linear regression and to determine if a linear link exists between the independent and dependent variables.

Williams et al. (2013) further advocated for histograms in testing the distribution's normality and the use of scatterplots in testing the homoscedasticity.

The results from regression analysis and the correlation analysis were used to answer research question one (RQ1), research question two (RQ2), and research question three (RQ3). A statistically significant regression among the study variables was also viable for the mediation analysis. In addition, the t-statistics and the p-value were used to test the research hypotheses: one (H_{O1}), two (H_{O2}), and three (H_{O3}). A conventional 5% (0.05) level of significance was maintained in the data analysis. The decision rule for the hypotheses test was based on comparing the t-calculated value and the t-table value. Suppose the t-calculated was greater than the t-table value ($t\text{-cal} > t\text{-tab}$), the null hypothesis will be rejected in absolute terms, and the alternative hypothesis will be accepted. On the other hand, if the t-calculated was less than the t-table value ($t\text{-cal} < t\text{-tab}$), the null hypothesis will be accepted in absolute terms, and the alternative hypothesis will be rejected.

Mediation Analysis

Mediation analysis is a variation of linear regression in which one or more variables are introduced into an equation (see Abu-Bader & Jones, 2021). The Hayes SPSS macro performs simple mediation analysis involving one mediator and one independent variable; also, a higher-order mediation analysis involving more than one mediator or independent variable is a complex process. Consequently, results of the mediation analysis were presented, one for each independent variable. Only the

coefficients and significance of the coefficients were of interest in this mediation analysis.

This analysis also explored the mediating role of POS in the relationship between OC (independent variable) and TIs (dependent variable). The mediation analysis provided answers for research question four (RQ4) and hypothesis four H04. I assumed a statistically significant relationship between the components of OC and TI. I used SPSS Hayes Process Macro to establish the mediating role of POS. SPSS Hayes Process Macro is a bootstrapping statistical computer application used with SPSS and SAS software (see Hayes, 2013).

The program looks at how a variable mediates the relationship between an independent and dependent variable. The program also calculates the independent variable's direct, indirect, and total effect on the dependent variable, the unstandardized and standardized regression coefficients, standard errors, and other statistics such as t-statistics, p values, and R^2 . According to Hayes, process macro can be used with continuous and dichotomous outcomes or regression analysis.

I made use of the regression analysis for the mediation analysis. However, the condition for mediation analysis were (a) the components of OC were a statistically significant predictor of TIs, (b) POS was a statistically significant predictor of TI. (C) the mediator acts as an independent variable for the dependent variable TI and (d) the components of OC were a statistically significant predictor of POS. POS was the dependent variable to the components of the OC -- the independent variable.

Threats to Validity

Validity is the degree to which quantitative data and theoretical rationales support the reliability and accuracy of interpretations and decisions based on test scores or other types of assessment (Gundry & Deterding, 2019). The question of validity arises whenever data is collected, and to what extent does the data support the conclusions that a researcher derives. Researchers must identify the menaces to the internal and external validity of data. Ko et al. (2017) reviewed the components of instrument validity as a construct, criterion, and content validity to ascertain that these instruments were precisely measuring data and criteria meant to measure and that the instruments had real-world applicability.

According to DeMonbrun et al. (2017), instrument validity indicates how an instrument measures validity through Cronbach's alpha or confirmatory factor analysis (CFA). The validity of research data is established by comparing the results of the new instrument against those of related ones (DeMonbrun et al., 2017).

External Validity

External validity insinuates that a study result may be uniform throughout the population or other places (Steckler & McLeroy, 2008). The threats to external validity remain whether the findings apply to other people, contexts, treatments, and measurements. Part of this is how closely the experimental condition resembles real situations people might encounter in their daily lives. To put it another way, can the findings of the study be applied to other situations? I ensured that the findings might be

replicated and generalized from subsequent studies by clearly stating the research procedures.

Internal Validity

According to Slack and Draugalis (2001), internal validity is responsible for observable behaviors' cause/effect interactions. Is the observed covariation between the independent and dependent variables attributable to their causal relationship or other research design factors? This relates to validity threats such as moderating variable bias. The threats to internal validity were checked using the appropriate research design and data analysis techniques such as correlation, regression, and mediation analyses.

Construct Validity

Many of the threats to validity in research are due to the participants' responses (Shadish et al., 2002). Participants actively make sense of and respond to the study they are a part of, such as answering what they think the researcher wants to hear. In my study, I ensured that the study sample, procedures, and outcome measures adequately operationalize the constructs under investigation (see Frankfort-Nachmias & Leon-Guerrero, 2018). The threats to construct validity in my study were eliminated by using established scales with published reliability on each construct considered. I also used SPSS statistical software to evaluate the data, alongside visual and graphical depictions, to facilitate the comprehension of the data to enhance the external validity of this research.

According to Cheung et al. (2017), when participants of a study fail to respond correctly to measurement questions, the relationship among variables is compromised

with incorrect deductions, which compromises the statistical conclusion validity (SCV). In addition, participants were confirmed to be a valid representation of the target population since threats to external validity ensure that participants are found not to be a valid representation of the target population. In preventing additional threats, features of the research, target population, means of data collation, and essence of participant's involvement were discussed.

Therefore, to prevent these errors, García-Pérez (2012) advocated that a researcher should comprehend the research processes and statistical approaches and that the research instruments should correspond with the variables to be measured, which reduces the likelihood of errors. The instruments selected for my study fit the research design. These instruments effectively evaluated the mediating role of POS in the relationship between OC (independent variable) and TIs (dependent variable) among full-time entry-level to senior management employees in the subsectors of the financial services industry in Nigeria.

Ethical Procedures

The ethical procedure for my research involved valuing the ethical rights of participants. Anderson et al. (2017) aver that researchers must enlighten participants on the nature of the study on their liberties and disclose any risk related to the study. Anderson et al. also found that no more than 54% of participants in studies are aware of the underlying ideologies of the informed consent process. My quantitative study required gaining insights from Nigerian employees in the financial services industry. I ensured I provided a consent clause and strictly collected data related to this research.

I avoided data concerning various business entities' structure, procedures, policies, and practices, which may have confidential, proprietary, or financial information amongst the demographic data for my study. Before the research, I sought and received Walden University's Institutional Review Board (IRB) approval. This process was critical to my study in alleviating possible dilemmas associated with the research (Groves et al., 2009). Walden University's approval number for my study was 09-08-21-0982755. A letter of invitation (Appendix E) preceded participants' access to the questionnaire on Google Forms. The invitation letter (Appendix E) introduced the researcher and my study and requested that interested participants read the consent clause before clicking the 'next' icon, leading to the questionnaire.

Each recruitment, consent clause, and data collection for my research were articulated. No specific partner organization was involved in my research. My research was an electronic-based interaction which was a suitable data collection process due to the COVID-19 pandemic and established health and safety protocol measures. Participants were required to have access to an active internet connection, and the survey took no more than 10 minutes to complete. A link to the letter of introduction was shared on my professional network (Appendix E).

The consent clause availed participants of all the information that pertained to my research, including my identity. A link led participants to the questionnaire which was administered via Google Forms. Informed consent of the participants was obtained by asking that participants understood the study and if they wished to volunteer, participants indicated their consent by clicking on the 'Next' button below the page to access the

questionnaire. The participants who clicked the 'Next' button below the Google Forms gained access to the questionnaire, thus indicating their voluntary consent to participate in my research. There was no personal compensation for participation.

The American Psychological Association (APA, 2017) stresses autonomy in survey research, which involves a research participant's decision of whether to take part or decline participating in my research, and by declining, the participant's actions must not lead to a penalty or loss (Burkholder et al., 2016). A researcher must inform participants of a study on their liberties through intentional, informed consent (Anderson et al., 2017).

All the participants for my study were provided with details of my research objectives, with a clear awareness of their rights and confidentiality. The participants were not required to divulge personal and identifying details, such as an address, name, and employer. More so, the form included information that the involvement of participants were voluntary, and as such, they could decline without adverse effects. Participants could also decide not to fill out or submit the questionnaire. None of the participants received any compensation or incentives for partaking in the study.

Anonymity creates potential variations based on individual experiences and a broad scope on a subject area (Heerwegh & Loosveldt, 2006). Thus, unique codes and pseudonyms were considered to conceal employee and employer demographic information to reduce the chances of identifying participants and their employer. I also discussed publishing the research outcome publicly, relating to the sample data and

research outcome. Using these measures ensures willful and voluntary participation in the research across a broad scope (Heerwegh, 2005).

Consequently, the design of the demographic items in the questionnaire for my study research made the precise identity of participants anonymous, although participants were also assured of confidentiality within the limits of the law. I recruited participants within my professional network; furthermore, the recruited participants also used their professional network to refer additional participants who participated and contributed to the study, and their identity remained anonymous. Moreover, the collated data from this study were discreetly stored, managed, and presented without disclosing the research participants' identity and their employers. I used an encrypted electronic folder on my personal computer to store the data collated from Google Forms. Access to Google Forms requires a secure password, and it is personalized with secured access control, a password, and data encryption.

IBM SPSS and Microsoft Excel spreadsheets were used to analyze the collated quantitative data for this research. Google Forms has a direct interface with Microsoft Excel, and Microsoft Excel has a direct interface with SPSS, an analytical tool that I adopted for the statistical analysis of the collated data. My personal computer is passworded and kept safely in my home office, with restricted access. All documents for this research were stored electronically. According to Walden's data retention policy, the electronic copies will be deleted from my personal computer's hard disk and recycle bin after five years.

Privacy risks were the only likely risks associated with my study. However, it was not possible to identify participants from the data collated and reported. In addition, unique codes and pseudonyms were considered to conceal personal information to reduce the chances of anyone identifying participants from my study. These collective measures addressed any ethical issue and associated risk for this quantitative study. An audience-appropriate summary of the data outcome will be published strictly for academic purposes, and it will be shared within my professional network for participants' reference. However, this publication will be based upon prior approval of this study by Walden University. Furthermore, participants and the public may access the entire study after its publication in ProQuest via the website <https://www.proquest.com/>

Summary

The research process used in my study was based on Saunders et al. (2009), which provided a detailed explanation of my research methodology on the mediating role of POS in the relationship between OC (independent variable) and TI (dependent variable) among full-time entry-level to senior management employees in the Nigerian financial services industry. A proposed sample size of 385 employees was computed using Cochran's formula, which formed the baseline for the sample data. The variables of this study were from existing measurements scales with validity and reliability assured. The data analysis was aided using SPSS for the descriptive statistics, correlation analysis, regression analysis, and mediation analysis. The findings from this quantitative study aimed to contribute to empirical knowledge by either corroborating or contradicting

existing literature on the mediating role of POS on OC and TIs among Nigerian employees in the financial services industry.

Chapter 4: Results

In this quantitative study, I explored the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. The research questions (RQs) and corresponding hypotheses were tested; the hypotheses were stated in null and alternative forms:

RQ1: What is the relationship between OC and TI among employees in the Nigerian financial services industry?

H₀₁: There is no statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a1}: There is a statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

RQ2: Is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry?

H₀₂: There is no statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

H_{a2}: There is a statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

RQ3: What is the relationship between OC and POS among employees in the Nigerian financial services industry?

H₀₃: There is no statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

H_{a3}: There is a statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

RQ4: What is the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry?

H₀₄: POS has no mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a4}: POS has a mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

Data Collection

Data collection for my study started on Thursday, September 9, 2021 and ended on Friday, September 17, 2021. A proposed sample size of 385 employees was computed using Cochran's formula, which formed the basis for the sample data to be collected; however, 394 full-time entry-level to senior management Nigerian employees in the financial services industry responded to the questionnaire for this study.

The response rate was 102.3%, exceeding a 100% response rate, which meant an additional 2.3% responses were received. Google Forms provided a graphic summary of the respondents' responses; as such, I was unable to isolate the additional responses from the additional participants. However, the additional 2.3% response rate was minimal to change the results of the findings for my study because it was less than the margin of error of 5% used to calculate the sample size.

Study Results

Participants' Demographics

The participants' demographic details were presented to provide insights on the responses from the survey participants. This also helped to understand the context in which the Nigerian employees in the financial services industry as respondents were questioned on the mediating role of POS in the relationship between OC and TIs. The demographic questions consisted of six nominal variables, displayed in frequency tables with percentages. There were no missing values in the dataset.

Table 6

Frequency Table for Demographic Variables

Variable	<i>n</i>	%
Gender		
Female	156	39.6
Male	236	59.9
I prefer not to say	2	0.5
Age		
20 – 30 years	57	14.5
31 – 40 years	166	42.1
41 – 50 years	136	34.5
51 years and over	35	8.9
Marital status		
Divorced	17	4.3
Married	234	59.4
Separated	22	5.6
Single	115	29.2
Widowed	6	1.5
Educational qualification		
Bachelor's Degree	165	41.9
Higher National Diploma	5	1.3
Master's Degree	201	51.0
Ph.D.	23	5.8
Subsector		
Banking	163	41.4
Financial regulatory authority	96	24.4

Insurance	35	8.9
Mortgage	25	6.3
Nondepository Credit Institutions	30	7.6
Other financial services	45	11.4
Time spent in organization		
11 – 20 years	98	24.9
21 years and above	25	6.3
6 – 10 years	180	45.7
Less than five years	91	23.1

Note. n = sample population.

Descriptive Statistics

The short version survey of the POS measurement scale was developed by Hochwarter et al. (2003), OC measurement scales were developed by Meyer et al. (1993a), and the TI measurement scale was developed by Emberland and Rundmo (2010). The descriptive statistics consisted of 31-items, compiled from three existing measurement scales with specific variables that were valuable for this research. Eight-items measured POS, 18-items measured OC, six-items for each component of OC, and five-items measured TIs among entry-level entry to senior management employees from the Nigerian financial services industry.

The variables for this study were from existing peer-reviewed and scholarly literature with valid and reliable existing measurements scales. I recoded negatively worded items on SPSS, first by transforming them and recoding these items into the same variables. Two-items out of the eight-items for POS were recoded, four-items out of the 18-items for OC were recoded, and four-items out of the five-items for TI were recoded on SPSS before I performed various data analyses. Afterward, I examined the Cronbach alpha for each scale, presented in Table 7.

The POS subscale consisted of eight-items; the scale had a high level of internal consistency, as determined by a Cronbach alpha of ($\alpha = .83$). The AC subscale consisted of six-items; the scale had a high level of internal consistency, as determined by a Cronbach alpha of ($\alpha = .80$). The CC subscale consisted of six-items, and the scale had a high level of internal consistency, as determined by a Cronbach alpha of ($\alpha = .83$). The NC subscale consisted of six-items; the scale had a high level of internal consistency, as determined by a Cronbach alpha of ($\alpha = .86$). The TIs subscale consisted of five-items; the scale also had a high level of internal consistency, as determined by a Cronbach alpha of ($\alpha = .82$). The Cronbach alpha for each variable was above .80. All the variables used in my study had an acceptable Cronbach alpha (see Frankfort-Nachmias & Leon-Guerrero, 2018).

Table 7

Reliability Statistics for POS, AC, CC, NC, and TIs

Variable	α	Scale Items
POS	0.83	8
AC	0.80	6
CC	0.83	6
NC	0.86	6
TI	0.82	5

Note. POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TIs = turnover intentions. α = Cronbach alpha.

When data values are uniformly scattered around one typical value, the data are said to have a normal distribution (Lee et al., 2015). For a parametric statistical analysis,

a normal distribution is required. The mean represents the data's central tendency (Warner, 2013). However, when attempting to explain the pattern of a distribution, the mean alone is insufficient; as a result, the mean and the standard deviation (*SD*) are used for the statistical analysis.

The *SD* is the dispersion of data in a normal distribution. In other words, *SD* indicates how accurately the mean represents sample data (Lee et al., 2015). The variance or *SD* includes the differences of the observed values from the mean; thus, these values represent the data variation. Table 8 presents the descriptive statistics of the variables under consideration.

Table 8

Descriptive Statistics for POS, AC, CC, NI, and TIs

Variable	<i>M</i>	<i>SD</i>	<i>n</i>
POS	4.68	1.08	394
AC	5.01	1.20	394
CC	4.63	1.36	394
NC	4.49	1.33	394
TI	4.00	1.45	394

Note. POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TIs = turnover intentions. *n* = sample population.

Statistical Assumptions

Examining statistical assumptions allows a researcher to see if any adjustments to the original data set are required, and this ensures that the assumptions for regression,

such as (a) normality and (b) linearity, are met before concluding the result (Frempong et al., 2016). I used SPSS to test and analyze each assumption for normality and linearity.

Normality and Linearity

The Kolmogorov-Smirnov normality test was used to test for normality of the variables for a large sample ($n > 50$). The sample data were normally and linearly distributed because the plots were linear and within a random scatter plot range of -3.0 and 3.0 on the x and y-axes. Therefore, I did not find any violations of normality or linearity. Preliminary analyses showed the relationship to be linear with variables normally distributed, as assessed by Kolmogorov-Smirnov test and Shapiro-Wilk's test ($p < .05$), and there were no outliers. The test for normality is presented in Table 9. The null hypothesis that the variables were normally distributed is tested. The decision rule is that if the $p < .05$, the variables were not normally distributed; however, all the variables in this study were normally distributed. The results indicated that the significant values of the variables were less than 0.05.

Table 9

Test of Normality

Variable	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	<i>n</i>	<i>Sig</i>	Statistic	<i>n</i>	<i>Sig</i>
POS	0.06	394	0.00	0.99	394	0.01
AC	0.08	394	0.00	0.98	394	0.00
CC	0.11	394	0.00	0.96	394	0.00
NC	0.07	394	0.00	0.98	394	0.00
TI	0.05	394	0.03	0.98	394	0.00

Note. n = sample population. POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TIs = turnover intentions. n = sample population.

The quality of the data sample was checked to ascertain the data quality using normal probability plots (see Wagner, 2016). Residuals were normally distributed as assessed by visual inspection of a normal probability plot. According to Chatterjee and Hadi (2012), scatter plots should appear in a straight line and resemble a random scatter when checking for the assumption of linearity.

The scatterplot of TIs against the components of OC indicated a linear relationship between the variables. Residuals were independent, as assessed by a Durbin-Watson statistic of 1.686. The scatterplot of POS against the components of OC indicated a linear relationship between the variables. Residuals were independent, as assessed by a Durbin-Watson statistic of 2.049. Finally, the scatterplot of TIs against POS indicated a linear relationship between the variables. The independence of residuals was assessed by a Durbin-Watson statistic of 1.743.

Correlation Analysis

I used the sample population $n = 394$ to deduce a Pearson correlation coefficient that assessed the linear relationship between POS and TIs, and it was found to be positive and statistically correlated $r(392) = .550, p < 0.001$. The results were found to be positive and statistically correlated $r(392) = .705, p < 0.001$ between POS and AC. In addition, there was a positive and statistically significant correlation between POS and CC given that $r(392) = .164, p = 0.05$ ($p > .001$). As reported by the Pearson correlation coefficient,

it could be observed that there was a positive and statistically significant correlation between POS and NC, given that $r(392) = .529, p < 0.001$.

A Pearson correlation coefficient was computed to assess the linear relationship between TIs and AC, and it was found to be positive and statistically correlated $r(392) = .625, p < 0.001$. As reported by the Pearson correlation coefficient, it could be observed that there was a positive and statistically significant correlation between TIs and NC, given that $r(392) = .596, p < 0.001$. However, there was no statistical correlation $r(392) = .078, p = 0.123$ ($p > .05$) between TIs and CC. The results in Table 10 displayed the correlation results.

Table 10

Pearson Correlation Amongst POS, AC, CC, NC, and TIs

Variables	POS	AC	CC	NC	TI
POS	1.00				
AC	.705**	1.00			
CC	.164**	.176**	1.00		
NC	.529**	.593**	.348**	1.00	
TI	.550**	.625**	.078	.596**	1.00

** Correlation is significant at the 0.001 level (2-tailed). POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TIs = turnover intentions. n = sample population.

Regression Analysis

An OLS regression often called linear regression, answered the three research questions and hypotheses. Variables from existing measures from the research questions were determined with a significance level of $p \leq 0.05$. The model for my study is

represented in a mathematical equation according to Pierce et al. (2010) as follows; $y = mx + c$; and y represents the dependent variable (TI), x represents the independent variable (OC), m represents the regression coefficient/gradient, and c represents the constant. The variance inflation factor (VIF) value for both predictor variables is 1.000 and below the 10.0 general rule.

Test of Hypothesis 1

RQ1: What is the relationship between OC and TI among employees in the Nigerian financial services industry?

H_01 : There is no statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

H_{a1} : There is a statistical relationship between OC and TIs among employees in the Nigerian financial services industry.

The ANOVA tests the adequacy of the linear regression model. Table 11 displayed a comparison of the p-value (sig.). I decided that the linear regression model was good in fitting the relationship between TIs and the independent variable, as the p-value was less than 5% (0.05) level of significance. The summary statistics for the relationship between TIs and independent variable AC indicated a value for the R^2 statistics of 0.390 (39%), which showed that 39% of the variation in TIs was attributable to the independent variable as explained by the model used.

Table 11

Test of Significance Between Affective Commitment and Turnover Intentions

Variables	Unstandardized	Standardized		<i>t</i>	<i>Sig</i>	Collinearity	
	coefficients	SE	Beta (β)			Tolerance	VIF
AC	0.754	0.048	0.625	15.845	0.000	1.000	1.000

a. Dependent Variable: TI

Note. Constant = 0.223, $F(1,392) = 251.053^{**}$, $p < .001$, $R^2 = 0.390$, Durbin Watson = 1.745. AC = affective commitment; TIs = turnover intentions.

Table 11 reports a test of significance of variables which also revealed that the p-value of the variable was less than 5% (0.05) level of significance. I determined that AC had a statistically significant relationship with TIs. The F value obtained was 251.053 with a significance of 0.000. The significance level was less than $p < .05$ ($.000 < .05$), which indicated that the study was significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 251.053$, $p < .001$. The null hypothesis was rejected.

The ANOVA tests the adequacy of the linear regression model. Table 12 displayed a comparison of the p-value (sig.), I resolved that the linear regression model was not good in fitting the relationship between TIs and the independent variable, as the p-value was greater than the 5% (0.05) level of significance. The summary statistics for the relationship between TIs and independent variable CC indicated a value for the R^2 statistics of 0.006 (6%), which showed that 6% of the variation in TIs was attributable to the independent variable as explained by the model used.

Table 12

Test of Significance Between Continuance Commitment and Turnover Intentions

Variables	Unstandardized coefficients		Standardized coefficients	t	Sig	Collinearity statistics	
	B	SE	Beta (β)			Tolerance	VIF
CC	0.083	0.054	0.078	1.546	0.123	1.000	1.000

a. Dependent Variable: TI

Note. Constant = 3.617, $F(1,392) = 2.389$, $p > .05$, $R^2 = 0.006$, Durbin Watson = 1.594. CC = continuance commitment; TIs = turnover intentions.

Table 12 reports a test of significance of variables which also revealed that the p-value of the variable was greater than 5% (0.05) level of significance. The F value obtained was 2.389 with a significance of 0.123. The significance level was greater than .05 ($p = 0.123$), which specified that the study was not statistically significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was not statistically significant $F(1,392) = 2.389$, $p > 0.05$. The alternative hypothesis was rejected. I concluded that CC had no statistically significant relationship with TIs.

The ANOVA tests the adequacy of the linear regression model. Table 13 depicted a comparison of the p-value (sig.), I decided that the linear regression model was good in fitting the relationship between TIs and the independent variable, as the p-value was less than 5% (0.05) level of significance. The summary statistics for the relationship between TIs and independent variable NC showed a value for the R^2 statistics of 0.355

(approximately 36%), which showed that 36% of the variation in TIs was attributable to the independent variable as explained by the model used.

Table 13

Test of Significance Between Normative Commitment and Turnover Intentions

Variables	Unstandardized		Standardized	<i>t</i>	<i>Sig</i>	Collinearity	
	coefficients		coefficients			Tolerance	VIF
	B	SE	Beta (β)				
NC	0648	0.044	0.596	14.684	0.000	1.000	1.000

a. Dependent Variable: TI

Note. Constant = 1.093, $F(1,392) = 215.519^{**}$, $p < .001$, $R^2 = 0.355$, Durbin Watson = 1.664.

NC = normative commitment; TI = turnover intentions.

Table 13 reports a test of significance of variables which revealed that the p-value of the variable was less than 5% (0.05) level of significance. I determined that NC had a statistically significant relationship with TIs. The F value obtained was 215.519 with a significance of 0.000. The significance level was less than $p < .05$ ($.000 < .05$), which specified that the study was significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 215.519$, $p < .001$. The null hypothesis was rejected.

Test of Hypothesis 2

RQ2: Is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry?

H_02 : There is no statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

H_{a2} : There is a statistical relationship between POS and TIs among employees in the Nigerian financial services industry.

The ANOVA tests the adequacy of the linear regression model. Table 14 portrayed a comparison of the p-value (sig.), I resolved that the linear regression model was good in fitting the relationship between TIs and the independent variable, as the p-value was less than 5% (0.05) level of significance. The summary statistics for the relationship between TIs and independent variable POS indicated a value for the R^2 statistics of 0.302 (30%), which showed that 30% of the variation in TIs was attributable to the independent variable as explained by the model used.

Table 14

Test of Significance Between Perceived Organizational Support and Turnover Intentions

Variables	Unstandardized coefficients		Standardized coefficients	<i>t</i>	<i>Sig</i>	Collinearity statistics	
	B	SE	Beta (β)			Tolerance	VIF
POS	0.741	0.057	0.550	13.024	0.000	1.000	1.000

a. Dependent Variable: TI.

Note. Constant = 0.534, $F(1,392) = 169.636^{***}$, $p < .001$, $R^2 = .302$, Durbin-Watson = 1.743. POS = perceived organizational support; TI = turnover intentions.

Table 14 reports a test of significance of variables which also revealed that the p-value of the variable was less than 5% (0.05) level of significance. I concluded that POS had a statistically significant relationship with TIs. The F value obtained was 169.636 with a significance of 0.000. The significance level was less than $p < .05$ ($.000 < .05$), which showed that the study was significant. Therefore, it was proven from the model

summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 169.636, p < .001$. The null hypothesis was rejected.

Test of Hypothesis 3

RQ3: What is the relationship between OC and POS among employees in the Nigerian financial services industry?

H_03 : There is no statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

H_{a3} : There is a statistically significant relationship between OC and POS among employees in the Nigerian financial services industry.

The ANOVA tests the adequacy of the linear regression model. Table 15 presented a comparison of the p-value (sig.), I decided that the linear regression model was good in fitting the relationship between POS and the independent variable, as the p-value was less than the 5% (0.05) level of significance. The summary statistics for the relationship between POS and the independent variable AC indicated a value for the R^2 statistics of 0.497 (approximately 50%), which showed that 50% of the variation in POS was attributable to the independent variable as explained by the model used.

Table 15

Test of Significance Between Affective Commitment and Perceived Organizational Support

Variables	Unstandardized coefficients		Standardized coefficients	<i>T</i>	<i>Sig</i>	Collinearity statistics	
	B	SE	Beta (β)			Tolerance	VIF
AC	0.631	0.032	0.705	19.681	0.000	1.000	1.000

a. Dependent Variable: POS

Note. Constant=1.519, $F(1,392)=387.323^{**}$, $p < .001$, $R^2=0.497$, Durbin Watson=2.062.

AC = affective commitment, POS = perceived organizational support.

Table 15 reports a test of significance of variables which also revealed that the p-value of the variable was less than 5% (0.05) level of significance. I determined that AC had a statistically significant relationship with POS. The F value obtained was 389.323 with a significance of 0.000. The significance level was less than $p < .05$ ($.000 < .05$), which specified that the study was significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 387.323$, $p < .001$. The null hypothesis was rejected.

The ANOVA tests the adequacy of the linear regression model. Table 16 illustrated comparisons of the p-value (sig.), I resolved that the linear regression model was good in fitting the relationship between POS and the independent variable, as the p-value was less than 5% (0.05) level of significance. The summary statistics for the relationship between POS and the independent variable CC indicated a value for the R^2 statistics of 0.027 (3%), which showed that 3% of the variation in POS was attributable to the independent variable

explained by the model used.

Table 16

Test of Significance Between Continuance Commitment and Perceived Organizational

Support

Variables	Unstandardized coefficients		Standardized coefficients		<i>T</i>	<i>Sig</i>	Collinearity statistics	
	B	SE	Beta (β)				Tolerance	VIF
CC	0.130	0.039	0.164		3.286	0.001	1.000	.000

a. Dependent Variable: POS

Note. Constant=4.081, $F(1,392) = 10.801^{**}$, $p < .05$, $R^2=0.027$, Durbin Watson=1.604. CC = continuance commitment POS = perceived organizational support.

Table 16 reports a test of significance of variables which also revealed that the p-value of the variable was less than 5% (0.05) level of significance. I concluded that CC had a statistically significant relationship with POS. The F value obtained was 10.801 with a significance of 0.001. The significance level was less than $p < .05$ ($.001 < .05$), which showed that the study was significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 10.801$, $p < .05$. The null hypothesis was rejected.

The ANOVA tests the adequacy of the linear regression model. Table 17 presented a comparison of the p-value (sig.), I decided that the linear regression model was good in fitting the relationship between POS and the independent variable, as the p-value was less than the 5% (0.05) level of significance. The summary statistics for the relationship between POS and the independent variable NC indicated a value for the R^2 statistics of

0.280 (28%), which showed that 28% of the variation in POS was attributable to the independent variable as explained by the model used.

Table 17

Test of Significance Between Normative Commitment and Perceived Organizational Support

Variables	Unstandardized		Standardized	<i>T</i>	<i>Sig</i>	Collinearity	
	Coefficients		Coefficients			Tolerance	VIF
	B	SE	Beta (β)				
NC	0.427	0.035	0.529	12.332	0.000	1.000	1.000

a. Dependent Variable: POS

Note. Constant=2.766, $F(1,392) = 152.074^{**}$, $p < .001$, $R^2=0.280$, Durbin Watson=1.742. NC= normative commitment, POS = perceived organizational support.

Table 17 reports a test of significance of variables which revealed that the p-value of the variable was less than 5% (0.05) level of significance; I determined NC had a statistically significant relationship with POS. The F value obtained was 152.074 with a significance of 0.000. The significance level was less than $p < .05$ (.000 < .05), which specified that the study was significant. Therefore, it was proven from the model summary and the one-way ANOVA test that the overall regression was statistically significant $F(1, 392) = 152.074$, $p < .001$. The null hypothesis was rejected.

Test of Hypothesis 4

RQ4: What is the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry?

H₀₄: POS has no mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

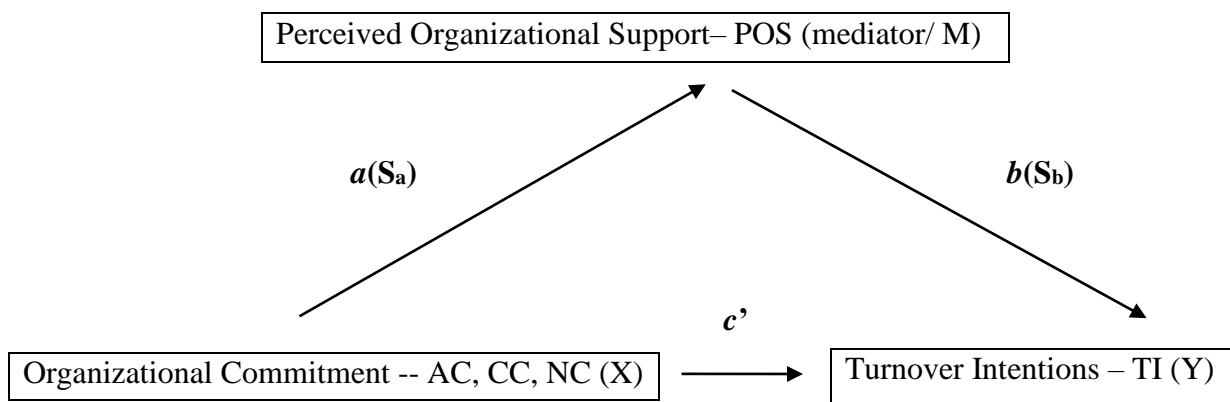
H_{a4}: POS has a mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry.

The mediation path diagram in Figure 4 explains the mediation hypothesis consisting of the mediator variable (M), independent variable (X), and dependent variable (Y) with a, b, and c' as coefficients and standard errors S_a and S_b . Also, the mediating variable was POS, the independent variable was OC consisting of three components -- AC, CC, and NC, and the dependent variable was TIs.

I started the mediation analysis by verifying if there was a significant relationship between the dependent and independent variables based on the results from the regression analysis. The relationship between the mediator variable and the dependent variable was also tested, and finally, the relationship between the mediator variable and the independent variable. According to Baron and Kenny (1986), the parameters and logic were used to validate and test for the significance of the mediation effects. The mediation effects consist of the total, direct and indirect effects derived from various models in the study.

Figure 4

Path Diagram of Mediation Between Perceived Organizational Support, Organizational Support, and Turnover Intentions



In ascertaining a relationship between the dependent and independent variables, I used TIs as the dependent variable, while AC, CC, and NC were the independent variables, respectively. The test for significance between the variables of interest is presented in Table 18. TIs were found to have a direct and significant relationship with AC and NC. Thus, the condition for mediation analysis was met. However, there was no statistically significant relationship between CC and TIs; thus, the condition for mediation was unmet.

The test for significance between the mediator variable POS and the independent variable TIs showed a direct and significant relationship between POS and TIs; thus, the conditions for mediation analysis were met. The result also revealed a significant and

direct relationship between the mediator variable, POS, and all the independent variables, AC, CC, and NC, at a 5% significance level.

Table 18

Summary Results of Test for Significance Between Variables

Hypothesis	IVs	AC	CC	NC	POS
1	TI	0.754(0.048)**	0.083 (0.054)	0.648 0.044)**	-
2	TI	-	-	-	0.741 (0.057)**
3	POS	0.631 (0.032)**	0.130 (0.039)**	0.427 (0.035)**	-

** coefficients are significant at $\alpha < .05$. POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TI = turnover intentions.

The summary results for the mediating effects of POS in the relationship between the components of OC -- AC, CC, NC, and TIs are presented in Table 19. The table showed the total, indirect, and direct effects with standard errors (SE).

Table 19

Summary Results of Indirect, Direct, and Total Effects

IVs	Indirect effect (SE)	Direct effect (SE)	Total effect (SE)
AC	0.184 (0.053)**	0.570 (0.066)**	0.754 (0.048)**
CC	0.096 (0.034)**	-0.013(0.046)	0.083 (0.054)
NC	0.188 (0.030)**	0.461 (0.050)**	0.649 (0.044)**

** coefficients are significant at $\alpha < 0.05$. POS = perceived organizational support; AC = affective commitment; CC = continuous commitment; NC = normative commitment; TI = turnover intentions.

Mediation With Affective Commitment (AC) as Independent Variable and Turnover Intentions (TIs) as Dependent Variable

The unstandardized regression coefficient for predicting Y (TI) from X (AC) was significant, $c = 0.754$, $t(392) = 15.845$, $p < .001$. Regression analysis was also performed to predict M (POS) from X (AC). The outcome was denoted as a and standard error of a (s_a). AC was significantly predictive of the hypothesized mediating variable, M (POS); $a = 0.631$, $t(392) = 19.681$, $p < .001$ and $a(s_a) = 0.032$. When controlling for X (AC), M (POS) was significantly predictive of Y (TI), $b = 0.292$, $t(392) = 3.973$, $p < .05$ and $b(s_b) = 0.074$. The estimated direct effect of X (AC) on Y (TI), controlling for M (POS), was $c' = 0.569$, $t(392) = 8.646$, $p < .001$. Y (TI) was predicted from X (AC) and M (POS), and $F(1, 392) = 251.05$, $p < .001$.

The indirect effect, ab , was 0.184 according to interactive mediation tests. (n.d.), the data output was statistically significant using the Sobel (1986) test, $z = 3.869$, $p < .05$. An SPSS script bootstrapping was performed using 5,000 samples with 95% CI, the lower limit was 0.0807, and the upper limit was 0.287. A comparison of the coefficients for the mediation path was $a = 0.631$, $b = 0.292$ and $c' = 0.569$ while the total effect was 0.754; $p < .001$, the direct effect was 0.569; $p < .001$ and the indirect effect was 0.184. Table 20 and Table 21 presents the results of the mediation effects.

The difference between the total effect and coefficient of AC is known as the indirect effect. The indirect effect of POS was significant as the coefficient (0.184) was within the confidence bounds of 0.081 and 0.287. Thus, I concluded that POS had a mediating role in the relationship between AC and TIs. The null hypothesis was rejected.,

Table 20*Total Effect and Direct Effect of X on Y*

Model	Effect	SE	t	Sig	LL	UL
Total Effect of X on Y	.754	.049	15.845	.000	.660	.847
Direct Effect of X on Y	.569	.066	8.646	.000	.440	.699

Note. $P < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Table 21*Indirect Effect(s) of X on Y*

Model	Effect	BootSE	LL	UL
POS	.184	.05	.081	.287

Note: $p < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Mediation With Continuance Commitment (CC) as Independent Variable and***Turnover Intentions (TI) as Dependent Variable***

The unstandardized regression coefficient for predicting Y (TI) from X (CC) was not significant, $c = 0.083$, $t(392) = 1.546$, $p = .123$. Regression analysis was performed to predict M (POS) from X (CC). The outcome was denoted as a and standard error of a (s_a). X (CC) was significantly predictive of the hypothesized mediating variable, M (POS); $a = 0.130$, $t(392) = 3.287$, $p < .001$ and $a(s_a) = 0.039$. When controlling for X (CC), M (POS) was significantly predictive of Y (TI), $b = 0.745$, $t(392) = 12.881$, $p < .001$ and $b(s_b) = 0.058$. The estimated direct effect of X (CC) on Y (TI), controlling for M (POS), was $c' = -.013$, $t(392) = -.292$, $p = .771$. Y (TI) was not predicted from X (CC) and M (POS), and $F(1, 392) = 2.389$, $p = 0.123$.

The indirect effect, ab , was 0.096 according to interactive mediation tests. (n.d.), the data output was statistically significant using the Sobel (1986) test, $z = 3.156$, $p < .05$. An SPSS script bootstrapping was performed using 5,000 samples with 95% CI, the lower limit was 0.030, and the upper limit was 0.162. Comparison of the coefficients of the mediation path is $a = 0.130$, $b = 0.745$ and $c' = -.013$ while the total effect was 0.083, the direct effect was $-.013$ and indirect effect was 0.096. The result of the mediation effects are presented in Table 22 and Table 23.

The difference between the total effect and coefficient of CC is known as the indirect effect. Although the indirect effect of POS was significant, the coefficient (.096) was within the confidence bounds of 0.030 and 0.162; however, $p = 0.123$ and $p = .771$ that is ($p > .05$) and were not statistically significant for the total and direct effects between X (CC) and Y (TI). Therefore, this outcome violates the parameters and logic of mediation; hence, I concluded that POS does not mediate the relationship between CC and TIs. The alternative hypothesis was rejected.

Table 22

Total Effect and Direct Effect of X on Y

Model	Effect	SE	t	sig	LL	UL
Total Effect of X on Y	.083	.054	1.546	.123	-.023	.189
Direct Effect of X on Y	-.013	.046	-.292	.771	-.103	.077

Note: $p < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Table 23*Indirect Effect(s) of X on Y*

Model	Effect	BootSE	LL	UL
POS	.096	.034	.030	.162

Note: $p < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Mediation With Normative Commitment (NC) as Independent Variable and Turnover Intentions (TIs) as Dependent Variable

The unstandardized regression coefficient for predicting Y (TI) from X (NC) was significant, $c = 0.648$, $t(392) = 14.681$, $p < .001$. Regression analysis was performed to predict M (POS) from X (NC). The outcome was denoted as a and standard error of a (s_a). X (NC) was significantly predictive of the hypothesized mediating variable, M (POS); $a = 0.427$, $t(392) = 12.318$, $p < .001$ and $a(s_a) = 0.035$. When controlling for X (NC), M (POS) was significantly predictive of Y (TI), $b = 0.439$, $t(392) = 7.238$, $p < .001$ and $b(s_b) = 0.061$. The estimated direct effect of X (NC) on Y (TI), controlling for M (POS), was $c' = 0.461$, $t(392) = 9.411$, $p < .001$. Y (TI) was predicted from X (NC) and M (POS), and $F(1, 392) = 215.519$, $p < .001$.

The indirect effect, ab , was 0.188 according to interactive mediation tests. (n.d.), the data output was statistically significant using the Sobel (1986) test, $z = 6.209$, $p < .05$. An SPSS script bootstrapping was performed using 5,000 samples with 95% CI, the lower limit was 0.130, and the upper limit was 0.248. Comparison of the coefficients of the mediation path is $a = 0.427$, $b = 0.439$ and $c' = 0.461$. The total effect was 0.649; $p < .001$, the direct effect was 0.461; $p < .001$, and the indirect effect was 0.188. The result of

the mediation effect is presented in Table 24 and Table 25. The difference between the total effect and coefficient of NC is known as the indirect effect. The indirect effect of POS was significant as the coefficient (0.187) was within the confidence bounds of 0.130 and 0.248. I concluded that POS had a mediating role in the relationship between NC and TIs. The null hypothesis was rejected.

Table 24

Total Effect and Direct Effect of X on Y

Model	Effect	SE	t	Sig	LL	UL
Total Effect of X on Y	.647	.044	14.664	.000	.561	.736
Direct Effect of X on Y	.461	.050	9.411	.000	.365	.557

Note: $p < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Table 25

Indirect Effect(s) of X on Y

Model	Effect	BootSE	LL	UL
POS	.188	.030	.130	.248

Note: $p < .05$; Constant CI= 95% confidence interval; Bootstrap 5000; LL= lower limit; UL=upper limit.

Summary

For RQ1, what is the relationship between OC and TIs among employees in the Nigerian financial services industry? I resolved that AC had a statistically significant relationship with TIs. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was statistically significant $F(1, 392) = 251.053$, $p <$

.001. The null hypothesis was rejected. I decided that CC had no statistically significant relationship with TIs. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was not statistically significant $F(1,392) = 2.389$, $p > 0.05$. The alternative hypothesis was rejected. I determined that NC had a statistically significant relationship with TIs. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was statistically significant $F(1, 392) = 215.519$, $p < .001$. The null hypothesis was rejected.

For RQ 2, is there a significant relationship between POS and TIs among employees in the Nigerian financial services industry? The null hypothesis was rejected. I resolved that POS had a statistically significant relationship with TIs. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was statistically significant $F(1, 392) = 169.636$, $p < .001$.

For RQ 3, what is the relationship between OC and TIs among Nigerian employees in the financial services industry? I determined that AC had a statistically significant relationship with POS. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was statistically significant $F(1, 392) = 387.323$, $p < .001$. The null hypothesis was rejected. I also decided that CC had a statistically significant relationship with POS. Therefore, as proven from the model summary and the one-way ANOVA test, the overall regression was statistically significant $F(1, 392) = 10.801$, $p < .05$. The null hypothesis was rejected.

In addition, I decided that NC had a statistically significant relationship with POS. Therefore, as proven from the model summary and the one-way ANOVA test, the overall

regression was statistically significant $F(1, 392) = 152.074, p < .001$. The null hypothesis was rejected.

For RQ 4, what is the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry? I concluded that POS had a mediating role in the relationship between AC and TIs. The total effect was 0.754; $p < .001$, the direct effect 0.569 $p < .001$ and indirect effect was 0.184. The null hypothesis was rejected. A p-value of $p = 0.123$ and $p = .771$ that is ($p > .05$) was not statistically significant for the total and direct effects between X (CC) and Y (TI). This outcome also violated the parameters and logic of mediation analysis; hence I concluded that POS does not mediate the relationship between CC and TIs. The alternative hypothesis was rejected.

Finally, I resolved that POS had a mediating role in the relationship between NC and TIs. The total effect was 0.649; $p < .001$, the direct effect was 0.461; $p < .001$, and the indirect effect was 0.188. The null hypothesis was rejected. In Chapter 5, I provided further discussions, conclusions, and recommendations for this study. I also elaborated on the interpretations of findings, limitations of the study, recommendations, implications, and conclusions.

Chapter 5: Discussion, Conclusions, and Recommendations

My research aimed to explore the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. In my study, I used a quantitative approach alongside scholarly and peer-reviewed instruments with valid and reliable measures for POS, OC, and TIs. The research objectives were to answer the research questions stated in Chapter 1. I also used descriptive statistics, correlation analysis, regression analysis, and mediation to analyze the collated data; an OLS regression was performed to answer the research questions and hypotheses.

The findings from my study were instrumental in determining a statistical nexus among the variables. The key findings from my study were that AC and NC had statistically significant relationships with TIs; however, CC had no statistically significant relationship with TIs. I decided that POS had a statistically significant relationship with TIs. Furthermore, the three components of OC -- AC, CC, and NC, had statistically significant relationships with POS.

POS had a mediating role in the relationship between AC and TIs. POS did not mediate the relationship between CC and TIs. Finally, I determined that POS had a mediating role in the relationship between NC and TIs. This chapter, therefore, presents a detailed discussion, conclusions, and recommendations for this study. I also shared insights on the interpretations of findings, limitations of the study, recommendations, implications, and conclusions

Interpretation of Findings

Most of the findings from this study confirmed and extended existing knowledge in the literature on the extant mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. I analyzed the sample data after I had reverse-coded responses with negative items in the questionnaire.

The findings showed that (a) AC and TIs (b) NC and TIs (c) POS and AC (d) POS and CC, (e) POS and NC (f) POS and TIs, respectively, had statistically significant relationships. The findings also showed that (g) POS had a mediating role in the relationship between AC and TIs (h) POS had a mediating role in the relationship between NC and TIs. Consequently, (i) CC and TIs had no statistically significant relationship. Also, (j) POS had no mediating role in the relationship between CC and TIs.

The Relationship Between the Components of Organizational Commitment and Turnover Intentions

The first objective of my study was to ascertain the relationship between OC and TIs among employees in the Nigerian financial services industry. I concluded that AC and NC had statistically significant relationships with TIs; however, CC had no statistically significant relationship with TIs. I deduced that employees in the Nigerian financial services felt happy to spend the rest of their careers with their organizations, which gave further insights into how employees in the Nigerian financial services industry felt as if their organizations' problems were their own.

Employees in the Nigerian financial services industry feel a strong sense of belonging to their organizations and are emotionally attached to their organizations (AC).

For employees in the Nigerian financial services industry, staying with their organizations was a matter of necessity and not much of a desire, as it may be difficult for these employees to leave their organizations amidst the current economic downturn, in an era of global uncertainties, in a country with a high unemployment rate and limited skilled workforce (World Bank, 2020). Also, the lives of these employees in the Nigerian financial services industry may be disrupted if they have an ITQ their jobs (CC). Consequently, employees in the Nigerian financial services industry feel an obligation to remain with their current employers to their advantage, and they feel it would not be right to leave their organizations (NC).

Affective Commitment and Turnover Intentions

The result from my study showed that AC had a positive and statistically significant relationship with TIs. This outcome aligns with the study by Tetteh et al. (2020), who investigated the role of AC and employees' ITQ and found that employees with high AC to their organization and who were emotional to an organization had lesser desires to quit. Thus, these employees were unlikely to consider their job roles and achieve organizational goals as stressful. Affectively committed employees are loyal to their organization and are driven by an affective desire to stay with the organization due to the familial sense of security and stability. Thus, the higher the level of AC, the less likely employees will leave the organization.

The review further showed the correlation of AC with a wide range of outcomes, and AC has been discovered to be a valuable predictor of TIs than CC and NC (Angle & Perry, 1981; Penley & Gould, 1988). Morrison (1994) corroborated this finding that

employees who exhibited AC considered their jobs to incorporate a broader set of behaviors than employees without this form of commitment. Therefore, AC refers to an employee's emotional attachment and their need to involve and identify with an organization and its goals, resulting in their wanting to stay in the organization (Meyer & Allen, 1991).

Loi et al. (2009) reported a link between economic and social components, organizational social exchange, AC, and TIs, and the former included more strongly TIs and a more robust relationship with AC. Tetteh et al. (2020) recommended that organizational support such as encouraging work conditions, equality, supervisor support, rewards and incentives, and employee work-related goals increase AC.

Continuance Commitment and Turnover Intentions

The findings from my study revealed that there was no statistically significant relationship between CC and TIs. Meyer and Allen (1991) affirmed this similar outcome among employees in the Nigerian financial services industry. Meyer and Allen (1991) averred that CC was unrelated or negatively related to employees' job performance and organizational citizenship behavior. Meyer and Allen (1997a) suggested that CC could develop if there were a lack of alternatives, thus discontinuing seeking another job. The continuance subscale specifies the necessity to stay and work for the same employer (Kaplan & Kaplan, 2018), as such perception is a characteristic of CC -- the perception of the high cost of discontinuing a course of action.

The accompanying costs and perception of job alternatives impact CC, while sociocultural orientations have been proposed to influence NC. Based on Kim et al.

(2009) and Clark et al. (2009), OC is influenced by organizational support and other incentives, such as rewards and training, ultimately leading to job satisfaction and low employee turnover. Employees have also been more committed in the absence of intractable budgetary constraints and autonomy and organizational empowerment to solve problems (Bowen & Lawler, 1995, 2006). This empowerment has been tested to comprise critical incentives, communication, and trust (Melhem, 2004). According to Meyer et al. (2012), these employees are less likely to leave their jobs by assessing the cost of leaving and searching for job alternatives. They, therefore, prefer to stay because of limited employment prospects or hesitancy to change jobs (Wasti, 2002).

Normative Commitment and Turnover Intentions

My study showed that NC had a positive and statistically significant relationship with TIs, further corroborated by Meyer et al. (1998) that NC might reflect the perception of obligation within a psychological contract that affects an organization (Rousseau, 1989). Hancock et al. (2013) suggested that employees who have NC may deem it improper to leave an organization because their intention is contrary to the organizational interest and is harmful to organizational performance.

However, Newman et al. (2011) asserted in a study investigating the relationship between OC and ITQ that NC was based on the values and attitudes of employees before entering employment. According to Hancock et al. (2013), employees with NC may consider it appropriate to quit an organization if their aim contradicts the organization's interest and harms its performance. Adenuga (2013) empirically investigated the link

between components of OC and TIs and also found a positive relationship between OC and TIs.

The Influence of Perceived Organizational Support on Turnover Intentions

The second objective of this research was to ascertain the relationship between POS and TIs among Nigerian employees in the financial services industry. The findings specified a statistically significant relationship between POS and TIs among Nigerian employees in the financial services industry. According to organizational support theory, POS affects an employees' psychological well-being, a positive attitude toward an organization and work, and activities advantageous to the organization, which reduces employee ITQ (Eisenberger & Stinglhamber, 2011). As such, the findings affirmed that POS helps reduce the tendency of employees to leave their organizations, which is suitable for any employer with a highly skilled workforce.

This result from my study was consistent with the findings of Cheng et al. (2013), Eisenberger et al. (2002), and Wong and Wong (2017), who reported that POS has the potential to reduce employees' dismissive attitudes. Employee performance is improved by increased emotional involvement by increasing POS (Cheng et al., 2013; Nica, 2016; Shahzad et al., 2018). Shafique et al. (2018) said that employee support from supervisors was adversely connected with TIs. Tetteh et al. (2020) and Arokiasamy et al. (2010) found that poor organizational support was one of the critical precursors of TIs. Consequently, employees who do not receive adequate organizational support were more likely to seek another employment (Engelbrecht & Samuel, 2019). As a result, POS can improve OC while lowering ITQ (Albalawi et al., 2019).

Other researchers have linked POS to improved well-being, higher engagement and dedication to work (Chiang et al., 2011; Tang et al., 2017), and lower employee turnover (Chaudhary et al., 2015). Rhoades and Eisenberger (2002) reported that POS correlates with organizational processes and supervisor support, with favorable profits for the employee and the employer organization, outcomes such as better commitment, functioning, and reduction of the ITQ. Empirically, evidence has associated POS with enhanced well-being, positivity, and higher engagement and commitment to work (Chiang et al., 2011; Tang et al., 2017) and reduced employee ITQ (Chaudhary et al., 2015). Thus, POS can enhance employees' OC and reduce their ITQ (Albalawi et al., 2019).

The Relationship Between the Components of Organizational Commitment and Perceived Organizational Support

The third research objective was to ascertain the relationship between OC and POS among employees in the Nigerian financial services industry. All the variables for OC -- AC, CC, and NC had statistically significant relationships with POS, respectively, among employees in the Nigerian financial services industry.

POS describes a significant level of variance in the culture and behaviors of organizations, such as safety and OC (Kim et al., 2016; Loi et al., 2009; Töner et al., 2017). According to Eisenberger et al. (2002) and Stamper and Johnlke (2003), organizations that create a supportive culture values employee and generate high POS levels, while organizations that treat employees unfavorably generate low POS.

According to Xander et al. (2012), a compelling case was made that employees' perceptions of organizational support influenced their work-related attitudes.

Affective Commitment and Perceived Organizational Support

The empirical findings from my study showed that AC had a statistically significant relationship with POS, and this present finding aligns with the SET, which was the theoretical foundation for my research. Theoretically, AC is expected to have a positive and significant relationship with POS because POS increases employee participation in, identification with, and emotional attachment to an organization (Albalawi et al., 2019), just as employee attachment to and desire to remain with the organization propels additional organizational support (Ehido et al., 2020).

Kalidass and Bahron (2015) and Kim et al. (2016) found that AC was positively linked with POS. The findings from my study among employees in the Nigerian financial service industry affirmed the findings reported by Kim et al. and Kalidass and Bahron, who specified a positive and significant relationship between POS and AC.

Marique et al. (2012) also surmised that AC was positively linked with POS; however, this relationship was moderated by organizational prestige and organizational identity. The authors replicated the mediating role of organizational identification in the relationship between POS and AC in another study, using a sample of 179 postal employees, and discovered that AC mediated the relationship between organizational identification and supervisors' ratings of extra role performance.

Continuance Commitment and Perceived Organizational Support

Employees consider the cost of leaving an organization, leading to the employee believing they must stay, especially when leaving may be too costly or feel that there are few job options other than their current employer (Meyer & Allen, 1991). The empirical result from my study indicated that CC had a statistically significant relationship with POS, and this present finding aligned with the SET, the theoretical foundation for my research. The findings also aligned with outcomes from the research by Coyle-Shapiro and Shore (2007) on the relationship between CC and POS. Donald et al. (2016) explored the link between POS, job satisfaction, and OC and found a strong association between POS and CC. Kalidass and Bahron (2015) also affirmed a strong association between POS and CC.

Employees who make this commitment benefit from a cost-benefit analysis by staying in the organization and a more remunerative position. As a result, commitment to continuing is enumerative and exchange-based. This outcome may relate to the effect of the COVID-19 pandemic, where job opportunities are currently limited in Nigeria, especially in the financial services industry. However, Meyer and Allen (1991) aver that not all forms of commitment should be treated alike and that organizations willing to keep employees by bolstering their commitment should prudently consider the nature of commitment being offered by the employees.

Normative Commitment and Perceived Organizational Support

The research findings from my study specified a positive and statistically significant relationship between NC and POS among employees in the Nigerian financial

services industry. NC is an employees' desire to remain with an organization due to a sense of obligation. Similarly, prior research by Hancock et al. (2013) suggests that this outcome is based on the attitudes and values of the employees before employment. The study outcome conforms with prior expectations of the relationship between NC and POS. However, Newman et al. (2011) observed that NC might have little impact on POS. Thus, as employees feel obligated to stay in an organization because it is the right thing to do, the POS increases. In summary, from these findings, the three components of OC -- AC, CC, and NC were found to have a positive statistically significant relationship with POS, which aligned with the theoretical foundation of the SET.

The Mediating Role of Perceived Organizational Support in the Relationship Between Organizational Commitment and Turnover Intentions

The fourth research objective for my study was to ascertain the mediating role of POS in the relationship between OC and TIs among employees in the Nigerian financial services industry. I applied Baron and Kenny's (1986) step to mediation analysis. The findings from the mediation analysis portrayed that POS had a mediating role in the relationship between OC and TIs. a) POS had a mediating role in the relationship between AC and TIs; b) POS did not mediate the relationship between CC and TIs, and c) POS had a mediating role in the relationship between NC and TIs.

Previous studies have shown that POS is a measure capable of mediating the existing link between OC and TIs. Eisenberger and Stinglhamber (2011) discovered that POS influenced the relationship between AC and human resource practices, organizational citizenship behaviors, and TIs. Allen et al. (2003) also found that POS

acted as a link between OC and decision-making, job stability, and pay equity. The findings from my study imply that employees in the Nigerian financial services industry have AC and NC, and employers within this industry also support their employees.

The relationship between OC and rewards, procedural justice, and supervisor support was also influenced by POS (Rhoades et al., 2001). Crick and Spencer (2011) found that POS influenced OC through incentives such as awards and training, which is a good place to start. These factors may contribute to job satisfaction and reduced turnover. Employees who believe their employers support them are more likely to stay because they care about their needs in terms of achieving work goals (Tetteh et al., 2020). Employees with POS create a sense of obligation to an employer, characterized by an expectation of high-performance rewards and social identity (Dawley et al., 2010). Given the study results, it is reasonable to consider POS as a mediator between OC and TIs. Thus, a) POS had a mediating role in the relationship between AC and TIs; b) POS did not mediate the relationship between CC and TIs, and c) POS had a mediating role in the relationship between NC and TIs.

Limitations of the Study

One of the limitations of my study is that I focused on full-time entry-level to senior management employees in the Nigerian financial services industry. As a result, this survey did not include other Nigerian businesses in the agricultural, construction/real estate, consumer goods, healthcare, industrial products, information and communications, natural resources, oil and gas, services, and utility industries. The implication is that the findings may not be generalized to other industries and subsectors of the Nigerian

economy. I adopted a quantitative approach using a questionnaire as an instrument for data collection. In this case, I acknowledge that the responses were subjective to participants' experiences or perceptions of the mediating role of POS in the relationship between OC and TIs in their respective organizations within the Nigerian financial services industry.

As opposed to a purposive sampling method, I used a convenience sampling method (a nonprobabilistic sampling technique) as it was unknown who would partake in the survey. This technique has been noted to have better response rates over probability sampling (Pickett et al., 2018). According to Mammen and Sano (2012), convenience sampling is easy because of the low cost and time involved in recruiting samples. However, convenience sampling results in the inability to generalize the survey results to the population and the likelihood of biased results due to overrepresentation (Gall et al., 1996).

I also used a snowball technique, which involves selecting other employees in the financial services industry in Nigeria. This method was appropriate for this research as it was difficult to identify other employees in the Nigerian financial services industry outside of my professional network. However, the technique does not guarantee the sample's representativeness as it leads to poor knowledge of the true distribution of the population and the sample (Noy, 2008). A criterion for the selection was for a sample that could provide valuable information for this research. Thus, interactivity and expressiveness were relevant to this selection.

Self-reporting in acquiring data was inevitable because the variables used are better provided by the individuals involved (Schellings & Van Hout-Wolters, 2011), resulting in a common method variance. The limitation in this data collection method is that the result may not be the same in subsequent research because it may be impossible to include all the participants in my study in another study. However, the survey design and the implemented statistical analysis signify that the level of standard method variance is tolerable.

There is sufficient consensus regarding the usage of measures for operationalizing variables. In my study, I used scholarly and peer-reviewed instruments with valid and reliable measures from Hochwarter et al. (2003), which was based on a reduced version of Eisenberger et al. (1986) for measuring POS, Meyer et al. (1993b) for OC, and Emberland and Rundmo (2010) for TIs. Following the literature review, I observed that the impact of POS on OC and TIs vary depending on the measurement scales adopted and variable definition (Ahmed et al., 2013; Avanzi et al., 2014; Cheung, 2013; Elstad et al., 2013), as well as the research methodology.

Kraimer and Wayne (2004) examined a multidimensional measure of POS within an integrative stress model and found support for a partially mediated model. These results show that future studies could utilize the multidimensional measure of POS to observe its mediating role in the relationship between OC and TIs among employees in the Nigerian financial services industry or another Nigerian industry.

Recommendations

This quantitative study explored the mediating role of POS on OC and TIs among employees in the Nigerian financial services industry and determined if POS mediates the relationship between these variables. Recommendations are made for further research and organizational practice based on the research findings.

Recommendations for Further Research

The findings from the study support the notion that OC and TIs are related to POS among the research population. Future studies can employ these findings to validate other variables among other research populations, such as job satisfaction and the role of leadership for organizations that desire to harness the proactivity of committed employees and experience reduced turnover. Future studies could also utilize a multidimensional measure of POS in observing its mediating effect on OC and TIs among employees in the Nigerian financial services industry. The result might vary among different ranks of organizational leadership. Future studies could consider segmenting the research population before administering the survey. It may also be necessary to identify other personal resources available to committed employees to help them function within their organization.

Recommendations for Practice

The study outcomes showed that committed employees are loyal to organizations in the Nigerian financial services and are driven by a necessity to stay because they may have limited employment prospects as such hesitant to change jobs. The higher the commitment level, the less likely employees will leave the organization. Tetteh et al.

(2020) and Gilbert and Konya (2020) suggested that organizational support such as encouraging work conditions, equality, supervisor support, rewards and incentives, and employee work-related goals can increase the CC of employees to the organization.

Studies have also shown that a lack of POS can lead to a low level of felt obligation by the employee since activities of the organization could be perceived as unkind or leading to a state where employees are wary or doubtful about putting in the required extra effort (Lynch et al., 1999). According to Hochwarter et al. (2003), this state shapes adverse conduct and attitudes. Thus, employees who perceive that their organization is committed will reciprocate the gesture with voluntary and beneficial extra contributions. As such, when one party treats another well, the reciprocity norm obliges the return of favorable treatment. Furthermore, positive job attitudes improve employee performance, employee engagement, and involvement within the workplace, and, when aggregated, these dimensions foster organizational productivity.

Therefore, POS was established as an antecedent of job attitudes; thus, the mediating role of POS affirms the relationship between OC and TIs. Therefore, it is pertinent that organizations gain insights into their employee TIs to foster a committed and productive workplace for business sustainability. Organizational performance with positive results requires that organizational leaders invest in the needs of employees; this is a collaborative effort through commensurate investment in the mutual benefit of the employees involved in a social exchange relationship, considering the study's finding that employees are committed to supporting organizations. Moreover, employees who believe

their employers support them are more likely to stay, and their perceptions of the workplace may impact their attitude, motivation, performance, and well-being.

Employers desire that employees be more committed to their job roles; thus, leaders and supervisors must also develop a mindset that can enhance employee behavior and maximize gains for organizations within the Nigerian financial services industry. Organizational policies, practices, procedures, and social exchange identified by this study can be administered to employees to ensure their concern and willingness to improve organizational performance is adequately addressed. When employees perceive their organizations' support as favorable, their behavior can improve organizational productivity performance and reduce turnover. Therefore, managers should consider CC as a strategic antecedent to advancing job attitudes in the Nigerian financial services industry.

Employees are closer to their direct leads; this social exchange is vital, such that empathy and emotional intelligence can be involved in administering the needs of employees and, in turn, drive organizational performance in the Nigerian financial services industry, as high commitment leads to innovativeness and willingness in assigned work roles as well as extra work roles (Amah, 2016). Employees who perceive organizational support tend to develop a sense of obligation to the organization while heightening their expectations of performance rewards and social identity (Dawley et al., 2010). Thus, the importance of POS in enhancing job attitudes that yield positive social changes cannot be overstated

Leaders and supervisors could foster a strong team spirit and positive work culture, encourage an effective reward system, provide constructive feedback, provide fair pay benefits, and focus employment terms on employees' positive attitudes at work (Gilbert & Konya, 2020). A crucial recommendation for practice is an encouraging workplace that facilitates employees' perception of an organization as highly supportive. This study outcome showed that employees are highly engaged when they perceive that their employer is supportive of their needs. Thus, the knowledge-gain and skillset for organizational support are necessary for middle managers and leaders in the Nigerian Financial services industry and should be considered a crucial hiring and promotion criterion for managerial roles in the Nigerian Financial services industry.

Organizations in the Nigerian financial services industry must also train middle managers and leaders in fostering an organizational culture that facilitates CC of employees as committed employees are considered susceptible to the climate created through the conducts and actions of their leaders (Amah, 2016). An organizational culture that supports CC as a part of its retention policy and practice must be considered a priority in the 21st century and in an era where businesses and employees face a more dynamic and uncertain future with a high unemployment rate in Nigeria.

Implications

The outcome from this study has shown that committed employees play a critical role in the Nigerian financial services industry, which impinges on other areas like well-being, organizational productivity, leadership, and society. The findings of this study

have several implications for changes in society and the corporate environment. Below are some of the implications of the findings of this study.

Implication for Positive Social Change

The research addressed the social problems caused by changes in employee work schedules globally, especially in the wake of the COVID-19 pandemic that has brought about job loss, downsizing, and necessitated virtual engagements. Research showed that working conditions have changed for many employees who have been forced to work remotely and away from their traditional workstations, and most had to work in highly restricted workplaces for prolonged intervals, potentially influencing work-life balance and employees' psychology (McCarthy et al., 2013). The findings of this quantitative study are quite germane because committed employees play a vital part in a workplace. Resmi et al. (2014) stated that committed employees foster better prospects for organizations. Therefore, the study findings may facilitate a foundation for positive societal change.

Organizations should create strategies that help their employees attract more businesses and positively impact society. When employees perceive that an employer is committed to them, they can reciprocate the gesture with voluntary extra contributions that benefit the employer, thus resulting in reduced turnover (Sun & Wang, 2017), which may stimulate the economy. Research has also found that high employee turnover could result in employees' physical and mental health issues and adversely affect tax collections by the government (Skelton et al., 2019); the findings of this study could help alleviate

mental stress issues and improve employee well-being, especially in the COVID-19 era and abrupt global changes.

Recently, some of these global changes have been spurred by the COVID-19 pandemic, where employers face a more dynamic and uncertain future, while employees also scrutinize how their employers treat them. Consequently, organizations need to be forward-thinking and creatively infuse flexibility into organizational policies, practices, procedures, and social exchange to help develop employee capabilities (Caligiuri et al., 2020). The implications for social change also include real gains to individuals and potentially for employees in the Nigerian financial services industry to experience more organizational support to thrive now and in the future. The research elucidates and builds an understanding to enact social reforms that benefit society (see Babbie, 2017).

McLoughlin and Young (2005) suggest that a study targeted at social change is likely dependent on a researcher's implicit assumptions of a social problem. Given that POS and its mediating role in the relationship between OC and TIs could contribute to social and economic growth, addressing this social problem falls primarily on employers, which is potent for this era. Leaders would not need to hire and replace individuals who leave the organization; thus, lowering turnover can be cost-effective. Thus, tackling this social problem could aid organizations in the Nigerian financial services industry to overcome workplace issues and, as a result, control employee turnover, thereby creating social change in the workplace and society.

Theoretical Implication

My data analysis specified that CC had no statistically significant relationship with TIs, revealing that POS did not mediate the relationship between these variables. My recommendation is that organizations in the Nigerian financial services industry should continue to provide employees with the needed incentives to make the cost of leaving their organization to another organization costly, which can be entrenched in organizational policies, practices, procedures, and social exchanges. Panaccio et al. (2014) surmise that employees assess the risks of leaving an organization and the compensating substitutes; thus, more Nigerian employees in the financial service industry assess the cost of leaving their current employer and searching for alternative employment, the less likely they will leave. In addition, future studies could also utilize the multidimensional measure of POS in observing its mediating effect on OC and TIs amongst employees in the Nigerian financial services industry, thereby enhancing the theoretical concept for this study.

Implication for Practice

My research adds credence to professional practice as a leeway to understanding employee perceptions alongside insights on POS in the Nigerian financial services industry. Various scholars have averred that POS is attributable to employee job experience with an employer, and it is centered on an employee's perception of how their employer extends support through its organizational policies, practices, procedures, and social exchanges (Kim et al., 2016; Pohler & Schmidt, 2016). When an employer provides employees with favorable workplace policies, practices, procedures, and social

exchanges that enhance job experience, the employer invariably entrusts that its employees can add value. On this premise, Nigerian employees within the financial services industry may or may not be devoted to achieving organizational goals. Therefore, the outcome of my study may help address salient organizational issues from an employees' perspective.

Employers and HRMs may consider adopting, sustaining, or improving various workplace strategies that target job attitudes and OC and curtail TIs or ITQs. This study also gives Nigerian employers insights into their employees' ITs to foster a committed and productive workplace for business sustainability. The insights provided may help these employers formulate a well-designed organizational support strategy, policies, practices, procedures, and social exchanges, increasing their reputation as an attractive place for current and prospective employees. My study also identified a research problem that organizations may not address or overlook over the years; thus, its implication to practice is crucial as organizations thrive during a global pandemic. Consequently, my research outcome may equip Nigerian employers with new knowledge and valuable insights from their employees in the financial service industry.

Conclusions

My research reviewed literature which showed a dearth of empirical studies that dealt with POS, OC, and TIs among employees in the Nigerian financial services industry. Most recent studies focused on the manufacturing sector (Gilbert & Konya, 2020) and private university employees (Adenuga, 2013). Subsequently, from the context of the financial services industry in Nigeria, this study filled the empirical knowledge gap

in the literature, examining the link between the unidimensional POS and OC and TIs, supported with scholarly and peer-reviewed research regarding OC and TIs.

A comprehensive exploration and synthesis of the theoretical framework were undertaken for the mediating variable, POS, the independent variable, the components of OC, and TIs as the dependent variable among Nigerian employees in the financial services industry. The study, built on the SET, established that employees who perceive an elevated level of organizational support would likely feel an obligation to repay the employer in terms of commitment and positive work-related behaviors, thereby seeking a balance in the exchange relationships with the organization by having job attitudes and behaviors commensurate to the degree of organizational support. However, for employees in the Nigerian financial services industry, staying with their organizations was not a matter of necessity as much as desire. However, it may be difficult for employees to leave their organizations amidst the current economic downturn, an era of global uncertainties, in a country with a high unemployment rate and limited skilled workforce World Bank (2020).

My research adopted the tenets of SET to address the social and corporate problems caused by changes in employee work schedules globally, especially in the wake of the COVID-19 pandemic that has brought about job loss and downsizing. It necessitated that social and corporate engagement are held virtually. A review of the crisis management literature was undertaken to identify the effect of global changes on employees. Therefore, employers in the Nigerian financial services industry need to monitor and frequently evaluate POS and how it affects their OC and TIs.

This study suggests that POS is a critical tool in an era of uncertainties; it also answers how POS impacts employees' socioeconomic needs in the Nigerian financial services industry, significantly how it statistically affects TIs in the Nigerian financial services industry. A proposed sample size of 385 participants; however, 394 participants responded to the research questions made available through Google Form, which form the basis for data collection of this correlational study, and the study variables were measured with published, peer-reviewed, and scholarly instruments from existing measurements with good reliability and validity. The anonymous survey responses were sourced using nonprobability sampling and the snowballing sample selection technique. The data analysis was aided using SPSS utilizing descriptive statistics, correlation, regression analysis, and mediation analysis

This study provided valuable insights linked to organizational policies, practices, procedures, and social exchange in the Nigerian financial services industry. Based on my research findings with corroborating evidence, it is safe to surmise that POS significantly mediates the relationships between the components of OC and TIs. Therefore, to reduce TIs or ITQ in a global environment facing a more dynamic and uncertain future and a limited skilled workforce amid the COVID-19 pandemic, a strategy to optimize POS based on its interrelatedness with the social exchange between employee and employer is critical to organizational performance and its sustainability.

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Appendix A: Perceived Organizational Support, Organizational Commitment, and

Turnover Intentions Survey Questionnaire (POTSQ)

Section A: Demographic Questions

1. Your gender (*Check only one response*)
 - Male 1
 - Female 2
 - I prefer not to say 3

2. Your age (*Check only one box*)
 - 20 – 30 years 1
 - 31 – 40 years 2
 - 41 – 50 years 3
 - 51 years and over 4

3. Marital Status (*Check only one box*)
 - Single 1
 - Married 2
 - Separated 3
 - Divorced 4
 - Widowed 5
 - Others, please specify

4. Educational attainment (*Check only one box*)
 - Higher National Diploma 1
 - Bachelor's Degree 2
 - Master's Degree 3
 - Ph.D. 4
 - Others, please specify

5. Which of these describes your financial service sector? (*Check only one box*)
 - Banking 1
 - Insurance 2
 - Mortgage 3
 - Financial regulatory authority 4
 - Nondepository Credit Institutions 5

- Other financial services 6
6. Time spent in the organization (*Check only one box*)
- Less than five years 1
 - 6 – 10 years 2
 - 11 – 20 years 3
 - 21 years and above 4

Section B: Perceived Organizational Support

The table below provides statements that may represent opinions that you may have about your organization. Please indicate the degree to which you agree or disagree with the statements (*Please check only one response for each item*). *Strongly disagree = 1; moderately disagree = 2; Disagree = 3; Neither agree nor disagree = 4; Slightly agree = 5; Agree = 6; Strongly agree = 7.*

	Statements	Responses						
		1	2	3	4	5	6	7
1	My organization considers my goals and values.							
2	My organization really cares about my well-being.							
3	My organization shows little concern for me (R) .							
4	My organization would forgive an honest mistake on my part.							
5	My organization cares about my opinion.							
6	If given the opportunity, my organization would take advantage of me (R) .							
7	Help is available from my organization when I have a problem.							
8	My organization is willing to help me when I need a special favor.							

Section C: Organizational Commitment

Please indicate the degree at which you agree or disagree to the statements (*Please check only one response for each item*). *Strongly disagree = 1; moderately disagree = 2; Disagree = 3; Neither agree nor disagree = 4; Slightly agree = 5; Agree = 6; Strongly agree = 7*

		Statements		Responses							
				1	2	3	4	5	6	7	
		Affective commitment									
1	I would be very happy to spend the rest of my career with this organization.										
2	I really feel as if this organization's problems are my own.										
3	I do not feel a strong sense of "belonging" to my organization (R) .										
4	I do not feel "emotionally attached" to this organization (R) .										
5	I do not feel like "part of the family" at my organization (R) .										
6	This organization has a great deal of personal meaning for me.										
		Continuance commitment									
7	Right now, staying with my organization is a matter of necessity as much as desire.										
8	It would be very hard for me to leave my organization right now, even if I wanted to.										
9	Too much of my life would be disrupted if I decided I wanted to leave my organization now.										
10	I feel that I have too few options to consider leaving this organization.										
11	If I had not already put so much of myself into this organization, I might consider working elsewhere.										
12	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.										
		Normative commitment									
13	I do not feel any obligation to remain with my current employer (R) .										
14	Even if it were to my advantage, I do not feel it would be right to leave my organization now.										
15	I would feel guilty if I left my organization now										
16	This organization deserves my loyalty.										
17	I would not leave my organization right now because I have a sense of obligation to the people in it.										
18	I owe a great deal to my organization.										

Section D: Turnover Intention

The table below provides statements that may represent your opinions. Please indicate the degree to which you agree or disagree with the statements (*Please check only one*

response for each item). *Strongly disagree* = 1; *moderately disagree* = 2; *Disagree* = 3; *Neither agree nor disagree* = 4; *Slightly agree* = 5; *Agree* = 6; *Strongly agree* = 7

	Statements	Responses						
		1	2	3	4	5	6	7
1	I often think about applying for a job somewhere else (R) .							
2	If I had different alternatives, I would probably not work in the same place as now (R) .							
3	I have the best of all possible jobs.							
4	After all, I have been through, it is not going to take much before I apply for a job somewhere else (R) .							
5	I will probably not stay at the same workplace until I reach retirement (R) .							

Thank you for your cooperation and voluntary participation in this survey research.

Appendix B: Survey of Perceived Organizational Support-Shortened Version



Survey of Perceived Organizational Support--Shortened Version

Note: Test name created by PsycTESTS

PsycTESTS Citation:

Hochwarter, W. A., Kacmar, C., Perrewé, P. L., & Johnson, D. (2003). Survey of Perceived Organizational Support--Shortened Version [Database record]. Retrieved from PsycTESTS. doi: <https://dx.doi.org/10.1037/t09789-000>

Instrument Type:

Survey

Test Format:

Responses for the 8 items of the measure range from strongly disagree (1) to strongly agree (7).

Source:

Hochwarter, Wayne A., Kacmar, Charles, Perrewé, Pamela L., & Johnson, Diane. (2003). Perceived organizational support as a mediator of the relationship between politics perceptions and work outcomes. *Journal of Vocational Behavior*, Vol 63(3), 438-456. doi: [https://dx.doi.org/10.1016/S0001-8791\(02\)00048-9](https://dx.doi.org/10.1016/S0001-8791(02)00048-9), © 2003 by Elsevier. Reproduced by Permission of Elsevier.

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Appendix C: Organizational Commitment Scales

**Organizational Commitment Scales**

Note: Test name created by PsycTESTS

PsycTESTS Citation:

Meyer, J. P., Allen, N. J., & Smith, C. A. (1993). Organizational Commitment Scales [Database record]. Retrieved from PsycTESTS. doi: <https://dx.doi.org/10.1037/t10076-000>

Instrument Type:

Rating Scale

Test Format:

Responses are made on 7-point scales (1 = strongly disagree and 7 = strongly agree).

Source:

Meyer, John P., Allen, Natalie J., & Smith, Catherine A. (1993). Commitment to organizations and occupations: Extension and test of a three-component conceptualization. *Journal of Applied Psychology*, Vol 78(4), 538-551. doi: <https://dx.doi.org/10.1037/0021-9010.78.4.538>

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Appendix D: Turnover Intentions Measure



Turnover Intentions Measure

Note: Test name created by PsycTESTS

PsycTESTS Citation:

Emberland, J. S., & Rundmo, T. (2010). Turnover Intentions Measure [Database record]. Retrieved from PsycTESTS. doi: <https://dx.doi.org/10.1037/t26352-000>

Instrument Type:

Test

Test Format:

This measure utilizes a 7-point scale, with higher numbers reflecting a stronger agreement. All but one item are later reversed.

Source:

Emberland, J. S., & Rundmo, T. (2010). Implications of job insecurity perceptions and job insecurity responses for psychological well-being, turnover intentions and reported risk behavior. *Safety Science*, Vol 48(4), 452-459. doi: <https://dx.doi.org/10.1016/j.ssci.2009.12.002>, © 2010 by Elsevier. Reproduced by Permission of Elsevier.

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Appendix E: Letter of Introduction

Dear Research Invitee,

My name is Florence Nne George-Amiekumo. To fulfill the Doctor of Philosophy in Industrial and Organizational Psychology requirements, I humbly request your participation in my study. I am researching "The mediating role of perceived organizational support on the relationship between organizational commitment and turnover intentions among Nigerian employees in the financial services industry." The purpose of this research is to gain insights from you on the potential role of perceived organizational support (POS) or its lack thereof and how it mediates the relationship between organizational commitment and turnover intention among Nigerian employees in the financial services industry. The study will only involve 385 full-time entry-level to senior management employees in Nigeria's financial services industry. You may also refer this letter of invitation to other employees within your professional and alumni network working in Nigeria's financial services industry.

Thank you,

Florence Nne George-Amiekumo
Doctoral Research Student
Walden University