



TRANSACTIONAL LEADERSHIP STYLE AND EMPLOYEES TURNOVER INTENTION: THE ROLE OF ORGANIZATIONAL COMMITMENT

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Abstract

For organizations to retain a skilled workforce, its employees must be commitment driven. This study examines the role of organizational commitment in the relationship between transactional leadership styles, and employees' turnover intentions. Questionnaire were distributed to employees of Access bank in Kaduna metropolis using proportionate stratified random sampling. A total of 272 copies of questionnaire were used for analysis. PLS-SEM path modelling was employed to analyze the data. Two hypotheses were developed in the null form. Statistical evidence shows that transactional leadership style has a significant positive effect on employee turnover intentions. Moreover, the moderating results also show that organizational commitment significantly moderate the relationship between transactional leadership styles and employees' turnover intentions. The study therefore recommends that managers should adopt transactional leadership style and ensure organizational commitment among employees in order to minimize turnover intentions.

Keywords: Transactional leadership style, Organizational commitment, Turnover intentions, Employee productivity.

1. INTRODUCTION

Every organization wants to own and retain competent, skilled and experienced employees. Whenever employees leave, business organizations incur additional costs to replace them with competent hands; thus having an adverse effect on the organization (YinFah, Foon, Lim, & Osman, 2010; Jha, 2014; Alkahtani & Aziz, 2015; Arvindraj & Shanmugam, 2019). Habib (2015) recounted that loss of an experienced employee causes decreased productivity and effectiveness of other staff in addition to this, customer loyalty, brand image and good will of the organization in the industry get depreciated. An employee may leave the job voluntarily or involuntarily and this situation is referred to as employee turnover. Usually presented in terms of a rate, turnover refers to the amount of movement of employees in and out of an organization (Shukla & Sinha, 2013). The implication of employees' turnover to organizations include: recruiting and selection costs, training costs, administrative costs, loss of productivity, increased workloads, overtime expenses for coworkers. Furthermore, reduced performance associated with low employee morale, loss of human capital, customer satisfaction issues, understaffing which in turn leads to decreased



effectiveness and productivity of the remaining staff (Phillips & Connell, 2003; Newaz, Ali & Akhter, 2007; Jha, 2014; Balete 2018).

According to Newaz, Ali and Akhter (2007), recruiting and appointing an employee is an investment; and if an employee leaves before the full tenure, the organization gets no return on the investment. According to Baylor (2010), employees' perception about his/her intention to either stay or leave the job could be informed by factors which could intrinsic (achievement, recognition, responsibility, advancement, growth and the work itself) or extrinsic (working conditions, co-workers, pay, policies and procedures, job security, status, personal life, supervision, too much pressure from superiors and poor leadership style). Intention can be seen as the aim or objective to carry out a plan. According to Elangovan (2001), the intention to quit is "an attitudinal orientation or a cognitive manifestation of the behavioral intention to quit". Turnover intention can be defined as the state of mind and plan towards leaving one's job.

The Nigerian banking sector over the last two decades has been affirmed to having the highest rate of employee turnover among other organizations in the history of banking sector in Nigeria. Over 5000 staff of the entire banking sector lost their jobs within the last five years alone (NBS, 2019). They are mostly found trying to take advantage of new job opportunities and this became worse owing to the unexpected Covid19 Pandemic. Data from the National Bureau of Statistics (NBS) Selected Banking Sector Report, revealed that in the fourth quarter, the number of banking staff dropped by 8,584 to 95,026 as at December 31, 2020 compared to 103,610 in 2019 (NBS, 2021). Also, Recent statistics in 2021 from the National Bureau of Statistics revealed that about 44,664 contract staff on the payroll of commercial banks have been reduced by over 5,000 as well as over 2,000 junior staff losing their jobs, among others. From the report, almost 8,000 job losses have taken place in the sector in the first nine months of 2020. Therefore, the general interface of the generality of the population with the banking industry makes the undesirable situation of employee turnover in the sector quite obvious and very worrisome (NBS, 2021). Moreover, one would think that the increasing rate of unemployment would reduce turnover intention of employees; such that the employed are willing to stick to their jobs owing to the difficulty in find another. However, the increased job insecurity, arising from the fact that the labor market gives business organizations so many alternatives, is sufficient to engender desire in employees for jobs which they consider secured.

In a recent recruitment exercise conducted by the Kaduna State Teacher's Service Board, the researcher observed that many bankers opted for the opportunity. The reasons behind this is evident in the nature of their employment contract. Their work is characterized by pressures from their superiors in the form of performance targets, long work hours, inadequate remuneration compared to their workload (Adesoji, 2019). In the midst of all these unfriendly conditions during and after the job, reward/compensation considered inadequate, low motivating to sustain high demands and poor severance package after retrenchment, the high rate of turnover intention can be explained.

The high rate of job insecurity in banks goes a long way to inform what employees' think about their value to the banks. A recent reform is that which the Central bank of Nigeria (CBN) proposed in 2019 and which took effect from 1st January, 2020, regulated a number of banking activities. Consequently, these regulations have informed a downsizing amongst banks owing to a reduction



in the income that usually come from such e-banking services. In addition to the reforms, the cry for e-banking and technological evolution of banking business has led and is still leading to a great automation of the banking process. Consequently, owing to the fact that banks are efficiency driven, wanting to make the maximum profits from very minimal cost, this implies that less human personnel will be required in the long run to do the banking business anywhere successfully without visiting banks. Hence, more job insecurity for bank employees which in turn imply high turnover intention (Atiku, Genty, & Akinlabi, 2011).

Transactional leadership is a practice of leadership, which focuses on fulfilling the lowest level in Maslow hierarchy of needs which is the need for satisfaction (Odumeru, 2013). It generally revolves around the foundations of reward which implies the exchange of reward for accomplishments; and management by exception where interventions by the leaders occur only when standards and targets are not achieved. In simpler words, transactional leadership works with the condition of directing employees by fulfilling their own interest which emerges in various forms of rewards such as benefits, monetary returns, appraisals and many other tangible ways (Nikezic & Puric, 2012). However, in the banking sector commitment of any employee, job security has to be ensured in order to reduce the rate of turnover (Jdetawy, 2018).

Although, previous literatures have established the relationship between turnover intentions; which is often been considered a strong predictor of actual turnover and its consequential effects on organizations (Chandra, 2017; Hossain, Roy, and Das, 2017; Singh & Luthra, 2018; Demlie & Endris, 2021). However, despite various studies on Transactional leadership styles as it affects turnover intention, there exist inconsistencies in the results. Following the suggestions of Baron and Kenny, on the introduction of a moderator where inconsistencies exist, organizational commitment has been considered a good moderating variable. This implies that, organizational commitment could strengthen the relationship between transformational leadership and turnover intention. It will, however, be limited to the employees turnover intentions in the banking sector, more specifically Access bank in Kaduna metropoly. This is because of the high tendency of Deposit Money Banks (DBMs) having a high rate of job insecurity for their employees and thus, high rate of turnover intentions among them. At the end of this study, it will be beneficial to Bank employees and the management of deposit money banks, as they will understand the the relationship between transactional leadership, organisational commitment and employee turnover intention. This research intends to answer the following questions:

- i. Does transactional leadership style affect employees turnover intentions in Access bank in Kaduna metropolis?
- ii. Does Organizational Commitment moderate the relationship between Transactional leadership style and employees turnover intention in Access bank in Kaduna metropolis?

Generally, this study aims to investigate the role of organizational commitment in the relationship between leadership styles and employees' turnover intentions. Specifically, its objectives include to:

- i. To what extent does transactional leadership style affects employees turnover intentions in Access bank in Kaduna metropolis.
- ii. To what extent does Organizational commitment moderate the relationship between transactional leadership style and employees turnover intention in Access bank in Kaduna metropolis.



The study has the following hypotheses which are in line with the objectives of the research formulated into null form.

- Ho₁ Transactional leadership style has no significant effect on employees turnover intentions in Access bank in Kaduna metropolis.
- Ho₂ Organizational commitment does not significantly moderate the relationship between transactional leadership style employees turnover intention in Access bank in Kaduna metropolis.

2. LITERATURE REVIEW AND THEORY

2.1 Concept of Employees Turnover Intention

Employee turnover intention refers to the likelihood or propensity of an individual to leave their current employment (Jiang, *et al.*, 2015). It is a cognitive state that precedes actual turnover and reflects an employee's decision to actively seek employment elsewhere (Wang, *et al.*, 2012). Similarly, Liu, *et al.*, (2018) Employee turnover intention is an indicator of an individual's readiness to disengage from the organization, and is often considered a precursor to actual turnover.". Employee turnover intention refers to the willingness of employees to disengage from their current employment and seek alternative employment opportunities (Khan, *et al.*, 2019). Employee turnover intention is a multidimensional construct that reflects an individual's motivation to leave their current organization, and is influenced by a variety of factors such as job dissatisfaction, organizational culture, and perceived opportunities elsewhere. (Li, *et al.*, 2016). The study adopts the definition provided by (Khan, *et al.*, 2019).

2.2 Concept of Transactional Leadership Style

Transactional leadership styles refer to a leadership approach that focuses on maintaining a clear and consistent set of rules and expectations for followers, with rewards and consequences for meeting or not meeting these expectations. This leadership style is often characterized by a focus on achieving specific goals and objectives, and may involve a hierarchical structure and clear lines of authority. Transactional leadership is a leadership style in which the leader sets clear goals and objectives, and then rewards or punishes employees based on their ability to meet those goals (Northouse, 2016). It is characterized by a focus on achieving specific goals, clear lines of authority, and a hierarchical structure (Bass, 1990). According to Kouzes and Posner (2007), Transactional leadership is focused on maintaining a clear set of rules and expectations for followers, with rewards and consequences for meeting or not meeting those expectations. Transactional leaders are often described as being directive, task-focused, and results-oriented (Robbins & Judge, 2017). Transactional leadership style is that which is based on a clear understanding of roles and responsibilities, and a clear set of rewards and penalties for following or not following those roles and responsibilities (Hersey & Blanchard, 1988). The study view transactional leadership style as a style that focuses on set rules and regulations as defined by (Base, 1990).

2.3 Concepts of Organizational Commitment

Organizational commitment, according to scholars, refers to the emotional attachment and loyalty an individual has towards their organization. According to Mowday, Porter, and Steers (1982), organizational commitment is "an individual's psychological attachment to the organization." (p. 226). According to Allen and Meyer (1990), it is "the relative strength of an individual's



identification with and involvement in a particular organization." (p. 31). According to Robbins and Judge (2017), it is "the degree to which an individual identifies with a particular organization and its goals, and wishes to maintain membership in the organization." (p. 517). According to Hrebiniak and Alutto (1972), it is "the extent to which an individual is involved in, and identifies with, an organization, and wishes to maintain membership in it." (p. 40). According to Bateman and Organ (1983), it is "the willingness of employees to exert significant effort on behalf of the organization, even at personal cost." (p. 201). In summary, organizational commitment is seen as an emotional attachment and loyalty towards an organization, characterized by identification with and involvement in the organization, a desire to maintain membership, and a willingness to exert effort for the organization's benefit.

2.4 Review of Empirical Studies

Long, Thean, Khairuzzaman, Ismail and Jusoh (2012) investigated the effect of leadership styles on employees' turnover intention of academic staff in Malaysian college. The survey was carried out and data was collected from a total of 32 academic staff. Data was analysed using Pearson moment correlation analyses and multiple regression analysis. The study observed no significant correlation between transactional leadership style ($\beta = -0.309$, $p > 0.05$) and transformational leadership ($\beta = -0.118$, $p > 0.05$) with employee turnover intentions. However the study would have considered other leadership styles like laissez-faire leadership style.

Sayed (2016) studied the impact of leadership on employee's motivation in Access in Niger State-Nigeria. The study sampled 50 staff in Access Bank and questionnaire was the instrument for data collection. The regression results indicate that autocratic leadership style and democratic leadership have significant positive impact on employees' motivation to work. However, free rein leadership style has insignificant negative impact on employees' motivation to work. The study recommends that management should adhere to autocratic leadership style and democratic leadership style because they have significant impacts on employees' motivation to work in Access Banks Minna Branches, Niger state of Nigeria. However, the study used only one bank branch, sampled 50 employees and employee motivation as a dependent variable. The ongoing study used employee turnover intention.

Chandra (2017) investigated transformational and transactional leadership style preferences and its influence on turnover intention of servicemen in the Malaysian Army. A sample of 160 was drawn out from a population of 271. Data was collected through administering of questionnaire. Using Statistical Package for Social Sciences (SPSS), multiple regression analysis was used to investigate the relationship between the variables. Result revealed a high preference towards transformational leadership style. However no significant influence discovered to be held by the preference of leadership style towards turnover intention as all p values are greater than 0.05. However, the study focus on only the Malaysian Army and excluded other organisations facing same problem.

Hossain, Roy, and Das (2017) investigated factors affecting employee's turnover intention in the banking sector in Bangladesh. Data for the study were collected from the responses of 100 employees through a self developed questionnaire. Pearson moment Correlation test was used to analyse the data. The result revealed that there is a significant positive correlation between the independent variables and employee's turnover intentions ($r > 0$, $p < 0.05$). Though the study was



set out to investigate factors affecting turnover intentions in the banking sector, the leadership style factors and attitude towards work were not considered, if used would have yielded a different result.

Singh and Luthra (2018) examined the effect of transformational and transactional leadership on employees' turnover intentions of executives working in Small and Medium Indian IT/ITES organizations. The study used the survey method to collect data by administering 350 questionnaire to full time permanent executive level employees working in different departments in small and medium IT/ITES organization of Delhi/ NCR region (India). Results were tested based on the 242 responses from respondent using linear regression and SEM as tools for analysis to arrive at the findings. The study observed a significant negative relationship of Transactional leadership style ($\beta = -0.034$, $p=0.012$) and transformational leadership ($\beta -0.116$, $p= .026$) with employee turnover intentions. Though the study adopted a mediating variable of communication competences to explain the relationship between the various leadership styles and employees turnover intentions, it would have considered using other variables such as employee attitude to work, when used would have yielded more divergent research findings.

Demlie and Endris (2021) carried out a cross- sectional study to examine effect of work-related attitudes on turnover intention of academic staff of Arba Minch University. A sample of 334 which is also the population of academic staff was used as sample. Data was analysed based on responses from the administered questionnaire. Using descriptive and inferential statistics as well as multiple linear regression analysis as tools to analyse the data, the results revealed that all variables under the study (affective commitment, job involvement, Job satisfaction and Normative commitment respectively) have a significant negative correlation with turnover intentions. ($\beta= -0.24$, $P< 0.05$, $\beta= -0.23$, $P<0.05$, $\beta= -0.20$, $P<0.05$, $\beta= -0.15$, $P<0.05$ respectively). The study supports the basis for this research because it considered the moderator used in the work.

Angeline and Sudha (2021) investigated the relationship between the transactional leadership style and employee turnover intentions. Data was collected through the administration of questionnaire which was distributed to 180 software engineers working in Information Technology organizations. The study followed statistical procedures using a Chi- Square test to analyze the data. Results revealed that there is a positive relationship between the transaction leadership styles and employee turnover intentions ($\beta= 44.559$, $p <0.05$). However, the study would have used the multiple regression analysis as tool for analysing the data, this could have yielded a more reliable finding.

Fom the above review, it can be seen that previous studies that have investigaetd the relationship between transactional leadership style and employee turnover intention had mixed findings and inconsistencies, thus the relationship remains unclear. As a result, in keeping with Baron and Kenny's suggestion for the inclusion of a moderator where inconsistencies are found, organizational commitment will serve as a moderator on the association between transactional leadership style and intention to turnover employees.

2.5 Theoretical Framework

In order to help leaders, choose an appropriate leadership style for a certain circumstance using reasoning, Vroom and Yetton (1973) developed a model. This model's fundamental tenet is that

the degree to which leaders and followers share decision-making power fluctuates with the circumstances. The model identifies five leadership styles, each representing the behavioral decisions made by the leader: the leader makes independent decisions. Although the leader gets input from his followers, he makes the final choice alone. Subordinates may or may not be informed of the condition. The chief updates the subject on the circumstances. Although the leader seeks advice and criticism from his followers, the decision is ultimately taken by the leader alone. Although the leader meets with subordinates to discuss the issue, only the leader has the authority to take action. The group, which includes the leader, talks about the issue after the leader and subordinates have spoken. According to Vroom and Yetton (1973), three factors can be used to assess a choice's overall effectiveness: (1) the decision's quality or reason; (2) the employee's approval of the decision; and (3) the number of decisions. the time required to reach a decision. The model has drawn criticism for being time-consuming and overly complex (Field, 1979). Thought to be a beneficial leadership tool, Vroom and Yetton's work has received support from certain researchers (Schermerhorn, Jr. & Nyaw, 1982). As a result, a leader must adopt a specific style that will motivate him to work hard and decrease personnel turnover while being restrained by corporate commitment. The research model that Vroom and Yetton model is based is shown in the Figure 1 below.

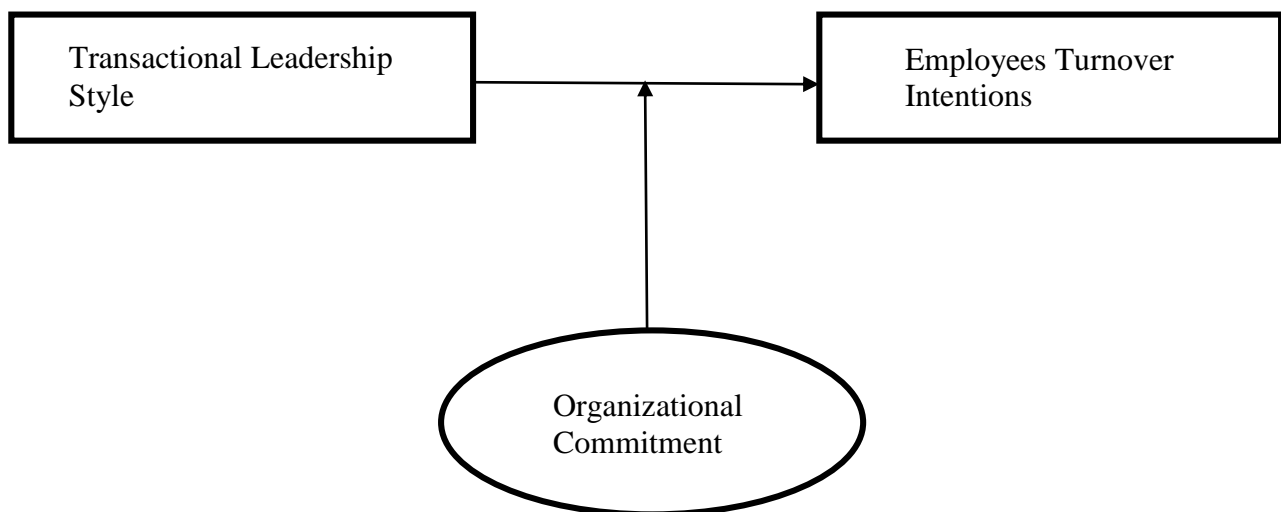


Figure 1: Research Model

3. METHODOLOGY

The study employed a cross- sectional survey research design. The population of the study consisted of the employees from Access bank in Kaduna metropolis, which is comprised of seven branches. Yamane's (1967) sample size determination technique was adopted on the population of 551 to arrive at a sample size of 232 representing 42% of the population. However, 30% of the minimum sample provided in the formula was added as suggested by Israel (1992) in order to take care of non-responses, incorrect filling and/or failure of some respondents to fill or return the questionnaire. Based on the aforementioned, the study administered questionnaires with 5-point Likert scale to the target sample of 302 respondents using proportionate stratified random sampling technique. The dataset was analyzed using Structural Equation Modelling (SEM) with the help of Smart PLS 3.0.



4. RESULTS AND DISCUSSIONS

This part presents the results and test hypotheses to draw conclusion.

4.1 Descriptive Statistics

Table 4.1 Descriptive Statistics

Constructs	N	Minimum	Maximum	Mean	Std. Deviation
Transactional Leadership Style	272	1.56	4.33	3.3248	0.62423
Employee Turnover Intention	272	1	4.56	2.8219	0.86233
Organisational Commitment	272	2.25	4.25	3.1627	0.54286
Valid N (listwise)	272				

Source: Field Survey, 2022.

Table 4.1 shows a mean response of 3.3248 on transactional leadership style with a standard deviation of 0.62423 this implies that majority of the respondents agreed to statements on transactional leadership style existing in the leadership of Access bank in Kaduna metropolis. Employee turnover intention had a mean value of 2.8219 and a standard deviation of 0.86233. This explains that majority of the respondents are undecided to the statements on them in decision on whether to continue working for Access bank or whether they may quit in the nearest future. A mean response of 3.1627 on Organizational commitment with a standard deviation of 0.54286 shows that majority of the respondents are undecided to the statements on them in decision on whether they feel committed to Access bank in Kaduna metropolis.

4.1 Analytical Procedure

Prior to the main analysis, this study ensured assumptions about outlier check, normality and multicollinearity (Hair, Hult, Ringle & Sarstedt, 2017). After successfully satisfying all assumptions, we adopted the partial least squares (PLS) path modeling method. The research model depicted in figure 1 was tested using Partial Least Square (PLS) path modelling. The method is used because the study is aimed at predicting the dependent variable and PLS is also a non-parametric technique (Hair *et al.* 2017). In order to validate and evaluate the research model, Hair *et al.* (2017) suggested using two stages of evaluation. They are measurement models (also called external models in PLS-SEM) and structural models (also called internal models in PLS-SEM).

4.2 Measurement Model

In order to evaluate the measurement model of this study, the researchers evaluated the reliability of the individual items measuring each potential structure, the internal consistency reliability (i.e, the composite reliability), the discriminant validity, and the convergence validity of each reflective construct (Hair *et al.*, 2017). Although, Hair *et al.* (2017) recommends using an outer loading of 0.70 as reliable and acceptable, they argued that an indicator should be deleted only if deleting the item increases the constructs AVE or Composite reliability.

**Table 1: Measurement Model**

Indicators	Outer Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
OC1	0.90	0.90	0.91	0.77
OC2	0.92			
OC3	0.92			
OC4	0.88			
TI1	0.87	0.93	0.92	0.82
TI2	0.88			
TI3	0.87			
TI4	0.89			
TLS1	0.91	0.90	0.91	0.82
TLS2	0.90			
TLS3	0.91			
TLS4	0.90			
TLS5	0.90			

Source: Smart PLS 3.0. Output.

In addition, the composite reliability and Cronbach's alpha value were evaluated to determine the internal consistency of the reflective structure (between 0 and 1), the higher values represent higher reliabilities. In conclusion, all of these constructs are reliable because their respective composite reliability and Cronbach alpha values are above the threshold of 0.70. Again, the convergent validity was also met as all the AVE values were all above 0.50.

Furthermore, to ascertain the discriminant validity, Duarte and Amaro (2018) proposed the use of multitrait-multimethod (HTMT) matrix as a more adequate and sensitive approach to detecting discriminant validity.

Table 2: Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT)

Constructs	Employee Turnover Intention	Organisational Commitment	Transactional Leadership Style
Employee Turnover Intention			
Organisational Commitment	0.74		
Transactional Leadership Style	0.53	0.31	

Source: Smart PLS 3.0. Output.

As can be seen from Table 2 above, the HTMT statistics are given based on the correlation between their reflective construction items. Since the HTMT value is lower than the 0.85 threshold proposed by (Hair *et al.*, 2017), the reflective latent variable of this study has discriminant validity.



4.3 Structural Model

After all the requirements of the measurement model are met, the structural model is evaluated. The first part of the structural model evaluation involves the testing of theoretical relationships. Specifically, the direct and moderating effect was assessed using 5000 bootstrap samples (Hair *et al.* 2017).

Table 3: Structural Model

Relationship	Beta Values	STDEV	T Statistics	P Values
Organisational Commitment -> Employee Turnover Intention	0.62	0.04	16.94	0.00
TLS*OC -> Employee Turnover Intention	0.12	0.03	4.00	0.00
Transactional Leadership Style -> Employee Turnover Intention	0.31	0.04	7.05	0.00

Source: Smart PLS 3.0. Output.

The bootstrapping result presented in table 3 shows that transactional leadership style and organizational commitment all have positive and significant relationship with employee turnover intention. It also shows a positive and significant interaction between TLS and OC on employee turnover intention. All the hypotheses were assessed at 5% level of significance.

4.4 Effect Size and Predictive Relevance

The effect size outlines the potential effects of specific exogenous latent variables on endogenous variables. The general criteria for evaluating f^2 includes the values of 0.02(small), 0.15(medium), and 0.35(large) (Cohen, 1988). The predictive correlation of the variables was assessed using a cross-validated redundancy criterion (Q^2) (Hair *et al.*, 2017).

Table 4: f-Square, R-Square and Q-square

Constructs	TI	Effect Size	
TLS	0.732	Medium	
OC	0.200	Large	
R-Square			
Construct	R Square	R Adjusted	Square
TI	0.565	0.561	
Q-Square			
Construct	SSO	SSE	Q ² (=1-SSE/SSO)
TI	2,706.00	2,198.34	0.199

Source: Smart PLS 3.0. Output

As can be seen from Table 4 above, based on the standards highlighted by Cohen (1988), it can be seen that TL has large effect size while OC has medium effect on employee turnover intention. It also shows that all the variables accounted for 56% variance in employee turnover intention which is considered high according to Chin (1998). Consequently, since the Q^2 is greater than zero, it is assumed to have predictive relevance because higher Q^2 represents greater predictive relevance (Duarte & Roposo, 2010).



4.5 Discussion of Findings

The study investigates the moderating role of organizational commitment in the relationship between transactional leadership style and employee turnover intentions. A number of findings were arrived at which are stated as follows. It was revealed that transactional leadership has a positive and significant effect on employee turnover intention in Access Bank in Kaduna Metropolis. This implies that increased transactional leadership style will significantly increase employee turnover intention. This is inline with the studies of Chandra (2017) and Angeline and Sudha (2021) who found a similar relationship. However, it goes against the study Long, Thean, Khairuzzaman, Ismail, and Jusoh (2012) Singh and Luthra (2018) who found an insignificant and negative relationship.

It was also discovered that organizational commitment positively and significantly moderates the relationship between transactional leadership and employee turnover intention in Access Bank in Kaduna Metropolis. This implies that organizational commitment increases the positive effect of transactional leadership style on employees' turnover intentions. In other words, an employee who is committed to an organisation should not appreciate transactional leadership. This is in line with the expectations of the study. This finding is supported by Demlie and Endris (2021) who also found a similar relationship.

5. CONCLUSIONS AND RECOMMENDATIONS

The high rate of job insecurity in banks goes a long way to inform what employees' think about their value to the banks. Based on the findings of the study which states that transactional leadership style positively and significantly affects employee turnover intention, the study concludes that transactional leadership style is a necessary tool in order to control for employee turnover intention model. In other words, to reduce employee turnover intention, leaders need to adopt transactional leadership style. On the second findings, which shows that organizational commitment has positive and significant effect on employee turnover intention, it is also concluded that transactional leadership style and commitment interact to influence employee turnover intention. In other words, transactional leadership style needs to go hand in hand with organizational commitment to reduce employee turnover intention.

Based on the findings and conclusion, it is recommended that Access bank management should adopt transactional leadership style in order to solve the problem of high rate of job insecurity among its employees. It is also recommended that the Bank should ensure high sense of organizational commitment from all its employees in order to ensure that its experience and most dependable staff stay in the organization. Bank managers should create an enabling and conducive working environment through other forms of leadership styles to constantly motivate employees; this to a large degree improve their performance and triggers commitment among employees, and consequently reduces turnover intentions.

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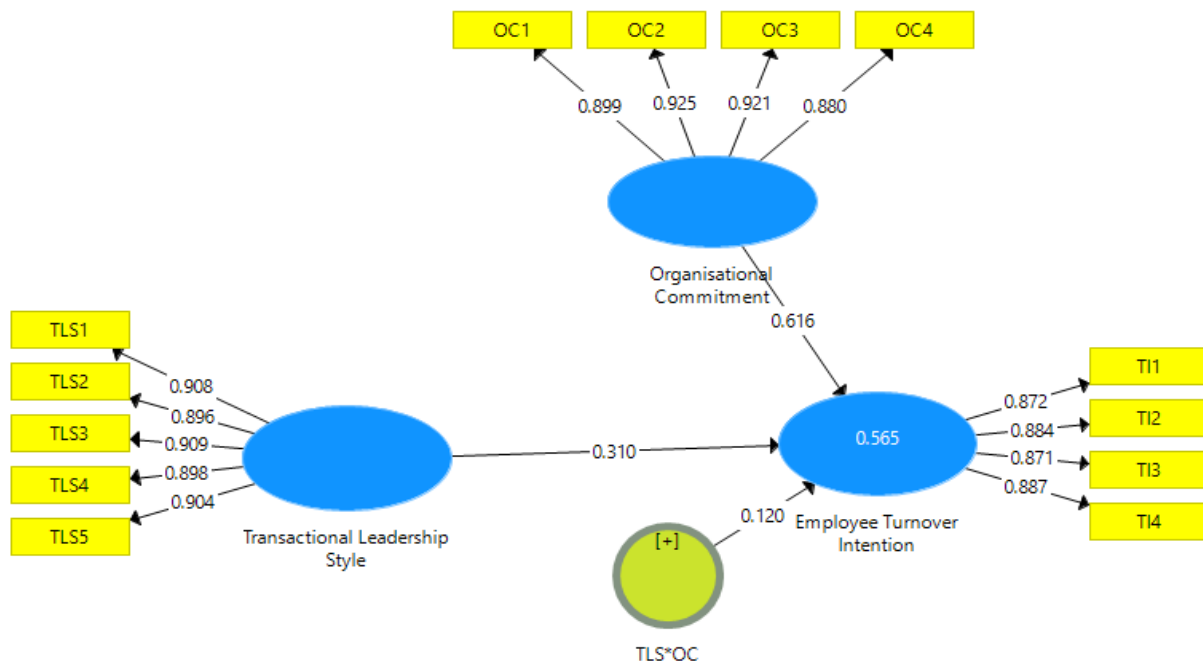
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Appendices

Measurement Model





Structural Model

