

**LEADERSHIP STYLE AND WORK-LIFE BALANCE AS
PREDICTORS OF EMPLOYEE TURNOVER INTENTION
AMONG BANKERS IN IBADAN**

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ABSTRACT: This study investigated the influence of leadership style and work-life balance on employee turnover intention among bank workers in the Ibadan metropolis. A cross-sectional survey was adopted, and data were gathered from 255 bank workers in the Ibadan metropolis. The respondents' ages ranged from 20 years to 62 years, with an average age of 28 years and 9 months. Generated hypotheses were tested using multiple regression analysis, and t-test for independent samples. The findings revealed that jointly, leadership styles (benevolent, moral, authoritarian and laissez faire leadership styles) predicted approximately 8% of the variance in turnover intention; Only moral leadership style ($\beta = -.17$; $t = -2.13$; $p < .05$) independently predicted turnover intention. Additionally, work-life balance dimensions predicted approximately 4% of the variance in turnover intention. Finally, leadership styles (benevolent, moral, authoritarian and laissez faire leadership styles), workload, work-life balance and life-work balance predicted approximately 6% of the variance in turnover intention; further analysis showed that only work-life balance ($\beta = .23$; $t = -3.02$; $p < .05$) independently predicted turnover intention. Based on the findings, it was therefore recommended that supervisors embrace a moral leadership style by respecting individual values and norms to reduce drastically the intention to quit one's job.

Keywords: Workload, Work-Life Balance, Leadership Style, Turnover Intention

INTRODUCTION

Turnover intentions refer to an employee's contemplation of willingly departing from the organisation (Ballesteros-Leiva et al., 2023). Employee turnover measures how frequently employees join and leave an organisation (Ballesteros-Leiva et al., 2023). It further refers to the process of workers movement between different organisations, jobs, and occupations, as well as transitioning between periods of employment and unemployment (Francis et al., 2023). According to Zhang et al., (2022), turnover intention most of the times precedes finally quitting the job.

As proposed by Galanis et al., (2024), employee turnover could be either or combination of voluntary and involuntary. Voluntary turnover occurs when an employee chooses to leave the organisation for personal reasons, such as wanting to avoid negative experiences or pursue better career or financial opportunities. In contrast, involuntary turnover occurs when the organisation intentionally lays off employees due to a significant financial crisis. Identifying and addressing the causes of turnover intentions is well recognised as an effective method for lowering actual turnover (Xu et al., 2022).

When organisations experience employee turnover, it has both direct and indirect costs for the organisation. The indirect costs of turnover include a decrease in morale among the workforce, work overload, and a loss of social capital (Salvador et al., 2022; Galanis et al., 2024). Another direct implication of employee turnover to the organisation is the waste of resources in recruiting and training employees (Salama et al., 2022). The expenditures mostly pertain to the processes of recruiting, choosing, placing, inducting, training, developing replacement staff, and mitigating the consequences of brand harm (Charles et al., 2023).

Studies have also linked high turnover rates to reduced customer satisfaction, productivity, future revenue growth, and profitability (Jasinski & Derbis, 2022; Edrees et al., 2023; Charles et al., 2023; Kanchana & Jayathilaka, 2023). The turnover of personnel had a negative impact on the quality of work, administrative expenses, and staff morale. This was due to an increased workload and resentment among the remaining employees who had to take on new responsibilities. It also caused dissatisfaction among customers and other members of the organisation. Employee turnover was identified as the cause of these issues (Namin et al., 2022). Numerous firms are worried about the financial implications of staff turnover caused by leadership failures and its impact on overall profitability, especially in terms of job loss among older and more experienced workers (Charles et al., 2023). Workers with significant experience, advanced training, or specialised skills who are often aged 50 and above might experience turnover-related expenses that amount to 50% or more of their yearly income (Charles et al., 2023).

Moreover, the intention to quit has a direct impact on the effectiveness of an organisation (Jasinski & Derbis, 2022). Studies have shown that the intention to quit is the most accurate predictor of turnover and is frequently used as a substitute for turnover in research that examines relationships. A meta-analysis conducted by Zhao et al. (2022) examined the relationship between intention to resign and turnover. The investigation revealed that demographic characteristics, professional perceptions, and organisational factors have several common causes.

Considering the negative effect of employee turnover for organisations especially, there has been consistent effort to identify the immediate and long-term causes of employee turnover. Olubiyi et al. (2019) identified four overarching categories that determine employee turnover. The availability of alternative jobs is influenced by the external economy. Organisational factors, including leadership, the reward system, and job design, also play a role. Individual nonwork variables, such as a spouse's career and family considerations, can affect job decisions. Additionally, individual work-related variables, such as values, expectations, abilities, satisfaction, commitment, and intentions, are important factors to consider. The causative factors of employee turnover is numerous; however, this study focuses on the impact of leadership style and work-life balance on the intentions of bankers in Nigeria to leave their jobs.

According to Li et al. (2019), leadership is the act of motivating and influencing others to put in effort towards achieving and supporting the goals of an organisation. In their work "Leadership," Rahmadani et al. (2020) provided the following definitions of leadership: leaders motivate followers to take action towards specific objectives that align with the shared values, motives, desires, aspirations, and expectations of both leaders and followers. The brilliance of leadership resides in the way leaders choose to act based on their own ideals and the values and motivations of their followers (Rahmadani et al., 2020). Thus, it may be inferred that there is a connection between leadership and employees' attitude and behaviour, which includes the

inclination to leave their job. While there are various measures of leadership style, this study adopted the multidimensional leadership measure by Zhu (2002). Zhu (2002, through the instrument conceptualised leadership into; Benevolent, moral, authoritarian or laissez-faire leadership styles. The primary objective of this study is to examine how these leadership styles influence employee turnover intention in the banking industry. In addition to leadership, work-life balance is another issue that may impact employee turnover. Work-life balance pertains to the aspiration of employees to attain a greater sense of control over the division between their professional and personal lives (Borowiec & Drygas, 2022). Achieving a harmonious equilibrium between one's professional achievements and one's personal or familial obligations can significantly contribute to an individual's overall contentment in both their work and personal life domains (Gagnano et al., 2020; Susanto et al., 2022). The perception typically conveyed is that achieving a balanced work life is primarily centred around fulfilling family responsibilities. Contrary to popular belief, work-life balance does not solely pertain to work-related activities but can also encompass nonwork activities such as leisure pursuits that help individuals relax and take a break from work pressures. Therefore, attaining a state of work-life balance is relevant to all individuals in any organisation, including those who intend to resign from their current working position. Work-life balance in this study considered the two dimensions as proposed by Netemeyer et al. (1996); Work-life balance (How work affect personal life) and life-work balance (How personal life affects work).

Having provided the background to the study, the main aim is to examine how leadership styles (Benevolent, moral, authoritarian or laissez-faire) and work-life balance (Work-life balance and life-work balance) influence employee turnover among bankers in Ibadan. However, the following specific objectives guided the study;

1. To examine the influence of leadership styles (Benevolent, moral, authoritarian or laissez-faire) on employee turnover among bankers in Ibadan;
2. To investigate the influence of work-life balance on employee turnover among bankers in Ibadan.

LITERATURE REVIEW

Leadership style and turnover intention

A series of studies have examined the link between leadership styles and turnover intention among employees. For instance, Ntenga and Awuor (2018) examine the role of leadership styles in employee turnover intentions in selected organisations in Kenya. The study adopted a quantitative research method and gathered data from 420 employees. It was discovered that transformational, transactional, and laissez-faire leadership styles were significant joint predictors of employee turnover intentions. Additionally, Maaiah (2018) investigated the role of leadership styles in the turnover intention of employees at the directorate level in Jordan. The study gathered data from 172 respondents and found that both transactional and transformational leadership styles were significant determinants of the turnover intention of directors.

In addition, Aldarmaki and Kasim (2019) reported somewhat similar findings, as transactional, transformational, and laissez-faire leadership styles were found to be significant joint predictors of turnover intention among employees. In a negative turn of findings, Xiaoyan et

al. (2022) reported that there is no significant link between leadership style and employee turnover. However, this was overturned by Pattali et al. (2024), who indicated that transformational leadership and authentic leadership were significant and negative correlates of turnover intention among employees.

H₁1: Based on these findings, this study aims to examine the role of leadership style in the employee turnover intention of bankers, with a focus on the Ibadan metropolis, Nigeria. It is therefore hypothesised that leadership styles (benevolent, moral, authoritarian, and laissez-faire) will jointly predict the turnover intentions of bankers.

Work-life balance and employee turnover intention

Aslani and Fayyazi (2015) investigated the impact of work-life balance on employee turnover intention in a selected Iranian industry. The study adopted a quantitative research method and gathered data from 265 employees. It was discovered that work-life balance has a significant and negative impact on turnover intention. Specifically, employees with a high work-life balance reported lower turnover intentions. Additionally, Oosthuizen et al. (2016) conducted a study among 79 employees in a selected South African IT company on the link between work-life balance and turnover intention. There is a negative relationship between work-life balance and turnover intention.

In addition, Oloyede and Soyemi (2022) reported in their study among librarians at selected universities in the southwestern part of Nigeria that work-life balance has a negative influence on turnover intentions among librarians. Ahmad-Saufi et al. (2023) reported similar research findings among the academic staff of selected Malaysian higher education institutions. Specifically, the greater the work-life balance of academic staff is, the lower their turnover intention. Naini and Riyanto (2023) also found a negative relationship between work-life balance and turnover intention.

H₁2: From the reviewed studies, it could be deduced that there is a consistent report on how work-life balance influences the turnover intention of employees; hence, it is hypothesised in this study that work-life balance will significantly predict turnover intention of bankers.

METHOD

Design

The study adopted a cross-sectional survey research design. This research design allowed the researcher to gather data once at a point, against a longitudinal research design that allows data to be gathered across a period of time. This study revealed the influence of leadership style and work-life balance on turnover intention among bankers in Ibadan. The dependent variable was turnover intention, while the independent variables were leadership style and work-life balance.

Population and sample

The study was carried out among bank employees in the Ibadan metropolis. Specifically, bank employees in selected banks' branches in Ibadan composed the sample population of the study. Purposive sampling was utilised in this study. A sample size of 255 was determined with a

95% confidence interval, 5% margin of error, and 10% response distribution (Raosoft, 2024). Participants were selected from systematically sampled bank branches through balloting.

Instrument

SECTION A: This section consisted of sociodemographic items to which the participants were required to respond. Sociodemographic variables included sex, age, work experience, income, marital status, educational level, etc.

SECTION B: Leadership style

This section consisted of a 17-item scale of leadership style. This scale was developed by Zhu (2002). The scale was developed to determine the leadership style exhibited by individuals in different situations. The dimensions of the scale are as follows: benevolent, moral, authoritarian and laissez-faire leadership styles. The response formats were as follows: SD- Strongly disagree, D- Disagree, U- Undecided, A- Agree, SA- Strongly agree. The study by Al-Mahayreh et al. (2016) reported the following internal consistencies: benevolent ($\alpha = .924$), moral ($\alpha = .801$), authoritarian ($\alpha = .687$), and laissez faire ($\alpha = .644$) leadership styles.

SECTION C: Work-life balance scale

The work-life balance was measured using the original 10-item scales created by Netemeyer et al. (1996). The preceding items were accompanied by the following instructions: "The following questions pertain to your personal experiences regarding work and family life." The term 'family' encompasses one's spouse, offspring, parents, siblings, grandparents, or any possible combination thereof. Please consider your own personal circumstances and answer these questions based on your understanding of family, even if you do not have any close relatives. All the items were measured using a 7-point Likert scale, where a score of 1 indicates significant disagreement and a score of 7 indicates strong agreement. The inventors of the scale reported that the internal consistency was satisfactory, with a coefficient alpha of .85. This investigation revealed that the internal consistency was satisfactory, with a coefficient alpha (α) value of .71.

SECTION D: Turnover Intention Scale

The turnover intention measure was developed by Camman, Fichman, Jenkins, and Klesh (1979). It is a 3-item scale asking about the intention to either remain on the job or quit the job. The respondents were asked to indicate how accurately each statement described them. An example item is 'I often think of leaving the organisation'. The response options ranged from (1) "extremely disagree" to (5) "extremely agree". The internal consistency (Cronbach's alpha) was 0.77, as reported by the scale developers. This scale was found to have an adequate internal consistency of $\alpha = .68$.

Procedure

The researcher was able to gather data through a stratified procedure. To prevent any form of doubt about the purpose of gathering the data from the banks, the researcher first obtained an introduction letter from the department, signed and stamped. After that, the researcher approached each of the selected bank branches to book an appointment with the personnel

department. An appointment was granted, and a meeting was arranged. During the semiformal meeting with the personnel department, questions were asked as to how the bank would benefit from the findings of the study. The researcher was able to submit a mini-proposal, which was a vet. The researcher was granted permission to carry out the data gathering by dropping some of the questionnaires from the personnel department.

The researcher allotted each day for retrieval of the questionnaires. The researcher was advised to always get to the bank before activities for the day commencement. The researcher was able to reach the bank at the latest by 7.30 a.m. before the bank officially opened at 8 a.m. Due to the prior introduction already made, the researcher had smooth rides with the participants. No banker was required to complete the questionnaire; hence, those who were not interested were excluded from completing the questionnaire. Some informed the researcher to return for the questionnaire at the end of activities for the day. For a whole three weeks, this process was repeated for each branch. One branch was visited per day for the whole three weeks.

Data Analysis

Both descriptive and inferential statistics were utilised in the analysis of the data collected. Descriptive statistics were used to obtain the simple frequencies and percentages of the sociodemographic variables, while inferential statistics were used to test for the stated hypotheses. All hypotheses were tested using regression analysis.

RESULTS

This study investigated the influence of leadership style and work-life balance on employee turnover intention. The results are presented in subsections.

Table 1: Demographic Distribution

Variable	F (n = 255)	%	Mean	SD
<i>Age</i>			28.96	8.44
Minimum - 23 years				
Maximum - 62 years				
<i>Gender</i>				
Male	98	38.4		
Female	157	61.6		
<i>Academic qualification</i>				
Ordinary National Diploma	161	63.1		
Higher ND/University degree	76	29.8		
Masters	18	7.1		
<i>Work experience</i>			7.45	4.90
Minimum - 2				
Maximum - 24				

Table 1 presents the results of the frequency distribution according to the demographic information of bankers in Ibadan. The mean age of the bank workers in Ibadan was 28.96 years (SD = 8.44), with ages ranging from 23 to 62 years. The gender distribution revealed that 157 (61.6%) of the bankers were females. The majority of the bankers (161, 63.1%) were ordinary

national diploma certificate holders. Finally, work experience ranged between 2 and 24 years, with a mean of 7.45 years (SD = 4.90).

Table 2: Zero-order correlation summary table showing the relationships among the variables of the study

SN	Variables	Mean	SD	1	2	3	4	5	6	7
1	Turnover intention	8.10	2.44	-						
2	Benevolent LS	15.93	5.78	.05	-					
3	Moral LS	11.60	3.50	-.06	.55**	-				
4	Authoritarian LS	13.79	4.44	.09	.21**	.35**	-			
5	Laissez faire LS	14.31	4.07	.01	.07	.33**	.42**	-		
6	Work-life balance	16.48	6.81	-.19**	.10	-.04	.15*	.11	-	
7	Life-work balance	19.04	7.60	.03	.30**	.12	.13*	.07	.56**	-

** Significant at 0.01; * Significant at 0.05

Table 2 presents the results of the relationship between the variables of the study. Turnover intention has no significant relationship with any of the leadership styles (benevolent, moral, authoritarian or laissez-faire leadership styles) ($p > .05$). Additionally, turnover intention has no significant relationship with life-work balance among bank workers ($p > .05$). However, there is a significant relationship between turnover intention and work-life balance ($r = -.19$; $p < .01$). The direction of the relationship is negative, which implies that the higher the work-life balance is, the lower the turnover intention among bankers.

Hypothesis one stated that leadership styles (benevolent, moral, authoritarian and laissez faire leadership) will jointly and independently predict employee turnover among bank workers in Ibadan metropolises. This was tested using multiple regression analysis, and the results are presented in Table 3.

Table 3: Summary of multiple regression showing leadership styles as predictors of turnover intention

Variables	β	t value	Sig	R	R ²	F	P
Benevolent leadership	.12	1.61	>.05				
Moral leadership	-.17	-2.13	<.05	.29	.08	1.99	<.05
Authoritarian leadership	.13	1.78	>.05				
Laissez faire leadership	.01	.01	>.05				

Table 3 presents the joint and independent influence of leadership styles (benevolent, moral, authoritarian and laissez faire leadership styles) on turnover intention among bank workers in the Ibadan metropolis. It was found that leadership styles (benevolent, moral, authoritarian and laissez faire leadership styles) had a significant joint influence on turnover intention { $R = .29$; $R^2 = .08$ $F(4, 249) = 1.99$; $p < .05$ }. This finding implies that, jointly, leadership styles (benevolent, moral, authoritarian and laissez-faire leadership styles) predicted approximately 8% of the variance in turnover intention. Further analysis showed that only moral leadership style { $\beta = -.17$; $t = -2.13$; $p < .05$ } independently predicted turnover intention. Therefore, hypothesis three was partially supported.

Hypothesis two stated that work-life balance and life-work balance will jointly and independently predict turnover intention among bank workers in Ibadan metropolises. This was tested using multiple regression analysis, and the results are presented in Table 4.

Table 4: Summary of multiple regression showing work-life balance and life-work balance as predictors of turnover intention

Variables	β	t value	Sig	R	R ²	F	P
Work-life balance	.25	3.34	<.05	.21	.04	5.68	<.05
Life-work balance	-.11	-1.15	>.05				

Table 4 presents the joint and independent influence of work-life balance and life-work balance on turnover intention among bank workers in the Ibadan metropolis. It was found that work-life balance and life-work balance had significant joint influences on turnover intention at {R= .21; R²= .04; F (2, 252) = 5.68; p<.05}. This finding implies that work-life balance and life-work balance jointly predicted approximately 4% of the variance in turnover intention. Further analysis showed that only work-life balance { $\beta = .25$; $t = 3.34$; $p < .05$ } independently predicted turnover intention. Therefore, hypothesis three was partially supported.

Hypothesis three stated that leadership styles (benevolent, moral, authoritarian and laissez-faire leadership styles) and work-life balance (work-life and life-work balance) will jointly and independently predict turnover intention among bank workers in Ibadan. This was tested using multiple regression analysis, and the results are presented in Table 5.

Table 5: Summary of multiple regression showing leadership styles and work-life balance as predictors of turnover intention

Variables	β	t value	Sig	R	R ²	F	P
Benevolent leadership	.12	1.56	>.05				
Moral leadership	-.13	-1.63	>.05	.25	.06	2.37	<.05
Authoritarian leadership	.10	1.46	>.05				
Laissez faire leadership	-.02	-2.83	>.05				
Workload	.01	.12	>.05				
Work-life balance	.23	3.02	<.05				
Life-work balance	-.13	-1.69	>.05				

Table 5 presents the joint and independent influence of leadership styles (benevolent, moral, authoritarian and laissez faire leadership styles) and work-life balance (work-life and life-work balance) on turnover intention among bank workers in the Ibadan metropolis. It was found that leadership styles (benevolent, moral, authoritarian and laissez-faire leadership styles) and work-life balance (work-life and life-work balance) had significant joint influences on turnover intention {R= .25; R²= .06 F (7, 246) = 2.37; p<.05}. This implies that jointly, leadership styles and work-life balance predicted approximately 6% of the variance in turnover intention. Further analysis showed that only work-life balance { $\beta = .23$; $t = -3.02$; $p < .05$ } independently predicted turnover intention. Therefore, hypothesis three was partially supported.

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

This study investigated the influence of leadership style and work-life balance on employee turnover, with a focus on bankers in Ibadan. Three hypotheses were generated and tested using regression analysis. For the first hypothesis, when combined, the dimensions of leadership styles (benevolent, moral, authoritarian, and laissez-faire) significantly predicted employee turnover intention. However, only moral leadership had a significant independent influence on employee turnover intention in that when employees perceive their supervisor to have a moral leadership style, they have a reduced intention to quit their current job.

In relation to these findings, Maaitah (2018) investigated the role of leadership styles in the turnover intention of employees at the directorate level in Jordan. The study gathered data from 172 respondents and found that both transactional and transformational leadership styles were significant determinants of the turnover intention of directors.

In addition, Aldarmaki and Kasim (2019) reported somewhat similar findings, as transactional, transformational, and laissez-faire leadership styles were found to be significant joint predictors of turnover intention among employees. In a negative turn of findings, Xiaoyan et al. (2022) reported that there is no significant link between leadership style and employee turnover. However, this was overturned by Pattali et al. (2024), who indicated that transformational leadership and authentic leadership were significant and negative correlates of turnover intention among employees.

It was also discovered from this study that work-life balance has a significant negative influence on employee turnover intention. The direction of the influence depicts that the greater the work-life balance of bankers is, the lower their turnover intention. In relation to these findings, Aslani and Fayyazi (2015) investigated the impact of work-life balance on employee turnover intention in a selected Iranian industry. The study adopted a quantitative research method and gathered data from 265 employees. It was discovered that work-life balance has a significant and negative impact on turnover intention. Specifically, employees with a high work-life balance reported lower turnover intentions. Additionally, Oosthuizen et al. (2016) conducted a study among 79 employees in a selected South African IT company on the link between work-life balance and turnover intention. There is a negative relationship between work-life balance and turnover intention.

In addition, Oloyede and Soyemi (2022) reported in their study among librarians at selected universities in the southwestern part of Nigeria that work-life balance has a negative influence on turnover intentions among librarians. Ahmad-Saufi et al. (2023) reported similar research findings among the academic staff of selected Malaysian higher education institutions. Specifically, the greater the work-life balance of academic staff is, the lower their turnover intention.

Based on the findings, the following conclusions were drawn:

First, the dimensions of leadership styles (benevolent, moral, authoritarian, and laissez-faire) were found to be significant joint predictors of employee turnover intentions. Specifically, however, the greater the perceived moral leadership of a leader or supervisor is, the lower the intention of bankers to quit their job.

Additionally, it is concluded that work-life balance is a significant predictor of employee turnover intention. The direction of the influence showed that the greater the work-life balance of bankers is, the lower their intention to quit their job.

Recommendations

It is essential to point out that employee turnover has a high negative effect on organisations in terms of the cost of recruiting others to fill the void in the organisation and the loss of skills, among others. This study identified the significant role that leadership style and work-life balance could play in employee turnover. Hence, the following recommendations are made:

1. First, it was found that out of the four leadership styles considered in this study, only moral leadership had a significant independent influence on turnover intention among casual workers. In other words, if bankers expect their immediate or indirect supervisor to exhibit traits of a moral leader, such as respect for personal values, there is a greater tendency to want to remain with the organisation. Therefore, it is recommended that supervisors embrace a moral leadership style by respecting individual values and norms to drastically reduce their intention to quit their job.
2. Additionally, it was found that work-life balance had a significant independent influence on employee turnover among bank workers in Ibadan. This means that when there is an adequate balance between work and life, employees will have no reason to quit their job. It is therefore recommended that mechanisms such as intermittent work leaves and motivation for overtime be triggered so that even if employees have reasons to stay for the agreed time, they know that there is extra pay.
3. Finally, it is recommended that more empirical studies be carried out on other psychological and organisational factors that affect employee turnover intentions. This will go a long way in ensuring a high level of work commitment and discouraging turnover intentions.

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