
Organizational Citizenship Behavior and Turnover Intent: A Path Analysis of Nigeria Bankers' Behavioural Variables

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Abstract: This study examined psychological factors influencing organizational citizenship behavior and turnover intent among bankers in a consolidated Nigerian Bank. Eight hundred and eighty five (885) bank workers were sampled across six geo-political zones in Nigeria. A battery of tests was used to elicit their opinions using questionnaire. The research was multivariate in nature. A multivariate regression analysis was used to establish the direct and indirect effects of the exogenous variables on the two endogenous variables through path analysis. Results revealed that affective commitment, procedural justice and psychological empowerment have direct effects on the negative relationship between citizenship behaviour and turnover intent. The study also revealed a negative relationship between turnover intent and organizational citizenship behaviour. However, there was no indirect relationship between affective commitment and psychological empowerment on the negative relationship between citizenship behaviour and turnover intent. It was recommended that bank managements will only be helping in retaining their top staff by encouraging organisational citizenship behaviour among them. This will not only boost workers performance and bank productivity but also lower their intent to leave the organisation no matter the odds on the job.

Keywords: Turnover Intent, Organisational Citizenship Behavior, Affective Commitment, Psychological Empowerment, Procedural Justice, Bank Consolidation

1. Introduction

The Nigeria banking sector which is the hub through which economic activities of Nigeria revolves around appears to have been negatively affected by globalisation. This follows the fact that the number of generic banks which was 89 (as at June, 2004) has reduced to 22 in 2011. The banking sector might seemingly have won the economic battle as the various indices of economic globalisation might have indicated in the process. It, however, needs no arithmetic knowledge to know that the behavioural consequences especially, as it affect the bank workers point to the fact that the downsizing process is not that healthy.

According to Watson (2010), 72% of all firms have downsized and laid off people in response to the most recent economic recession. On average, 7% of the workforce in high performing organizations was laid off while 9% of the workforce was laid off in all others. The banking industry in Nigeria, however, appears to be the worst hit. On the merging

and acquisition between Finbank Plc and First City Monumental Bank Plc in Nigeria, "the FCMB managing director, Mr. Ladi Balogun said in the process of trying to achieve the synergy of the two banks, 44 out of 183 branches of Finbank were shut down, 320 out of 1700 staff of FCMB were disengaged, while 550 of 1500 staff out of Finbank were given option to resign and pursue any other career of their choice through the generous severance package being worked out by the management of the two banks" (Vanguard Newspaper, April, 30, 2012).

It needs to be emphasized therefore that bankers whose banks have experienced downsizing often live in fear and anxiety of involuntary layoffs, redundancies, retrenchments, early retirements, buyout packages, golden handshakes, and branch closures (Gandolfi, 2007). And layoffs create survivors- the people who remain in a company after downsizing. It is to be noted that any increased voluntary turnover propensity among survivors would typically be dysfunctional for the organization, especially in the critical

period after a downsizing event. Thus, better understanding of survivor reactions and turnover propensity seems vital to minimizing the damaging costs of downsizing. This is the crux of this research.

Turnover intention implies the desire or willingness of an employee to quit/leave his/her job in the near future or soon as there are job opportunities (Elogovan, 2001). Employees with high level of turnover intention are only physically present in an organisation while their mind is elsewhere (Sowmya & Panchanatham, 2012). When an employee's mind is not in the organisation where he/she works, employer may not get the best out of him/her and this may be detrimental to productivity and efficiency of such an organisation. Turnover intention is an attitudinal variable that has persisted in empirical research due to its practical implications for voluntary turnover behaviour (Price, 2001; Brigham, Castro, & Shepherd, 2007). Employees' voluntary turnover is a dangerous outcome for organisations because it increases recruitment, selection, training costs, and reduces competitive advantages (Mustapha & Mourad, 2007; Abbasi & Hollman, 2008). The emigration of some employees' from an organisation reduces productivity, efficiency and increase the workload of the remaining employees (Miller, 2010). This study considered employees' intention to quit rather than actual turnover because it is easier for employers to quickly identify their employees' intention to quit and take preventive measures to stop them from quitting than actual turnover behaviour.

Organizational success and sustainability require exceptional contributions from the workforce. Employees need to go beyond the call of normal duty to generate novel ideas and see it through to commercialization. This is only possible when organizations, through innovative human resource practices, secure employees' unalloyed commitment, citizenship and continuance with organizations. It is essential to note that organizations do take varied approaches. They are increasingly requiring their employees to work longer and longer hours (Akinyemi, 2012), and Nigerian post-consolidation banks are not an exception. However, organizations that will place a great deal of importance on the level of organisational citizenship behaviour and turnover intent among her employees stand a better chance to grow and remain competitive (Fasanmi, 2016).

Affective commitment, which is the first component of organisational commitment, is conceptualized as the extent to which employees are emotionally attached and involved in the organisation (Mayer & Allen, 1997). Affective commitment has been associated with high performance, organisational citizenship behaviour and low absenteeism in the workplace (Organ & Ryan, 1995; Allen & Mayer, 1996; Riketta, 2002; Wasti, 2003). Researchers have argued that this phenomenon is more related to voluntary turnover and turnover intention, (Griffeth, et al., 2000; Akinyemi, 2012).

There is high incidence of voluntary turnover among bank employees in Nigeria (Ojedokun, 2008; Balogun & Olowodunoye, 2012). Although, voluntary turnover of poor

performing employees is beneficial, loss of talented and skilled employees may have deleterious effects on the banking system of Nigeria (Ojedokun, 2008). Further, turnover of employees disrupts teams and smooth workflow, reduces production and quality of service, and results in loss of knowledge, innovative ideas, and new approaches (Mustapha & Mourad, 2007; Wagner, 2010). These negative consequences of employees' turnover as well as their high rates have therefore generated considerable interest among organizational behaviour and attitude researchers in understanding its causes and reducing its incidence (Griffeth, Hom, & Gaertner, 2000).

Some threatening features that one commonly associates with downsizing are the uncertainty, anxiety and frustration that often have long-term effects on the dismissed workers as well as on the survivors of restructuring (Samuel, Osinowo & Chipunza, 2009). The survivors in restructured organisations are particularly concerned about the extent of fairness (or justice) managers show. This concern could shape employees' work behaviours and attitudes positively or negatively (Fasanmi, 2016).

While there is considerable literature about survivors' immediate reactions to a downsizing, researchers have only a limited understanding of survivors' longer-term behavioral responses, particularly in terms of survivors' willingness to remain with the firm subsequent to the downsizing but, continuously hiring new employees is costly, and frequent staff turnover affects employees' morale (Sofie, Belzar, & Young, 2003).

It is surprising that, in spite the high incidence of bank employees' turnover intention in Nigeria, most of the previous studies on bank employees in Nigeria paid less attention to this negative job attitude. Instead, they focused on productivity, occupational burnout, commitment, and fraudulent intent of bank employees (Oloyede, 2006; Oluwafemi & Balogun, 2008; Ogungbamila, 2010; Owolabi & Balogun, 2011). This present study therefore answered the call for more empirical research on bank employees by investigating the influence of demographic variables and affective commitment on turnover intent among survivors in a consolidated bank.

This study employs multi-variate design in considering causality of procedural justice, affective commitment, and empowerment on citizenship behaviors and turnover intention. It clearly moved ahead the association among these variables as observed in related researches. It is to be noted that no prior empirical study has used multivariate design on the scaled variables used in this study. Also, applying the adopted conceptual model to a sample of only bankers in one bank across the length and breadth of Nigeria also represents an empirical advance.

This research is geared towards knowing the influence of affective commitment, procedural justice and psychological empowerment on the negative relationship between citizenship behaviour and turnover intent among survivors of a consolidated bank in Nigeria.

2. Research Method

2.1. Research Design

An ex-post facto design was adopted for the study.

2.2. Population of the Study

The research population included all members of staff of First City Monumental Bank Plc after the merger with Finbank Plc on the 1st July 2012. It was observed that as at August to September 2012, when copies of the questionnaire were distributed to the participants, the merger was still ongoing. Some branches of Finbank Plc were still operating, although, the nomenclature had since been changed to First City Monumental Bank Plc. The population covers about two thousand eight hundred (2,800) employees working for the First City Monumental Bank Plc.

2.2.1. Participants

A total of eight hundred and eighty-five (885) participants randomly selected from various branches of First City Monumental Bank Plc across twenty-one states in Nigeria were participants for the study. The participants were also made up of 424 males (47.9%) and 461 females (52.1%). 35.6% (315) of the participants indicated that they were single, 59.3% (525) indicated that they were married, 0.9% (8) indicated separated, 3.4%(30) were divorced while only 0.8% (7) were widow/ers. 75.3% were Christians while 24.7% were Muslims. However, 26.2% indicated they were Hausa by ethnic group, 38.0% were Yoruba while 33.7% were Igbo. 2.1% of the total respondents however belong to other tribes different from the three major tribes in Nigeria.

Participants with less than one year work experience with FCMB/Finbank were not sampled for the study. 25.4% (225) of the bankers indicated they have worked with FCMB/Finbank for 1-3 years, 39.0% (345) have worked for 3-5 years, 35.6% (315) have worked above 5 years with FCMB/Finbank. Thus, all the sampled participants were survivors of the ongoing consolidation exercise of FCMB/Finbank.

2.2.2. Sampling Techniques

A multi-stage sampling technique was used in this study. Purposive sampling technique was used to select First City Monumental Bank Plc out of 18 surviving banks in Nigeria. The peculiarity of the management of Finbank and First City Monumental Bank Plc managements in carrying out their staff along in the consolidation process attracted the interest of the researcher. Stratified random technique was used to select geo-political zones, States, bank branches. The 36 six States of the Federal Republic of Nigeria were grouped into 6 geo-political zones. The North East comprises Yobe, Adamawa, Bauchi, Bornu, Taraba. The North West has Sokoto, Kano, Kaduna, Zamfara, Jigawa, Katsina, Kebbi States. The South West comprises Ekiti, Osun, Ogun, Oyo, Lagos, and Osun States. The South East has five States viz: Enugu, Anambra, Ebonyi, Abia and Imo. The North Central comprises Benue, Nasarawa, Plateau, Kwara, Niger, and

Kogi States. The South-South has Rivers, Bayelsa, Edo, Delta, Cross River, and Akwa-Ibom States. Each geo-political zone represents a stratum. The variation in the number of bank branches across the zones was noted. States like Ekiti, Zamfara, Ebonyi, Nasarawa with just a branch each of FCMB and Finbank were considered for the study. In all, 21 out of 36 States were used. Abuja was also treated as a stratum. Finally, accidental random sampling was used to select the participants because of the nature of their job. Only available respondents participated in the study.

2.3. Research Instruments

A questionnaire comprising eight (6) sections (Section A-F) was used for data collection. Section A consisted of questions relating to the biographic characteristics of the participants, section B consists of the Psychological Empowerment Scale (PES), section C had the Job Procedural Justice Scale (PJS), section D was made up of the Affective Commitment Questionnaire (ACQ) scale, section E had Turnover Intent Scale (TIS) while section F consisted of Organisational Citizenship Behaviour (OCB) scale.

2.4. Description of Affective Commitment Questionnaire

Allen and Meyer (1990) developed a scale with eight items for the purpose of measuring affective organizational commitment. The median reliability estimate for the Affective Commitment Scale from more than 40 samples representing more than 16,000 employees from various employment groups was .85 (Allen & Meyer, 1996). The reliability estimate (Cronbach's alpha coefficient) for the Affective Commitment Scale for respondents in this study was .81.

2.5. Description of Procedural Justice

The 9-item procedural justice scale assessed whether respondents believed the processes the bank management uses when dealing with the downsizing issues are fair. The items were based on the work of Tyler (2006) and they measured four aspects of procedural justice: voice; respect; trustworthiness; and fairness. Items were measured on a 1 (strongly disagree) to 5 (strongly agree) scale, with higher scores indicating greater levels of perceived procedural justice. The author reported a reliability coefficient of 0.67. A new reliability coefficient of 0.41 is reported in this study.

2.6. Psychological Empowerment Scale

The Psychological Empowerment Scale constructed by Spreitzer (1995) was used to measure psychological empowerment. It is a self report questionnaire designed to measure the four dimensions of psychological empowerment conceptualized by Thomas & Velthouse (1988): meaning, competence, self determination and impact. This instrument consists of 12 items, 3 items for each dimension of psychological empowerment, measured on a Likert scale. Thomas & Velthouse (1988) reported Cronbach's alpha reliability for this sample is 0.72. Kraimeret. Al (1999)

established convergent validity and discriminant validity in the same sample. Internal consistency reliability has been established in subsequent studies of staff nurses, and coefficient alpha was established as 0.87 in a sample of U.S. staff nurses (n =192) (Laschinger, Finegan, Shamain & Wilk, 2003) and 0.82 in a sample of 2011 Swedish registered staff nurses (Hochwalder & Brucefors, 2005). A Cronbach alpha reliability of 0.59 was reported for this scale.

2.7. Description of Organisational Citizenship Behaviour Scale

Organisational Citizenship Behaviour (OCB) scale was designed by Organ (1990). It is a 21-item scale designed to assess behaviour that can be regarded as Citizenship Behaviour within the Organization. The scale assesses three (5) components of OCB, which are: conscientiousness, altruism, sportsmanship, courtesy, and civic orientation. Organ (1990) provided the psychometric properties for the scale with a coefficient alpha of .77.

Each item has a score between 1 and 7 with 1 standing for strongly disagree, 2- moderately disagree, 3- slightly disagree, 4-not sure 5- slightly agree, 6-moderately agree, 7-strongly agree. In this research, reliability coefficient alpha of 0.57 was reported.

2.8. Description of Turnover Intention Scale

Turnover Intention Scale (TIS) was developed by Camman, Fischman, Jenkins and Klesh (1983). It is a 3-item inventory designed to assess the intention of workers (employees) to leave their present employments at the slightest opportunity. The scale has an internal consistency alpha of .78. The scale is a five-point Likert-type scale that range from (1) "Strongly Agree" to (5) "Strongly Disagree". Individuals with low score indicate a low turnover intention, while high score denotes high turnover intention. In this research, reliability coefficient alpha of 0.51 is reported.

2.9. Procedure for Data Collection

Before the administration of the set of questionnaires, the researcher sought permission from the management of the First City Monumental Bank Plc. The researcher got the sample size from the target population by administering copies of the questionnaires to the employees who were given the opportunities of participating in the research.

Some of the participants completed the questionnaires given to them during work free period. This was to prevent hasty completion of the questionnaires. The questionnaires were retrieved from other participants who took the questionnaires home after two to three days. All the participants were informed that the distributed questionnaires were for research purposes and that response from them would be treated with confidence. The online participants were only sent the soft copy of the instrument through a Survey Pro- an online survey expert site. All the instructions and information were attached and sent to the e-mail of the participants.

One thousand copies of questionnaire were distributed. Only eight hundred and eighty five were used for the study. Some were not retrieved; some were not well filled while the percentage of missing responses on some the questionnaires were too high, and thus dropped from the analysis.

2.10. Method of Statistical Analysis

The generated hypothesis was tested using multivariate multiple regression analysis. The multivariate multiple regression analysis was completed with apt path diagrams and analyses to decompose the sources of the correlations among the dependent variables.

3. Results

It was hypothesized that affective commitment, procedural justice and psychological empowerment would predict the negative relationship between citizenship behaviour and turnover intent among survivors of a consolidated bank in Nigeria.

The path analysis showing the linkages among the variables is shown in Figure 1.

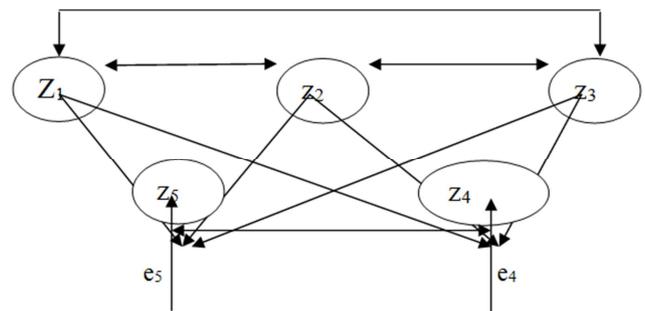


Figure 1. Path Diagram for the Multivariate Multiple Regression.

- z₁= AC (affective commitment)
- z₂= PJ (procedural justice)
- z₃= PE (psychological empowerment)
- z₄= TI (turnover intent)
- z₅= OCB (organizational citizenship behavior)
- e₄= $\sqrt{1-R^2}$ (where R² is the calculated R² for z₄)= $\sqrt{1-.319}= .825$
- e₅= $\sqrt{1-R^2}$ (where R² is the calculated R² for z₅)= $\sqrt{1-.098}= .950$

Figure 1 revealed a path diagram showing the direct and indirect prediction of affective commitment (AC), procedural justice (PJ) and psychological empowerment (PE) on the relationship between the endogenous variables of turnover intent (TI) and organisational citizenship behaviour (OCB). The model is depicted in the following equations:

$$z_4 = p_{41}z_1 + p_{42}z_2 + p_{43}z_3 + e_4 \quad (i)$$

$$z_5 = p_{51}z_1 + p_{52}z_2 + p_{53}z_3 + e_5 \quad (ii)$$

The values were attached to all the paths in Figure 2.

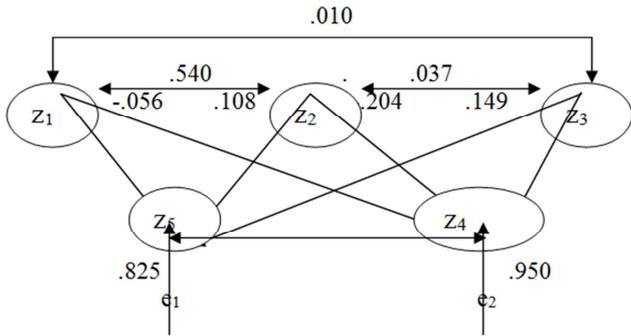


Figure 2. Path Diagram for the model, including Path Coefficients.

Figure 2 showed the path diagram including the path coefficients. The coefficients are the standardized beta coefficient β of the exogenous variables of $z_1, z_2,$ and z_3 on the two endogenous variables of z_4 and z_5 . The double headed arrows showed the correlations between the independent variables. The standardized (not the unstandardized) regression coefficients were placed on each independent variable, the straight single headed arrow shooting into the dependent variable. These standardized regression coefficients are referred to as path coefficients.

The only missing quantity in Figure 2 is the correlation between e_4 and e_5 or between the residual for OCB and TI. This correlation was calculated by hand using the printout from the multivariate test. The multivariate F statistics assumes that the null hypothesis that all regression coefficients are 0 for all dependent variables. The residual sums of squares and cross products matrix were used for the calculation. To calculate the correlation between the residuals for the i th and j th variable, take element (i, j) in the E matrix and divide it by the square root of (i th diagonal element multiplied by j th diagonal element). For the current problem, the E matrix is

$$\begin{pmatrix} 1076.855 & -2661.304 \\ -2661.304 & 44742.496 \end{pmatrix}$$

Thus, the correlation between the residuals for TI and OCB is

$$\begin{aligned} &= \frac{-2661.304}{\sqrt{(1076.855)(44742.496)}} \\ &= \frac{-2661.304}{\sqrt{(6941.266)}} \\ &= -.383 \end{aligned}$$

Table 1. Path Decompositions for the model shown in Figure 1.

Reproduced Correlation	Path Decomposition
\hat{r}_{14}	$p_{41} + r_{12}p_{42} + r_{13}p_{43}$
\hat{r}_{15}	$p_{51} + r_{12}p_{52} + r_{13}p_{53}$
.....
\hat{r}_{24}	$p_{42} + r_{12}p_{41} + r_{23}p_{43}$
\hat{r}_{25}	$p_{52} + r_{12}p_{52} + r_{23}p_{53}$
.....
\hat{r}_{34}	$p_{43} + r_{13}p_{41} + r_{23}p_{42}$
\hat{r}_{35}	$p_{53} + r_{13}p_{51} + r_{23}p_{52}$

Table 2. Calculations of reproduced correlations for the model.

Reproduced Correlation	Path Decomposition
\hat{r}_{14}	$= p_{41} + r_{12}p_{42} + r_{13}p_{43}$ (D) (U) (I) $= (-.056) + (-.540)(-.204) + (.010)(-.212) = .056$
\hat{r}_{15}	$= p_{51} + r_{12}p_{52} + r_{13}p_{53}$ (D) (U) (I) $= (.466) + (.540)(.108) + (.010)(-.149) = .509$
.....
\hat{r}_{24}	$= p_{42} + r_{12}p_{41} + r_{23}p_{43}$ (D) (U) (I) $= (-.204) + (.540)(-.056) + (.037)(-.212) = -.242$
\hat{r}_{25}	$= p_{52} + r_{12}p_{52} + r_{23}p_{53}$ (D) (U) (I) $= (.108) + (.540)(.466) + (.037)(-.149) = .354$
.....
\hat{r}_{34}	$= p_{43} + r_{13}p_{41} + r_{23}p_{42}$ (D) (U) (I) $= (-.212) + (.010)(-.056) + (.037)(-.204) = -.293$
\hat{r}_{35}	$= p_{53} + r_{13}p_{51} + r_{23}p_{52}$ (D) (U) (I) $= (-.149) + (.010)(.466) + (.037)(.108) = -.098$

Table 3. Observed and Reproduced Correlations for the Model.

	z_1	z_2	z_3	z_4	z_5
Observed correlations					
z_1	1.000				
z_2	.540	1.000			
z_3	.010	.037	1.000		
z_4	.540	.108		1.000	
z_5	-.162	-.197	.232	-.446	1.000
Reproduced correlations					
z_1	1.000				
z_2	.540	1.000			
z_3	.010	.037	1.000		
z_4	.056*	.354*	-.293*	1.000	
z_5	.509*	-.197	-.098*	-.446	1.000

*Difference between reproduced and observed correlation is greater than 0.05

It is to be noted that there exists some uncertainty in the model due to unanalyzed components.

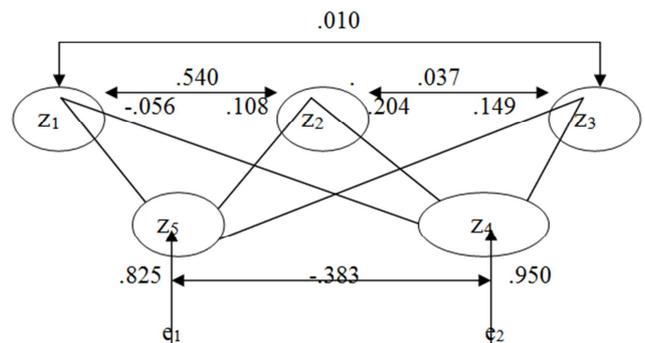


Figure 3. Path Diagram for the model, including Path Coefficients and correlation between the residuals.

Figure 3 showed the path diagram for the model, including path coefficients and correlation between the residuals. Now that the diagram is explained, it is expedient to quantify the reasons for the correlation between TI and OCB. We can do

this using the tracing rules, starting with TI and ending in OCB.

There are three direct pathways, one for each independent variable. The direct pathway for AC goes from OCB to AC and then directly from AC to TI. The magnitude of this path is $(p_{51}p_{41}) = .466(-.056) = -.026$

This quantifies how much the direct effects of AC are responsible for the correlation between OCB and TI.

The second direct effect goes through PJ and equals $(p_{52}p_{42}) = .108(-.204) = -.022$

This quantifies how much the direct effects of PJ are responsible for the correlation between OCB and TI.

The third and final direct effect goes through PE and is $(p_{53}p_{43}) = .149(-.212) = -.032$

All the calculations for indirect ways in which the two dependent variables may be correlated are shown in Table 3. Let us consider first the indirect effects that pass through the two independent variables AC and PJ. The first way that these two variables influence the correlation between OCB and TI comes about because AC directly influences OCB, AC is correlated with PJ, and PJ directly predicts TI. This pathway starts in OCB, goes to AC, then to PJ, and then to

TI. The pathway here is $(p_{51}r_{12}p_{42}) = .466(.540)(-.204) = -.051$

There is another pathway reflecting a similar indirect mechanism-PJ has a direct effect on OCB, PJ is correlated with AC and AC has a direct effect on TI. This path starts at OCB, goes to PJ, thence to AC, and finally to TI $(p_{52}r_{12}p_{41}) = .108(.540)(-.056) = -.003$

Thus, the results of the indirect effects of AC and PJ on the correlation between OCB and TI is the sum of these two pathways, $p_{51}r_{12}p_{42} + p_{52}r_{12}p_{41} = .051 + (-.003) = -.054$

The calculation of all the indirect pathways between every pair of independent variables is shown in Table 4.

The final way to trace paths from OCB to TI is through residuals. The magnitude of this is $.825(-.383)(.950) = -.300$. It is always illustrative to compare the amount that the independent variables contribute to the correlation with the amount that the residuals contribute. Theoretically, if the independent variables explained a large percentage of the correlation between OCB and TI, then the residual correlation should go towards 0. Once again, it is a sobering experience in data analysis to see how much we cannot predict behavioral traits.

Table 4. Decomposition of correlation between turnover intent and organisational citizenship behaviour.

Type	Source	Amount	Total
Direct	AC	-.056(.466)	= -.026
	PJ	-.204(.108)	= -.022
	PE	-.212(.149)	= -.032
Total Direct			-.080
Indirect	AC & PJ	$(-.056)(.540)(.108) + (-.204)(.540)(.466)$	$= (-.003) + (-.051)$
	AC & PE	$(-.056)(.010)(.149) + (-.212)(.010)(.466)$	$= (.000) + (.000)$
	PJ & PE	$(-.204)(.037)(.149) + (-.212)(.037)(.108)$	$= (-.009) + (-.001)$
Total indirect			-.064
Residual	.825 (-.383).950	= -.300	-.300
TOTAL			-.444

4. Conclusion

Table 4 revealed that that affective commitment, procedural justice and psychological empowerment have direct effects on the negative relationship between citizenship behaviour and turnover intent. The table also revealed a negative relationship between turnover intent and organisational citizenship behaviour. However, there was no indirect relationship between affective commitment and psychological empowerment on the negative relationship between citizenship behaviour and turnover intent.

Thus, the hypothesis which states that affective commitment, procedural justice and psychological empowerment would predict the negative relationship between citizenship behaviour and turnover intent among survivors of a consolidated bank in Nigeria is confirmed.

Findings revealed that that affective commitment, procedural justice and psychological empowerment have direct effects on the negative relationship between citizenship behaviour and turnover intent. Also, there was a negative relationship between turnover intent and organizational citizenship behaviour. However, there was no indirect relationship

between affective commitment and psychological empowerment on the negative relationship between citizenship behaviour and turnover intent.

In line with the findings of this study, Zhang and Agarwal (2009) who studied employees in two state-owned companies in China, and attempted to model the direct relationship between organizational justice and turnover intention. They asserted that both distributive and interactional justice have direct impacts on turnover intention, while the effect of procedural justice is mainly on organizational citizenship behaviour. Bluedorn (1982), Arnold & Feldman, (1982) and Hollenbeck & Williams (1986) studies also corroborated the findings of this research. They reported negative correlations between turnover intentions and job satisfaction and organizational commitment. Since organizational justice can affect job satisfaction, organizational commitment and psychological empowerment positively, it is logical to infer that perceived organizational justice will affect employees' turnover intention. Past studies have also detailed the positive correlation between affective commitment and OCB, Allen and Meyer(1996), Mathieu and Zajac, (1990)McFarlane and Wayne (1993), Freund (2004), Su and Hsiao, (2005), Ogba, 2006, Chien and Su, (2009), Haque and Aslam, (2011).

However, contrary to the results of this finding, Williams and Anderson, (1991), Shore and Wayne, (1993) found no correlation between affective commitment and OCB. In spite of these differing results it is generally held by scholar-practitioners and researchers that more research evidence supporting a positive relationship between affective commitment and OCB lend credence to the assertion that affective commitment has correlation with OCB.

Chen (2005) suggested recently that the lack of willingness to exhibit OCB (i.e. poor citizenship) may be an indication of employee withdrawal from the organization. This corroborates the negative relationship between OCB and turnover in this present study. OCBs are discretionary in nature and, as such, cannot be formally required by the employer or the superior (Organ et al. 2006). Typically, if an employee demonstrates low OCB, s/he cannot be sanctioned. Therefore, when employees become less committed to their organization but are unable to leave because of the lack of external job opportunities (low job alternatives), it is less risky for employees to reduce OCB than to express discontent by reducing, for example, their efforts at work. Unlike employees who reduce their OCB without fear of blame, employees may face sanctions if they perform their work poorly (Tolich, 1993), procrastinate (Ferrari, 1992), are frequently late (Sagie, Koslowsky & Hamburger, 2002), or increase their absenteeism (Dalton & Mesch 1991). Low OCB can be viewed as a signal that employees are beginning to disengage from the workplace (Chen et al. 1998; Chen 2005).

The study revealed that that affective commitment, procedural justice and psychological empowerment have direct effects on the negative relationship between citizenship behaviour and turnover intent. The study also revealed a negative relationship between turnover intent and organizational citizenship behaviour. However, there was no indirect relationship between affective commitment and psychological empowerment on the negative relationship between citizenship behaviour and turnover intent.

Since a negative relationship has been established between organisational citizenship behaviour and turnover intent, it goes without saying that bank managements will only be helping in retaining their top staff by encouraging organisational citizenship behaviour among them. This will not only boost workers performance and bank productivity but also lower their intent to leave the organisation no matter the odds on the job.

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