

Employee Separation Dynamics as a Predictor of Workplace Attitude: A Microfinance Banks Perspective

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Abstract: Employees do not stay in organizations forever, at some point, some employees leave, this study investigated the relationship between employee separation and work attitude of staff of Microfinance Banks in Anambra State as a broad objective. The study was anchored on Rational Choice Theory (RCT) by Gary Becker. Survey research design was adopted by the study. The population of the study consisted of 297 employees of ten (10) randomly selected banks. Using Krejcie and Morgan (1970) formula, the sample size of the study was 168. The instrument for data collected was questionnaire which was validated using face and content technique while the reliability was ascertained using Crombach Alpha and a coefficient of 894 was obtained. Regression technique was used for data analysis at 5% level of significance. The result revealed that a significant positive relationship exists between career development prospects and employee commitment ($r = .937$, $p\text{-value} = .000$) and that a positive relationship exists between career counselling and employee engagement ($r = .952$, $p\text{-value} = .000$) in Microfinance Banks in Anambra State. The study therefore concluded that employee separation influences the attitude of employees to work. It was among others recommended that the studied organization provides career advancement programs to the employees and that they should also provide for regular career counselling services to their employees.

Keywords: Employee Separation, Work Attitude, Career Development, Employee Commitment, Career Counselling and Employee Engagement.

I. INTRODUCTION

The apparent non-performance of the defunct community banks and the seeming gaps present in the financial system in the economy led to the promulgation of the law that established MFBs in 2005. Kanu and Isu (2015) posit that the Microfinance Policy Regulatory and Supervisory Framework (MPRSF) were launched in 2005 and were licensed to begin operations in 2007 and the objectives are to address the prolonged non-performance of many existing community banks. They were licensed to begin operations in 2007 and existing community banks and Non-Governmental Organizations (NGO) microfinance institutions that met the conditions spelt out by CBN for licensing were allowed to transmute into microfinance banks (Acha, 2012).

MFBs help in providing financial services to the poor who are traditionally not served by the conventional financial institutions' (CBN, 2005). They offer different types of

financial services like savings, lending, payment services and financial advice. Eboh (2008) states that the financial services offered by these banks include: credit, savings, micro-leasing and money transfer and payment services. The features that distinguish microfinance from other forms of formal financial products are; smallness of loans advanced and savings collected, near absence of assets-based collateral and simplicity of operations (CBN, 2005; Iorchir, 2006).

In order to fulfil the mandate of providing banking services to the poor and people in the interior villages and people who find it difficult to meet with the requirements of commercial banks, the microfinance banks employ personnel to help out; different categories of employees are brought in to help the organization actualize its vision and mission. Thus, employees are integral part of the microfinance banks continued existence and survival. They are responsible for discharging various duties and the competitiveness of the banks is dependent on performance of the employees. Lockwood (2007) posits that employees are critical to the viability and the competitiveness of any organization. However, these employees do not stay forever in an organization, they would one day leave the firm for different reasons and some would have to retire when the time is right as stipulated by company's policy. This brings to the fore the concept of employee separation in organizations.

Employee separation is the final stage in the staffing process where the employee ends a relationship with the organization. Separation exists when the service of an employee comes to an end because of one reason or the other. It arises due to resignation, lay off, dismissal and or retirement. Empirical studies (e.g. Harris, 1999; Kinnear & Sutherland, 2000; Maertz & Griffeth, 2004) have explained that factors such as competitive salary, friendly working environment, career path, healthy, interpersonal relationships and job security were frequently cited by employees as key motivational variables that influenced their retention or separation in an organization. Hence, employee separation is an inevitable part of the relationship between an employee and the employer or the organization. Nura and Hasni (2014) state that irrespective of what form of argument one holds on to, the only certain thing about employee separation is that it happens no matter what. It could be triggered by the employee or the organization, so come what may, an employee will

surly leave an organization one day and how an organization handles it and the reasons adduced for leaving is what this study is all about and how same affect the performance of the employees.

Employee separation can be divided into two major types; voluntary separation and involuntary separation. The former refers to termination initiated by employees while the latter is the type in which employee has no choice in the termination; the employee is completely at the mercy of the employer or the organization (Heneman, 1998). Voluntary separation could be further divided into two; functional and dysfunctional separation. A functional separation occurs when low performers, unskilled and incompetent employees decide to leave. It is more like a good riddance to bad rubbish. It can in fact assist organizations to increase optimal performance. Dysfunctional separation on the other hand is the complete opposite of the former. It occurs when employees who have the requisite skills, knowledge and ability, those who are competent and innovative leave the firm. This is the sort of separation that seem to be of more interest to organizations because it is initiated by the employees and it affects the organization and other employees negatively and this is why this study focused on dysfunctional separation and what it portends for the employees.

Voluntary dysfunctional separation is the sort of separation that can throw an organization into chaos, it can halt activities in an organization, that is why management of firms appear to be mindful of it. It can further be divided into two; unavoidable voluntary dysfunctional separation and avoidable voluntary dysfunctional separation. The former is the type where the organization can do nothing about; it is bound to happen no matter the steps taken to avert it. This type of separation could be caused by factors such as serious illness, death, moving abroad, personal bitterness, family circumstances, climate conditions, community conditions and marriage. In the former on the other hand, the organizations concerned could have been able to prevent it by taken necessary and decisive actions. This type damages and dents an organization's innovativeness (Abbasi & Hollman, 2000). This type of separation is caused by factors such as lower compensation, poor working condition, career advancement issues and counselling problems. Others are personnel policy dissatisfaction, lack of support, absence of participation, working hours issues (Taylor, 1998). It is against this backdrop that this study examined employee separation dynamics and its nexus with workplace attitude of employees.

Objectives of the Study

The general objective of the study is to examine the type of relationship that exists between Employee Separation and Work Attitude of Staff of Microfinance Banks in Anambra State. Specifically, the study seeks to:

- a) Determine the type of relationship that exists between Career Development Prospects and Employee Commitment in Microfinance Banks in Anambra State.

- b) Examine the type of relationship that exists between Career Counselling and Employee Engagement in Microfinance Banks in Anambra State.

II. REVIEW OF RELATED LITERATURE

Employee Separation

Employee separation is a concept that has generated a lot of interest in management. Understanding the concept will be more fruitful if employee and separation are treated separately. An employee is someone employed by an organization to help in the execution of projects and the actualization of goals and objectives of the organization where the employee works. He is someone who offers his services to an employer in exchange for wages, salaries and other fringe benefits. Separation on other hand has to do with detachment, disentanglement, being free from something, not being involved again or to divorce. Within the context of this study, separation has to do with termination of employment. That is, the ending of a relationship that existed between an employee and an employer. This termination or ending of the employment relationship could be initiated by the employee in which case it is referred to as voluntary separation. It could also be initiated by the employer or by the organizations policies and dictates in which case it is referred to as involuntary separation.

Employee separation takes place when an employee who was hitherto a part of an establishment chooses or is forced to leave the establishment either in good terms or otherwise. It is the final stage in the staffing process of an organization. It describes any event that pulls the employee apart or away from the employer. Some Human Resource practitioners refer to separation as the process of informing the employee of the termination, completing paperwork for continuation of benefits and retrieving company properties from the employee (smallbusiness.chron.com/definition-separated-employee-terminated-employee-14239.html).

Career Development (CD) Prospect

Employees are no longer only interested in the salaries and pay they receive for their effort in organizations; they are also concerned about their prospect on progressing in the organization and gaining necessary skills and development in their career. Workers in contemporary society are expressing a strong desire to pursue more than just a job. They are looking for employment opportunities that promise an extension of their interests, personality and abilities (Agba, Nkpoen & Ushie, 2010). They want a variety of things from their jobs besides a pay cheque and a few fringe benefits, and their loyalty to the organization depends upon the degree to which their employer satisfies these wants (Agba, 2004).

Career development (CD) is a concept that is capable of benefiting not only the employees but also the organizations. Armstrong (2001) states that CD is of great importance to both the individual employee and the organization. Ironically, organizations seem to be paying little attention to it. Aligning

with this assertion, Agba, Nkpoyen and Ushie (2010) posit that CD despite its advantages to the employees and organizations, it is given least attention by most organizations. Many organization are of the view that CD is a cost that should be avoided entirely, hence they shy away from embarking on it. However, CD profits both parties (the employee and the employer) and therefore should be welcomed. Pareek and Rao (2012) aligns with this thought as they opine that CD of employees should be seen as an investment, not a cost; and that bad performance, ignorance and low commitment to duty are very costly barriers in an organization.

Armstrong (2006) points out that CD is a critical human resource management function in both Public and Private Organizations and has been a recurrent subject of debate among scholars and academics. The term CD has been defined in different ways by different authors. But the central theme is that it involves the practice of equipping employees with the necessary skills, experience and competences needed to excel in a higher position with an organization or different organizations. Armstrong (2006) adds that CD is the use of planned instruction activities to promote learning. It involves concerted efforts directed towards assessing a workers' potentials, identifying likely career paths for that employee and designing and implementing "various forms of training and experience to prepare that person for more advanced job" (Agba, Nkpoyen & Ushie, 2010). Peterson and Tracey (2009) define it as the ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities.

Career Counselling

To understand the concept of career counselling properly, the concept of career would have to be examined first. Nthangi (2007) defines `career` as an occupation. New Zealand Qualification Authority (2012) define `career` as the wide range of occupational, family, civic and political roles which individuals will undertake through life. Career is thus a journey through life-mostly from adolescence to retirement-with occupation constituting only one of its components (Ombayo, Otuya & Shiamwama, 2013). Counselling takes place to properly guide an employee in making career decisions in an organization and therefore is an integral part of HR function. Gichinga (2011) defines counselling as a relationship in which one person helps another to understand and solve their problems-the ultimate goal is a helping relationship. Gishinga (2011) re-sounds the importance of counselling by advising that anybody who is facing a challenge for which they are not prepared on how to cope with the particular challenge, needs the assistance of another person equipped in helping them to pull through.

Career counselling can be viewed as a sequence of activities aimed at assisting an individual to make informed decisions about work or about work related problems. Nthangi (2007) views career counselling as a personalised process that helps a

person understand themselves, explore career options, and clarify and obtain desired career goals. It contributes intuitive and cognitive techniques. It offers insights, guidance and support to help a person understand and manage varied career choices. A career counsellor advises people making and validating career decisions and choices. The counsellor also works with those coping with such changes as a new course, redundancy, or a new career (Ombayo, Otuya & Shiamwama, 2013). It is a career development practice that consists of a greater number of transitions as a result of the changing nature of work organizations (Jackson, Arnold, Nicholsonand & Watts, 2012).

Effective career counselling at the work environment may assist employees to discover themselves and take bright options. Career counselling is a two way process in which the counsellor and the counselee both contribute to make career counselling efficient and effective. Counselling hence develops a rationale to interrelate internal and external factors (Ombayo, Otuya & Shiamwama, 2013). Robert and Hill (2006) argue that problems related to performance are perhaps the most obvious kind to precipitate the need to visit a career counsellor. `Career` has, after all, been traditionally associated with achievement, and a career counsellor may well be seen as someone able to get the individual back on the, temporarily interrupted, path to success.

Work Attitude

Employees are the bed rock of the very existence of many organizations; they help organizations to achieve and realize their goals, objectives, mission and vision. Hence, their work attitude plays a crucial role in the performance of organizations as a whole. Emphasis has been placed more on staff and their performance as a source of competitive edge rather than physical assets and machineries lately. Armstrong (2006) opine that individual performance has become a topical issue in today's business environment, so much so that organizations go to great lengths to appraise and manage it. Georgakopoulos, Sotiropoulos and Dimitris (2010) state that in a wider context, there is an increased emphasis on people as a key source of competitive advantage, often being regarded as the key differentiator between organizations. Employees are the organization's key resource and the success or failure of organizations centre on the ability of the employers to attract, retain, and reward appropriately talented and competent employees (Osibanjo, Adeniji, Falola & Heirmsmac, 2014).

The concept of attitude is viewed differently, so also are its indicators. Attitude is a hypothetical construct that represents an individual's like or dislike for any behaviour (Mowday, Porter, & Steers, 1982 cited in Ahmad, Ahmad & Syah, 2010). Attitudes are evaluative statements-either favourable or unfavourable concerning objects, people, or events. They reflect how one feels about something (Robbins, 2005). It is a mind-set or a tendency to act in a particular way due to both an individual's experience and temperament. How people

behave at work often depends on how they feel about being there. Therefore, making sense of how people behave depends on understanding their work attitudes (Susanty, Miradipta & Jie, 2013).

Work attitude of employees describe the actions of employees towards the objectives and goals of an organization. It includes three major dimensions, which are following affective attitude and a cognitive and individual's attitude. The affective attitudes include the emotional factor, feeling of employees and values or norms. The cognitive attitude focuses on the employee's belief about the right and wrong concept. Lastly, the behavioural employee's attitude shows the intentions and decision making will and power (Zare, 2012). Attitude towards works are the feelings employees have toward different aspects of the work environment (Carpenter, Talya & Erdogan, 2009). According to them, there are some elements which influence the attitude towards works, namely personality, person-environment fit, job characteristics, psychological contract, organizational justice, work relationship, separation policies, compensation package and stress level.

Employee Commitment

Employee commitment has over the years been used as an antecedent of organizational action and inactions and it is a predictor of employee attitude at work. Employee commitment is the level of employee loyalty and dedication to an organization. Diriye (2015) states that it is the relative strength of the individual's identification with, and involvement in, a particular organization. It consists of three factors: a strong desire to remain a member of the organization, a strong belief in, and acceptance of, the values and goals of the organization and a readiness to exert considerable effort on behalf of the organization. Salancik (2007) put it this way: it is a state of being in which an individual becomes bound by his actions to beliefs that sustain his activities and his own involvement in an establishment. Workers show commitment and engagement when they positively commit to their organization, willingly make changes, trust their organization, possess self-efficacy, and aspire to achieve improvements within the organization (Frese, 2008). The results of commitment include improved productivity, a reduction in turnover, and amplified customer focus (Wallace & Trinkka, 2009).

Employee Engagement

Employee engagement is a highly discussed topic in HR lexicon. Diriye (2015) states that the concept of engagement is a hot managerial topic and it is rare to find a HR or managerial related article that does not mention employee engagement. Employees who are engaged in their duties are usually willing to go the extra mile to make sure their organizations do well. Peterson and Tracey (2009) state that engaged employees and organizations will go the extra mile for each other because they see the mutual benefit of investing in their relationship. Fully engaged workers are those who are

physically energized, emotionally connected, mentally focused, and feel aligned with the purpose of the agency (Parsons, 2009).

Employee engagement has to do with the level of positive energy channelled towards helping the organization to succeed. Maslach et al (2001) state that engagement is characterized by energy, involvement, and efficacy, the direct opposite of the three burnout dimensions of exhaustion, cynicism, and ineffectiveness. Engaged employees have a bond with the organization. These individuals feel empowered and in control of their fate at work. They identify with the agency mission and are willing to commit the necessary emotional and personal energies necessary to excel in their work (Diriye, 2015). It is the positive connection which one has with his work. It is the level to which employees commit to something in their organization and for how long they will stay in the organization as a result of that commitment (Corporate Leadership Council, 2004). It is measured by the degree to which workers have a feeling of satisfaction and emotional alliance for business success. It brings improvement, increases productivity and helps in retaining employees (Taylor, 2011).

Theoretical Review

This study is anchored on Rational Choice Theory (RCT). The theory was popularized by a 1992 Nobel Memorial Prize Laureate in Economics Science, Gary Becker, who was one of the first to apply RCT more widely" (SurrIDGE, 2005). The theory provides a basis for the explanation of an individual's ability to make informed decision in a given situation. It is a theory for understanding and often modelling Social and Economic as well as Individual Behaviour (Ogu, 2013). It explains social phenomena by assuming rational choice at the actor's level. The RCT assumes that an actor chooses an alternative that he/she believes brings about a social outcome that optimizes his/her preference under subjectively conceived constraints (Yoshimichi, 2013).

The theory assumes that individuals are independent in any decision-making process (Hechter & Kanazawa, 1997). It is a micro-theory which describes individuals as rational actors with abilities to act in different ways in managing the constraints and opportunities that may face them (Hechter & Kanazawa, 1997). This theory assumes that employee separation could be described as a voluntary action, based on the appreciation of some better chances for survival or self-advancement. Employees could evaluate their options and what they get against what they desire or what they could get and decide whether to stay put in the organization or seek better options elsewhere. Abell (2000) as cited in Ogu (2013) notes the following assumptions: that it is individuals who ultimately take actions, individual choose their actions optimally, given their individual preferences as well as the opportunities or constraints with which the individual face, that the actions of the individual are concerned entirely with his or her own welfare and that individuals act in ways that

would benefit them more; every individual is most like to undertake courses of actions that they perceive to be the best possible option and one that would immensely be to their own advantage.

This theory is linked to all the variables of the study in that an individual (staff) evaluates the prospect of career development in the organization and whether the career counselling provided by the firm is enough to guide and direct him/her well to achieve career satisfaction and all this will influence his decision to increase or reduce commitment and engagement to the organization and makes for a positive work attitude.

Empirical Review

Kanu and Isu (2015) discussed the mode of operations of microfinance banks in Nigeria, the challenges that face microfinance and suggested solutions. Descriptive analysis was used to determine the most challenging factors in the operations of Microfinance banks in Nigeria. The results obtained indicated that poor capital base, targeting the wrong customers, lack of microfinance culture, insider abuse, inadequate business opportunities available to microfinance banks and constant change in government policy contributed immensely to the poor performance of microfinance banks in the country. The paper therefore recommended the introduction of insurance in the microfinance bank operations to protect the banks against loan defaulters and for government as well as operator of the banks to source for foreign donors.

Osibanjo, Oyewunmi and Ojo (2014) studied the relationship between career development and organizational growth in the Nigerian Banking industry. A sample was drawn from First City Monument Bank (FCMB) with two hundred and sixty five respondents. Analysis was carried out using Structural Equation modelling. Many of the associations between the tested variables were strong and positive. However, all the tested independent variables such as reward, recognition, skills, promotion had positive impact on organizational growth, while experience had negative impact. The study recommended that management should employ better strategies in retaining their experienced employees, which tends to effect on the organizational growth.

Nuraand Hasni (2014) examined how the relationship between employee separation and employee performance management could be reconciled through electronic human resource management (e-HRM) in Nigerian universities. The study employed a multimode survey technique. Ahmadu Bello University Zaria, Bayero University Kano and Usmanu Danfodiyo University Sokoto were studied. A quantitative research methodology using a systematic sampling technique was adopted. The data collected were subjected to series of analyses using SPSS version 19 and Smart PLS. The results obtained revealed a mediation effect of e-HRM on the relationship between employee separation and employee performance management. This was confirmed through the t-

value of 2.4540088 which is statistically significant at 0.05 level. The study concluded that no organization would embrace employee separation but the fact that it is inevitable, making adequate preparation for it becomes even more a sine qua non.

Oduma and Were (2014) sought to determine the influence of career development on employee performance in the Public University with reference to Kenyatta University. The study adopted a descriptive research design. The target population was the employees of Kenyatta University; this included both the teaching and Non-teaching Staff which is 4874 employees. Through stratified random sampling a sample of 487 employees were selected. The study collected both primary and secondary data. The study carried out a pilot study to pre-test and validate the questionnaire. Descriptive statistics was used to summarize the data. The study established that training had a positive influence on employee performance in the public university in Kenya. The study established that job orientation had a positive influence on employee performance in the public university in Kenya. The study established that career advancement had a positive impact on employee performance in the public university in Kenya. The research also revealed that mentoring had a positive impact on employee performance in the public university in Kenya.

Ombayo, Otuya and Shiamwama (2013) examined the relationship between career counselling and employee productivity, in sugar firms in Kakamega County, Kenya. The study was anchored on the theory of Career Decision Making developed by Krumboltz, 1976. The study adopted a correlation research design. The target population comprised of 700 managers and 2320 operational level employees. A sample size of 10% was extracted from the universe of 3020 employees which gave a total of 302 employees. The tools for data collection were questionnaires for consenting employees as well as document analysis. Validity and reliability of research instruments was guaranteed by a test re-test method. The data collected were analysed using descriptive and inferential statistics, and presented in the form of frequency distribution tables, pie charts, graphs, means, modes and percentages. Pearson's correlation coefficient was the main tool employed to test for relationships among variables. The findings revealed that the more sugar firms shun away from career counselling, the more the productivity goes down. Lack of career counselling resulted into a strong negative (-0.72) correlation coefficient between career counselling and employee productivity. It was therefore recommended that sugar firms to incorporate career counselling as an essential ingredient in their career intervention programs.

Khalid, Khalid, Waseem, Farooqi and Nazish (2015) sought to find out the relationship between organizational commitment (OC), career satisfaction (CS) and employee engagement (EE). Hypothesis were developed and tested on a sample size of 124 in University of Gujrat, Hafiz Hayat Campus. A valid and reliable questionnaire was used as data

collection tool and the data was analyzed using correlation analysis. Results indicated that there exists a positive significant relationship between OC, CS and EE but organizational commitment was more closely related to employee engagement whereas career satisfaction was found to be significant but not in close relationship with OC. It was observed that employees are more engaged and satisfied with their careers when provided with learning opportunities and in turn their commitment level with the organization increases.

Studies that have been carried out in MFBs banks both in Anambra state and other parts of the country tend to focus more on the primary function of the banks which is bringing banking services closer to the people, providing soft loan with less requirement in terms of collaterals and in some cases poverty alleviation. Studies of MFBs banks have also looked at the challenges facing them in terms of policies and infrastructure. None to the knowledge of the researcher seem to have looked at their employee separation as major impediment to efficient and effective work attitude of their employees and invariably that of the organization as whole. Similarly, there appear to be dearth of empirical studies and relevant materials on employee separation and its impact or relationship with staff work attitude; materials available talked about job mobility and turnover which is slightly different from the main subject of this study. All these constituted the lacuna in knowledge that this study fills.

III. METHODOLOGY

This study adopted a survey research design as it suits the characteristics of this study better. The study is carried out in Anambra state Nigeria. The population of the study is 297 consisting of all categories of employees in the ten (10) selected Microfinance banks in the State. The sample size of the study is 168 determined with the aid of Krejcie and Morgan (1970) formula. To ensure that the right number of questionnaire is distributed according to the population proportion of each of the studied Microfinance Banks, Bowley’s allocation formula was adopted. The major source of data for the study is primary source through a structured questionnaire. The instrument was subjected to face and content validity. With respect with how consistent the research instrument is, the questionnaire was subjected to Crombach Alpha reliability which measures the internal consistency of the instrument. A coefficient of .894 was obtained from the reliability analysis which is high as the acceptable benchmark is .70. The data so collected were analyzed using regression analysis at 5% level of significance.

IV. DATA ANALYSIS AND FINDINGS

Test of Hypothesis One

H_{a1}: A significant relationship exists between career development prospects and employee commitment in Microfinance Banks in Anambra State.

Table 1: Regression analysis for hypothesis one

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.963 ^a	.937	.937	.902
a. Predictors: (Constant), CDP				

Source: Field Survey

Key: CDP: Career Development Prospect

Table 1 shows the model summary for hypothesis one which states that a significant relationship exists between career development prospects and employee commitment in Microfinance Banks in Anambra State. The table shows that the correlation coefficient as depicted by (r) is .963 while the R-Square (R²) is .937. This result indicates that a positive relationship exists between career development prospects and employee commitment in Microfinance Banks in Anambra State. The result goes further to show that a 93% change in the dependent variable (employee commitment) is explained by changed in the independent variable (career development prospect) in Microfinance Banks in Anambra State.

Table 2: Hypothesis test for hypothesis one

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3467.725	1	3467.725	3744.052	.000 ^b
	Residual	167.723	160	.732		
	Total	3635.448	161			
a. Dependent Variable: EMPCOM						
b. Predictors: (Constant), CDP						

Source: Field Survey, 2020. Key:

EMPCOM: Employee Commitment

Table 2 reveals the hypothesis test in form of ANOVA table produced from the test of hypothesis one. It is seen from the table that the F-statistics is 3744.052 and the P-value (Sig) is .000 (p-value < 0.05). This shows that indeed, a significant relationship exists between the variables investigated. Hence, the alternate hypothesis is accepted.

Test of Hypothesis Two

H_{a2}: A significant relationship exists between career counselling and employee engagement in Microfinance Banks in Anambra State.

Table 3: Regression analysis for hypothesis two

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.952 ^a	.926	.926	.934
a. Predictors: (Constant), CC				

Source: Field Survey, 2020

Key: CC: Career Counselling

Table 3 shows the model summary for hypothesis two which states that a significant relationship exists between career counselling and employee engagement in Microfinance Banks in Anambra State. The table indicates that the r is .952 while the R^2 is .926. This result implies that a positive relationship exists between career counselling and employee engagement in Microfinance Banks in Anambra State. The result further revealed that a 93% change in the dependent variable (employee engagement) is explained by changed in the independent variable (career counselling) in Microfinance Banks in Anambra State.

Table 4: Hypothesis test for hypothesis two

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	4001.352	1	4001.352	4008.502	.000 ^b
	Residual	210.611	160	.936		
	Total	4211.963	161			
a. Dependent Variable: ENGAGE						
b. Predictors: (Constant), CC						

Source: Field Survey, 2020

Key: ENGAGE: Employee Engagement

Table 4 reveals the ANOVA result for the second hypothesis. The table reveals an F-statistics of 4008.502 and the P-value of .000 (p -value < 0.05). This implies that the relationship observed between the variables is not by chance; that there is a statistically significant relationship between the variables of study. Therefore, the alternate hypothesis is accepted.

V.CONCLUSION

The study examined the nexus between employee separation dynamics and workplace attitude of employees in microfinance banks in Anambra state Nigeria. The separation practices and what makes employee to leave an organization differs from organization to organization, so also does the attitude of employee. Having tested empirically the data collected for the study, it is concluded that employee separation influences the attitude of employees to work and by extension determines their performance.

VI. RECOMMENDATIONS

The study therefore recommends that:

- The studied organization provides career advancement programs such as trainings, conferences and workshop so that the employee will see a future in the organization as this will make them to put more effort in their work.
- Career counselling services should be provided more often by the organization so that employee who may be confused as to the direction of their career will be guided. This will make the employees endeared and more engaged o the organization.

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