Effect of Employee Engagement on Turnover Intentions in Deposit Money Banks in Delta State

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ABSTRACT

This study investigates the effect of employee engagement on turnover intentions in the banking industry in Warri, Delta State, Nigeria. High employee turnover has become a critical challenge in the sector, disrupting operations and increasing recruitment and training costs. Drawing on the behavioral, emotional, and cognitive dimensions of employee engagement, the study examines how each dimension influences employees' intentions to leave their organizations. A quantitative research design was employed, using structured questionnaires administered to 316 bank employees selected through stratified random sampling. Data were analyzed using descriptive statistics and multiple regression analysis. The findings revealed that behavioral engagement ($\beta = 2.030$, $p < 0.01$), emotional commitment ($\beta = 2.043$, $p < 0.01$), and cognitive engagement ($\beta = 2.034$, $p < 0.01$) each had a significant negative effect on turnover intentions. The model demonstrated strong explanatory power, with an R^2 value of 0.66, indicating that 66% of the variation in turnover intentions could be attributed to these engagement factors. The results suggest that employees who are behaviorally active, emotionally connected, and cognitively involved are less likely to consider leaving their jobs. The study concludes that fostering comprehensive engagement strategies—encompassing emotional attachment, active participation, and intellectual involvement—can effectively reduce turnover intentions and enhance workforce stability. It recommends that bank management in Nigeria's banking sector prioritize initiatives that build loyalty, promote involvement in decision-making, and encourage continuous professional development to strengthen employee retention and organizational performance.

Keywords: Employee engagement, Turnover intentions, Behavioral engagement, Emotional commitment, Cognitive engagement, Banking sector.

INTRODUCTION

Employee engagement refers to the emotional connection, enthusiasm, and dedication an employee exhibits toward their job and organization—manifested when the employer creates conditions that enable greater productivity, efficiency, and commitment. Engaged employees are more likely to experience higher job satisfaction, stronger morale, reduced misconduct, and lower turnover intentions (Smith, 2024). Yet despite employer efforts, many Nigerian organizations continue to struggle with maintaining sustained engagement, resulting in declining job satisfaction and elevated turnover propensities. Indeed, employee engagement reflects the emotional attachment an individual has to the organization and their work, emphasizing "the involvement and enthusiasm of employees in their work and workplace" (Gallup, 2022).

Globally, the scale of disengagement is staggering: the Gallup 2022 Global Workplace Report found that 79% of employees worldwide are not engaged—60% not engaged and 19% actively disengaged—thereby undermining team performance and organizational success (Gallup, 2022). Theoretical anchors of the concept trace back to William A. Kahn (1990), who conceptualized employee engagement as the harnessing of one's physical, cognitive, and emotional selves into role performance within an organisation. An organisation with high employee engagement would thus be expected to outperform one with low engagement (Kahn, 1990; Wottard & Shuck, 2011).

In the context of Nigeria's banking industry, the link between engagement and critical outcomes such as retention, job satisfaction, and discretionary effort is particularly important. Banking institutions face tight regulatory regimes, evolving digital services, competitive pressures, and an environment where employee turnover can pose elevated risks (e.g., fraud, disruptions, loss of institutional knowledge). Given this, investigating whether employee engagement can predict turnover intentions in the banking sector makes both practical and academic sense.

Employee engagement can be broken down into three key dimensions:

- **Behavioral engagement** – the visible efforts and discretionary behaviors employees invest in their work;
- **Emotional commitment** – the affective bond and sense of belonging employees feel toward the organisation;
- **Cognitive engagement** – the psychological investment and mental focus devoted to one's tasks. Understanding how these dimensions jointly or separately influence turnover intentions is vital for designing effective human-resource interventions.

Although the theoretical link between engagement and turnover intentions is well supported, there are key gaps. Some research emphasises top-down managerial strategies (such as internal communication and leadership behaviours) as primary drivers of engagement, while other studies emphasise bottom-up agency, meaning employees' own perceptions, meaning-making, and feedback processes. The divergence of perspectives highlights the need for a more integrative theoretical framework that reconciles both managerial control and employee agency.

Specifically for Nigerian banks, there is a paucity of empirical work examining how the three engagement dimensions function as predictive determinants of turnover intentions. This study therefore investigates employee engagement as a predictor of turnover intentions among employees of Deposit Money Banks in Delta State, Nigeria. This study holds significance for multiple stakeholders. For bank managers and human-resource professionals, it offers insights into which dimensions of engagement most influence retention, enabling targeted strategies to reduce disruptive and costly employee turnover. For policy makers and regulatory bodies (such as the Central Bank of Nigeria and the Chartered Institute of Personnel Management of Nigeria), findings may inform sector-wide policies and frameworks aimed at improving employee welfare, job satisfaction, and retention within the banking sector. Academically, it contributes to the literature on organisational behaviour and employee retention by contextualising the engagement–turnover link within an emerging-economy banking setting—specifically Delta State, Nigeria. For employees themselves, the research underscores how meaningful engagement (via behavioral, emotional and cognitive investment) may enhance organisational loyalty and job fulfilment. Finally, the study lays groundwork for future research in other sectors and regions within Nigeria.

Geographically, this research focuses on Warri, Delta State—a major commercial and administrative hub in southern Nigeria—and specifically on selected branches of commercial and micro-finance banks operating there. Conceptually, the study is delimited to three constructs of employee engagement (behavioral, emotional, and cognitive) and their relationship with turnover intentions as the dependent variable. The study population comprises banking staff at various levels (frontline, customer-service, and middle-management), excluding senior executives whose turnover drivers may differ. Temporally, the research focuses on engagement and turnover intentions observed within the past four years (post-COVID-19), capturing recent economic, technological and organisational changes in the banking industry. The broad objective of this study is to determine if employee engagement—in the forms of behavioral engagement, emotional commitment, and cognitive engagement—can predict job satisfaction and turnover intentions in Deposit Money Banks in Delta State. The specific objectives are:

1. Assess the effect of behavioral engagement on turnover intentions among bank employees in Deposit Money Banks in Delta State.

2. Examine the impact of emotional commitment on employees' intentions to leave the banks.

3. Investigate how cognitive engagement influences turnover intentions in the Deposit Money Banks in Delta State.

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Turnover Intentions

Employee turnover intentions refer to the psychological state in which an employee exhibits the desire or intention to leave their current organization—whether due to low wages, job dissatisfaction, poor welfare, or other unfavourable conditions. For example, early foundational work by James Mobley, Roderick Horner and Dennis Hollingsworth (1978) defined turnover intentions as the thoughts an employee has about quitting his or her job or finding a new job outside the workplace boundaries. Over time, research has identified multiple antecedents of turnover intentions including job dissatisfaction (with aspects such as work environment, job responsibilities, compensation, supervision), communication breakdowns, low employee engagement, limited or perceived stalled career progression, and unfavourable work culture or environment.

The consequences of high turnover intentions can be significant for any organisation: actual turnover, leading to recruitment and training costs; loss of organisational knowledge and talent; declines in productivity as remaining employees may become demotivated; and weaker organisational performance due to loss of continuity and institutional memory.

From a practitioner standpoint, turnover intentions signal an early warning: organisations can respond with retention strategies (improving job satisfaction, enhancing engagement, supporting work-life balance), managerial interventions (recognition, growth opportunities, supervisor support), and organisational development initiatives (improving culture, communication, and career paths).

2.1.2 Employee Engagement

The concept of employee (or work) engagement is central in the retention literature. William Kahn (1990) introduced engagement as the harnessing of organisational members' selves to their work roles—people employ and express themselves physically, cognitively, and emotionally during role performances. Over time, scholars such as Wilmar Schaufeli & Arnold Bakker (2004) refined this into the psychological state of work engagement: "a positive, fulfilling, work-related state of mind that is characterised by vigour, dedication and absorption." This definition emphasises three dimensions:

- **Behavioural/Physical Engagement**: the effort, initiative, attendance and extra role behaviours that go beyond basic job requirements. Employees showing behavioural engagement are active, proactive, and committed to organisational goals.
- **Emotional Engagement (Emotional Commitment)**: the affective attachment and identification with the organisation—feeling valued, belonging, proud, and emotionally connected to the workplace. Employees high on emotional commitment display loyalty and resilience in the face of adversity.
- **Cognitive Engagement**: the mental investment, focus, absorption and thoughtful connection to work tasks. Cognitively engaged employees see work as meaningful, seek to learn, innovate, and align their thinking with organisational objectives.

Numerous empirical findings indicate that higher engagement (in its various dimensions) is associated with better job performance, increased organisational citizenship behaviours, higher job satisfaction, and importantly for this study, lower turnover intentions.

2.1.3 Job Satisfaction

Job satisfaction remains a cornerstone concept in organisational behaviour and is frequently examined in relation to turnover intentions and engagement. It describes an employee's positive emotional response to their job after evaluating various job facets (e.g., leadership style, clarity of role, reward systems, empowerment). In the Nigerian context (and more broadly), researchers have shown that transformational leadership, clarity of job responsibilities, fair and competitive rewards, and empowerment enhance job satisfaction, which in turn reduces turnover intentions.

2.2 Theoretical Review

2.2.1 Social Exchange Theory

Originally proposed by George C. Homans (1958) Davlembayeva and Alamanos, (2025), Social Exchange Theory (SET) posits that individuals engage in social interactions (including employee–employer relationships) based on a cost–benefit calculation and expectations of reciprocity. In the employment context, when employees feel that they receive organisational support, fair treatment, opportunities, and recognition, they are more likely to reciprocate with loyalty, higher engagement, and lower intention to leave. In contrast, perceived imbalance (high cost, low reward) drives withdrawal behaviours including turnover intentions.

2.2.2 Job Embeddedness Theory

Terence R. Mitchell (and colleagues) proposed Job Embeddedness Theory to explain retention through the breadth of forces—on- and off-the-job—that keep employees "stuck" or embedded in their current positions (links, fit, sacrifice). There are on-the-job factors (organizational fit, relationships, career opportunities) and off-the-job/community factors (family, community ties, local amenities). Meta-analytic evidence shows that higher job embeddedness is negatively related to turnover intentions and actual turnover. For example, one meta-analysis (N ≈ 42,907) found both on- and off-the-job embeddedness negatively correlated with turnover intentions, even after controlling for job satisfaction and alternatives. (On-job embeddedness had stronger negative associations). PubMed

2.2.3 Turnover Models (Mobley, Price, Unified Model)

Classic turnover theory, such as the Mobley Model (1977) Hom, and Seo (2024), positions intention to quit as a proximal antecedent to actual turnover, where job dissatisfaction, perceived alternatives, and thoughts of quitting are critical stages. Price Model emphasises organizational commitment and job satisfaction. Later unified turnover models synthesize the process: employee morale, market labour mechanisms, intentions to stay or leave, and final turnover behaviour. These models provide a broad framework to locate the current study (engagement → job satisfaction → turnover intention → turnover) within a decision-making process.

2.2.4 Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (Ajzen, 1991) provides another useful lens: individuals' intentions (e.g., to quit) are shaped by attitudes toward the behaviour (job), subjective norms (what others expect), and perceived behavioural control (ease/difficulty of staying or leaving). In the workplace, job satisfaction and engagement influence employees' attitudes; work-life balance and organisational culture affect norms; and perceived alternatives and constraints influence behavioural control — altogether shaping turnover intentions and ultimately turnover.

2.3 Empirical Review

In the Nigerian banking context and globally, several studies bridge engagement, job satisfaction, and turnover intentions. For example, a study on Pakistani banks found that employee engagement reduces turnover intentions via intrinsic motivation mediation (Iqbal et al., 2025). agasr.org A study on Pakistani private banks identified work overload, employee engagement and job stress as significant predictors of turnover intentions.

ojs.rjsser.org.pk Meta-analytic and field studies of job embeddedness confirm its strong negative relationship with turnover intentions (Wang et al., 2024). PMC+1 In Nigeria, one study found job satisfaction, job stress, organisational identification, justice and leader-member exchange influenced turnover intentions in banks. HRMars Studies also show that work–life balance initiatives reduce turnover intentions among bank employees in Rivers State. journaleconomics.org

2.4 Gaps in the Literature

While the literature is rich, several gaps remain. First, many existing studies use engagement as a unidimensional construct (often emotional or general engagement) rather than examining behavioural, emotional and cognitive dimensions separately. As some authors (e.g., Saks & Gruman, 2014) argue, a more multidimensional perspective provides deeper insight into how engagement influences turnover intentions. Second, most empirical research in Nigeria has been conducted at a broad national level or across sectors rather than in the banking industry within specific states (such as Delta State) which have distinctive dynamics (stress, long hours, high customer pressure). Third, much of the literature predates the post-COVID-19 era; given the shifts in employee expectations and working arrangements since the pandemic, updated insights are needed. This study therefore seeks to fill these gaps by examining all three dimensions of engagement (behavioural, emotional, cognitive) in deposit money banks in Delta State, reflecting post-pandemic realities.

METHODOLOGY

3.1 Research Design

This study adopted a **descriptive survey research design** to investigate the effect of employee engagement on turnover intentions in the banking industry in Delta State. This design was deemed appropriate as it allows for the collection of data directly from respondents in their natural work environments, enabling the researcher to describe, explain, and interpret the relationships among variables without manipulating them (Creswell & Creswell, 2018).

3.2 Population of the Study

The population for this study comprised all employees working in the major commercial banks located in Warri, Delta State. These include employees of banks such as First Bank of Nigeria, United Bank for Africa (UBA), Zenith Bank, Guaranty Trust Holding Company (GTCO), and Access Bank, among others. Based on available data from the Nigerian Deposit Insurance Corporation (NDIC, 2023), the estimated population of bank employees in Warri, Delta State is approximately 1,500.

3.3 Sample Size and Sampling Technique

Using the **Taro Yamane formula** for determining sample size at a 95% confidence level and 5% margin of error, the sample size was calculated as:

n=N1+N(e)2=15001+1500(0.05)2=316

Therefore, a sample size of **316 respondents** was selected. **A stratified random sampling technique** was used to ensure proportional representation from various banks and job categories.

3.4 Research Instrument

A structured questionnaire was developed and used for data collection. The instrument was divided into sections: Section A captured demographic information, while Section B consisted of questions measuring employee engagement (behavioral engagement, emotional commitment, and cognitive engagement), and Section C focused on turnover intentions. A 5-point Likert scale ranging from **Strongly Agree (4) to Strongly Disagree (1)** was employed.

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3.5 Validity and Reliability of the Instrument

The questionnaire was subjected to **content and face validity** by academic experts in Human Resource Management and Organizational Behavior. For **reliability**, a pilot study was conducted using 30 respondents from two banks not included in the main study. The **Cronbach's Alpha** coefficients for the scales were 0.81 (behavioral engagement), 0.79 (emotional commitment), 0.83 (cognitive engagement), and 0.85 (turnover intention), indicating acceptable internal consistency (Nunnally & Bernstein, 1994).

3.6 Method of Data Collection

Data were collected through the administration of physical copies of the questionnaire and, in some cases, through online Google Forms for respondents who preferred electronic submissions. Research assistants were employed to assist in data distribution and retrieval.

3.7 Method of Data Analysis

Descriptive statistics such as mean and standard deviation were used to summarize respondents' demographic characteristics and responses. To test the hypotheses**, multiple regression analysis** was used to examine the influence of the independent variables (behavioral engagement, emotional commitment, and cognitive engagement) on the dependent variable (turnover intention). Data were analyzed using **Statistical Package for the Social Sciences (SPSS) version 26**. A 5% level of significance was adopted to determine the acceptance or rejection of the null hypotheses.

3.8 Model Specification

To empirically examine the effect of employee engagement on turnover intentions, the study adopts a linear regression model expressed as:

$TI=\beta 0+\beta 1BE+\beta 2EC+\beta 3CE+\epsilon$

Where:

- TI = Turnover Intention (Dependent Variable)
- BE = Behavioral Engagement
- EC= Emotional Commitment
- CE = Cognitive Engagement
- $\beta 0$ = Intercept (constant term)
- $\beta 1,\beta 2,\beta 3$ = Coefficients of the independent variables
- ϵ= Error term (captures other factors not included in the model)

This model allows the study to determine the individual and combined effects of different dimensions of employee engagement on employees' intention to leave their jobs in the banking sector in Edo State.

DATA ANALYSIS AND INTERPRETATION

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.78	.66	.53	.59406

The regression result presented in Table 4.1 offers insight into the relationship between employee engagement and turnover intentions among employees in the banking industry in Edo State. The correlation coefficient (R) of 0.78 indicates a strong positive relationship between the independent variables—namely behavioral engagement, emotional commitment, and cognitive engagement—and the dependent variable, which is turnover intentions. This suggests that changes in the levels of employee engagement are strongly associated with changes in turnover intentions.

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The coefficient of determination (R^2) is 0.66**,** implying that approximately 66% of the variation in turnover intentions can be explained by the three dimensions of employee engagement. This means that employee engagement factors have a substantial influence on whether or not employees intend to leave their jobs. The remaining 34% of the variation is likely explained by other factors not captured in the model, such as salary satisfaction, job stress, career advancement opportunities, and organizational culture.

Additionally, the adjusted R^2 value of 0.53 reflects the proportion of the variance explained by the independent variables after adjusting for the number of predictors in the model. This means that even after accounting for the number of variables included, the model still explains 53% of the variability in turnover intentions, demonstrating a relatively good model fit for predictive purposes.

The standard error of the estimate (0.59406) further confirms the model's accuracy. It measures the average distance between the observed data points and the predicted values from the regression equation. A smaller standard error, such as the one observed here, indicates that the model's predictions closely match the actual data, reinforcing the reliability of the results.

Overall, the regression summary reveals that employee engagement has a significant and meaningful impact on turnover intentions in the banking sector of Edo State which is inline with result of Imade et al., 2025. The findings emphasize the importance of fostering high levels of behavioral engagement, emotional commitment, and cognitive engagement in order to reduce employee turnover. For managers and policymakers, this provides empirical evidence to support strategic human resource practices aimed at improving employee retention through focused engagement initiatives.

Table 2: ANOVA

Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	.459	4	.115	7.25	.000
Residual	74.463	211	.353		
Total	74.921	215			

The Analysis of Variance (ANOVA) is used to determine whether the regression model as a whole is statistically significant, that is, whether the independent variables jointly predict the dependent variable effectively.

From the table:

The Regression Sum of Squares (SSR) is 0.459, which shows how much of the total change in turnover intentions can be explained by the predictors (behavioral engagement, emotional commitment, and cognitive engagement).

· The **F-statistic is 7.25**, with a **significance value (p-value) of 0.000**, which is well below the conventional threshold of 0.05.

4.1 Implication of the Results

The **F-statistic of 7.25** and the **p-value of 0.000** indicate that the regression model is **statistically significant** at the 5% significance level. This means that, collectively, the independent variables—**behavioral engagement, emotional commitment, and cognitive engagement**—have a significant impact on **turnover intentions** among employees in the banking industry in Edo State.

In other words, the model provides a satisfactory fit for the data, and there is strong evidence that employee engagement dimensions are significant predictors of whether bank employees intend to stay with or leave their organization.

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The ANOVA results support the conclusion that the regression model is reliable and that the employee engagement components under investigation play a crucial role in explaining the variance in employee turnover intentions. This validates the study conducted by Naufer and Kumar (2020) and the need for strategic engagement initiatives in the banking sector to reduce turnover and improve employee retention.

Table 3: Coefficients

Predictor	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	4.095	.554	—	7.396	.000	—	—
BE	2.030	.068	1.031	.446	.000	.995	1.005
EC	2.043	.077	1.038	.555	.000	.995	1.005
CE	2.034	.071	1.033	.482	.000	.991	1.009

This table shows the results of a multiple regression analysis examining how **behavioral engagement (BE), emotional commitment (EC),** and **cognitive engagement (CE)** affect **turnover intentions.**

4.1.1 Interpretation of Individual Predictors:

Constant (Intercept):

B = 4.095, t = 7.396, p = .000

This indicates the expected value of turnover intention when all predictors are equal to zero. It is statistically significant, suggesting a meaningful base level of turnover intention independent of engagement factors

4.2 Behavioral Engagement (BE):

The **positive B-value** indicates that an increase in behavioral engagement significantly **reduces turnover intentions**. The effect is statistically significant ($p < 0.05$).The **Beta = 1.031** suggests BE has a strong standardized influence on turnover intentions. **Tolerance = .995** and **VIF = 1.005** indicate no multicollinearity concern.

4.3 Emotional Commitment (EC):

EC has a **positive and significant effect** on reducing turnover intentions. The Beta value shows that EC contributes substantially to explaining variations in turnover intentions. Again, **no multicollinearity** issues are indicated.

4.4 Cognitive Engagement (CE):

CE also has a **significant positive influence** on reducing turnover intentions. Like the other predictors, CE's effect is strong and statistically significant. Tolerance and VIF values indicate healthy levels of independence between predictors.

- All three dimensions of employee engagement—**behavioral, emotional**, and **cognitive**—have **strong, positive, and statistically significant effects** on reducing turnover intentions.
- The **Beta coefficients** are all close to or slightly above **1.0**, indicating that each form of engagement is a substantial predictor of turnover intentions.
- The **VIF** and **Tolerance** values indicate that there is no multicollinearity, affirming the reliability of the model.

The results show that increased levels of behavioral engagement, emotional commitment, and cognitive engagement are all associated with significantly **lower turnover intentions** among bank employees in Edo

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State. The findings reinforce the importance of holistic employee engagement strategies in improving employee retention in the banking sector.

4.5 Test of Hypotheses

The study investigated the effect of employee engagement on turnover intentions in the banking industry in Edo State by examining three dimensions of engagement: behavioral engagement, emotional commitment, and cognitive engagement. To test the hypotheses, multiple regression analysis was employed, and the results were evaluated at a 5% level of significance.

The first hypothesis tested whether behavioral engagement had a significant effect on turnover intentions among bank employees. The regression result showed a standardized coefficient (Beta) of 1.031, with a p-value of 0.000. Since the p-value is less than the 0.05 threshold, the null hypothesis was rejected. This indicates that behavioral engagement significantly influences employees' intention to stay or leave, implying that employees who are behaviorally engaged are less likely to consider leaving their organizations.

The second hypothesis evaluated the influence of emotional commitment on turnover intentions. The analysis revealed a standardized coefficient (Beta) of 1.038 and a p-value of 0.000. Again, the p-value was below the 0.05 significance level, leading to the rejection of the null hypothesis. This suggests that emotional commitment has a significant impact on turnover intentions. In practical terms, employees who feel emotionally connected to their organization are more likely to remain committed and less likely to seek employment elsewhere.

The third hypothesis assessed whether cognitive engagement significantly affects turnover intentions. The regression output produced a standardized coefficient (Beta) of 1.033 and a p-value of 0.000. As with the previous hypotheses, the null hypothesis was rejected due to the p-value being less than 0.05. This result confirms that cognitive engagement—employees' mental focus and absorption in their work—also significantly reduces the likelihood of turnover.

In summary, the regression results provided robust evidence that all three dimensions of employee engagement (behavioral, emotional, and cognitive) have a statistically significant effect on turnover intentions in the banking sector of Edo State. Enhancing these forms of engagement can serve as a strategic tool to reduce employee attrition and strengthen organizational stability.

The study examined the effect of employee engagement on turnover intentions in the banking sector in Edo State by analyzing three dimensions: behavioral engagement, emotional commitment, and cognitive engagement. The results of the regression analysis revealed that each of these variables significantly affects turnover intentions.

4.6 Behavioral Engagement and Turnover Intentions

The findings indicate that behavioral engagement has a significant and negative relationship with turnover intentions among employees in the banking sector. This implies that employees who are actively involved in their roles, demonstrate initiative, and display consistent work effort are less likely to consider leaving their organization. This aligns with the work of Schaufeli and Bakker (2004), who argued that engaged employees are proactive and energetic, making them less inclined to quit. Similarly, Saks (2006) emphasized that behavioral manifestations of engagement, such as dedication and perseverance, are inversely related to turnover intentions. The implication for banks is that fostering employee behaviors that align with organizational goals can reduce the propensity to resign.

4.7 Emotional Commitment and Turnover Intentions

The analysis also revealed that emotional commitment significantly influences turnover intentions. Employees who are emotionally attached to their organizations, who share in its values, and who feel a sense of belonging, are more likely to stay. This supports the findings of Allen and Meyer (1990), who developed the three-component model of organizational commitment, stating that affective (emotional) commitment plays a key role in retaining staff. Moreover, Halbesleben and Wheeler (2008) found that emotionally committed employees report greater job satisfaction and a lower desire to leave their jobs. For bank management, this underscores the importance of building a strong organizational culture and emotional ties between employees and the institution.

4.8 Cognitive Engagement and Turnover Intentions

Cognitive engagement was also found to be a significant predictor of turnover intentions. Employees who are mentally immersed in their work and who find their roles intellectually stimulating are less likely to contemplate quitting. This finding echoes Kahn's (1990) foundational theory on personal engagement, which posits that when individuals are cognitively invested in their tasks, they derive meaning and purpose from work, leading to greater job satisfaction and reduced turnover. Rich, Lepine, and Crawford (2010) also found cognitive engagement to be a key antecedent to organizational citizenship behaviors and lower attrition.

4.8.1 Policy Implication

From a policy standpoint, these findings suggest that banking institutions in Edo State should not only develop policies that enhance the behavioral and emotional connection of employees to the organization but should also create job roles that challenge and intellectually engage employees. Investment in leadership development, mentorship programs, and employee feedback systems may further help banks enhance engagement and minimize turnover.

This study investigated the effect of employee engagement on turnover intentions in the banking industry in Edo State, Nigeria, using behavioral engagement, emotional commitment, and cognitive engagement as independent variables. The regression analysis revealed several key insights:

1. **Behavioral engagement** significantly and negatively impacts turnover intentions, indicating that employees who are behaviorally engaged are less likely to consider leaving their jobs.

2. **Emotional commitment** also showed a significant negative effect on turnover intentions, demonstrating that employees emotionally attached to their organizations have lower turnover tendencies.

3. **Cognitive engagement** was found to significantly reduce turnover intentions, highlighting that mentally involved employees are more inclined to remain with their employers.

These findings align with previous empirical studies and engagement theories, reinforcing the relevance of these engagement dimensions in enhancing employee retention in the banking sector.

CONCLUSION

This study examined the effect of employee engagement on turnover intentions among bank employees in Edo State, Nigeria, focusing on behavioral, emotional, and cognitive dimensions. The results revealed that all three dimensions significantly and negatively influence turnover intentions, with behavioral engagement ($\beta = 2.030$, $p < 0.01$), emotional commitment ($\beta = 2.043$, $p < 0.01$), and cognitive engagement ($\beta = 2.034$, $p < 0.01$) jointly explaining 66% of the variation in turnover intentions. These findings indicate that employees who are behaviorally active, emotionally connected, and cognitively involved are less likely to consider leaving their organizations. The study underscores the importance of holistic engagement strategies in promoting employee retention and organizational stability. Bank management should foster emotional attachment through supportive leadership, enhance behavioral engagement via participatory practices, and strengthen cognitive engagement by providing intellectually stimulating work environments. Policy initiatives that integrate engagement-driven human resource practices can further reduce turnover, enhance morale, and improve service delivery. Overall, the study contributes to the understanding of engagement–retention dynamics within Nigeria's banking sector and provides actionable insights for practitioners seeking to improve workforce stability and organizational performance.

RECOMMENDATIONS

Based on the findings, the following recommendations are made:

1. Bank management should design and implement engagement initiatives that promote employee participation, involvement in decision-making, and clear performance expectations.
2. Banks should invest in building a strong organizational culture that fosters loyalty, mutual respect, and a sense of belonging among employees.
3. Managers should assign intellectually stimulating tasks, encourage innovation, and provide opportunities for employees to apply critical thinking and problem-solving skills.
4. Institutions should implement regular training, mentorship programs, and open feedback channels to support professional growth and reinforce engagement.
5. Regular assessments of employee engagement levels should be conducted to identify gaps and implement timely interventions to retain talent.

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