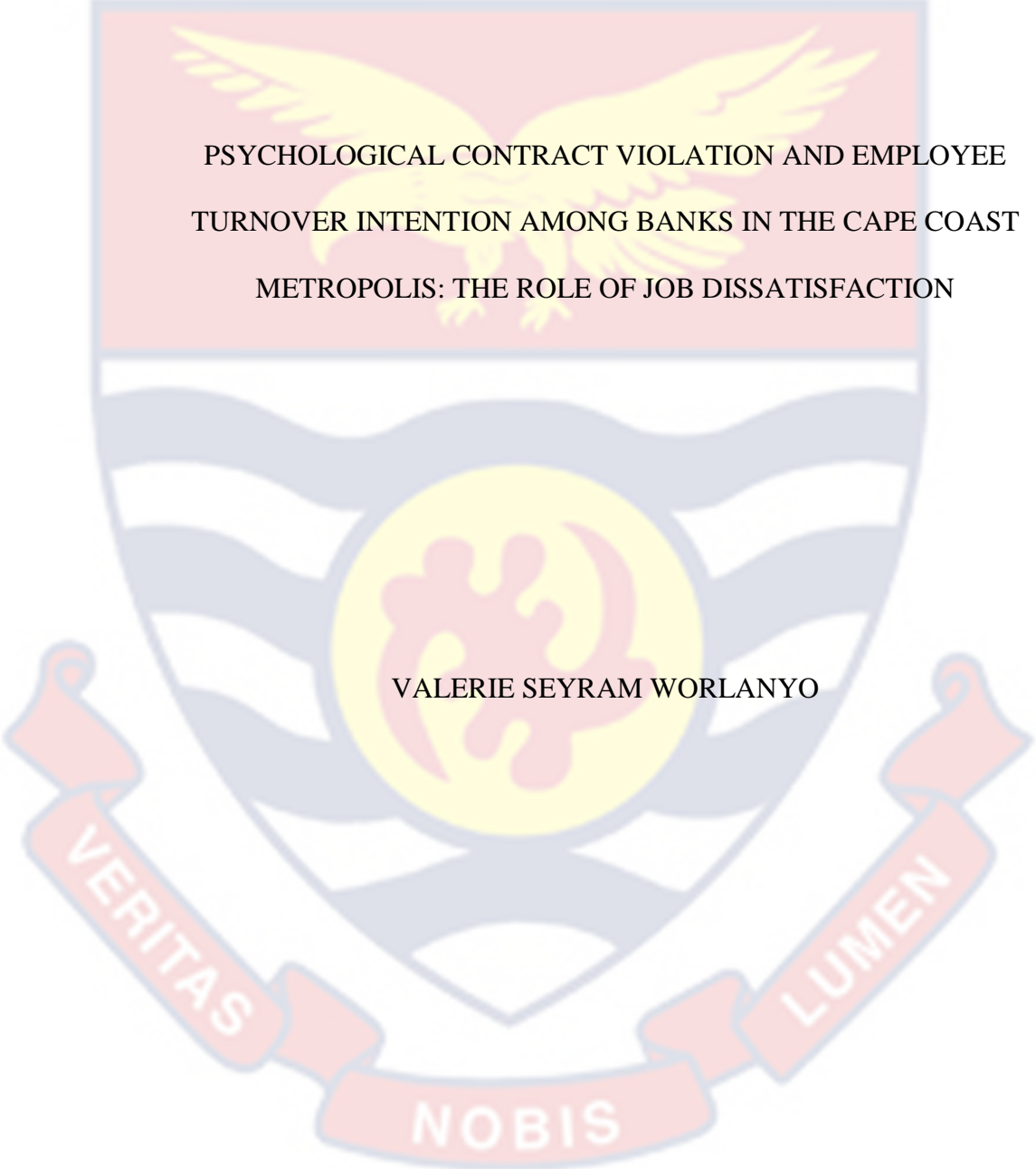


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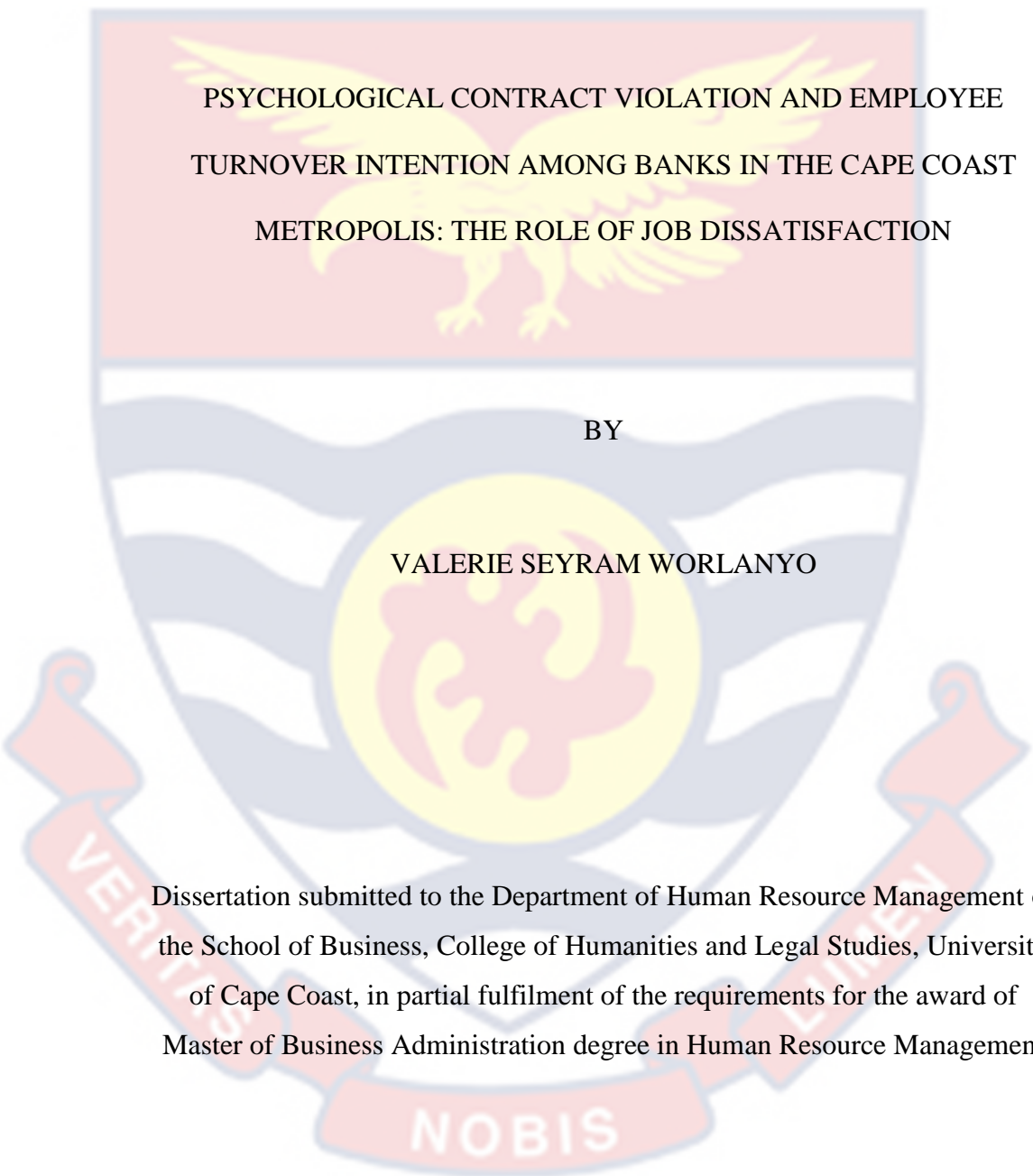


PSYCHOLOGICAL CONTRACT VIOLATION AND EMPLOYEE  
TURNOVER INTENTION AMONG BANKS IN THE CAPE COAST  
METROPOLIS: THE ROLE OF JOB DISSATISFACTION

VALERIE SEYRAM WORLANYO

2023

UNIVERSITY OF CAPE COAST

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TURNOVER INTENTION AMONG BANKS IN THE CAPE COAST  
METROPOLIS: THE ROLE OF JOB DISSATISFACTION

BY

VALERIE SEYRAM WORLANYO

Dissertation submitted to the Department of Human Resource Management of the School of Business, College of Humanities and Legal Studies, University of Cape Coast, in partial fulfilment of the requirements for the award of Master of Business Administration degree in Human Resource Management

OCTOBER 2023

## DECLARATION

### Candidate's Declaration

I, at this moment, declare that this dissertation report is the result of my original research and that no part of it has been presented for another degree at the University or elsewhere.

Candidate's Signature..... Date.....

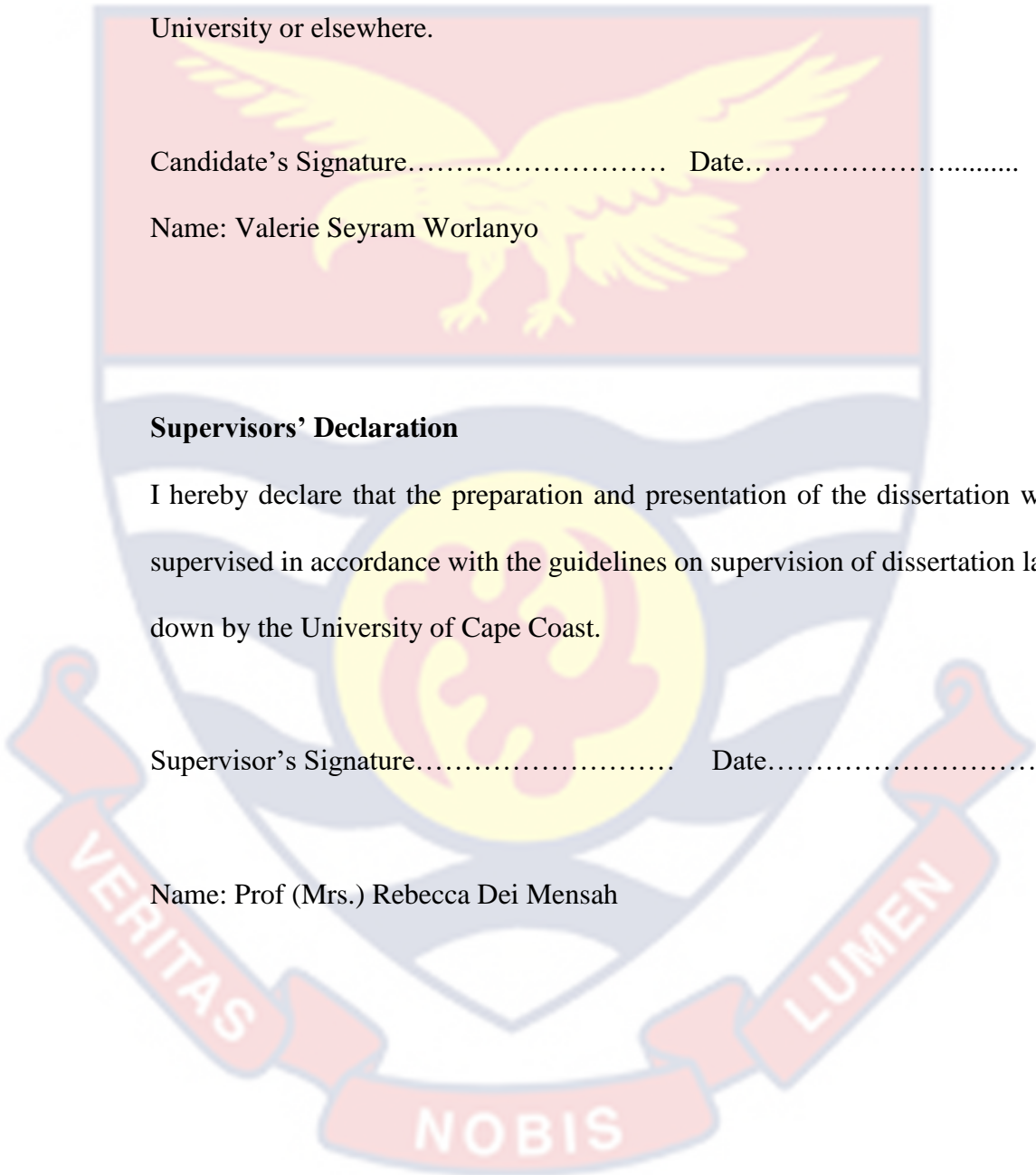
Name: Valerie Seyram Worlanyo

### Supervisors' Declaration

I hereby declare that the preparation and presentation of the dissertation was supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature..... Date.....

Name: Prof (Mrs.) Rebecca Dei Mensah



## ABSTRACT

The study examined the influence of psychological contract violation on employee turnover intention and the role job dissatisfaction plays in this relationship. This research advances the body of knowledge in the area of psychological contracts by identifying the mechanisms through which psychological contract violations translate into employee turnover intentions. The study employed the explanatory research design and quantitative research approach. The study relied on the social exchange theory, collecting data from 139 employees of banks within the Cape Coast Metropolis using structured questionnaires and analysed with partial least squares structural equation modelling (PLS-SEM). Census sampling technique was used to determine the sample size. The findings of the study confirmed the hypothesis that employees experiencing psychological contract violations raise their turnover intentions, because of the feeling of organisational betrayal, which makes them dissatisfied and detached from their work. Further job dissatisfaction also supports the hypothesis that, job dissatisfaction of employees also contributes to employee turnover intentions. And finally, job dissatisfaction partially mediated the relationship between psychological contract violation and employee turnover intention. The study underscores the multifaceted nature of the relationship between psychological contract violation, job dissatisfaction, and employee turnover intention, particularly within the banking sector of the Cape Coast Metropolis. It was recommended that; the management of banks clearly communicate expectations, responsibilities, and rewards to their employees. Further, managers and directors of banks within the metropolis should be responsive to employee concerns and take action to address them.

## KEY WORDS

Contract breaches

Employees

Job Dissatisfaction

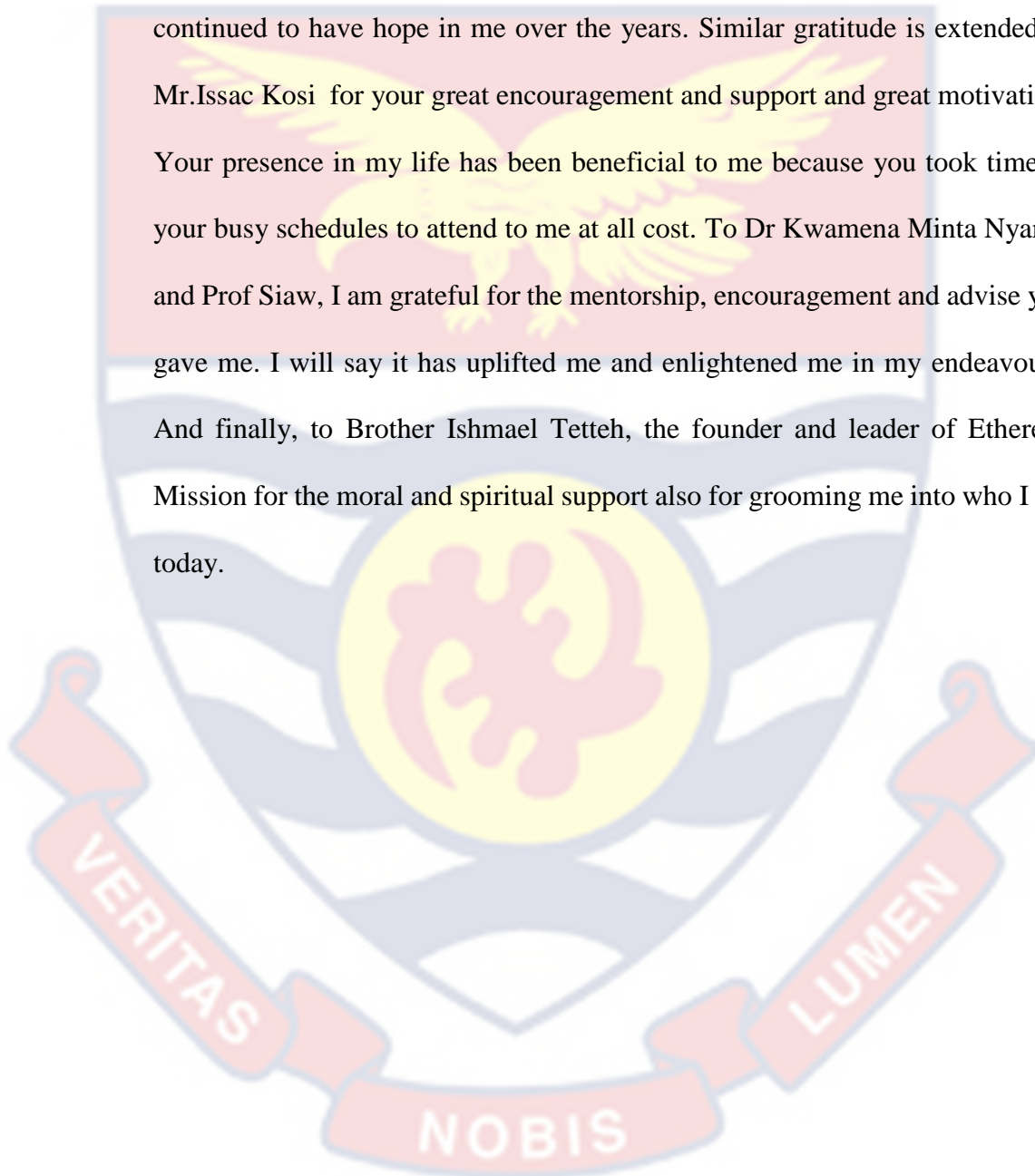
Psychological Contract Violation

Turnover intentions



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**DEDICATION**

To my mother



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### LIST OF ACRONYMS

ETI	Employee Turnover Intention
HTMT	Heterotrait-Monotrait Ratio
JOBDISS	Job Dissatisfaction
NAPBHR	National Action Plan on Business and Human Rights
PCV	Psychological Contract Violation



## CHAPTER ONE

### INTRODUCTION

Over the years, the banking sector has seen greater and higher rates of turnover intentions from employees (Amankwaa & Anku-Tsedee, 2015). Employees of organisations have been argued to be assets to the organisation they work with, and hence, effort is made to retain these employees because their exiting may be detrimental to the progress of the organisation. With the fear of these losses, it is imperative to understand what limbs employee's turnover intention. Extant studies have been conducted in search to find various factors of lack of organisational rewards which may lead to frustration, burnout, stress, anger, etc. (McGeary & McGeary, 2012; Schaufeli *et al.*, 2017; Vivolo *et al.*, 2022). as some factors that influence employee turnover intention. Indicating that organisations failing to deliver on their promised reward is the main antecedent factor to employee turnover intention. Following this line of research, the study relied on the social exchange theory to answer this question, the study focuses on psychological contract violation and turnover intention of employees in the banking sector in the Cape Coast Metropolis and the role of job dissatisfaction in the relationship.

#### **Background to the Study**

The finance and banking sector plays a vital role in the world's economy. The world gross domestic product is valued at \$79 trillion, while the value of shares trading on stock exchanges is \$78.2 trillion, almost equating to the total amount of goods and services provided around the world (National Action Plans on Business and Human Rights [NAPBHR], 2022). The banking sector in Africa has shown strong momentum over the past decade, making it

the second-fastest in terms of growth and profitability in the world (McKinsey Global Baking Pools, 2022).

According to McKinsey's 2018 projections, African banking revenues are set to grow annually by 8.5% by the end of 2022. In Ghana, the banking sector remained robust in the first half of 2021, with sustained growth in assets, deposits, and investments. Total industry assets increased by 17.2% year-on-year to GH¢162.9 billion by June 2021, compared to 23.2% growth in 2020 (Bank of Ghana, 2021). Ghana's banking and finance sector comprises 32 private banks, which are major sources of employment. For example, GCB Bank employs over 2,437 individuals, Ecobank Ghana has a staff of 1,741, and Agricultural Development Bank employs more than 1,489 people (Corporate Finance Institute, 2022).

Despite the banking sector's economic advantages, turnover intention (TI) remains a persistent issue. Research (Fasanmi, 2015; Fasanmi & Awosusi, 2016; Fasanmi, 2016; Ofori, Ansah & Amankwah, 2021; Addai, Mottey, Afrifah & Boakye, 2022) highlights its prevalence among Ghanaian bank personnel, including those in the Central Region. While TI among low performers is acceptable, the departure of skilled staff can harm Ghana's banking sector (Fasanmi, 2016). Employee turnover disrupts workflow, lowers production and service quality, and erodes expertise, innovation, and fresh ideas (Wagner, 2010; Alias, Rohmanan, Ismail & Othman, 2018; Dimitrova, 2020). The high incidence of employee turnover intention has drawn significant attention from Organisational behaviour and attitude researchers (Fasanmi & Awosusi, 2016).



The Ghanaian banking sector relies heavily on its employees to get its operations running on a daily basis. Banks in the Central Region are no exceptions to this effect. The employees in the banks handle the complicated financial resources and manage the economic risks at a broader level that poses many challenges (Erwin et al., 2018). This, therefore, calls for an approach that will maximise employees' ability to work enthusiastically, wholeheartedly, and responsibly to complete jobs in the most effective and efficient manner (Mathew et al., 2022).

Employees' experiences with adverse work conditions, on the other hand, are key considerations in human resource management and practice since such experiences affect employees' mental well-being, job motivation, and performance (Noblet et al., 2012; Greenidge & Coyne, 2014; Pooja et al., 2016; Nauman et al., 2019; Dimitrova, 2022). Unfavourable employer treatment might cause employees to feel dissatisfied with their jobs, especially if they believe the business has violated psychological contracts and intangible agreements on its commitments to them (Arshad, 2016; Cheung et al., 2017).

Rai and Agarwal (2019) postulated that employees experience psychological contract violations (PCV), also known as felt violations when they perceive that their employer has not lived up to commitments made in a contract between the two parties., (Priesemuth & Taylor, 2016; Robinson & Morrison, 2000). Such felt violation is primarily affective in nature, capturing employees' strong emotional responses to broken Organisational promises, in contrast with the cognitive nature of their beliefs about the presence of a contract breach (Morrison & Robinson, 2000; Jamil et al., 2013; De Clercq, Azeem, & Haq, 2020).

According to Danilwan et al. (2020), psychological contract breach should even lead to more negative effects when these perceptions are related to emotional reactions of anger and betrayal (i.e., feelings of psychological contract violation). In fact, a number of studies have shown that the feeling of psychological contract violation is followed by some behavioural activities like frustration, anger, bitterness, and feelings of betrayal directed at the Organisation, burnout, and presenteeism towards work in an organisation (Deng et al., 2018; Rai & Agarwal, 2018; Danilwan et al., 2020; De Clercq et al., 2020).

Job dissatisfaction is a common problem faced by many Organisations and can be caused by a variety of factors such as poor communication, lack of opportunities for advancement, low salary, or poor working conditions (Arshad, 2016; Azeem et al., 2020). One factor that can contribute to job dissatisfaction is the violation of the psychological contract, which is an unwritten set of expectations that employees have of their employers and vice versa. When an employee's expectations are not met, it can lead to feelings of resentment and a sense of betrayal, which can ultimately result in a desire to leave the Organisation (Senek et al., 2020).

The psychological contract is based on the understanding that both parties will fulfil their obligations to one another, and when this contract is violated, it can lead to a breakdown in the trust and commitment between the employee and the employer (Cañibano, 2019; Duran et al., 2021). This can result in decreased job satisfaction, as well as a decrease in motivation and engagement, which can ultimately lead to a higher intention to leave the Organisation (Kong & Jolly, 2019; Ingsih et al., 2022). In order to prevent

psychological contract violations and reduce employee turnover intention, it is important for organisations to establish clearly and define the role reduced satisfaction (job dissatisfaction) plays between these two underlying variables to ensure the needs and expectations of employees are being met.

In light of this, the study relies on the Social Exchange Theory (SET) propounded by George Homan in 1958 as a guide that PCV causes discontentment or dissatisfaction among employees, which in turn causes disengagement from employees towards work, ultimately forming inner intents to leave the organisation in which they work (Homan, 1958). SET is a popular theoretical framework because it explains why people enter into social contracts with reasonable expectations of both their labour and their reward (Rodwell & Ellershaw, 2015).

According to the Theory, the expected negative treatment, dissatisfied workers are more likely to show negative attitudes and behaviours on the job as a result of violated Organisational promises (Priesemuth & Taylor, 2016). Consequently, they may start to doubt their long-term career prospects in the Organisation (Arshad, 2016; Rai & Agarwal, 2018) and even think about leaving the Organisation as a way to deal with how they feel about the Organisation betraying them, following the psychological norm of reciprocity and detaching themselves from work as a coping strategy (Arshad, 2016; Rai & Agarwal, 2018).

Further to contribute to the body of research, the study proposes to examine the sequential mediation of job dissatisfaction, a hitherto overlooked factor which may also translate the PCV of employees into having an intention to turn or leave their organisations. Earlier studies have shown that PCV may

not be the only determinant of the turnover intentions of employees (Sanchez-Sanchez & Namkee, 2018) in times of economic distress. Therefore, the study proposes that in a country like Ghana today, where economic distress is common and employees feel that employers or the government have not kept their promises PCV alone is not enough to explain the variance of turnover intention. Instead, job dissatisfaction induced by felt violations causes employees to lose interest in their work, which results in increased turnover intentions (Arshad, 2016; Rai & Agarwal, 2018). It is on these grounds the study seeks to explain psychological contract violation and employee turnover intention among banks in the Cape Coast Metropolis, and the role of job dissatisfaction plays in this relationship.

### **Statement of the Problem**

According to a Comp Data Report (2022), the banking and finance sector has one of the highest turnover rates of any industry, at 18.6 per cent. According to Okyere-Kwakye et al. (2018), in Ghana, only 10% of employees in the banking sector would want to continue in their present employment (place of work) in the long term. Furthermore, 42% stated they would be open to new chances, while 48% said they were actively seeking new opportunities. The banking sector in Ghana has always recorded a higher employee turnover rate due to the rising rivalry among banks, a rise in stakeholder funds, insolvency, management changes, and periodic increases in the necessary minimum capital (Puni et al., 2018). According to Okyere-Kwakye et al. (2018), the repeated failure of Ghanaian banks to keep their promises to the workers has prompted personnel in the banking sector to seek new employment, raising the degree of turnover intentions (Ofori, 2020).

Turnover is one of the most excellent human resource challenges an organisation faces and is very destructive to organisational effectiveness (Gyensare et al., 2015). The violent nature of turnover poses a challenge for researchers in assessing the factors that ensure high retention among employees (Azeem et al., 2020). Therefore, there is an increasing concern about the intentions of employees to quit their jobs. This is because these employees invest a lot of their time and energy ruminating and looking for new employment opportunities rather than focussing on their current job responsibilities (Jiang et al., 2019; Mai et al., 2016; Park et al., 2016). Moreover, when such intentions materialise into actual employee turnover, substantial organisational costs are incurred to recruit, train and socialise new employees to replace them (Tews et al., 2013; An, 2019).

Considering these challenges, it is important for organisations to understand the antecedents of employee turnover intentions. To answer this question, extant research has identified a plethora of factors involved, such as lack of organisational rewards (Nazir et al., 2016), limited organisational and supervisory support (Gillet et al., 2013; Park et al., 2016), lack of autonomy (Dysvik & Kuvaas, 2013; Lee, 2021) and organisational change (Rafferty & Restubog, 2017). Considering a common ground of adverse treatment by organisations and employers on employees. Which spans the employer's failed promise. The study intends to investigate one unique source of frustration from broken promises from employers to employees that may be confronted at work, known as psychological contract violation (PCV) and its influence and impact on employees' turnover intentions as well the role job dissatisfaction plays in this relationship.

Specifically, the study argues that suffering from perceived violations can cause employees to become frustrated with their jobs to the extent that they develop the intention to leave (Arshad, 2016; Cheung et al., 2017; Bamfo et al., 2018; Addai et al., 2022). The concept of PCV has received burgeoning research attention, but its persistence and its threat to employees' mental wellbeing highlights the need for an ongoing investigation, particularly of its negative outcomes (Arshad, 2016; Rai & Agarwal, 2018; Azeem et al., 2020). Moreover, existing research also offers some rationales for why perceived violations may lead to negative work outcomes by examining the mediating role of organisational commitment (Potgieter et al., 2019), job disengagement (Chiu, 2019) and lack of resources (Deng et al., 2018).

Further, the study reveals several significant methodological and theoretical gaps in the existing literature. Empirical evidence in the Ghanaian banking sector is limited (Comp Data Report, 2022; Okyere-Kwakye et al., 2018), necessitating further research to provide comprehensive insights into turnover rates and their contributing factors. The mediating role of job dissatisfaction in the psychological contract violation and turnover intentions relationship is mentioned but lacks in-depth analysis (Arshad, 2016; Cheung et al., 2017).

Also drawing inferences from the Social Exchange Theory (SET), the study thus opens up this black box and explores a deeper underlying mechanism linking PCV with employee turnover intentions by testing their sequential mediation by job dissatisfaction. Further, the study responds to the call of previous research for further study on psychological contract challenges in

emerging economies like Ghana (Antonaki & Trivellas, 2014; Biswas, 2016; Mensah, 2019).

### **Purpose of the Study**

The study examines the role of equal partnership in the relationship between psychological contract violation and employees' turnover intentions in the banking sector in the Cape Coast Metropolis.

### **Research Objectives**

The specific objectives of the study were to:

1. examine the effect of psychological contract violation on turn over intention among banks in the Cape Coast Metropolis.
2. evaluate the effect of job dissatisfaction on turn over intention among banks in the Cape Coast Metropolis
3. assess the role of job dissatisfaction in the relationship between psychological contract violation and turn over intention among banks in the Cape Coast Metropolis.

### **Research Hypotheses**

The following hypotheses were formulated and tested in relation to the objectives:

H<sub>0</sub>: There is no significant effect of psychological contract violation on turnover intention among banks in the Cape Coast Metropolis.

H<sub>1</sub>: There is a significant effect of psychological contract violation on turn over intention among banks in the Cape Coast Metropolis.

H<sub>0</sub>: There is no significant effect of job dissatisfaction on turnover intention among banks in the Cape Coast Metropolis.

H<sub>2</sub>: There is a significant effect of job dissatisfaction on turn over intention among banks in the Cape Coast Metropolis.

H<sub>0</sub>: Job dissatisfaction does not play a significant role in the relationship between psychological contract violation and turnover intention among banks in the Cape Coast Metropolis.

H<sub>3</sub>: Job dissatisfaction plays a significant role in the relationship between psychological contract violation and turn over intention among banks in the Cape Coast Metropolis.

### **Significance of the Study**

The study's significance is manifold, offering benefits to various stakeholders. Firstly, it can provide crucial insights for policy makers, enabling the development of labour policies and regulations to enhance employee satisfaction and retention in the banking sector of the Cape Coast Metropolis. This, in turn, can contribute to economic stability. Secondly, organizations within the banking industry stand to gain from empirical evidence on how psychological contract violation influences employee turnover intention. Armed with this knowledge, they can implement strategies to bolster employee engagement and reduce recruitment costs, thus boosting productivity and overall profitability.

Furthermore, the study's data and methodology can support future research efforts, fostering a deeper understanding of this field and revealing potential research gaps. By identifying these gaps, the study can guide scholars in focusing on the most pressing questions and challenges within the sector, ultimately leading to improved organizational practices. Lastly, the study can shed light on unique challenges faced by Ghanaian banking institutions,



particularly regarding psychological contract violation. It offers an opportunity for these institutions to address these issues proactively, potentially resulting in more stable and resilient organizations, which are essential for the economic growth and financial stability of Ghana.

### **Delimitations**

The study focused on psychological contract violations, job dissatisfaction and employee turnover intentions. This study was conducted among banks in the Cape Coast Metropolis. The study relied on primary data collected through questionnaires. The study bounded and emphasised only banks in the Cape Coast Metropolis. The metropolis was chosen because it records the highest number of banks being in the capital of the central region. In terms of methodology, the study used a quantitative approach, with data collected using questionnaires. Given each bank employee a chance to answer the questionnaire and partake in the study.

### **Limitations**

The study used a cross-sectional survey, which can statistically limit the study's conclusions. Furthermore, the use of perceptual self-reported measures for both dependent and independent variables may be a drawback. The link between the variables could have been exaggerated or deflated as a result of this. Although the literature supports this strategy (Madrid-Guijarro et al., 2009), objective data may provide more insight into employees' turnover intentions. Again, because the antecedents of PCV were not identified, it is impossible to say if the mechanism of the link between PCV and turnover intention discovered in this study is applicable to all stimuli or situations.

According to the literature, employees' reactions to PCV vary depending on the nature and type of violation.

### **Definition of Terms**

The study's terminologies are defined in context. According to Nnebedum (2021), this is done to reduce ambiguity throughout the writing process. By clarifying the terminology used in the study, the author avoids any confusion.

*Psychological Contract Violation:* PCV is the set of assumptions a person has regarding the commitment she and her Organisation have to one another

*Turnover Intention:* A conscious desire to look for work with a new company is known as turnover intention

*Job Dissatisfaction:* The unpleasurable emotional state resulting from the appraisal of one's job as frustrating or blocking the attainment of one's job value.

### **Organisation of the Study**

The study is organized into five (5) chapters. Chapter one covers discussions on the study's background, the problem statement, the objectives of the study, research hypotheses, the significance of the study, delimitation, the limitations and definition of terms, and finally, the study's organisation. The literature on psychological contract violation and employee turnover intention was discussed in Chapter two (2), taking into consideration the theoretical review, conceptual review, empirical review of various constructs under study and finally, a pictorial view of the various constructs in the conceptual framework. Chapter three (3) outlined the research method. This chapter provides a methodology which includes the research design, the population,

sampling and sampling procedures, the research instrument, the data collection instrument and data analysis. Also, the sample and data parameter estimates used were described in Chapter four, and details of the real data analysis and data discussions were captured also in chapter four. Finally, Chapter five (5) covers the summary of findings, conclusions, recommendations, and proposals for further research.



## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter contains a review that guides the study concerning the research problem. Views from this chapter are gathered from various writers and researchers on issues related to the influence of psychological contract violation on turnover intention within banks in the Cape Coast Metropolis. It is organized under different sections: the theoretical review, the conceptual review and lastly, the empirical review and presented the conceptual framework of the study.

#### Theoretical Framework

The study was founded on the social exchange theory.

#### Social exchange theory

The social exchange theory is a relationship-explaining instrumental theory. The theory lays the groundwork for understanding how leaders and subordinates' exchange relationships evolve over time. According to this theory, which was established by Blau (1964) and may be traced back to Gouldner (1960) and Homans (1958), social exchange comprises undefined duties in a relationship between two parties, in which one party does the other a favour in exchange for an unknown future return. Implicit duties and trust, according to Chernyak-Hai and Rabenu (2018), are the foundations of social exchange. In a nutshell, the social exchange theory suggests that employees who receive favourable benefits and treatment at work feel bound to repay those benefits (Wang, Xiang, Yang, & Ma, 2019).

As a result, it can be concluded that a well-executed contract between an employer and an employee result in a continuous stream of fair manager–employee transactions. As a result, it's been established that the Social Exchange Theory is made up of connections that develop over time into parties' trustworthy, loyal, and mutual commitments (Tsai & Kang, 2019). The two sides in this relationship are characterised as the employer of organisations and the employees of these organisations, according to this theory. When employees are treated fairly in the workplace, they are less likely to misbehave. Employees who see unfair practices and negative treatment by the organisation, on the other hand, are more likely to misbehave. Employees may feel less devoted to the organisation and opt to leave if institutions fail to promote an employee when he or she is due for promotion.

People are lured to invest in productive relationships, according to Fan, Mahmood and Uddin (2019), after which they are obligated to reciprocate with advantages or favours. As a result, when employees believe their contract with the company has been broken, they are more likely to leave or engage in counterproductive behaviour. The social exchange theory was also defined by Porter (2018) as a favour done by one person to another in exchange for a future return. In this sense, one might compare the social relationship to the working relationship in this study, where the exchange occurs between the employee and the employing or employing party rather than between two (2) individuals.

The social exchange theory is predicated on the notion of giving and taking, which is the foundation of psychological contracts (Ali *et al.*, 2022). Negative workplace attitudes are interpreted by employees as a violation of their psychological contract with the organisation, resulting in the behaviour of

employees, according to Blau's (1964) social exchange theory. Absenteeism, withdrawal, and aberrant work behaviour are examples of this behaviour (Chang, 2021). According to the literature, psychological contract violation (PCV) could cause anti-citizenship behaviour in employees, resulting in resentment and dissatisfaction (Pradhan, Srivastava, & Mishra, 2019; Danilwan, Isnaini, & Pratama, 2020).

In the context of this study, employee turnover intention is likely to rise when management fails to fulfil promises pertaining to the psychological contract between management and employees. Furthermore, employees who believe that the organisation is also giving excuses on why certain conditions of service are not delivered are more likely to start searching for better offers in other organisations. Therefore, drawing on social exchange theory (SET), it is said that PCV creates dissatisfaction among employees, which triggers work disengagement and, consequently, the development of intentions to leave the organisation.

### **Conceptual Review**

This session provides a review of the concepts being studied. It focuses on essential constructs such as psychological contract violation, employee turnover intentions, and job discontent. The conceptual framework for the study was built as a result of this review.

### **Psychological Contract Violation (PCV)**

The term "psychological contract violation" refers to the range of negative emotions an employee may have after concluding that their employer has failed to live up to the promises made to them during their employment. (Duran et al., 2021). According to Cañibano (2019), an individual's

preconceptions about the dedication between themselves and their employer constitute the psychological contract. Positive behaviours are generated when these expectations are realised, leading to gains in areas such as organisational commitment, organisational citizenship, and in-role performance (Griep & Vantilborgh, 2018). In the absence of adequate reciprocity, the mutual duty mechanism of this contract may feel violated (Pradhan et al., 2019). Psychological contract violation (PCV) is the result of a very negative emotional state, specifically a reaction that is negative toward the Organisation or its members (Duran, Bishopp, & Woodhams, 2019; Azeem et al., 2020). According to Morrison and Robinson (1997) and Kong and Jolly (2019), a violation entails the emotional response that results from understanding the breach in a particular context, as opposed to a breach, which is related to the cognitive awareness of not obtaining anything promised.

Various studies reveal that violations and breaches of the psychological contract often result in unusual behaviour on the job (Coyle-Shapiro et al., 2019). This kind of emotional reaction (i.e., PCV) may be brought on by a discrepancy between the actual and expected return in the commercial connection between the employer and the worker (Arasli, Arici, & Çakmakoğlu Arici, 2019). According to research, one's "psychological contract" is a "negotiable and potentially breakable agreement" (Rousseau, Hansen, & Tomprou, 2018; Rai & Agarwal, 2019). In the workplace, PCV can be a surrogate for a wide range of unpleasant emotions, including betrayal, fury, weariness, presenteeism, and aggravation, all of which have the capacity to influence the outlooks and behaviours of those who encounter them (Deng & Long, 2019).

According to earlier research (Shao, Zhou, & Gao, 2019; Abdelmoteleb & Saha, 2020), Organisations can affect employees' attitudes and behaviours by altering their emotional responses. Numerous researches (Azeem, Bajwa, Shahzad, & Aslam, 2020) suggested that employees' non-negligible response when they perceived PCV was their intention to leave their jobs. According to Saleem et al. (2021), employees who encounter PCV frequently report feelings of anger and grief. This bad mood may influence employees' intentions to leave their jobs by triggering their memories of unpleasant work experiences (Duran et al., 2019). The positive mood would cause employees' intention to leave, as further confirmed by Kong and Jolly (2019).

Workers are more likely to consider leaving the company if they feel misled by the management (Salin & Notelaers, 2020; Chen, Li, Chiu, & Chen, 2021). PCV are notoriously erratic and can involve a cascade of negative experiences (Deng et al., 2018). Layoffs can cause short-term monetary losses (Chopdar & Sivakumar, 2018), but the emotional agony of betrayal and disappointment caused by PCV can have long-lasting noneconomic impacts on job lost. As a challenging event that calls for a high level of emotional regulation, PCV can put a drain on one's reserves. As stated by Shapiro et al. (2019), contract violations can occur when trust between parties is broken. When workers experience stress at work, such as when their employer breaks their "psychological contract" and then violates that contract again, their ability to do their "psychological task" is affected (Deng et al., 2018; Hobfoll et al., 2018).



## Job Dissatisfaction

According to Ingsih et al. (2022), Job dissatisfaction refers to the negative feelings and attitudes that an employee has towards their job. It is a common problem that can have significant impacts on both the individual and the organisation. Previous research has shown that unpleasant feelings at work are closely linked to job dissatisfaction. Depression, anxiety, avoidance, withdrawal, bladder problems, and apathy are all symptoms of dissatisfaction (Moussa & Somjai, 2019). Employee dissatisfaction is a drain on any company's productivity. Basic indicators spanning working conditions, remuneration and benefits, training and development possibilities, and job security are used to empirically assess job dissatisfaction (Wygol et al., 2021).

Constant stress, too much to do, inadequate compensation, limited room for advancement, and little to no appreciation are just some of the issues employees face at this company (Pandey et al., 2021). Again, authors alike have operationalised factors that can contribute to job dissatisfaction, including lack of recognition, poor communication, lack of opportunities for advancement, and a lack of support from management (Wygol et al., 2021; Faeq & Isamel, 2022; Mat Rifin & Danaee 2022, Moussa et al., 2022). Other factors may include a lack of work-life balance, inadequate pay, and poor working conditions. It is certainly approved that dissatisfaction is a negative attitude by turnover intention. When they are dissatisfied, they may quit the Organisation or stay at the Organisation but passively respond or have no contributions and ideas to develop their Organisations (Senek et al., 2020). Therefore, employees are usually neglected instead of having an active attitude while working.

The concept of job dissatisfaction and its consequences discusses and draws on references like Ingsih et al. (2022) and Moussa and Somjai (2019) to highlight the negative feelings and attitudes employees may have towards their jobs. It outlines various contributing factors, including working conditions, compensation, communication, and support from management, while emphasizing the detrimental impact of job dissatisfaction on both individual employees and organizations. The statement also notes the link between job dissatisfaction and turnover intention, as suggested by Senek et al. (2020), but could benefit from further exploration of the complexities in this relationship, as job dissatisfaction may also lead to reduced job performance and engagement.

### **Turnover Intention**

According to Yildiz et al. (2021), employee turnover is currently one of the most pressing problems facing businesses. The term "turnover" refers to the free flow of people in and out of an Organisation (Corda & Murtokangas, 2016). The predictions of Pratama et al. (2022) that turnover intentions directly predict actual turnover have been verified. An individual's intent is their decision to act in a certain way, as stated by Park and Min (2020). According to research by Corda and Murtokangas (2016), turnover intention is the decision to leave an Organisation that was made on purpose by the employee. Recent studies have shown a strong correlation between turnover intention and actual turnover (e.g. Corda and Murtokangas, 2016; Park & Min, 2020; Yildiz et al., 2021; Pratama et al., 2022).

The turnover intention is defined as the psychological process of reasoning, preparing and wishing to quit a job (Mobley, 1982). Turnover intention is identified and recognised as one of the most commonly observed research results of work satisfaction and predictors of real turnover behaviour in the analysis of applied psychology, organisational behaviour and administration (Currivan, 2000; Guzeller & Celiker, 2019; Park & Min, 2020). Compared to labour turnover, which calculates the rate of change in the labour force Wang and Wang, (2020), turnover intention concentrates on the purpose of employees to quit from their specific workplace to search for other employment or occupational alternatives.

Paul and Kee (2020) described turnover intention as the worker's attitude and decision to willingly vacate the work and look for another, in which the factors are diminishing job satisfaction and a positive predictor of turnover behaviour. Caillier (2021) observed that when the workers decreased their turnover intention, the turnover rate would decrease; thus, turnover intention and turnover behaviour were associated concepts. Hussain, Abbas, Gulzar, Jibril and Hussain (2020) also emphasised that when an employee wishes to leave the company, there is an indication of turnover behaviour. Laulié and Morgeson (2021) indicated whenever an employee intentionally leaves a job after evaluating that the job has not been established for a while, turnover is the action.

Drawing on several references to define and discuss the concept of Turnover Intention. It effectively highlights the significance of employee turnover as a pressing issue for businesses and provides definitions for terms like "turnover" and "turnover intention" with citations from sources such as

Corda and Murtokangas (2016), Mobley (1982), and Park and Min (2020). Moreover, it emphasises the correlation between turnover intention and actual turnover, citing studies by Corda and Murtokangas (2016), Park and Min (2020), Yildiz et al. (2021), and Pratama et al. (2022). The statement also acknowledges the importance of turnover intention as a predictor of real turnover and references various scholars like Currivan (2000), Guzeller and Celiker (2019), Paul and Kee (2020), and Caillier (2021) to support this point. However, it could be enhanced by providing a more critical analysis of the limitations or complexities in measuring and interpreting turnover intention, as well as discussing the practical implications and strategies for managing and reducing employee turnover in organisations.

### **Empirical Review**

The empirical review opens us to the various views of different authors and prominent authors about the subject matter. A compiled list of reviews on the relationship between psychological contract violation and turnover intention came up with a verdict as to how the psychological contract violation of employees impacts their intentions to turnover, and the role job dissatisfaction plays in this relation.

### **Psychological Contract Violation and Employees' Turnover Intentions**

Current studies show that perceived infractions result in substantial employee turnover (Ali et al., 2019; Azeem et al., 2020). The deliberate and voluntary termination of an employee constitutes turnover. Employees, however, first evaluate the possibility of leaving their jobs in the near future, known as "turnover intention," before doing so (De Clercq et al., 2020). External variables like economic conditions and the corresponding availability

of alternative work options are important predictors of actual turnover (Duran, Bishopp, & Woodhams, 2019).

As a result, research looking at the functions of internal Organisational elements frequently concentrates on describing turnover intention. Although the literature reports a positive association between PCV and turnover intention, it is important to note that the relationship has mostly been studied in non-African contexts (Lee & Chen, 2021). Researchers have come to the conclusion that cultural context is crucial in determining how employees perceive contract violations and how those violations affect them (Agarwal & Gupta, 2018; Chen et al., 2021). For this reason, it is crucial to expand the psychological contract theory by studying it in the Ghanaian context (Koomson, 2021).

In their paper, Ali et al. (2019), the authors of the study sought to examine the influence of workplace bullying as a result of psychological contract violation on turnover intention. Using purposive sampling, the data of a quantitative nature was collected from 310 nurses employed in the public and private hospitals of Lahore, Pakistan. The structural equation modelling analysis technique was used to test the hypotheses of the study. The findings revealed that workplace bullying is directly and positively related to turnover intention, and it was recommended that workplace bullying, through unfulfilled promises made to these health professionals, should be paid attention to.

Further in their study, Danilwan et al. (2020) sought to investigate the role psychological contract violation plays in unethical behaviour. Their study analysed data from 179 operation managers of manufacturing firms in Thailand. The structural equation model was employed to analyse data., using the measurement model for testing the reliability and validity of each item

construct. The results of the study showed that PCV significantly plays a mediation role in the relationship between trust and unethical behaviour. From the above empirical evidence, the study suggests a link between employee views of contract violations and their intentions to leave their jobs in Ghanaian banking sector Organisations. The "psychological contracts" idea, which has its roots in SET, contends that principles of reciprocity and trade are at the core of employee-employer relationships (Bordia et al., 2017; Lilly, 2020; Ali et al., 2022). Based on empirical evidence from the literature, the study hypothesised that:

*H1: There is a significant impact of psychological contract violation on turnover intention among banks in the Cape Coast Metropolis.*

### **Job Dissatisfaction and Employees' Turnover Intentions**

Human resources play a crucial role in every aspect of a company's output, including the challenging task of boosting the brand image. Human interaction is crucial in the banking industry, as it is in many others (Fasanmi & Awosusi, 2016; Fasanmi, 2016). According to the service model, there must be differences between the service receivers and the service providers (Kusluvan et al., 2010). In order to maximise the value of human resources, businesses must pay close attention to the demands of their workers and meet those needs to keep their people happy and, by extension, productive (Ali & Anwar, 2021). An unhappy worker is less likely to put in the effort required at work, which can lead to their departure (Laulié & Morgeson, 2021). According to research by Azeem et al. (2020), a dissatisfied workforce is less productive and more likely to leave its position (Akinbod et al., 2022)

In the study of Akinbode et al. (2022), the author's main purpose of the study was to examine job satisfaction and dissatisfaction with the turnover intentions of bankers in Nigeria. The study adopted a cross-sectional survey design to elicit data from 257 employees of the bank across the twenty-eight (28) branches in Lagos State. A structured questionnaire was used to collect data, while data collected were analysed using both descriptive statistics (chart) and inferential statistics (PLS algorithm). The findings of the study revealed that employees' specific characteristics have a positive relationship with employees' intention to quit; supervisor-subordinate-customers relationships have a positive relationship with employee's intention to quit.

Again, Faeq and Ismael (2022), in their study titled; “Organisational Culture as a mediator between Employee Dissatisfaction and Turnover Intention,” sought to examine whether and how Organisational culture is associated with job dissatisfaction and turnover intention among firm employees in the Kurdistan region of Iraq. Ninety-two (92) workers participated in the study after being selected at random. The 100 employees from various companies were selected at random based on the total student body size at each school to receive the survey. Data was cleaned, processed and coded into an excel matrix for further analysis. The findings of the study found that Organisational culture has a significant mediation role between employee dissatisfaction and turnover intention.

According to Zhou et al. (2010), before a mediator variable can be introduced to mediate a relationship in their study context (organisational culture), there is a need for the dependent and independent variables to have a significant relation. Hence, job dissatisfaction significantly influences turnover

intention. It is on these varying views that the study hypothesises that:

*H2: There is a significant impact of job dissatisfaction on turn over intention among banks in the Cape Coast Metropolis.*

### **Role of Job Dissatisfaction in the Relationship between Psychological Contract Violation and Turn Over Intention among Banks in the Cape Coast Metropolis.**

Azeem et al. (2020) predict a positive relationship between employees' perceived PCV and their job dissatisfaction by arguing that employees' feelings of organisational betrayal diminish their satisfaction with their current jobs. In their study, the paper investigated the role of PCV as the antecedent of employer turnover intention. Exploring the role of job dissatisfaction as a sequential underlying mechanism of a positive effect of PCV on employee turnover intention. The study drew its standings on the SET with a targeted population of 200 managers working in the banking sector in Pakistan. The findings of the study confirmed that employees experiencing PCV raise their turnover intention because of feelings of betrayal in the organisation.

Moussa and Somjai (2019) define job dissatisfaction as the unpleasurable emotional state resulting from the appraisal of one's job as frustrating or blocking the attainment of one's job values or as entailing disvalues and assert that it is a function of the perceived relationship between what one wants from one's job and what one perceives it as offering or entailing. This definition implies that in the face of discrepancies between promised and received outcomes, feelings of inequity may arise among employees and lead to job dissatisfaction (Azeem, Bajwa, Shahzad & Aslam, 2020). Given that PCV is the outcome of discrepancies between employee expectations and



organisational actions, it becomes difficult for employees to stay motivated and keep contributing to organisations which do not guarantee their promises and incentives (Balogun, 2012; Biswas, 2016).

A study on leader-Member exchange and job satisfaction by Gunel and Duyan (2022) was conducted to determine the relationship between leader-member exchange and job satisfaction of coaches who provide sports training in the public sector. With a total sample of 183 coaches working in Antalya, Istanbul, and Mugla provinces of Turkey, questionnaires were administered through electronic communication tools. The study analysed the data through the SPSS and AMOS statistical programs. Frequency and percentage calculations were made to reveal the demographic characteristics of the coaches. Confirmatory factor analyses were performed on the scales whose reliability was ensured. The findings of the study revealed that coaches had a positive effect on their job satisfaction as a result of their exchange with leaders. Hence, there is a lower rate of turnover as a result of job dissatisfaction.

Employees interpret this as the employer's failure to honour the psychological contract, leading to increased job dissatisfaction (Zacher & Rudolph, 2021). Moreover, when employees feel anger towards their organisation and a sense of betrayal, they likely believe that their daily work efforts are not appreciated and not considered important (Bao et al., 2011; Biswas, 2016). Such attributions likely generate negative emotions, including dissatisfaction with their job and a perception that the organisation is not trustworthy to build a career with (Frederiksen, 2017; Faeq & Ismael, 2022). With respect to Pakistan's context, studies reveal job satisfaction as significant mediator between perceived justice and citizenship behaviour (Saifi and

Shahzad, 2017). Accordingly, the study proposes the third hypothesis as:

*H3. Job dissatisfaction mediates the relationship between PCV and employee turnover intention.*

### **Lessons Learnt**

The empirical review discusses the relationship between Psychological Contract Violation (PCV) and employees' Turnover Intentions. Which began by highlighting the current research that shows how perceived violations of psychological contracts by employees result in substantial employee turnover. It then explains that before employees decide to quit their jobs, they first evaluate the possibility of leaving, which is known as turnover intention. The empirical review also highlighted and mentioned that external factors like economic conditions and alternative work options also affect actual turnover.

Further, it explains that research into internal Organisational factors focuses on describing turnover intention. The literature reports a positive association between PCV and turnover intention, but this relationship has mostly been studied in non-African contexts. The paragraph emphasizes that cultural context is essential in determining how employees perceive contract violations and how those violations affect them. Therefore, expanding psychological contract theory by studying it in Ghanaian contexts is crucial.

The review then revealed two studies that investigated the role of PCV in workplace bullying and unethical behaviour, respectively. It suggests that there may be a link between employee views of contract violations and their intentions to leave their jobs in Ghanaian banking sector organisations. The paragraph also provides a hypothesis for the study based on empirical evidence from the literature. Further, the review discusses the relationship between Job

Dissatisfaction and employees' Turnover Intentions, highlighting the crucial role that human resources play in boosting a company's brand image, especially in the banking industry. Emphasising that meeting the needs of workers is essential for maximizing the value of human resources and keeping employees happy and productive.

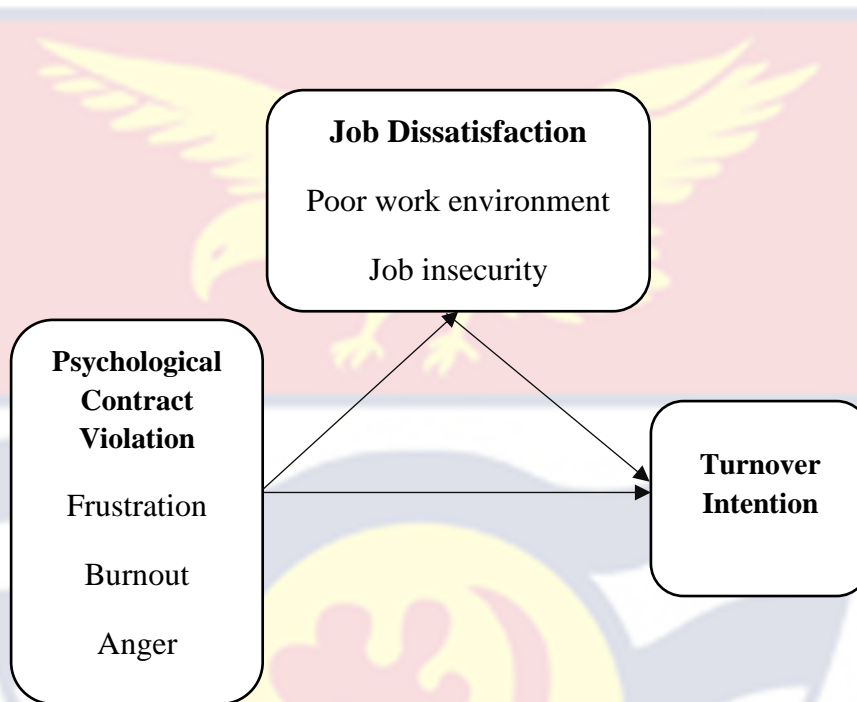
The review later mentioned two studies investigating the relationship between job dissatisfaction and turnover intentions. One study examined the relationship among bankers in Nigeria, while the other explored the role of Organisational culture as a mediator between employee dissatisfaction and turnover intention among firm employees in Kurdistan. The paragraph highlights the findings of both studies and how they contribute to understanding the relationship between job dissatisfaction and turnover intentions.

Overall, the empirical review discussed the importance of understanding the relationship between various internal Organisational factors resulting in psychological contract violation and turnover intentions. It also emphasises the need to consider cultural contexts when studying these relationships. The studies mentioned in the paragraphs provide valuable insights into the role of PCV and job dissatisfaction in turnover intentions and suggest avenues for further research.

### **Conceptual Framework**

The study employed the Social Exchange Theory (1958). In addition to the empirical review pertaining to the research objectives, a conceptual framework was drawn. The framework depicts the relationships the study seeks to investigate. The two main variables were Employee Turnover Intention, Psychological Contract Violation with Job Dissatisfaction as a mediator

variable. Employee Turnover Intention was the dependent variable; Psychological Contract Violation was the independent variable, and job dissatisfaction was the intervening variable (mediator). The conceptual framework was presented in Figure 1.



*Figure 1:* Conceptual Framework  
Source: Author's Construct (2022)

Figure 1 shows that the study will examine the relationship between psychological contract violation and turnover intention, job dissatisfaction and turnover intentions, and the role job dissatisfaction plays in the relationship between psychological contract violation and turnover intentions. The framework in Figure 1 does not depict whether there are positive or negative relationships between the variables but the significance of the various relationships.

### Chapter Summary

The chapter worked on the theoretical review, conceptual review, empirical review and conceptual framework. The theoretical review presented

the Social Exchange Theory, and how it applies to the study objectives. The conceptual review was on psychological contract violation, job dissatisfaction and employee turnover intentions. The empirical review was on the various relationships between the constructs under study: Psychological Contract Violation and Turnover Intention, Job Dissatisfaction and employee turnover intentions, and the role job dissatisfaction plays in the relationship between psychological contract violation and employee turnover intentions.



## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

This chapter addressed the research methodology employed to investigate the research topic under study. Asenahabi (2019) posited that research methodology is a practical way of finding answers to a research problem. It is a scientific way of understanding how research is done by unravelling the systematic steps employed by researchers in confronting research problems to expose the logic behind them. This chapter focuses on the procedures that were used for this study. The section covered the research design, population and sampling procedures, sample size, data collection instruments, Data collection procedures, and Data processing and Analysis. These facilitated the study to pull off its main objective: psychological contract violation and employee turnover intention among banks in the Cape Coast Metropolis: the role of job dissatisfaction.

#### Research Paradigm

The research paradigm is fundamental to any scientific study (Creswell, 2014). Research philosophy develops the research premise, knowledge, and nature (Kaushik & Walsh, 2019). When properly used, the scientific research philosophy is a method that gives researchers the ability to convert ideas into knowledge. The four main currents in this area are positivist, interpretivist, pragmatist, and realistic research philosophies. Positivism requires quantitative observations that lead to statistical analysis. It has also been noted that positivism is compatible with the empiricist view that knowledge arises from

human experience, which takes an atomistic, ontological perspective on the world (Alharahsheh & Pius, 2020).

The study adopted the post-positivism paradigm. Post-positivism is a research paradigm based on the belief that scientific knowledge is subjective and constructed, rather than objective and discovered (Lukman, 2020; Gannon et al., 2022). Post-positivism is often used in social sciences research, where the researcher is interested in understanding the subjective experiences and perspectives of research participants. It is also used in mixed-methods research, where qualitative and quantitative methods provide a more comprehensive understanding of the research question. It is characterized by a focus on interpretation and meaning rather than on explaining and predicting phenomena.

Alharahsheh and Pius (2020) asserted that positivism comprises distinct, observable elements and events that interact predictably and regularly. Building on the positivist paradigm, the study embraced post-positivism as its guiding philosophy since it is predicated on the notion that a researcher's ideas, and even the particular identity, influence what they observe and, therefore, impact what they conclude. Post-positivism pursues “objectivity” by attempting to recognise and work with such biases with the theories and knowledge that theorists develop. In general, post-positivism may be appropriate to use in research when the goal is to understand the subjective experiences and perspectives of research participants or when the research question is open-ended and explanatory (Syed & Mclean 2021) and hence was adopted in this study to understand the subjective nature of employees’ turnover intentions.

## Research Approach

There are three main approaches to research, namely, the qualitative approach, the quantitative approach and the mixed approach, as revealed in Cresswell and Cresswell (2016). Qualitative research is a type of research that involves collecting, interpreting, and analysing non-numerical data, such as words, images, and sounds. It is often used to explore complex social phenomena, understand people's experiences and perspectives, and identify patterns and trends in data. Qualitative research methods include techniques such as interviews, focus groups, observations, and document analysis (Cresswell & Cresswell, 2016). On the other hand, quantitative research involves collecting and analysing numerical data. It is often used to test hypotheses, measure relationships between variables, and make predictions.

Quantitative research methods include techniques such as experiments, surveys, and statistical analysis. Dawadi et al. (2021) explain that mixed-methods research blends qualitative and quantitative approaches. It's utilized to triangulate data, boost the validity and dependability of conclusions, and better comprehend the research problem. Mixed methods research might involve collecting and analysing qualitative and quantitative data in a single study or combining the two.

The choice between quantitative and qualitative research depends on numerous factors. The most important determinant structure is the nature of the subject, the problem under study and the experience of the researcher. (Kas, Penninx, Sommer, Serretti, Arango & Marston, 2019). The research approach adopted in a study is very significant in selecting an appropriate study method to get more valid statistical results at the end of the study. The researcher used



a quantitative research approach for this study. In Borgstede and Scholz's (2021) view, quantitative research has some advantages over qualitative research in terms of administration, time and cost, no interviewer inconsistency, the absence of interviewer effect or convenience for respondents. Quantitative research is inexpensive compared to qualitative research. On the other hand, quantitative research ignores a very important human element, such as respondent's emotions, behaviour, and feelings.

This approach was used because it makes it easy for numerical study of facts to be gathered through surveys and questionnaires (Babbie, 2010; Sileyew, 2019). Quantitative research involves collecting and analyzing numerical data and applying statistical text (Sarantakos, 2013; O'Connor & Joffe, 2020). It is a means for testing objective theories by examining the relationship among variables. Relationships that exist among quantitative variables are usually depicted with graphs. Quantitative research is also a form of research in which the investigators use correlational statistics to describe and measure the degree of association between two or more variables or sets of scores (Sarantakos, 2013). The variables used can, therefore, be measured on instruments so that numbered data can be analysed using statistical procedures. Quantitative data usually includes closed-ended responses (Creswell, 2014). Quantitative research provides precise, reliable, and numerical data that can be used to generalize findings and data collected and analysed at a lesser cost.

### **Study Design**

The methodology chosen for the study has a substantial impact on the research design that will be used (Rahman, 2020). Because of the significance of the study's quantitative approach to gaining a deeper appreciation for this

topic, an explanatory research design was adopted. The explanatory design provides better and more objective conclusions since it facilitates the generalization of findings. According to Babbie (2020), data was gathered from participants using a predetermined questionnaire in explanatory designs. The idea works well for aggregating information from numerous banks in Cape Coast City. This time, the explanation is based on a statistical analysis of the correlations between different factors (Beins & McCarthy, 2016; McCarthy, 2017). An association between factors and their outcomes was determined with the help of the design. An explanatory design is ideal for a thorough examination of the relationship between Psychological Contract Variation and Turnover Intent.

### **Study Area**

The area of study focuses on Banks in the Cape Coast Metropolis, which is the seat of the central regional coordinating council. The banking sector in the metropolis is selected because the metropolis attains many tourist attractions such as castles, forts and beaches stretched along the Central Region's coastline as well as a hub of education, with some of the best schools in the country. Hence, a greater percentage of economic activities happen in the metropolis. Most of these activities are carried out in various banks in the metropolis, and hence, a high turnover of employees could have an adverse effect on the economic benefit of the country at large.

### **Population**

In this study, the study population were employees in the banking sector of Cape Coast. Employees who were chosen are the ones who are directly related to the variables of the study. The total population size was unknown and

estimated to be around 280 employees. The study had an accessible population of 150 employees.

### Sample and Sampling Technique

Due to that, the census sampling technique was employed for the study.

This technique is also termed saturation (Ratnasari, Fitri, Zulkifli, Nasrul, & Supardi, 2020). With this type of technique, every unit in the population is used in the data collection exercise. Therefore, this technique is considered to provide a higher degree of reliability and accuracy of a study's findings (Saunders & Thornhill, 2016). The census sampling technique was also applied because of the homogeneity of the target population. Employing this census technique, data will be collected from 150 employees in the banking sector of Cape Coast. The rationale for the choice of employees was that with their experience in how things are done in the organisation, they would provide valuable information to improve the overall quality of the study.

### Measurement of Variables

The study measurement for psychological contract violation, turnover intention and equal partnership was presented in Table 1.

**Table 1: Measurement of Variables**

Variable	Measurement	Source
Psychological contract violation	Five-item scale	Robinson and Morrison (2000).
Employee turnover intentions	Eight-item scale	Bluedorn (1982).
Job dissatisfaction	Six-item scale	Abbas et al. (2017).

Source: Robinson and Morrison (2000); Bluedorn (1982) and Abbas et al. (2017)

### **Data Collection Instrument**

The research relied on primary data gathered using a standardized closed-ended questionnaire. The close-ended questionnaire was chosen in the study because it is a self-report measure that assures anonymity and, as a result, is more likely to evoke greater openness in response to the sorts of information sought from respondents (Brace, 2018). The five-point Likert scale was utilised in the questionnaire, with 1 being the least agreeable and 5 being the most acceptable. The five-point Likert scale was employed because it is simple to understand and use for survey administrators and respondents alike. Again, it gives respondents an option to be neutral rather than choosing an alternative that does not reflect respondents' thinking.

The questionnaire was divided into four sections. Section A recorded demographics, Section B looked at psychological contract violation among employees, Section C presented how psychological contract violation affects employee turnover intentions, and Section D presented how job dissatisfaction plays a role in the relationship between psychological contract violation and employee turnover intentions.

### **Validity and Reliability**

The reliability with which data collection techniques measure their target constructs is fundamental to the concept of validity. The main problem with validity is that it limits the study's findings by only considering a small sample size. This has an effect on the results because it prevents the study from obtaining clear results that apply to the entire population, lowering the likelihood of generalisation. Expert and peer reviews were used to determine the study's validity, where senior research assistants read and assessed various

questions asked. Cronbach alpha was used to assess the study's instrument's reliability. The reliability coefficient should not be less than 0.70 (Cohen 2008). The results of the validity table are shown in [Table 6].

### **Data Collection Procedure**

Before any information was collected, the Department of Human Resources Management, University of Cape Coast's introductory letter was given to the various banks for approval. This was done to ensure that the right people consented to the data to be collected. After obtaining consent, the questionnaires were sent out to the respondents. Some responders may be reluctant to take part in the exercise due to concerns about confidentiality and the inflexibility of the time commitments involved. Because of this, the researcher urged respondents to fill out the questionnaires whenever they had a chance to do so. Participation in the survey is essential to the success of the study; thus, these measures were put in place to encourage people to fill it out.

### **Ethical Considerations**

The key ethical concerns addressed in this research were those of voluntary involvement, the right to privacy, anonymity, and information secrecy. Therefore, great care was taken to handle all of these moral issues. All responders, for instance, were given the option of willingly taking part in the survey and providing their answers. Allowing respondents to work independently on the questionnaires helped to alleviate any concerns about invasion of privacy. The issue of respondents' anonymity was resolved by excluding their names and contact information from the survey instrument. Participant confidentiality was maintained by promising them that their

responses would not be shared. Finally, all documents used in the research were correctly cited to prevent any accusations of plagiarism.

### **Data Processing and Analysis**

Editing, sorting, coding, error checking, and mathematical computations were performed on the survey data before processing. McNabb (2017) claimed that editing, sorting, and coding are required to investigate and validate raw data flaws before Data editing and sorting activities, for example, are necessary for reviewing and correcting data for any omissions, dependability, and consistency before coding is complete and data is then transmitted to data processing. Each questionnaire is checked for accuracy and eligibility, and then the data is edited.

However, the coding process identifies and categorises each response, along with the scores and associated numeric symbols. Data is also screened and cleaned to guarantee that there are no blanks and that the information submitted is consistent. According to Hair et al. (2020), these steps ensure that the assumptions behind data analysis approaches are upheld while also increasing the accuracy of data analysis. They emphasized that ensuring data correctness is crucial for validating out-of-the-ordinary answers, means, standard deviations, and values for purposes of credibility. The data was then "coded by assigning numbers to each statement on the questionnaire," as is necessary for quantitative research. The data will be processed using SMART-PLS 3 and IBM SPSS Statistics version 26.

The data was then analysed using descriptive techniques, such as frequencies and percentages, and the inferential statistical tool, partial least squares-structural equation modelling (PLS-SEM). Frequencies and percentages will be explicitly used to describe the demographic traits of the

respondents. The PLS-SEM will be employed to accomplish the goals of the investigation. We talked a lot about the PLS algorithm and the bootstrapping outcomes from the PLS-SEM model. Assumptions such as multicollinearity, reliability, indicator and concept, validity: discriminant and convergent, and outer model significance will all be reported within the PLS algorithm output. Prior to explaining the bootstrapping output, which highlighted the test findings, these fundamental assumptions were satisfied and explored. Each of the research objectives was analysed as follows:

**1. Objective one: To examine the impact of psychological contract violation on turnover intention among banks in the Cape Coast Metropolis.**

This objective was assessed with a SEM, with psychological contract violation as the independent variable and turnover intention among banks as the dependent variable.

**2. Objective two: To evaluate the effect of job dissatisfaction on turnover intention among banks in the Cape Coast Metropolis**

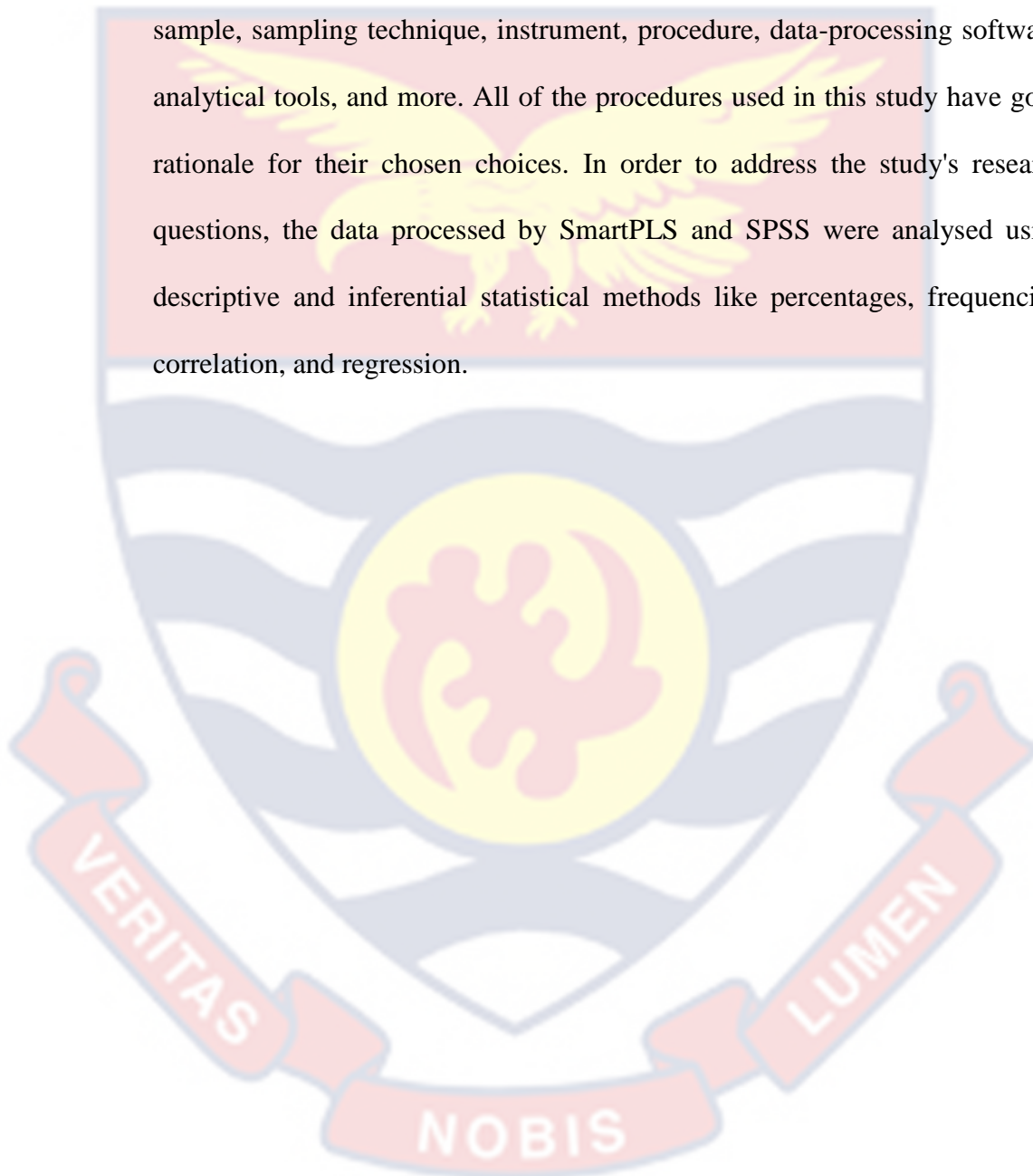
This objective was assessed with a SEM, with job dissatisfaction as the independent variable and turnover intention among banks as the dependent variable.

**3. Objective Three: To assess the role of job dissatisfaction in the relationship between psychological contract violation and turnover intention among banks in the Cape Coast Metropolis.**

This objective was assessed with a SEM, with psychological contract violation as the dependent variable, job dissatisfaction as the mediator variable and turnover intention among banks as the dependent variable.

## Chapter Summary

This chapter explained how the research methodologies were used to accomplish the study's objectives. This chapter analysed and defended the study's research methodology, including its design, approach, population, sample, sampling technique, instrument, procedure, data-processing software, analytical tools, and more. All of the procedures used in this study have good rationale for their chosen choices. In order to address the study's research questions, the data processed by SmartPLS and SPSS were analysed using descriptive and inferential statistical methods like percentages, frequencies, correlation, and regression.





## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The study offers an analysis of the psychological contract violation and employee turnover intention among banks in the Cape Coast Metropolis, and the role of job dissatisfaction plays in the interaction. This chapter presents an analysis of the data collected from respondents (employees of various banks). The main instrument used for this study is a structured self-administered questionnaire. The statistical tool employed in this study is structural equation modelling. The results are presented in tables to improve readability. In line with the main research goal, this chapter reflects on the core research objectives as outlined in Chapter One. The first section discusses the response rate and personal data of respondents; however, the second section discusses the research objectives of the study.

The second section starts with the factor loading of the various questions in the questionnaire, construct reliability, indicator reliability, convergent validity and discriminant validity. The main variables used in this study include Psychological Contract Violation (PCV), Employee Turnover Intention (ETI) and Job Dissatisfaction (JD) among banks in the Cape Coast Metropolis.

The last section looks at the interrelationships between Psychological Contract Violation (PCV), Employee Turnover Intention (ETI) and Job Dissatisfaction (JD) using PLS- Structural Equation Modelling. The PLS technique is based on an “iterative combination of principal components analysis and regression”. Its advantage is that it simultaneously estimates all the

path coefficients and individual item loadings in the context of a specified model.

### Response Rate

Data was collected from employees of various banks in the Cape Coast Metropolis. Due to the census sampling technique employed, the sample size of the study was 150 employees of various banks in the Cape Coast Metropolis. This means that a total of 150 questionnaires were issued, from which 139 were filled and returned, which represents a response rate of 92.7%. This response rate was considered satisfactory on the basis of the assertion made by Mugenda and Mugenda (2008) that a response rate of 50% is satisfactory enough for quantitative analysis. A response rate of 91% is also considered adequate, as recommended by Saunders and Lewis (2012). The success rate in this study could be attributed to the self-administration of the questionnaires applied by the researcher from which the intended respondents of employees of banks in the metropolis were notified on the actual date before the data collection. The response rate is represented in Table 1 below.

**Table 2: Response Rate**

Questionnaire	Count	Percentage (%)
Returned	139	92.7
Non- Returned	11	7.3
Total	150	100

Source: Field survey (2023)

### Demographic Characteristics of Respondents

This section provides results on the nature of the respondents and the corresponding firm for this study. The personal data describe the nature of the

respondents for the study. The data was collected across various roles of the respondents in various banks. It describes the nature of the respondents of the study. After analyzing their answers, the information that was obtained has been summarized and shown in Table 3.

**Table 3: Demographic Characteristics of Respondents**

Characteristic	Category	Frequency (N)	Percentages (%)
Sex	Male	92	66.1
	Female	47	33.8
	<b>Total</b>	<b>139</b>	<b>100</b>
Age	Below 30	76	54.6
	Between 30-40	48	34.5
	Above 40	15	10.7
	<b>Total</b>	<b>139</b>	<b>100</b>
Position	Top Management Level	26	18.7
	Middle Management Level	49	35.2
	Lower Management Level	64	46
	<b>Total</b>	<b>139</b>	<b>100</b>
	Years of Experiences	Below 5 years	71
Between 5-10 years		42	30.2
Above 10 years		26	18.7
<b>Total</b>		<b>139</b>	<b>100</b>

Source: Field Survey (2021)

The demographic analysis revealed that men (92) made up the majority of the research group (66.1%), while females (47) made up 33.8%. This reflects

the nature of male domination in the banking sector in Cape Coast Metropolis and reinforces the assumption that males outweigh women in paid work in most developing nations, including Ghana (Ohemeng, & Adusah-Karikari, 2015; Lattof, Coast, Leone & Nyarko, 2018).

Further, 76 representing (54.6%) of the 139 respondents were below the age of 30. Followed by 48 (34.5%) representing respondents between the ages of 30 and 40. Lastly, 15(10.7%) represented respondents above the age 40 bracket. This indicates that a higher percentage of respondents were below 30 years old since employees of the organisations are primarily young and fresh graduates, with quite a few between 30-40 and the least number being above 40.

Most respondents held lower-level positions in the banks, with 64 representing (46%), followed by the middle-level position with 49 respondents (35.2%). And lastly, 26 respondents (18.7%) held the top-level position. The results proved similar for respondents' years of experience in the organisation.

Out of the responses received, 71 of the 139 respondents, representing 51%, have been working with the organisation for or below 5 years. Further, 42 (30.2%) of employees have been working with the organisation between 5-10 years, while 26(18.7%) have been with the organisation over 10 years. These results indicated that fewer employees have been with the organisation for over five years, with a larger number of employees having been with the organisation for less than 5 years. This is a clear indication of higher turnover, with very few numbers of employees who have been with the organisation for more than a decade.

### Descriptive Statistics of Constructs

Although normally distributed data are not required for PLS-SEM analysis, acceptable criteria such as the lack of extreme outliers and collinearity must be met (Hair et al., 2010). PLS-SEM does not, in general, presume random data distribution. Bootstrapping using nonnormal data, on the other hand, can result in peaked and skewed bootstrap distributions, according to Hair et al. (2018). As a result, before using inferential statistics, the data distribution was assessed.

In addition, an evaluation of two distribution measures, skewness and kurtosis, provides the extent to which data deviates from normalcy. When data is entered into Smart PLS, it automatically creates mean, standard deviation, kurtosis, and skewness, which are shown in Table 4. The skewness of normally distributed data is zero, and the kurtosis is three. The data did not stray significantly from a normal distribution, as is typical of most primary-data-based surveys in social sciences (Zhao, Lynch & Chen, 2010). The results of the mean (M), standard deviation (SD), kurtosis (K), and skewness are shown in Table 4

The model constructs had mean values greater than 3.0, indicating a higher-rated mean score. The standard deviation of PCV 0.91543, ETI 0.88584 to JOBDISS 0.93446 also indicates that data points are gathered closely around the mean values of the various constructs, confirming it as a great value. The skewness and kurtosis of various constructs also revealed PCV with skewness statistic of 0.164 and kurtosis of -1.419, ETI of -0.005 and -1.041 and JOBDISS of 0.121 and -1.227, respectively. The data did not deviate so much from a

normal distribution, which is usually the case with most primary-data-based surveys in social sciences (Zhao, Lynch & Chen, 2010).

**Table 4: Descriptive Statistics of the Constructs**

Constructs	Min	Max	Mean	Std. Dev	Skewness	Kurtosis
PCV	2.20	5.00	3.4807	.91543	.164	-1.419
ETI	1.86	5.00	3.4119	.88584	-.005	-1.041
JOBDISS	1.57	5.00	3.3671	.93446	.121	-1.227

Source: Field survey (2023)

*Note: PCV means Psychological Contract Violation, ETI means Employee turnover intention, JobDiss means Job dissatisfaction.*

### Reliability and Validity Test Assessment

While reliability measures the consistency of items, validity examines the accuracy and the degree to which concepts are well captured by items (Ahari et al., 2018). Within the domain of structural equation modelling, some authors have proposed rules of thumb that serve as guidelines to assess and interpret the results from PLS-SEM (Chin, 2010; Roldán & Sánchez-Franco, 2012). Table 5 provides a snapshot of these thresholds.

**Table 5: Thresholds Criteria for Measurement**

Measurement Criteria	Recommended	Reference
Indicator Loading	$\geq 0.70$	Hair et al. (2022)
Composite Reliability	$\geq 0.60$	Hair et al. (2022)
Average Variance Extracted	$> 0.50$	Henseler et al. (2016)
rho_A	$\geq 0.70$	Dijkstra and Henseler (2015)
HTMT Ratio	$< 0.90$	Henseler et al. (2016)
Cronbach's Alpha	$\geq 0.70$	Henseler et al. (2015)
Variance Inflation Factors	$\leq 3.3$	Kock (2015)

Source: Adapted from Hair et al. (2022)

## Model Specification

The model must be defined before the PLS-SEM analysis can be done. This is done in two steps: first, define the measurement model, and then define the structural model (Hair et al., 2022). “The measurement model illustrates the connection between constructs and the indicators or measures that go with them, while the structural model depicts the hypothesised connections between constructs” (Hair et al., 2022). In view of the above assertion, the survey vividly described the measurement and structural models in the preceding sections of the study.

### Measurement and Structural Model Specification

The measuring model relates to the indicators used to assess each construct. Twenty-three indicators were utilized in this model to assess three constructs (psychological contract violation, job dissatisfaction, and employee turnover intentions) under consideration. Little rectangles represented these indicators in Figure 2. Hence, the survey specifies the measurement model: Psychological Contract Violation: To measure the construct of psychological contract violation, adopted scales were itemized as PCV1, PCV2, PCV3, PCV4, PCV5, PCV6.

Job Dissatisfaction: This construct also constitutes a critical structural dimension as a mediator in the relationship between PCV and ETI. The construct was also measured with six (6) indicators and, as such, was itemized as *JD1*, *JD2*, *JD3*, *JD4*, *JD5*. Employee turnover intention: The last construct of the model of in this survey is employee turnover intention. The ETI construct was also measured with seven (7) indicators similar to those of PCV and JD.

The adopted and empirically validated scales of employee turnover intention were itemized as *ETI*, *ETI2*, *ETI3*, *ETI4*, *ETI5*, *ETI6*, *ETI7*.

This study's structural model has two exogenous and one endogenous construct. The study's exogenous constructs include psychological contract violation and job dissatisfaction. This survey's endogenous concept is employee turnover intentions. The study's exogenous variables and endogenous variables are represented by blue circles shown in figure 2. Based on deductions deduced from this survey's theoretical underpinnings (the social exchange theory), the study, therefore, tests the survey's hypotheses empirically using SmartPLS. Figure 2 presents the study's specified structural model.

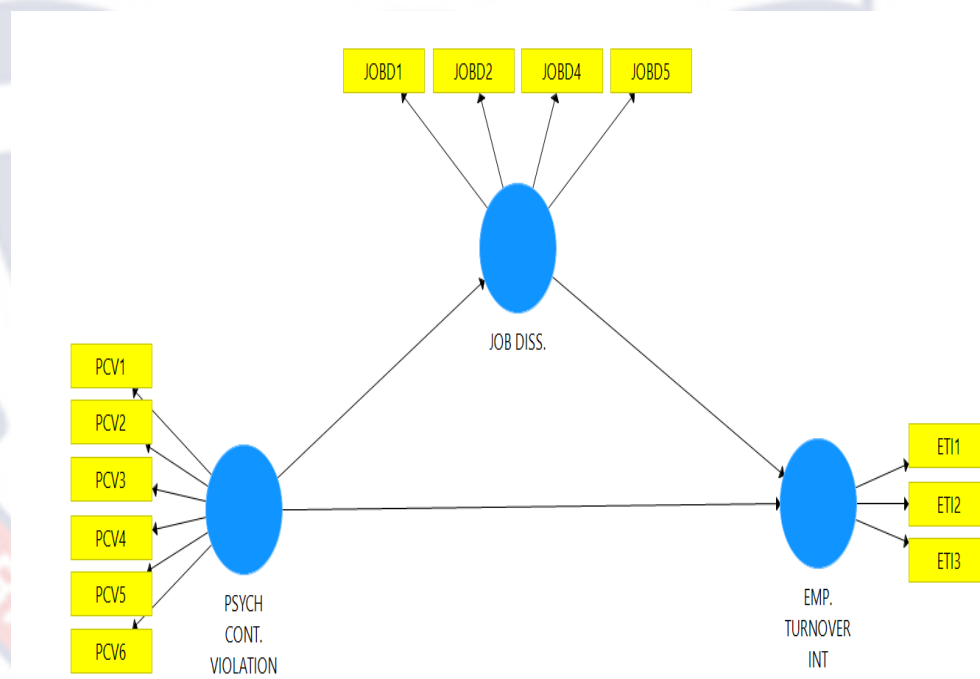


Figure 2: Model Specification

Source: Field Survey (2023)

### Measurement Model Assessment

Partial Least Squares - Structural Equation Modelling (PLS-SEM) combines factor analysis and multiple regression by minimising the residual variances of the endogenous constructs (Hair et al., 2011). The technique



develops more precise estimates of factor scores because the PLS algorithm calculates latent variable scores as exact linear combinations of the observed indicator variables, which serve as proxies for latent variables, in order to estimate model relationships (Lowry & Gaskin, 2014). On this note, the hypothesized relationships, most notably between the latent variables, can only be meaningfully interpreted if construct validity is established (Peter & Churchill 1986). Thereby, researchers ensure that the measurement models capture what they intend to measure (Campbell & Fiske 1959).

### **Indicator Factor Loading, Consistent Reliability and Convergent Validity**

The measurement model was reflective, so the first step was to examine the indicator loadings. Although the minimum value of 0.708 is recommended, loadings below 0.708 are acceptable in studies that explore underlying relationships to add to the theory (Hair et al., 2018). Loading of 0.708 and a corresponding AVE of 0.50 means that the construct explains more than 50 per cent of the variance of the indicator.

**Table 6: Indicator factor loadings, reliability, Validity Results and Variance inflation factor results.**

Variables	Indicator Loadings	Outer VIF	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
<i>Emp.</i>			<b>0.78</b>	<b>0.78</b>	<b>0.87</b>	<b>0.69</b>
<i>Turnover</i>						
ETI1	0.80	1.51				
ETI2	0.85	1.76				
ETI3	0.84	1.64				
<i>Job Diss.</i>			<b>0.74</b>	<b>0.74</b>	<b>0.84</b>	<b>0.56</b>
JOBBD1	0.75	1.41				

Table 6: Cont'D

JOB2	0.80	1.61			
JOB4	0.71	1.34			
JOB5	0.75	1.42			
<i>Psych.</i>			<b>0.87</b>	<b>0.88</b>	<b>0.91</b>
<i>Cont.</i>					<b>0.61</b>
<i>Violation</i>					
PCV1	0.80	1.91			
PCV2	0.81	2.10			
PCV3	0.77	1.96			
PCV4	0.77	1.82			
PCV5	0.77	1.97			
PCV6	0.79	2.00			

Source: Field survey (2023)

In reflective measurement, the indicators are dependent on the construct. From Table 6, indicator loadings show an accepted reliability because AVE shows loadings of above 0.5. All constructs had an AVE > 0.5, ranging from 0.56 to 0.69, meeting the threshold and making room for the convergent validity of the various constructs. Again, Table 6 provides information of the outer loadings, variance inflation factor (VIF), Cronbach Alpha, composite reliability and the average variance extracted (AVE). The reliability of indicators is examined from the outer loadings, where loadings above 0.7 are recommended since they indicate that the construct explains more than 50 per cent of the indicator's variance, thus providing acceptable item reliability.

From this, indicator factor loadings exceeding 0.7 were appropriately adopted in the study, ranging from 0.71 being the least indicator loading to 0.85 being the highest indicator loading. All indicators falling below the Hair et al. (2018) threshold were duly deleted from the model. Also, the collinearity procedure involves examining the variance inflation factors to be sure that it has

no bias in the regression estimates. Latent variable scores of the endogenous variables are used to calculate variance inflated factors (VIF) values. Based on the thresholds of a conservative set of  $\leq 3.3$  according to Kock (2015), 5 according to Hair et al. (2016) or a higher set of 10 in accordance with Asthana (2020) the VIF statistics in table 6 indicated that given the threshold of  $\leq 3.3$  every single indicator is free from multicollinearity issues and hence suggesting collinearity is not present in the model.

### Discriminant Validity

Discriminant validity shows how well items load higher onto their respective constructs and less on other constructs. This procedure is similar to exploratory factor analysis in SPSS and more robust because of its bootstrapping approach in estimating model parameters. Bagozzi et al. (1991) posited that discriminant validity measures the uniqueness level of various constructs in the model, indicating that since various constructs measure different concepts in a more unique way, each construct should be able to stand without exhibiting high correlations among constructs. The approach that was used to examine for discriminant validity was; Heterotrait-Monotrait Ratio of correlations (HTMT) (Table 7).

**Table 7: Heterotrait-Monotrait Ratio (HTMT)**

	EMP. TURNOVER INT.	JOB DISS.	PSYCH CONT. VIOLATION
EMP. TURNOVER INT			
JOB DISS.	0.90		
PSYCH CONT. VIOLATION	0.87	0.89	

Sources: Field survey (2023)

Researchers suggests that the Fornell-Lacker criteria are inadequate for the assessment of discriminant validity. According to Henseler et al. (2015), the Fornell-Lacker criteria do not perform to the best when the pressures on a build indicator change. As a result, the Hetrotrait-monotrait (HTMT) is the most important and last criterion for determining discriminant validity (Henseler et al., 2015; Hair et al., 2016). With this approach, conclusions on the threshold are yet to be established. For example (Kline, 2011), recommended a cut-off point of 0.85, whereas (Teo et al., 2008) suggested a 0.90 cut-off point. This study presented the HTMT statistics in Table 7, which displays the HTMT values for each construct, confirming the discriminant validity of various constructs.

#### Assessment of the Structural Model

The structural model shows the hypothesized relationship between constructs. Before the significance of the structural relationships is assessed, some fit indices were first examined. According to Hair et al. (2018), the structural model was assessed for collinearity issues. This was followed by an examination of the predictive power of the model through the coefficient of determination,  $R^2$ , the effect size ( $f^2$ ) and the predictive relevance ( $Q^2$ ). All endogenous constructs were assessed for collinearity in the structural model. Table 8 shows the results of the collinearity.

**Table 8: Collinearity (inner VIF Values)**

	EMP. TURNOVER INT	JOB DISS.	PSYCH CONT. VIOLATION
EMP. TURNOVER INT			
JOB DISS.	2.51		
PSYCH CONT. VIOLATION	2.51	1.00	

Sources: Field survey 2023

As a measure of the goodness of fit of the structural equation, a coefficient of determination ( $R^2$ ), the effect size ( $f^2$ ), and the predictive relevance ( $Q^2$ ) is produced as part of the results and shown in Tables 9, 10 and 11. Advances in analytical technique such as PLS SEM allows one to further examine models' explanatory and predictive power. Assessing model's predictive relevance requires analysing in-sample and out-of-sample prediction. In-sample prediction involves using an entire data to estimate model and then use these estimates to predict observations from the same data set. The two main statistical procedures are coefficient of determination ( $R^2$ ) and effect size ( $f^2$ ). These tests assess the explanatory power of the model. Table 9 and Table 10 shows the  $R^2$  and  $f^2$  respectively.

	R Square	R Square Adjusted
EMP. TURNOVER INT	0.67	0.67
JOB DISS.	0.60	0.60

Source: Field survey

Coefficient of determination ( $R^2$ ) is a measure of predictive accuracy and joint significance of a model. It represents the amount of variance in the endogenous construct that is explained by all the exogenous constructs that is theoretically linked.  $R^2$  values range from 0 to 1, where higher values indicate high predictive accuracy. Since  $R^2$  values increases with number of predictors, adjusted  $R^2$  is recommended because it controls for complexity in model and useful when comparing models. In table 9 the  $R^2$  *adj.* values for employee turnover intention and job dissatisfaction are 0.67 and 0.60 respectively. That is 67 % of the variance employee turnover intention was explained by

psychological contract violation. Similarly, psychological contract violation explained a 60% of the variance in job dissatisfaction.

**Table 9:F square**

	EMP. TURNOVER INT	JOB DISS.
EMP. TURNOVER INT		
JOB DISS.	0.12*	
PSYCH CONT. VIOLATION	0.35**	1.51***

Source: Field survey (2023)

\* $0.02 \leq f^2 \leq 0.15$  is a weak effect, \*\* $0.15 \leq f^2 \leq 0.35$  is a moderate effect \*\*\*  $f^2 \geq 0.35$  shows a strong effect

$F^2$  is the change in  $R^2$  when an exogenous variable is removed from the model. With the threshold of Small ( $0.0 < \text{effect size} < 0.15$ ), Medium ( $0.15 < \text{effect size} < 0.35$ ), Large (effect size  $> 0.35$ ), it indicates that removing the exogenous variable of psychological contract violation will have a medium or moderate effect on the  $R^2$  value for the endogenous variable turnover intention (0.35) and a large or strong effect on the  $R^2$  value for the endogenous variable job dissatisfaction (1.51). Similarly, removing the exogenous variable of job dissatisfaction will have a weak or small effect on the  $R^2$  value for the endogenous value employee turnover intention (0.12).

**Table 10: Predictive Relevance (Q2)**

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
EMP. TURNOVER INT	750.00	409.73	0.45***
JOB DISS.	1000.00	667.34	0.33**
PSYCH CONT. VIOLATION	1500.00	1500.00	

Source: Field survey (2023)

\* $0.02 \leq Q^2 \leq 0.15$  weak effect, \*\* $0.15 \leq Q^2 \leq 0.35$  moderate effect, \*\*\*  $Q^2 \geq 0.35$  strong effect

The table 11 shows employee turnover intention and job dissatisfaction have a predictive relevance from psychological contract violation. This was made possible as both employee turnover intention and job dissatisfaction recorded a  $Q^2$  values score greater than zero, indicating the presence of predictive relevance from all exogenous constructs. From the above threshold, the predictive relevance accounted a strong predictive effect psychological contract violation on employee turnover intention (0.45) and a moderate effect on job dissatisfaction (0.33).

The structural model in figure 2 shows the psychological contract violation effect on employee turnover intentions through path relationships. Each of these paths was hypothesised based on a review of related literature. The results of the hypotheses tests are shown in Table 12. The bootstrapping procedure recommended by Preacher and Hayes (2008) was used to establish the significance of the path coefficients. Generally, the path coefficients describe the effect of each exogenous construct(s) on the endogenous construct(s).

According to Awang, Wan Afthanorhan and Asri (2015), PLS-SEM, which is variance-based, completely relies on the bootstrapping procedure known as resampling with replacement in obtaining the estimates for path coefficients and their respective standard errors. Figure 3 shows how psychological contract violation influences job dissatisfaction and employee turnover intention.

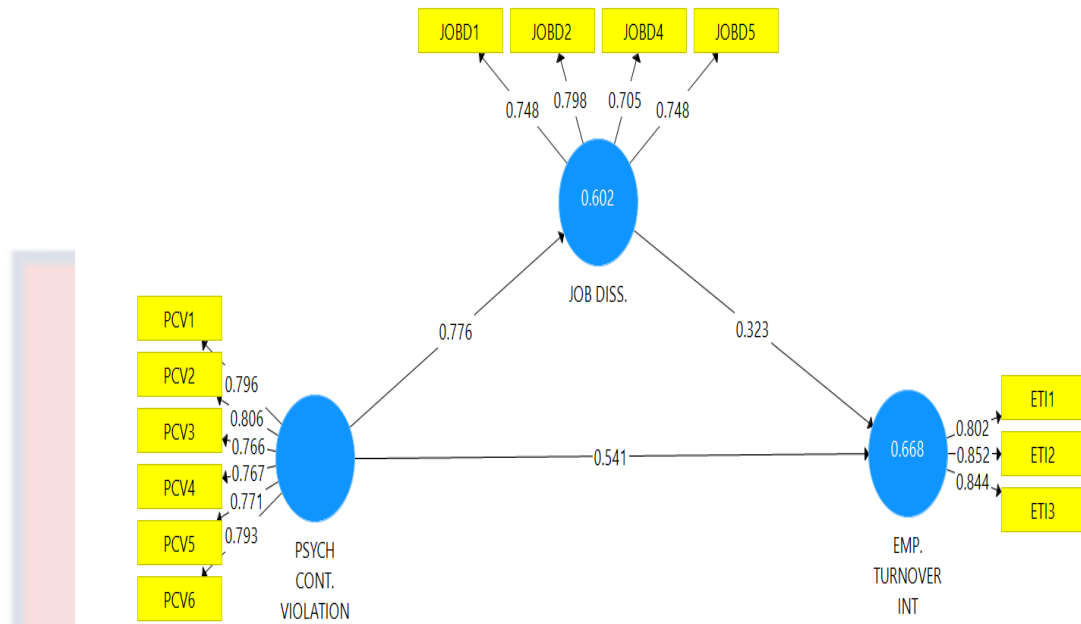


Figure 3: Structural model

Sources: Field survey

**Assessment of Path Relationship**

The study was guided by three specific objectives with three specific hypotheses, namely H<sub>1</sub>, H<sub>2</sub>, and H<sub>3</sub>. The results of the hypotheses were further discussed in light of the theories underpinning the study. Using path coefficients, p values and t test, findings of the specific direct effects were analysed. Table 12 represents results from specific direct path coefficient hypotheses testing.



**Table 11: Specific Direct Effect Path Coefficient**

Structural relationships (Hypotheses)	Path Coefficient (O)	STDEV	T statistics ( O/STDEV )	P Values
PSYCH CONT. VIOLATION -> EMP. TURNOVER INT (H <sub>1</sub> )	0.54	0.07	7.74	<b>0.000</b>
JOB DISS. -> EMP. TURNOVER INT (H <sub>2</sub> )	0.32	0.07	4.83	<b>0.000</b>
PSYCH CONT. VIOLATION -> JOB DISS.	0.78	0.04	21.30	<b>0.000</b>

Source: Field Survey (2023)

A critical look at the path coefficient in Table 12 shows the hypothesised relationship between psychological contract violation and employees' turnover intention, as well as the relationship between job dissatisfaction and employee turnover intention. An examination of the hypothesised relationship indicates that all hypotheses proved significant and were supported at a significance level of 5 per cent. Particularly, the hypotheses suggest that employee turnover intention is influenced by psychological contract violation ( $H_1$ ) ( $\beta = 0.54$ ,  $t = 7.74$ ,  $p = 0.00$ ) and job dissatisfaction ( $H_2$ ) ( $\beta = 0.32$ ,  $t = 4.83$ ,  $p = 0.00$ ). The regression coefficient shows psychological contract violation explained a 54 per cent variance in employee turnover intention again, job dissatisfaction contributed a little lower percentage of about 32 percent of the variance in employee turnover intention.

### The Mediation Effect

From the modelled structure, it was deduced that psychological contract violation leads to employee turnover intention through job dissatisfaction. Thus, job dissatisfaction explains the distinct relationships between psychological contract violation and employee turnover intention. Hence, without job dissatisfaction, psychological contract violation may not fully amount to or lead to employee turnover and hence, warrants an investigation into the nature of such indirect relationships. Following this, a mediation analysis was carried out, and the results are summarised in Table 13.

In mediation analysis, Zhao et al. (2010) offer a guide in interpreting results. According to them, aside from "no mediation," mediation could be partial or complete. Partial mediation is one in which both the direct and indirect effects are significant; a complete mediation occurs when the indirect effect is significant, but the direct effect proves non-significant. From the results in Table 13, the mediation analysis could be summarised as the mediating role of job dissatisfaction in the relationship between ( $H_3$ ) psychological contract violation and employee turnover intention.

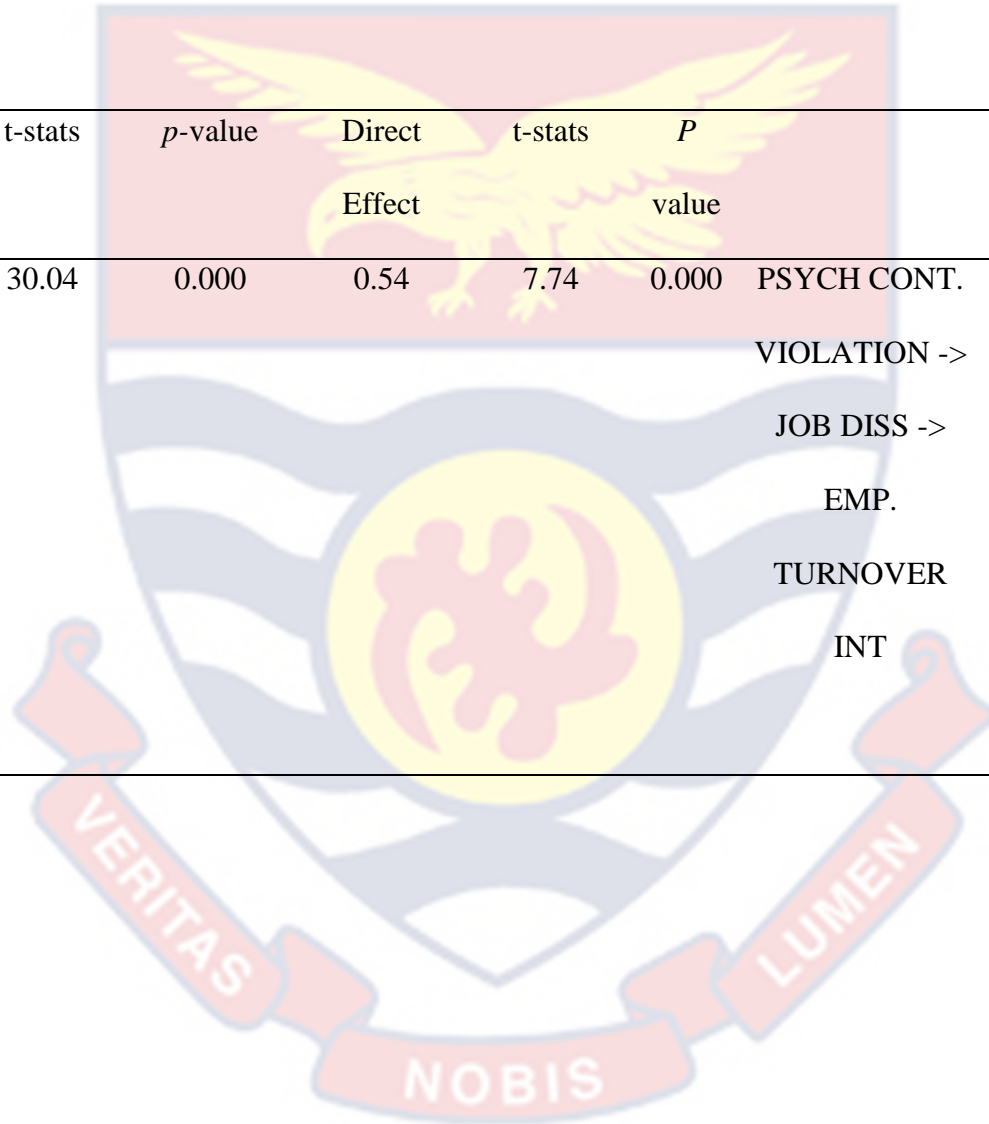
Relating to ( $H_3$ ), the results revealed that the total effect of psychological contract violation on employee turnover intention was significant ( $\beta= 0. 0.79$ ,  $t = 30.04$ ,  $p < 0.000$ ). When the mediating variable was introduced, the effect of psychological contract violation on employee turnover intention was also significant ( $\beta=0.54$ ,  $t= 7.74$ ,  $p< 0.000$ ). The indirect influence of psychological contract violation on employee turnover intention through job dissatisfaction proved significant as well ( $\beta= 0.25$ ,  $t= 4.28$ ,  $p < 0.000$ ). This suggested that the

relationship between psychological contract violation and employee turnover intention is partially mediated by Job dissatisfaction.



**Table 12: Mediation analysis**

	Total Effect	t-stats	<i>p</i> -value	Direct Effect	t-stats	<i>P</i> value		Indirect Effect	t-stats	<i>P</i> - value
PSYCH CONT. VIOLATION -> EMP. TURNOVER INT.	0.79	30.04	0.000	0.54	7.74	0.000	PSYCH CONT. VIOLATION -> JOB DISS -> EMP. TURNOVER INT	0.25	4.28	0.000



**Table 13: Summary of hypothesised relationship**

Hypotheses	Path relationship	Path Coefficient	t-stats	P values	Supported
H1	PCV -> ETI	0.54	7.74	0.000	YES
H2	JD -> ETI	0.32	4.83	0.000	YES
H3	PCV -> JD -> ETI	0.25	4.28	0.000	Partial mediation

## Discussion

### The Effect of Psychological Contract Violation on Turnover Intention Among Employees of Banks in the Cape Coast Metropolis.

From Table 14, the impact of psychological contract violation on turnover intention among employees of banks in the Cape Coast Metropolis is sustained by a positive and significant coefficient between variables ( $\beta = 0.54$ ,  $p\text{-value} < 0.05$ ). This indicates that psychological contract violation has led to an increase in employee turnover intention. In situations where employees have had failed promises from employers, be it on a promotional basis, salaries increase, etc.. The findings of the study is in line with Ali et al. (2019), who found and operationalised workplace bullying as a psychological contract violation to have a significant relationship with employee turnover intention. Similarly, Lee and Chen (2021) emphasised the effect of psychological contract violation on turnover intention among textile firms in Singapore. The results

showed a positively significant relationship between psychological contract violation and turnover intentions among employees.

Again, this is consistent with the findings of Danilwan, Isnaini and Paratama (2020), who posited that PCV has an impact on unethical behaviour, which leads to turnover intention. The findings of the study indicate that PCV can increase the intentions of employees to leave organisations. Indicating that a breach of contract may render employees in a state of violation and hence lead to intentions to turnover. This has an adverse impact on the organisation's productivity.

#### **The Effect of Job Dissatisfaction on Turnover Intention Among Employees of Banks in the Cape Coast Metropolis**

The effect of job dissatisfaction on turnover intention is supported by a positive and significant path coefficient between the two variables ( $\beta = 0.32$ ,  $p < 0.05$ ). This indicates that job dissatisfaction among employees has contributed to employee turnover intentions. Factors contributing to job dissatisfaction like poor working environment and job insecurity among employees of banks in the Cape Coast Metropolis. Have a higher contributing factor to employee turnover intention. That is to say, the more dissatisfied employees get with their jobs, the tendency of creating the intention to leave the organisation.

Similarly, the study of Gunel and Duyan (2022) on the impact of coaches (leaders), contribution towards job dissatisfaction among employees revealed that when leaders put up certain behaviours, it then creates an atmosphere of job dissatisfaction among employees and hence turnover intentions from these employees. Further, the findings of the studies are in line with previous studies from Ali and Anwar (2021) and Akinbode et al. (2022), who posited that low

engagement and poor compensations, respectively as job dissatisfaction positively and significantly lead to employee turnover intentions.

The findings indicate that job dissatisfaction is a significant contributor to turnover intention among employees, particularly in banks in the Cape Coast Metropolis. Factors such as poor working environment and job insecurity have a higher impact on employee turnover intention. Therefore, managers need to recognize the importance of addressing job dissatisfaction and take measures such as conducting employee satisfaction surveys, creating a supportive work environment, providing career growth opportunities, offering competitive compensation and benefits packages, and implementing fair and consistent policies and practices to retain valuable talent. It is also important to monitor turnover rates and take appropriate action when turnover intentions are identified to prevent the loss of valuable employees.

**The role of job dissatisfaction in the relationship between psychological contract violation and turnover intention among employees of banks in the Cape Coast Metropolis.**

Even though there may be some contract violations among employees, employees have the need to be attached sometimes to the organisations because they may count themselves lucky to have a job in a global crisis. Again, on the basis of moral beliefs and obligations, some employees are of the view that “it is moral to stick with an organisation to help build the organisation”. It is on this background that the study sought to mediate the relationship between psychological contract violation and employee turnover intention with job dissatisfaction.

The mediating role of job dissatisfaction in the relationship between psychological contract violation and turnover intention among employees of banks in the Cape Coast Metropolis was supported by a positive significant relation among direct relationships as well as indirect relationship ( $\beta = 0.25$ ,  $p < 0.05$ ) which indicates a partial mediation of job dissatisfaction in the relationship between psychological contract violation and turnover intention. According to Zhao et al. (2010), partial mediation indicates that with or without the mediator variable, the relationship between exogenous and endogenous variables may exist.

The study findings are in line with previous findings of authors like Moussa and Somjai (2019), Azeem et al. (2020), and Faed and Ismael (2022), who found job dissatisfaction as a contributing variable to employee turnover intention. Conversely, Biswas (2016) and Frederiksen (2017) found that job dissatisfaction does not mediate the relationship between work-life balance and turnover intention, as well as poor work environment and turnover intention.

### **Chapter Summary**

This chapter seeks to analyse the objectives of the study and relate to a wider literature. Using the structural equation modelling PLS-SEM as an analytical tool for the analysis. The results observed a positive significant effect of psychological contract violation (PCV) and Employee turnover intention (ETI), as well as Job dissatisfaction and Employee turnover intention (ETI). Finally, it showed a partial mediation of job dissatisfaction between psychological contract violation (PCV) and Employee turnover intention (ETI).



## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### Introduction

This chapter of the study consists of the presentation of key findings, conclusions and some recommendations made based on the conclusions drawn from the study. This section also addresses the contributions of the study to theory, methodology, and practice. Based on the study's limitations and conclusions, numerous suggestions are given for future research. Integral to these insights and recommendations is the acknowledgement that employee turnover intention is predicted by psychological contract violation. Recommendations are provided to stakeholders such as board members and management of banks in the Cape Coast Metropolis as well as industry players in general based on the significant results obtained through analysis.

#### General Summary

The study's goal was to examine the impact of psychological contract violation on employee turnover intention and the role of job dissatisfaction. This study was prompted by the need to address higher turnover rates among employees in the banking sector in Cape Coast. The increasing concerns have prompted the need to reduce contract breaches, which leads to psychological contract violation, invariably leading to turnover intention. From this point of view, a study to help improve work-life balance of employees will only be useful and efficient if it can lead to changes in how contracts are violated and then affects employee turnover rates.

According to the study's objective, three (3) hypotheses were tested to accomplish the study's three main objectives. The hypotheses, derived from the objectives of the study, were used to guide the direction of the literature review of the study in a systematic order, which was divided into three parts: theoretical, empirical and a review of concepts, which depicts a pictorial view of the constructs of the study. The review of the literature was carried out using a theory-based approach, adopting the social exchange theory, which aided in the empirical links between the various variables of interest of the study: psychological contract violation, employee turnover intention and job dissatisfaction.

The quantitative-based approach was employed in the research, with the post-positivism philosophical paradigm backing the quantitative and subjective justification of the study. An explanatory design was employed to explain the relationships and causal effects of the exogenous variables and endogenous variables chosen for the study. The survey was then conducted among employees of banks within the Cape Coast Metropolis using a census sampling technique to sample respondents for the study. The study questioned 150 employees of various banks within the metropolis.

In addition, a closed-ended questionnaire was distributed and collected from the study participants. Data for the study were gathered using measurement scales that have been validated and proven to be reliable. To collate data, the study used the Statistical Package for Social Sciences (SPSS version 26). The process data was analysed using the Partial Least Squares-Structural Equation Modelling (PLS-SEM) method for the symmetrical approach, where descriptive statistics, measurement, and structural models were

evaluated to obtain the study's objective. Following the successful development of statistical credibility for the study's data, the following findings were made:

### **Summary of Key Findings**

As part of the survey, hypothesis 1 was tested to determine the impact of psychological contract violation on turnover intention among banks in the Cape Coast Metropolis. Statistical credence for the study's measurement model was assessed and deemed satisfactory before further structural interactions were investigated. Based on the statistical results attained after other structural interactions, it was evident that psychological contract violation contributes to a significant and positive variance in the turnover intentions among employees of Banks within the Cape Coast Metropolis. Further, the survey's effect size of psychological contract violation on employee turnover intention showed a moderate effect size but statistically significant variations in the employee turnover intention. That is to say, the study's finding is in support of hypotheses 1 ( $H_1$ )

Further hypothesis 2 of the survey was designed to investigate the impact of job dissatisfaction on turnover intention among banks in the Cape Coast Metropolis. Upon attaining satisfactory quality criteria credence on preliminary tests such as Cronbach Alpha, Composite Reliability, Heterotrait-Monotrait tests, and Average Variance Extracted, it was statistically observed that there is a significant positive effect of job dissatisfaction on employee turnover intention. Job dissatisfaction commanded a weak statistical effect size in the variance of employee turnover intention. Indicating to some extent that job dissatisfactions do not contribute a higher variance to employees' turnover

intention but statistically and significantly influence employee turnover intention, the study's findings align with hypothesis 2 (H<sub>2</sub>).

The third and final objective of the study was to examine the mediating role of job dissatisfaction in the relationship between psychological contract violation and turnover intention among banks in the Cape Coast Metropolis. Similarly, after attaining statistical credence of the survey's measurement model for the mediation, the survey advanced that job dissatisfaction positively and significantly mediates the relationship between psychological contract violation and employee turnover intention. The results revealed a partial mediation of job dissatisfaction in the relationship between psychological contract violation and employee turnover intention. Hence, the study supports hypothesis 3 (H<sub>3</sub>).

### **Conclusions**

From the study's findings, it is conclusively established that psychological contract violation accounts for a positive significant influence on employee turnover intention. Findings from the first hypothesis are consistent with the study's expectations, which revealed that PCV is a strong predictor of turnover intention. This finding is consistent with arguments that broken promises and unmet expectations in the form of PCV cause adverse attitudinal and behavioural reactions in employees. Specifically, employees develop intentions to leave organisations when they feel that organisations have not kept their promises and are not concerned with their wellbeing.

Regarding the second hypothesis (H<sub>2</sub>), the study found that job dissatisfaction has a significant positive effect on employee turnover intention even though it accounted for a weak effect size in the endogenous variable. The study concluded that employees who are dissatisfied with the conditions of

work are likely to have turnover intentions or leave the organisation. It is denoted from the findings that when employees are dissatisfied with their jobs, they may become less committed to their work, feel less connected to their Organisation, and experience reduced job satisfaction. This can lead to decreased motivation, lower productivity, and a greater likelihood of absenteeism or tardiness. Furthermore, when employees perceive that their job dissatisfaction is not being addressed or resolved, they may begin to actively seek other job opportunities, either by looking for new jobs or responding to external recruitment efforts. This can lead to increased turnover intentions and eventually to employee turnover.

Overall, job dissatisfaction can create a negative spiral in which employees become less engaged and committed to their work, which further increases their dissatisfaction and drives them to seek alternative employment.

Lastly, considering the last and final hypothesis, the study found that job dissatisfaction partially mediates the relationship between psychological contract violation and employee turnover intention. When employees experience psychological contract violation, it can lead to job dissatisfaction, which, in turn, can increase their intention to leave the organisation. This is because employees who are dissatisfied with their jobs are more likely to seek out alternative employment opportunities in search of greater job satisfaction. Hence, job dissatisfaction partially mediates the relationship between psychological contract violation and employee turnover intention.

The findings of this study have a number of implications for organisations seeking to retain their employees. Firstly, organisations should ensure that they fulfil their promises and commitments to employees to avoid

psychological contract violations, which have a strong positive influence on employee turnover intentions. Secondly, job dissatisfaction, although it has a weak effect size on turnover intentions, should not be ignored as it can create a negative spiral that drives employees to seek alternative employment.

Therefore, organisations should regularly assess and address job satisfaction levels to prevent this from happening. Thirdly, job dissatisfaction partially mediates the relationship between psychological contract violation and employee turnover intention, suggesting that organisations should not only focus on fulfilling their promises but also ensure that employees are satisfied with their job conditions. Overall, these findings emphasise the importance of fulfilling promises and ensuring job satisfaction to reduce employee turnover intentions and retain employees. By doing so, organisations can improve employee commitment productivity and reduce the costs associated with high employee turnover.

### **Recommendations**

From the study's findings, the following recommendations were made to management and directors of banks in the Cape Coast Metropolis to reduce employee turnover intentions. Organisations need to be aware of this relationship and take steps to prevent psychological contract violations and address job dissatisfaction. It is recommended that managers and directors of banks in the Cape Coast Metropolis should;

Avoid high employee turnover, managers of organisations should prioritise fulfilling commitments and promises made to employees. By being transparent, honest and realistic about what can be offered to employees, managers can prevent psychological contract violations that can negatively

impact employee attitudes and behaviour. Therefore, managers must ensure they deliver on their promises to employees and avoid making promises they cannot keep.

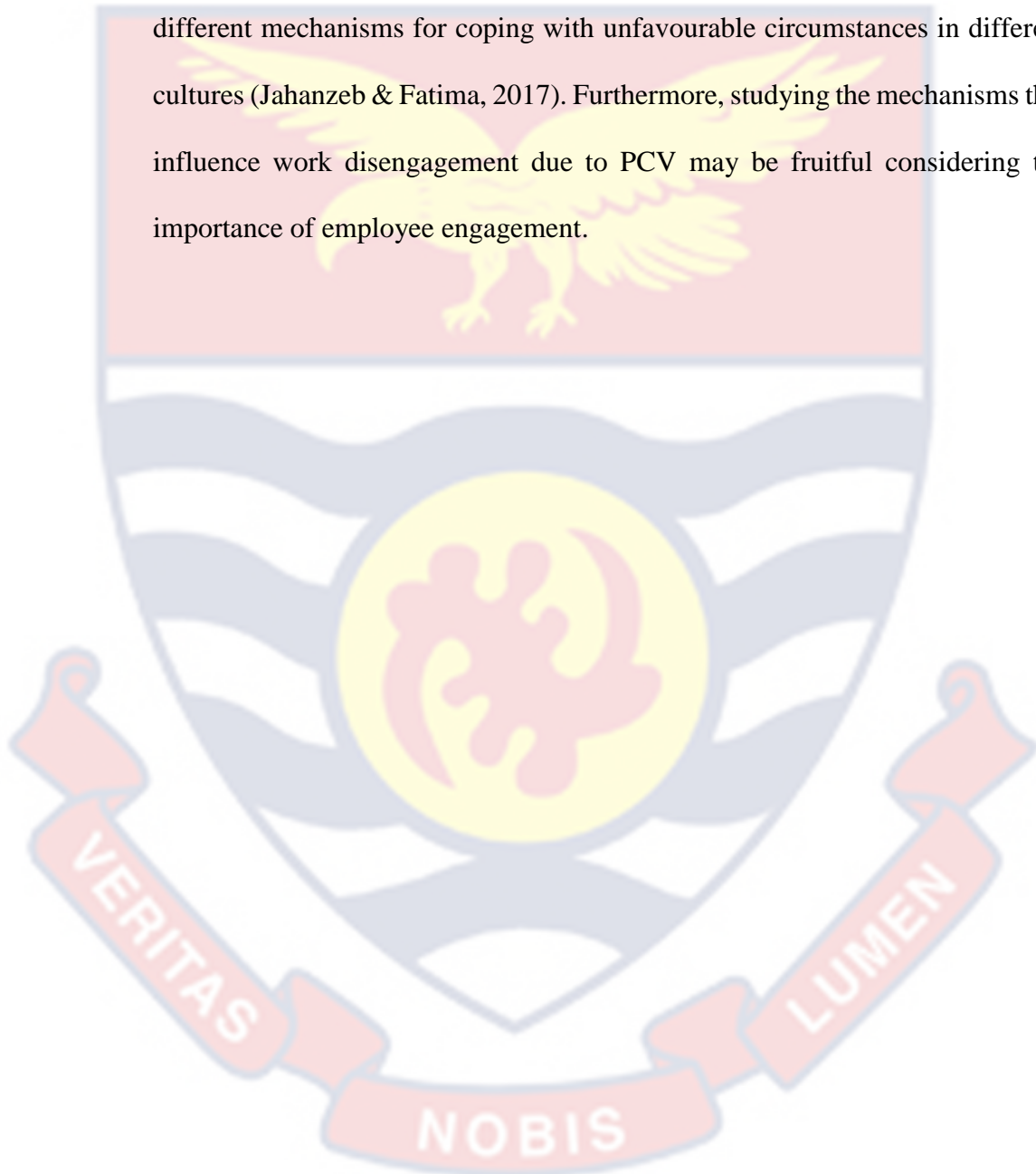
Another crucial recommendation for managers is to improve job satisfaction levels within their organisation, as job dissatisfaction partially mediates the relationship between psychological contract violation and employee turnover intentions. Job dissatisfaction can lead to lower employee commitment, productivity and increased absenteeism, contributing to higher turnover rates. To prevent this, managers should regularly seek employee feedback, identify improvement areas and take action to address them. Additionally, managers should ensure that employees have the necessary resources and support to perform their jobs effectively.

Lastly, managers should address psychological contract violations proactively to prevent them from leading to job dissatisfaction and employee turnover intentions. This can involve educating employees on the organisation's policies, practices and values and ensuring that managers are aware of their responsibilities to employees. By being approachable and open to employee feedback, managers can identify potential areas of concern and take corrective actions promptly. Overall, by prioritising fulfilling commitments and promises, improving job satisfaction and addressing psychological contract violations proactively, managers can improve employee retention, productivity and commitment to the organisation.

### **Suggestions for Future Studies**

Future studies could use the study's research model while differentiating between employees based on job tenure, expecting that longer-tenured

employees may react less intensely to perceived violations. Future studies could also usefully extend the study by examining other adverse behavioural and attitudinal outcomes resulting from PCV, especially in the context of developing countries. As suggested in previous research, employees have different mechanisms for coping with unfavourable circumstances in different cultures (Jahanzeb & Fatima, 2017). Furthermore, studying the mechanisms that influence work disengagement due to PCV may be fruitful considering the importance of employee engagement.





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## APPENDIX: QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND

LEGAL STUDIES

SCHOOL OF BUSINESS



DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Dear Sir/Madam

The questionnaire is to solicit information on the **“Psychological contract violation and employee turnover intention among banks in the Cape Coast Metropolis: the role of job dissatisfaction”** I am a student at the School of Business, Department of Human Resource Management, University of Cape Coast Ghana. You are hereby invited to share your views on the issue under investigation. The responses would be used for purely academic purposes and as part of the requirement for the award of a Master’s degree in Human Resource Management. Your confidentiality is greatly assured. You are kindly required to answer the questions as frankly as possible since you will be contributing to knowledge. Thanks for your time and accepting to participate in the study.

**SECTION A: DEMOGRAPHICS****Demographic characteristics of Respondents**

1. Gender of respondents?

Male

Female

2. Please indicate your age?

Below 30 years  Between 30-40 years  Above 40 years

3. Which line position do you hold in the entity?

Top Management level  Middle Management level  Lower  
management level

4. How many years have you worked with the Organisation?

Below 5 years  Between 5-10years  Above 10 years

**SECTION B: ABOUT PSYCHOLOGICAL CONTRACT VIOLATION**

Please indicate the degree of your agreement with the following statements by **ticking (√)** or **circling** the appropriate box against each statement in the table below where *(1- Strongly Disagree, 2- Disagree, 3- Somehow agree, 4- Agree 5- Strongly Agree)*

Variable	Statements	1	2	3	4	5
PCV 1	I feel a great deal of anger towards my organisation	1	2	3	4	5
PCV 2	I feel betrayed by my organisation	1	2	3	4	5
PCV 3	I feel that my organisation has violated the contract between us	1	2	3	4	5
PCV 4	I feel extremely frustrated by how I have been treated by my organisation	1	2	3	4	5

PCV 5	My Organisation has repeatedly failed to meet its obligations to me	1	2	3	4	5
PCV 6	In my opinion, my company has broken the agreement we had.	1	2	3	4	5

### SECTION C: ABOUT THE JOB DISSATISFACTION

Please indicate the degree of your agreement with the following statements by **ticking (√)** or **circling** the appropriate box against each statement in the table below where (1- *Strongly Disagree*, 2- *Disagree*, 3- *Somehow agree*, 4- *Agree* 5- *Strongly Agree*)

### SECTION D: ABOUT THE TURNOVER INTENTIONS

Variable	Statements	1	2	3	4	5
JD 1	I feel fairly well satisfied with my present job	1	2	3	4	5
JD 2	I am satisfied with my job for the time being	1	2	3	4	5
JD 3	I find rear enjoyment in my work	1	2	3	4	5
JD 4	I like my job better than the average worker does	1	2	3	4	5
JD 5	Most days I am enthusiastic about my work	1	2	3	4	5
JD 6	I am tightly connected to this Organisation	1	2	3	4	5

Please indicate the degree of your agreement with the following statements by **ticking (√)** or **circling** the appropriate box against each statement in the table below where (1- *Strongly Disagree*, 2- *Disagree*, 3- *Somehow agree*, 4- *Agree* 5- *Strongly Agree*)



Variable	Statements	1	2	3	4	5
TI 1	I often think about quitting this job	1	2	3	4	5
TI 2	Next year I will probably look for a new job outside this Organisation	1	2	3	4	5
TI 3	Lately, I have taken interest in job offers in the newspaper	1	2	3	4	5
TI 4	I intend leaving the banking (sector) industry all together	1	2	3	4	5
TI 5	I sometimes feel compelled to quit my job in my current workplace.	1	2	3	4	5
TI 6	Within the next six months, I would rate the likelihood of leaving my present job as high	1	2	3	4	5
TI7	I will quit this company if the given condition gets even a little worse than now	1	2	3	4	5
TI8	I may not have a good future if I stay with this Organisation	1	2	3	4	5

**Thank You!!!**