JOB BURNOUT AND EMPLOYEE TURNOVER IN DEPOSIT MONEY BANKS IN PORT HARCOURT, NIGERIA

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ABSTRACT
This study examined the relationship between job burnout and employees turnover in the Deposit Money Banks in Port Harcourt. Job burnout as the independent variable has dimensions as exhaustion and depersonalization while job dissatisfaction and intention to quite where used as measures of employee turnover. A cross sectional research design was used. Primary data was generated through the use of structured questionnaire. A population of 422 employees was identified and a sample of 136 was determined using the Taro Yamane Sample size determination formula. The study instrument achieved reliability using the Cronbach Alpha Coefficient with all items scoring above 0.70 bench mark. The hypotheses were tested using the Spearman Rank Order Correlation. The study findings revealed that there is a significant relationship between exhaustion and employee turnover. The study concluded that job burnout significantly correlate with be turnover. The study recommended that management of deposit money banks should provide flexible job schedules into human resource management strategies, policies and plans to enable them reduce their level of employee turnover.

Keywords: Job burnout, Exhaustion, Depersonalization, Employee Turnover

INTRODUCTION

Workplace burnout is a fundamental crisis in the psychological connections that people establish with work (Leiter & Maslach, 2016) and the long-term consequence of mental strain (Jugdev, Mathur & Cook, 2018). Stress stems from internal and environmental demands that affect psychological well-being (Haynes & Love, 2004). Psychosocial stressors that contribute to workplace burnout include long hours, greater workloads, job uncertainty, poor prospects for pay and promotion, ambiguous roles on projects, and time and budget pressure that accelerate the risk of mistakes or compromise standards of quality and ethics (Korman, 2010). Burnout can lead to disengagement in the workplace. Also, workplace burnout results in productivity loss and employee turnover (Ahola, Honkonen, Isometsa, Kalimo, Nykyri & Koskinen, 2006). According to Packirisamy, Meenakshy and Jagannathan (2017) burnout has an impact on the human system and thereby influences productivity and performance. Employees may not be aware of the negative impacts on their performance that these factors can have, such as increased errors or lower productivity. Employers and co-workers may attribute the changes to a poor attitude or loss of motivation.

Burnout Syndromes include such factors as mental, emotional and physical fatigue, disappointment, exhaustion, loss of energy, failure, unfulfilled wishes, cynicism, ineffectiveness, working conditions, and family experience (Freudenberger, 1974). Burnout reactions represent people who withdraw, alienate themselves, and appear depressed as they go through the dynamics of their job and simply survive to qualify for a pension (Stohr, Lovrich, & Wilson, 1994). In addition, Schaufeli and Bakker (2004) refer to job burnout as the connection between job demands and job resources. Employees experience job burnout in their daily communications with co-workers and customers and can be associated to both individual and organizational factors (Dimitrios & Konstantinos, 2014). Job burnout of personnel will reduce effectiveness and efficiency of the organization; in this event, the organization will not attain its goals and aspirations (Love, Peter, Goh, Hogg, Robson, & Irani, 2011).

The negative effects of burnout can increase significantly before anyone recognizes or addresses the problem, and unaddressed burnout can increase the chance of developing clinical depression or other serious conditions (Maslach & Leiter, 2002). Thus, organizations that invest extensively in programs to develop and support employees appreciate that engaged employees (an organization’s mental capital) improve productivity and drive competitive advantage and innovation (Jugdev et al., 2018).

Engagement is characterized by individual perceptions of energy, effectiveness, and motivation at work (Schaufeli & Bakker, 2004) and a feeling that work is meaningful and fulfilling (Saks, 2006). It is important to know that an engaged employee is a vital prerequisite for a healthy company. Stressful, depressed, and dissatisfied employees may not be able to obtain the same quality level of work and productivity as those employees with low stress and high satisfaction. From this perspective, it is important that employers can create a safe and friendly environment to work (Rožman Treven & Čančer, 2018).

Employee turnover is a topical issue in organizational research with clear relevance to practice, given the costs that turnover imposes on organizations that they have to spend huge amount frequently and consistently in training and developing employees and also losses in terms of institutional memory (Moynihan & Pandy, 2007).

There are factors that affect turnover and these factors include environmental or economic variables which examine the effects of economic conditions on the employee’s propensity to leave. All things being
equal, the better the local economic conditions the less likely an employee will quit. Individual differences is another explanation for the likelihood to quit, previous research largely debunked the assumption suggesting that women and minority were more likely to quit (Blau & Kahn, 1981). Recent scholars have opined that life cycle stability hypothesis, which suggests that older and more experienced workers exhibit a preference for a status quo that makes them less likely to quit. Another factor that affects exhaustion is the nature of the job, a job with high burnout will likely witness high exhaustion than jobs that are less stressful (Williams, 2004).

Much of the individual-organization interaction is captured in an employee’s job satisfaction. Decision to leave is based mainly on factors that influence the desirability and ease of movement. The most frequently used indicator of desire to exit is job satisfaction, with employees expressing high job satisfaction being unlikely to leave. Job satisfaction is the single most reliable predictor of turnover (Cotton & Tuttle, 1986). The key advantage of job satisfaction is that it is a simple single summary measure that captures employee’s perceptions of how they are treated by their organization. Job satisfaction is predicted on many of the same organizational factors that are also sometimes associated with turnover, for example job routineness, goal clarity, pay, goal conflict, procedural constraints, participation of supervisory style, promotion opportunity and employee burnout (Kim, 2002).

Researchers have continued to carry out studies related to job burnout and employee turnover all around the world, as there abide countless materials related to burnout and employee turnover, however most of this work were done in Europe and the United States and most of these studies were carried out in the health care sector, very little paid attention to the banking industry and specifically in the Sub Saharan African region like Nigeria where the economies are still developing and some of the results obtained in the developed countries may not be generalise in wider perspective. Hence this study sought to investigate the relationship between job burnout and employee turnover among employees in Deposit Money Banks in Port Harcourt, Nigeria, to identify possible solutions to the problem.

This paper was guided by the following research questions:
- To what extent does exhaustion relate with job dissatisfaction in Deposit Money Banks in Port Harcourt, Nigeria?
- To what extent does depersonalization relate with intention to quit in Deposit Money Banks in Port Harcourt, Nigeria?

LITERATURE REVIEW

Job Burnout

Burnout is characterized by emotional exhaustion, cynicism, and ineffectiveness in the workplace and by chronic negative responses to stressful workplace conditions (Moyer, Aziz & Wuensch, 2017). Maslach, Schaufeli and Leiter, (2001) define burnout as a syndrome of emotional exhaustion, cynicism, and a sense of ineffectiveness, i.e., a lack of accomplishment. Burnout results in reduced productivity, higher absenteeism, and the intention to quit one’s job. Hogarth (2017) summarizes that burnout is a reduced ability to cope with stress and is related to chronic dysfunctioning at work. It is considered to be the result of prolonged exposure to chronic stress at work. Maslach and Leiter (2001), Moyer et al. (2018), and Babyar (2017) define burnout as a syndrome characterized by three dimensions: feelings of exhaustion, increased cynicism with respect to one’s job, and a negative perception of one’s own professional efficacy. Feelings of exhaustion relate to feelings of being overly tired and to the exhaustion of one’s emotional and physical resources. Cynicism relates to a negative, indifferent attitude or to an excessively
detached response to different aspects of one’s job and represents the interpersonal component of burnout (Hogarth, 2017). Reduced efficacy represents the self-evaluation component of burnout and relates to feelings of incompetence and a lack of performance and productivity at work (Babyar, 2017).

**Symptoms of Burnout**

Signs and symptoms of an employee experiencing burnout may include reduced efficiency and energy, lowered levels of motivation, increased errors, fatigue, headaches, irritability, increased frustration, suspiciousness, and more time spent working with less being accomplished. Severe burnout can also result in self-medication with alcohol and other substances, sarcasm and negativity, and debilitating self-doubt. Burnout may result in a number of outcomes, including poor physical health, clinical depression, reduced job satisfaction, decreased productivity, increased absenteeism, increased risk of accidents, poor workplace morale, and communication breakdown (Mosadeghrad, 2014).

Burnout includes three symptoms: physical, psychological and behavioral. Almost any physical symptom may indicate burnout, as the first signs manifest at the body’s weakest point when it loses the ability to self-regulate. This varies greatly from person to person. If one is prone to developing allergies, burnout might show up as eczema or hay fever at first. Most frequently, however, the initial symptoms of burnout include sleep disorders, indigestion, head and back pain, dizziness, tiredness and exhaustion, disturbances of sleep, disturbance of appetite palpitations, tinnitus, weakened immune system, eczema, hay fever, and asthma. Psychological symptoms of burnout include increased irritability, boredom, lack of motivation, feeling of stagnation, low self-esteem, restlessness, an inner feeling of emptiness, anxiety, despair, a feeling of futility, blunting, loss of pleasure (lust for life, work, family). Behavioral symptoms of burnout include lack of concentration, lack of ability to make decisions, self-doubt, loss of performance, tendencies toward social withdrawal, increased coffee and alcohol consumption, spending less time engaging in enjoyable or relaxing activities, irritability and anger, cynicism and dis-satisfaction, procrastination, careless mistakes, absenteeism, and tardiness (Babyar, 2017).

**Dimensions of Job Burnout**

**Exhaustion** - is the central quality of burnout and the most obvious manifestation of this complex syndrome. When people describe themselves or others as experiencing burnout, they are most often referring to the experience of exhaustion of the three aspects of burnout, exhaustion is the most widely reported and the most thoroughly analyzed. The strong identification of exhaustion with burnout has led some to argue that the other two aspects of the syndrome are incidental or unnecessary (Shirom, 1989). However, the fact that exhaustion is a necessary criterion for burnout does not mean it is sufficient. If one were to look at burnout out of context, and simply focus on the individual exhaustion component, one would lose sight of the phenomenon entirely. Although exhaustion reflects the stress dimension of burnout, it fails to capture the critical aspects of the relationship people have with their work. Exhaustion is not something that is simply experienced—rather, it prompts actions to distance oneself emotionally and cognitively from one’s work, presumably as a way to cope with the work overload. Within the human services, the emotional demands of the work can exhaust a service provider’s capacity to be involved with, and responsive to, the needs of service recipients.

**Depersonalization**

This is an attempt to put distance between oneself and service recipients by actively ignoring the qualities that make them unique and engaging people. Their demands are more manageable when they are considered impersonal objects of
one’s work. Outside of the human services, people use cognitive distancing by developing an indifference or cynical attitude when they are exhausted and discouraged. Distancing is such an immediate reaction to exhaustion that a strong relationship from exhaustion to cynicism (depersonalization) is found consistently in burnout research, across a wide range of organizational and occupational settings. The relationship of inefficacy (reduced personal accomplishment) to the other two aspects of burnout is somewhat more complex. In some instances it appears to be a function, to some degree, of either exhaustion, cynicism, or a combination of the two (Lee & Ashforth, 1996). A work situation with chronic, overwhelming demands that contribute to exhaustion or cynicism is likely to erode one’s sense of effectiveness.

Further, exhaustion or depersonalization interfere with effectiveness: It is difficult to gain a sense of accomplishment when feeling exhausted or when helping people toward whom one is indifferent. However, in other job contexts, inefficacy appears to develop in parallel with the other two burnout aspects, rather than sequentially (Leiter, 1993). The lack of efficacy seems to arise more clearly from a lack of relevant resources, whereas exhaustion and cynicism emerge from the presence of work overload and social conflict.

Employees’ turnover is a much studied phenomenon (Shaw et al., 1998). But there is no standard reason why people leave organization (Ongori, 2006). Employee turnover is the rotation of workers around the labour market; between firms, jobs and occupations; and between the states of employment and unemployment (Abassi and Hollman, 2000). The term “turnover” is defined by Price (1977) as: the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period. Frequently, managers refer to turnover as the entire process associated with filling a vacancy: Each time a position is vacated, either voluntarily or involuntarily, a new employee must be hired and trained. This replacement cycle is known as turnover (Woods, 1995) cited in Ongori, 2006. This term is also often utilized in efforts to measure relationships of employees in an organization as they leave, regardless of reason. Nowadays, the issue of employee turnover has become a major concern for many organizations and it occurs when employees leave their job.

According to Arokiasamy (2013) when an employee leaves the organization, it may have a variety of effects that is not only on organization interest but also on the employee himself/herself and the society. Suleiman & Som (2013) cited in Asamoah and Eugene (2016) asserted that turnover is expensive since organization has to spend a lot of money to advertise, recruit, select and hire new employees. After a lot of effort has been made in recruitment, training and development, employees leave the establishment for other jobs. And turnover intention is the crucial stage before the actual turnover occurs.

In the words of Allen (2000), of concern to the organization is employees voluntary termination of his employment contract, this is paramount because, given the negative impact of voluntary turnover on the effectiveness of an organization, organizational leaders seek better ways to retain valuable employees (Dong, Mitchell, Lee, Holton, & Hinkin, 2012). Factors such as increased competition among organizations, high demand of skilled employees, and the cost of turnover, have increased the importance of employee retention (Davidson, Timo, & Wang, 2010). Employee retention rate has become a key performance indicator for many organizations (Moussa, 2013). Turnover intention refers to an employee’s intention to voluntarily leave an organization (Jehanzeb, Rasheed, & Rasheed, 2013). The opposite of turnover intention is intent to stay (Costen & Salazar, 2011). Companies struggle to
retain employees for more than 5 years (Bagga, 2013). Approximately 50% of employees leave their organizations within the first 5 years of employment (Ballinger et al., 2011). This high turnover rate has a high financial cost to organizations (Maertz & Boyar, 2012).

**Turnover Intention**
According to Kaure, Kumar, Charles and Peter (2013), turnover intention is the probability that an individual will change his or her job within a certain time and thus it leads to actual turnover. As explained by David (2008), employee turnover intention is the stronger turnover predictor when compared with other predictors. The measurement of turnover intention can determine the likelihood of the staff leaving the organization and it helps to determine how one can find opportunities to reduce the overall turnover Kumar et al (2013). As noted by Ali, Mohamad and Hamid (2016), there is evidence to indicate that workers typically make a conscious decision to do so before actually leaving their jobs. This relationship is supporting by the attitude-behavior theory, which holds that one’s intention to perform a specific behavior is the immediate determinant of that behavior. Based on this concept, the researcher taking turnover intention to measure employees’ current feeling to stay or quit their current job.

**Causes of Employee Turnover**
Employees in different organization leave their job due to multiple factors. As explained by Arokiasamy (2013), job satisfaction can be one of the reasons for employee turnover. It might happen due to low pay, lack of career progression, poor relationship between employer and employees and bad fit between the work force and the job. In addition, Chaitra and Murthy (2015), argue that employees leave their job due to demographics and biographic factors e.g. financial rewards, work environment, promotion, feeling of employee self-accomplishment and self-recognition, over stress of employees, alternative opportunities, relationship with top management etc.

Mathis and Jackson (1994) classified the factors that are associated with employee turnover as external factors, personal characteristics, and work related factors. External factors are the attractiveness and availability of alternative; it can be other job alternative. Personal characteristics include high education level, age and so on. The work related factor can be poor rewards system and other reasons.

**Relationship between Job Burnout and Employee Turnover**
The causes of staff turnover and recruitment problems are complex and not easily captured. They also differ between persons, occupations and workplaces. Nevertheless, previous research has consistently identified some predictors of job burnout, and staff turnover intention in the banking industry (Tham, 2007). Turnover can be described as a process in which burnout is the first step, followed by intention to leave which finally in some cases can result in actual turnover.

Previous research has identified a variety of factors associated with job burnout, job dissatisfaction, intention to leave and turnover in human service organizations and similarly in the banking industry especially as it relates to Nigeria. A meta-analysis of antecedents to retention and turnover among bank workers (Mor Barak et al, 2001) concluded that employees who lack organizational and professional commitment, who are unhappy with their jobsw1 experience excessive stress and burnout, but not, enough social support are likely to contemplate leaving the organization. The difference between those who intend to leave and those who actually had left their job is that the latter group, besides having alternative option where unhappy with management practices.

Armstrong-Stassen et al., (1994) examined the relationship between nurse’s job satisfaction dimensions, burnout and intention to quit. Results demonstrated that career future and burnout
(emotional exhaustion) predicted the levels of nurse’s intention to quit. Kind of work, amount of work, and career future were associated with burnout. (Park & Kulik, 1995) demonstrated that work support and job stress were predictors of nurses burnout. Higher turnover rates were associated with poorer self-rated supervisors rated job performance, more sick leaves, more reported absence for mental health reasons, and higher intention to quit. Lim and Yuen’s (1998) concluded that demands from patients/relatives and perceived job image were correlated with nurses job satisfaction. Demands from patients/relatives and perceived job image were found to be associated with nurses intention to quit.

Kivirnaki et al. (1995) found that job satisfaction and motivation to perform well were related to the levels of job enrichment. The bankers who occupy highly enriched positions and experience less job burnout will experience more satisfaction and will less likely experience turnover. Professional growth opportunities, workload, dissatisfaction with work hazards, and relationship with co-workers, were found to predict employee turnover especially in the banking industry.

From the foregoing point of view, we hereby hypothesized thus:

\( H_01: \) There is no significant relationship between exhaustion and employee turnover in Deposit Money Bank in Port Harcourt.

\( H_02: \) There is no significant relationship between exhaustion and employee turnover in Deposit Money Banks in Port Harcourt.

**Figure 1: Operational Framework for the hypothesized relationship job burnout and employee turnover**

*Source: Author’s Desk Research, 2019*

**METHODOLOGY**

A cross sectional research design was used. Primary data was generated through the use of structured questionnaire. A population of 422 employees was identified and a sample of 136 was determined using the Taro Yamane Sample size determination formula. The study instrument achieved reliability using the Cronbach Alpha Coefficient with all items scoring above 0.70 benchmark. The hypotheses were tested using the Spearman Rank Order Correlation with the statistical packages for social sciences (SPSS) version 23.0.

**RESULTS**

**Bivariate Analysis**

Data analysis was carried out using the Spearman rank order correlation tool at a 95% confidence interval. Specifically, the tests cover the hypotheses that were bivariate and declared in the null form. We based on the statistic of Spearman Rank (rho) to carry...
out the analysis. The level of significance 0.05 was adopted as a criterion for the probability of accepting the null hypothesis in (p> 0.05) or rejecting the null hypothesis in (p <0.05). We began by presenting first a test of existing.

Figure 2: scatter plot relationship between job burnout and employee turnover

The scatter plot graph showed at $R^2$ linear value of (0.850) depicting a strong relationship between the two constructs. The implication was that an increase in job burnout simultaneously brings about an increase in the level of employee turnover.

Table 1: Correlations matrix between Job Burnout and Exhaustion

<table>
<thead>
<tr>
<th></th>
<th>Job Burnout</th>
<th>Exhaustion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman’s rho</td>
<td>1.000</td>
<td>-.797**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>136</td>
<td>136</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output

$H_{01}$: There is no significant relationship between job burnout and employee turnover in Deposit Money Bank in Port Harcourt.

The correlation coefficient (r) showed that there is a significant negative relationship between job burnout and exhaustion. The rho value 0.739 indicates this relationship and it is significant at p 0.000<0.05. The correlation coefficient represented a high correlation indicating a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated was hereby rejected and the alternate upheld. Thus, there is a significant relationship between job burnout and employee turnover in Deposit Money Banks in Port Harcourt.
Table 2: Correlation for Job Burnout and Depersonalization

<table>
<thead>
<tr>
<th></th>
<th>Job Burnout</th>
<th>Depersonalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's rho</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Correlation Coefficient</td>
<td>1.000</td>
<td>-.874**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>136</td>
<td>136</td>
</tr>
<tr>
<td>Depersonalization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Correlation Coefficient</td>
<td>-.874**</td>
<td>1.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>136</td>
<td>136</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output

H₀₂: There is no significant relationship between job burnout and employee turnover in Deposit Money Bank in Port Harcourt.

The correlation coefficient (r) showed that there is a significant negative relationship between job burnout and exhaustion. The rho value 0.739 indicates this relationship and it is significant at p 0.000<0.05. The correlation coefficient represents a high correlation indicating a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated was hereby rejected and the alternate upheld. Thus, there is a significant relationship between job burnout and employee turnover in Deposit Money Banks in Port Harcourt.

DISCUSSION

The findings revealed a negative significant relationship between job burnout and employee turnover using the Spearman rank order correlation tool and at a 95% confidence interval. The findings of this study confirmed that burnout develops as a result of chronic stress in the work environment, when job requirements and workers’ perceived abilities do not match (Brown, 2012) Burnout is composed of three components: exhaustion, representing a sense of weariness caused by a job; de-personalization (or cynicism), referring to a detached attitude toward the job or clients; and reduced personal or professional accomplishments, expressed in negative emotions and cognitions about own achievements and capacities to succeed at work or in life in general (Schaufeli, et al., 2009). Others have argued that job burnout might best be reduced to a single common experience, namely exhaustion (Malach-Pines, 2005). In contrast, the compassion fatigue framework defines burnout as a unidimensional construct encompassing a lack of well-being, negative attitudes toward work, or a lack of self-acceptance (Stamm, 2010). Teachers, nurses, doctors, bankers, psychologists and counselors were among professionals who experience burnout because they have close interaction and communication with the people by the nature of the work they do (Yıldırım, 2008).

The current finding was in line with the study conducted by Telef (2011) who examined the relationship between burnout and job and life satisfactions of 349 class and branch teachers in his observation. Research results have shown that there is a positive relationship between job and life satisfactions of teachers’ and negative relationship between burnout and job and life satisfactions. Significant associations were found more often when the exhaustion–self-efficacy relationship was analyzed than for personal accomplishments and self-efficacy (Brown, 2012). A review of studies conducted among professional athletes suggested that the associations between self-determination theory variables (autonomy, competence, and relatedness) and the three components of burnout were
substantially different, with exhaustion forming weaker associations (−.22 to −.26) compared to the associations found for personal accomplishments (−.38 to −.64) (Li, Wang, Pyun, & Kee, 2013). In contrast, meta-analyses conducted among employees of different occupations did not show differences in the relationships between the three burnout components and personality characteristics (including core self-evaluations, the five-factor model characteristics, and affectivity variables; (Alarcon, et al., 2009). In sum, the differences in associations between job burnout and self-regulatory variables require further examination. The differences may result from conceptualization and operationalization of burnout, but also from the characteristics of the studied populations (e.g. the type of occupation). Besides demonstrating a wide range of negative consequences of work-related stress, researchers and professionals have begun to advocate for analyzing the role of protective factors (Kay Eccles, 2012). These protective factors may refer to the characteristics of the work environment (e.g. organizational structure, safety standards) or individual variables (e.g. self-efficacy, age, optimism) which have established associations with burnout (Alarcon, et al., 2009; Lee, Seo, Hladkyj, Lowell, & Schwartzmann, 2013). Environmental characteristics or individual difference variables (such as organizational structures or age) are difficult to change (Voss Horrell, et al., 2011).

CONCLUSION AND RECOMMENDATIONS
The negative effects of burnout can increase significantly before anyone recognizes or addresses the problem, and unaddressed burnout can increase the chance of developing clinical depression or other serious conditions (Maslach & Leiter, 2002). Based on results and the findings of the present study, the study concluded that exhaustion increases voluntary turnover and involuntary turnover among workers in money deposit banks. Also, depersonalization increases voluntary turnover and involuntary turnover among workers in money deposit banks.

The study thus made the following recommendations:
- Management of deposit money banks should provide flexible job schedules into human resource management strategies, policies and plans to enable them reduce their level of employee turnover.
- Management of deposit money banks should provide a friendly and convivial working environment for their employees. Extra curriculum activities coupled with trips, seminars, conferences outside the banking environment will ease physical and emotional exhaustion.

REFERENCES


