NIGERIAN JOURNAL OF PSYCHOLOGY

Volume 26, No. 2, 2026 ISSN: 0331-0574 (Print), 2635-3806 (Online)

*Published by the Nigerian Psychological Association*

NPA JOURNALS - www.npa-journals.org/journals/njp

# Motivation, Work-Environment, And Psychological Contract Breach As Predictors Of Turnover Intention Among Security Personnel In Commercial Banks

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**Article's History**

**Received:** 18 June 2026;

**Revised:** 27 September 2026;

**Accepted:** 02 October 2026;

**Published:** October 2026

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## ABSTRACT

The study investigated motivation, work-environment and psychological contract breach as predictors of turnover intention among security personnel in commercial banks. Eighty-four male participants with a mean age of twenty-nine years were drawn from fourteen commercial banks in Abakaliki, Ebonyi state capital, using convenience sampling technique. Four instruments were used for data collection, namely, motivation scale, work environment scale, psychological contract scale and turnover intention scale. The research adopted a cross-sectional survey design, and the result of multiple regression analysis revealed that motivation negatively predicted turnover intention. Among the variables investigated, work environment was the strongest negative predictor of turnover intention. Similarly, psychological contract breach negatively predicted turnover intention among security personnel in commercial banks sampled. Overall, the study shows that reducing turnover intention among bank security personnel requires a comprehensive human resource approach that combines effective motivation, a conducive work environment, and the fulfillment of psychological contracts. Implementing these strategies can improve employee retention, organisational stability, cost reduction, service quality, and overall organisational performance in commercial banks.

**Keywords**: Commercial banks, employee motivation, psychological contract breach, organisational performance, turnover intention, work environment.

## Introduction

Employee turnover-intention has become a major concern for organisations across different sectors because it often precedes actual employee resignation and can negatively affect organisational performance, productivity, and service quality. In commercial banks, security personnel play a critical role in safeguarding lives, assets, customers, and information. They serve as the first line of defense against security threats, fraud, theft, and other operational risks. Despite their importance, many commercial banks continue to experience challenges related to retaining qualified security personnel. High turnover intention among security personnel can result in increased recruitment and training costs, reduced operational efficiency, and weakened organisational security systems as stated by Society for Human Resource Management (SHRM, 2025)

Recent studies have shown that turnover intention is influenced by several workplace factors, including employee motivation, work environment, and psychological contract fulfillment (Al-Hamdan et al., 2023; Khan et al., 2024; Wei et al., 2024). Employees who perceive favorable working conditions and adequate organisational support are more likely to remain committed to their organisations, whereas unfavorable conditions increase their desire to leave (Nketsiah & Nkansah.2024; Lin et al.,2024). In the banking industry, security personnel often work under demanding conditions characterized by long working hours, exposure to potential security threats, and high-performance expectations. These conditions may contribute to dissatisfaction and eventual turnover intention if not properly managed.

Motivation remains one of the most important factors influencing employees' willingness to remain with an organisation. Motivation refers to the internal and external forces that stimulate employees to perform their duties effectively and remain committed to organisational goals. When employees receive adequate financial rewards, recognition, career development opportunities, and managerial support, they are more likely to experience job satisfaction and organisational commitment. Conversely, inadequate motivation can lead to reduced morale, poor job performance, and increased turnover intention. Contemporary studies continue to emphasize that motivated employees are less likely to seek alternative employment opportunities and are more willing to contribute positively to organisational success (Lin et al.,2024; Zhao et al.,2025). Therefore, understanding how motivation influences turnover intention among security personnel in banks remains an important area of investigation.

The work environment is another significant determinant of employee retention. A positive work environment includes physical safety, supportive supervision, adequate resources, healthy interpersonal relationships, and favorable working conditions. Employees who perceive their work environment as supportive and conducive to performance are more likely to remain with their employers. Conversely, stressful and unfavorable work environments often contribute to employee dissatisfaction and turnover intentions. Recent evidence from the banking sector indicates that workplace stress, poor working conditions, and inadequate organisational support significantly increase employees' intentions to leave their organizations (Bhayo et al., 2024; Lin et al., 2024). Research from Lu et al. (2023) revealed that better work environments are associated with greater job satisfaction and lower turnover intention. For security personnel, whose responsibilities involve managing security risks and responding to emergencies, the quality of the work environment may be particularly important in determining their commitment to the organisation.

Another factor that has gained increasing attention in turnover intention research is psychological contract breach. Psychological contracts refer to employees' beliefs regarding mutual obligations between themselves and their employers. These obligations may include expectations related to fair treatment, job security, career growth, rewards,

and organisational support. A psychological contract breach occurs when employees perceive that their employer has failed to fulfill promised obligations. Research conducted in 2025 found that psychological contract breaches significantly increase employees' turnover intentions because they weaken trust, organisational commitment, and job satisfaction (Park et al., 2025; Yang et al.,2025). Similarly, studies have shown that employees who perceive broken organisational promises are more likely to seek employment elsewhere than those who perceive their psychological contracts as fulfilled (Zhao et al.,2025). In the context of bank security personnel, perceived breaches in promised benefits, career opportunities, or workplace support may contribute significantly to their intentions to leave.

Self-Determination Theory (SDT), developed by Deci and Ryan, remains one of the most influential contemporary theories for explaining motivation and turnover intention. The theory proposed that security personnel are motivated when three fundamental psychological needs are satisfied: autonomy, competence, and relatedness. Autonomy refers to employees' ability to exercise control over their work activities, competence relates to their ability to perform tasks effectively, while relatedness reflects meaningful relationships and a sense of belonging within the workplace.

Recent studies have continued to apply SDT in understanding employee retention and turnover intentions. Cheema et al. (2025) found that employees who experience higher levels of intrinsic motivation and organisational support demonstrate lower turnover intentions because their psychological needs are adequately fulfilled. Similarly, Laguerre and Barnes-Farrell. (2025) observed that supportive human resource practices enhance employee motivation, engagement, and organisational commitment by satisfying the core psychological needs identified by SDT. When organisations fail to provide recognition, career growth opportunities, and supportive workplace relationships, security personnel become demotivated and are more likely to consider leaving their jobs. Therefore, SDT suggests that employee motivation is a critical factor influencing turnover intention because motivated employees tend to develop stronger organisational attachment and commitment. In commercial banks, security personnel who receive adequate recognition, fair compensation, and organizational support are likely to experience higher motivation and lower turnover intentions. Conversely, poor motivation may increase dissatisfaction and security personnel intentions to leave the organisation.

According to Job Demand Theory, excessive job demands combined with insufficient job resources create emotional exhaustion, burnout, and withdrawal behaviors that eventually lead to security personnel turnover intentions. Conversely, adequate resources promote security personnel engagement, job satisfaction, and retention. Recent empirical studies have provided strong support for this theory. Research conducted by Zhang et al. (2025) found that high job demands significantly increased emotional exhaustion and turnover intentions among employees, whereas organisational support and workplace resources reduced employees' intentions to quit. Similarly, Hung et al. (2025) reported that unfavorable work environments characterized by excessive workload and emotional demands significantly increased security personnel turnover intentions through job burnout mechanisms.

Security personnel in commercial banks often operate in demanding environments involving long work shifts, security threats, and workplace pressures. Where the work environment lacks adequate support, safety, and resources, turnover intentions may increase. The JD-R Theory therefore provides a useful explanation for the relationship between work environment and turnover intention. Al Sabei et al. (2023) investigated the impact of healthy work environment on nurses' turnover intentions and job outcomes and reported that healthy work environments significantly decreased nurses' turnover intention, but supportive organisational climates and positive workplace conditions were

negatively associated with intention to leave. Similarly, Lu et al. (2023) examined Job satisfaction among hospital nurses the result revealed that a positive work environment, characterized by supportive leadership, adequate resources and favourable organizational conditions significantly reduced nurses' turnover intention. Better work environments were associated with greater job satisfaction and lower intentions to quit.

Psychological Contract Theory, developed by Rousseau, explains the unwritten expectations and obligations that exist between commercial bank security personnel and employers. Unlike formal employment contracts, psychological contracts involve employees' beliefs regarding fair treatment, career opportunities, job security, recognition, support, and organisational justice.

The theory argues that employees develop trust, commitment, and loyalty when organizations fulfill these expectations. However, when commercial banks security personnel perceive that organisational promises or obligations have been violated, a psychological contract breach occurs. Such breaches often result in dissatisfaction, reduced commitment, distrust, and increased turnover intentions among commercial bank security personnel

Recent studies continue to validate the importance of psychological contracts in employee retention. Han et al. (2025) found that responsible leadership reduces turnover intentions by strengthening employees' perceptions of psychological contract fulfillment. Similarly, Yang et al. (2025) reported that psychological contract fulfillment was negatively associated with turnover intention, while contract breaches significantly increased employees' desire to quit their organisations. Zhao et al. (2025) further argued that psychological contract fulfillment promotes thriving at work and reduces turnover intentions by strengthening employee commitment and engagement.

Security personnel in commercial banks may expect fair treatment, adequate welfare packages, recognition, and organisational support. When these expectations are unmet, they may perceive a psychological contract breach, leading to dissatisfaction and increased turnover intentions. Therefore, Psychological Contract Theory provides a strong foundation for explaining how psychological contract breach influences turnover intention among security personnel.

Recent workplace studies have shown that negative attitudes such as disrespect, workplace incivility, unfair treatment, exclusion, and lack of recognition significantly affect employee well-being and retention. These negative behaviors are particularly relevant to security personnel, who often occupy lower-status positions within organisational hierarchies despite performing critical protective functions.

Akelois et al. (2025) examined the influence of work-life balance on turnover intention among employees in public accounting firm in Indonesia. Using survey data collected from public accounting firms, the study revealed that poor treatment, low job satisfaction, and weak organisational commitment significantly increased turnover intentions. The findings indicated that when activities within a work environment start affecting employee personal life, the individual are more likely to consider leaving their jobs. The study further revealed that job satisfaction and organisational commitment mediated the relationship between workplace experiences and turnover intention.

Lee and Park (2025) investigated the relationship between employment instability, job stress, organizational cynicism, and turnover intention among private security guards. The study found that job stress and organizational cynicism significantly mediated the relationship between unfavorable workplace conditions and turnover intention. Security personnel who experienced negative workplace treatment and uncertainty

developed stronger feelings of distrust toward their organizations, which increased their intentions to leave. The findings suggest that persistent negative attitudes from colleagues and organisations may contribute to psychological strain and withdrawal behaviors among security personnel.

A comprehensive systematic review conducted by Yaqoob et al. (2025) examined workplace incivility and its consequences over a 24-year period. The review found that workplace incivility, including disrespectful treatment, exclusion, rude behaviors, and interpersonal hostility, negatively affects employee well-being, job satisfaction, organisational commitment, and retention. Employees who consistently experience incivility are more likely to disengage from their work and develop turnover intentions. These findings are particularly relevant to security personnel who may frequently encounter disrespectful attitudes from coworkers, supervisors, and customers.

Similarly, Weiss and Zacher (2025) investigated workplace incivility and employee silence. Their findings showed that employees exposed to negative interpersonal treatment often become less engaged, less communicative, and more psychologically withdrawn from their organisations. Such workplace experiences contribute to emotional exhaustion and lower job satisfaction, which are recognized as antecedents of turnover intention.

Benbow et al. (2025) examined selective workplace incivility and found that employees subjected to subtle forms of disrespect and exclusion experienced social pain, reduced workplace participation, and defensive silence. The study demonstrated that persistent negative attitudes toward employees can undermine psychological well-being and increase withdrawal behaviors. The findings suggest that when security personnel are treated as less important members of the workforce, they may become disengaged and more likely to seek employment elsewhere.

Notebaert et al. (2025) further found that workplace incivility generates significant negative organizational outcomes, including reduced resilience, emotional exhaustion, and diminished job satisfaction. Employees exposed to frequent negative treatment reported lower commitment to their organisations and higher intentions to quit. The study emphasized the importance of respectful workplace relationships in reducing turnover-related outcomes.

Commercial banks are experiencing increasing turnover intentions among security personnel, resulting in high recruitment costs, workforce instability, and reduced security effectiveness (Gallup, 2025). Security personnel often face poor motivation and disrespectful relationships, unfavorable work environments, and unmet organisational expectations, which may encourage them to quit their jobs. Despite their critical role in safeguarding bank assets and customers, the increase in turnover among personnel remains a concern that requires investigation.

Previous studies on turnover intention in the banking sector have mainly focused on customer service staff, managers, and administrative employees. Few studies have specifically examined the impact of motivation, work-environment and psychological contract breach on turnover intention among security personnel in commercial banks, creating a gap in the literature that this study seeks to address Although previous studies have demonstrated that workplace incivility, poor treatment, organisational cynicism, stress, and lack of recognition contribute to turnover intention, most of the existing research has focused on general employees and private security guards. Limited attention has been given to security personnel working specifically in commercial banks. Consequently, there is insufficient empirical evidence on how motivation, work environment and psychological contract breach influence turnover intention among security personnel in commercial banking institutions.

Furthermore, recent studies have largely focused on general employee populations, healthcare workers, software employees, and banking staff without specifically examining how contextual safety stressors shape turnover intentions among security personnel working in commercial banks (Park et al., 2025; Yang et al., 2025). Consequently, there is limited empirical evidence explaining how these unique safety-related pressures interact with motivation, work environment, and psychological contract breach to influence turnover intention among bank security personnel.

Therefore, this study seeks to explain turnover intention among security personnel at selected commercial banks in Ebonyi State, Nigeria by examining the roles of motivation, work environment, and psychological contract breach while addressing the overlooked issue of contextual safety stressors. The findings are expected to contribute to employee retention literature and provide practical recommendations for improving the management and retention of security personnel within the banking sector.

Hence, the objectives of this study are:

1. To examine the influence of employee motivation on turnover intention among security personnel in commercial banks.
2. To assess the impact of the work environment on turnover intention among security personnel in commercial banks.
3. To determine the impact of psychological contract breach on turnover intention among security personnel in commercial banks.
4. To evaluate the combined predictive power of motivation, work environment, and psychological contract breach on turnover intention among security personnel in commercial banks.

Hypotheses

1. Motivation will not significantly predict turnover intention among security personnel in commercial banks
2. Work environment will not significantly predict turnover intention among security personnel in commercial banks.
3. Psychological contract breach will not significantly predict turnover intention among Security personnel in commercial banks.
4. Together motivation, work environment, and psychological contract breach will not significantly predict turnover intention among security personnel in commercial banks.

## Method

*Participants*

Eighty-four (84) security personnel were drawn from fourteen commercial banks (Access (10), Ecobank (5), FCMB (5), Fidelity (5), First bank (8), GT Bank (6), Keystone (5), Polaris (5), Stanbic (4), Sterling (4), UBA (8), Union (5), Unity (4) and Zenith (10) located within Abakaliki the capital city of Ebonyi state. This environment is the most competitive and busiest bank location in Ebonyi state and involvement of different banks security personnel for data collection was to gain wide representation of scrotal composition regarding to security personnel feelings towards turnover intentions because of motivation, work-environment and psychological contract breach. The participants consist of only males because only male security personnel work in the commercial banks within Ebonyi state capital city, Abakaliki. The average age of the participants was 29 years while the age ranged between 20 and 55 years.

*Instruments*

Four instruments were used in the study. 19-item motivation scale developed by Gagne et al. (2015), is a multi-dimensional work motivation scale used to measure employee work motivation. Each item was scored based on five-point Likert scale format of 5-Strongly agree, 4-Agree, 3-Neutral, 2-Disagree, 1-Strongly disagree. It has a Cronbach

alpha coefficient of .73 to .94. Pilot study was conducted using 21 security personnel drawn from four commercial banks in Enugu state capital city, and reliability analysis of the instrument carried out with the data collected showed a Cronbach Alpha coefficient of .80.

Another instrument is 10 item work environment scale developed by Moos (2008), similarly packed into four items. Each item was scored based on five-point Likert scale format of 5=Veryhigh,4-High,3-Neutral, 2-Low,1-Verylow. This is a work environment scale used to measure physical and behavioral components of work-environment with Cronbach alpha coefficient of .70 to .82. Pilot studies were conducted using 21 security personnel drawn from four commercial banks in Enugu state capital city, and reliability analysis of the instrument carried out with data collected showed a Cronbach Alpha of.70

Next is 13 item psychological contract scale developed by Rousseau (2000) similarly packed into five item each item was scored based on five point Likert scale format of 5-Stronglyagree,4-Agree,3-Neutral,2-Disagree,1-Stronglydisagree.This is a psychological contract scale used to measure psychological contract breach with Cronbach alpha coefficient of .60 to .80.Pilot studies was conducted using 21 security personnel drawn from four commercial banks in Enugu state capital city, and reliability analysis of the instrument carried out with data collected showed a Cronbach alpha of .70.

The last instrument used was 3 item turnover intention scale developed by Michael and Spector (1982). Two of the items were scored based on five-point Likert scale format of 5-Very often,4-Often,3-Neutral,2-Never,1-Highlynever whereas one was scored based on five-point Likert scale format of 5-Very satisfied,4-Satisfied.3-Cannot say,2-Dissatisfied,1-Very dissatisfied. This is a turnover intention scale used to measure employee turnover intention with Cronbach alpha coefficient of .80.to 95. Pilot studies were conducted using 21 security personnel drawn from four commercial banks in Enugu state capital city, and reliability analysis of the instrument carried out with data collected showed a Cronbach alpha of .80.

*Procedure*

the purpose of the study, a quantitative research approach was used. The study focused on examining how motivation, work environment, and psychological contract breach influence commercial banks security personnel intentions to leave their jobs. First, 84 security personnel were selected from 14 commercial banks to participate in the study using the convenience sampling techniques. The technique was appropriate because security personnel work in shifts and have varying schedules which made the use of a probability sampling technique unconducive. On arrival to each of the banking industries, the researcher presented the letter of authority to the appropriate bank authority for an official permission to carry out the research in their industry. Participants were chosen based on availability, willingness to participate, employment as security personnel and because they can provide relevant information about their work experiences and intentions regarding staying or leaving their jobs.

Next, data were collected using a structured questionnaire. The questionnaire contained questions about the respondents' level of motivation, perceptions of their work environment, experiences of psychological contract breach (situations where employees feel that promises or expectations from the employer have not been fulfilled), and their turnover intentions. Due to the busy, varying schedules and stressful nature of commercial bank security personnel, the researcher requested the assistance of the chief security officers who talked and distributed the questionnaire to the volunteered personnel during their less busy period. Involvement of the chief security officers enhanced the participation of the security personnel, completion and returning of the questionnaires.

Participants were made to understand that participation was voluntary and facts kept confidential and only properly and correctly filled questionnaires were used for data analysis. The administration and collection of the questionnaires lasted two weeks. And out of 93 questionnaires distributed only 84 properly filled were returned and used for data analysis. Participants were also informed about the purpose of the study, and their responses were kept confidential to encourage honest answers. After data collection, the responses were organized and inputted for data analysis. The data were then analyzed using descriptive statistics such as frequencies, percentages, means, and standard deviations to summarize the respondents' views. Inferential statistical techniques, such as correlation and regression analysis, were used to examine the relationships between motivation, work environment, psychological contract breach, and turnover intention.

Finally, the results were interpreted and presented to determine the extent to which motivation, work environment, and psychological contract breach predict turnover intention among security personnel in the selected commercial banks. The findings were used to draw conclusions and make recommendations for reducing employee turnover intentions in the banking sector.

*Design and Statistics*

The researchers adopted a cross-sectional survey design, and multiple regression was employed to analyze the result by means of Statistical Package for Social Sciences (SPSS) version 20.

**Result**

**Table I: Descriptive statistics showing mean and standard deviation of the study variables**

| **Study variables** | **N** | **Mean** | **Standard deviation** |
|---|---|---|---|
| Turnover intention | 84 | 3.83 | 1.25 |
| Motivation | 84 | 4.23 | 1.01 |
| Work environment | 84 | 4.44 | 0.99 |
| Psychological contract breach | 84 | 4.13 | 0.93 |

The descriptive statistics presented in the table I. showed the mean and standard deviation of turnover intention, motivation, work environment, and psychological contract among the 84 participants. The mean indicates the average response of participants on each variable, while the standard deviation shows how much participants' responses differed from the average.

Turnover intention recorded a mean of 3.83 and a standard deviation of 1.25. This indicates that the participants reported a relatively high level of turnover intention. The result suggests that a considerable proportion of the respondents may be experiencing thoughts or tendencies associated with leaving their current employment. The standard deviation of 1.25 indicates a relatively noticeable variation in participants' responses,

meaning that while many respondents reported relatively high turnover intention, their experiences were not exactly the same.

Motivation had a mean score of 4.23 and a standard deviation of 1.01. This relatively high mean suggests that participants generally perceived themselves as being reasonably motivated in their work The finding indicates that employees may experience factors such as achievement, recognition, rewards, personal interest, or satisfaction that encourage them to remain engaged in their work. The standard deviation of 1.01 shows moderate variation in the participants' motivational experiences.

Work environment recorded the highest mean score of 4.44, with a standard deviation of 0.99. This suggests that respondents generally perceived their work environment positively. Psychologically, a positive work environment may reflect supportive relationships, adequate working conditions, organizational support, safety, communication, and favourable workplace experiences. The relatively low standard deviation indicates that participants' perceptions of the work environment were fairly consistent.

Psychological contract recorded a mean of 4.13 and a standard deviation of 0.93. This relatively high mean indicates that participants generally perceived that the informal expectations and obligations between themselves and their organization were being reasonably fulfilled.Thus employees may perceive that the organization is meeting important expectations concerning support, fairness, recognition, career opportunities, or other employment-related obligations. The standard deviation of 0.93 indicates relatively little variation in these perceptions among the respondents.

**Table II: Summary of Inter-Correlations Between Variables (n=84)**

| Variables | Turnover I | Motivation | Work Env. | Psy. Con. Breach |
|---|---|---|---|---|
| 1. Turnover | 1.000 | | | |
| 2. Motivation | -0.381** | 1.000 | | |
| 3. Work Env. | -0.672** | 0.454** | 1.000 | |
| 4. Psy. Con. Breach | -0.558** | 0.401** | 0.521** | 1.000 |

Note: **p<.01

In Table II, it was found from the correlation results that motivation was negatively associated with turnover intention ($r = -0.381$, $p < 0.01$) this implies that improvement in the motivation of banks security personnel is associated with lower turnover intention There was also a strong negative relationship between work environment and turnover intention ($r = -0.672$, $p < 0.01$) meaning that a more friendly, inclusive and improved work environment is associated with lower turnover intention among security personnel in the commercial banks. Similarly psychological contract was significantly and negatively associated with Turnover Intention ($r = -0.56$, $p < 0.01$) meaning that fulfillment of psychological contract between the security personnel and their employers will result to lower turnover intention This indicates that higher levels of employee motivation, a better work environment, and fulfillment of the psychological contract are associated with lower turnover intentions among security personnel in commercial banks. From the result, it can be observed that

there is a positive relationship among the independent variables, which suggests that when commercial banks security personnel are motivated, they are more likely to perceive a supportive work environment and a fulfilled psychological contract.

**Table 111**: **Summary of Multiple Regression Analysis with Turnover Intention as the Criterion Variable (N=84)**

| Model | B | Std. Error | Beta | T | Sig. |
|---|---|---|---|---|---|
| Motivation | -0.312 | 0.092 | -0.331 | -3.391 | .001 |
| Psychological Contract | -0.246 | 0.087 | -0.269 | -2.828 | .006 |
| Work Environment | -0.421 | 0.103 | -0.402 | -4.087 | .000 |

Note: R = .721, Adjusted $R^2$ = .504, F (3,80) =29.18, p < .001

In Table II1, the multiple regression analysis showed that motivation significantly predicted turnover intention among security personnel in commercial banks (β = -0.331, t = -3.391, p < .05). The negative regression coefficient showed that an increase in employees' motivation is associated with a decrease in turnover intention. Therefore, the first null hypothesis stating that motivation will not predict turnover intention among security personnel in commercial banks is rejected

The result further revealed that psychological contract breach significantly predicted turnover intention (β = -0.2, t = -2.83, p < .05). The regression coefficient indicates that improvements in the psychological contract between employees and employers are associated with lower turnover intention. Consequently, the second null hypothesis is rejected.

Similarly, work environment was found to be a significant predictor of turnover intention (β = -0.402, t = -4.09, p < .05). The negative coefficient implies that a more favorable work environment significantly reduces employees' intention to leave the organization. Therefore, the third null hypothesis is rejected.

Finally, the overall regression model was statistically significant F (3, 80) = 29.18, p < .001, indicating that motivation, psychological contract breach, and work environment jointly predicted turnover intention among security personnel in commercial banks. The model produced a multiple correlation coefficient of R = .721, showing a strong relationship between the predictor variables and turnover intention. The Adjusted $R^2$ = .504 indicates that approximately 50.4% of the variation in turnover intention is jointly explained by motivation,

psychological contract breach, and work environment, while the remaining 49.6% is attributable to other factors not included in the model.

**Discussion**

The study was undertaken to find out whether motivation, work-environment and psychological contract breach predict turnover intention among security personnel in selected commercial banks in Ebonyi state capital city, Abakaliki. For the first hypothesis the finding showed that motivation negatively predicted turnover intention meaning that when motivation of security personnel increases their feelings to quit job reduces, inversely where there is low motivation the feelings to quit job increases. This finding supports the reports of Al-Hamdan et al., (2023) Similarly, finding from Laguerre and Barnes-Farrell. (2025) observed that supportive human resource practices enhance employee motivation, engagement, and organisational commitment by satisfying the core psychological needs identified by SDT These studies' findings showed that when the security personnel are less motivated, their intention to quit their jobs increases. Conversely, when they are well motivated their intention to quit their job is reduced

Result of the second hypothesis revealed that work environment has a strong negative correlation with turnover intention meaning that when the work-environment is improved, security personnel intention to quit their job reduces, inversely when the work-environment becomes toxic, discriminatory and harmful the security personnel desire to leave their jobs increases. This finding agrees with Lee and Park (2025) report that job stress and organisational cynicism significantly mediated the relationship between unfavourable workplace conditions and turnover intention. The finding also supported the work from Akelois et al.(2025) which reported that when work environment begins to conflict personal life of an employee consideration to leave the organization may start to come in. When security personnel experience negative work-environment and uncertainty their feelings of distrust towards their organization will increase, ultimately leading to turnover intention. Lee and Park further suggested that persistent negative attitudes from colleagues and organisations may contribute to psychological strain and withdrawal behaviours among security personnel. Also, empirical findings by Wei et al. (2024) showed that supportive work environment significantly reduced turnover intention among healthcare professionals. Similarly, Lu et al. (2023) findings showed that healthy work environment decreased nurses' turnover intention. This means that when work environment is favourable bank security personnel intention to quit will reduce.

Again, result of the third hypothesis showed that fulfilment of psychological contract had a negative correlation with turnover intention. This supported the report of Park et al.(2025) which revealed that PCB negatively affected job satisfaction and directly increased turnover intention is in line with the present findings. And Khan et al. (2024) result showed that PCB significantly increased turnover intention and reduced organizational commitment. Results obtained from these studies indicated that psychological contract breach significantly predict turnover intention. When there is a mutually beneficial relationship between the security personnel and their employer's turnover intention reduces, but when the agreement between the security personnel and their employers are violated turnover intention increases. However, the present findings showed that the participants in this study perceived their employers positively, as the results indicated that there was no psychological breach of contract.

*Implication of the Study*

The study provides empirical evidence of motivation, work environment and psychological contract breach as predictors of turnover intention among security personnel in selected commercial banks. The findings suggest that good employee motivation, work environment and psychological contract breach will reduce turnover intention among security personnel in commercial banks in Ebonyi state capital city, Abakaliki. The findings are in line with previous studies such as Self-Determination Theory by Cheema et al. (2025), Job-Demand Theory by Zhang et al. (2025) and Psychological Contract Theory by Han et al. (2025) as reviewed in this study.

Furthermore, perceived work environment has the most negative impact on security personnel turnover intentions as obtained in this study. This implies that if the work environment is favorable security personnel are likely to feel satisfied and committed resulting to less turnover intention, inversely when the work-environment become toxic and harmful the security personnel turnover intention increases Hence, the findings suggest that motivation, work-environment and psychological contract breach are important factors predicting turnover intention among security personnel in commercial banks in Ebonyi state capital city, Abakaliki.

*Recommendations*

Based on the findings of this study, the following recommendations are made:

*Commercial banks should strengthen employee motivation strategies.* Since motivation significantly reduced turnover intention, management should implement competitive salary structures, performance-based rewards, recognition programs, career development opportunities, and regular training to enhance employees' motivation and commitment to the organization.

*Banks should uphold and strengthen the psychological contract with security personnel.* Management should ensure that promises made regarding employment conditions, career growth, welfare, and job security are fulfilled. Transparent communication, fairness, and consistency in organizational policies will help build trust and reduce employees' intention to leave.

*Organizations should improve the work environment.* As the work environment emerged as the strongest predictor of turnover intention, banks should provide safe working conditions, adequate security equipment, supportive supervision, positive interpersonal relationships, reasonable work schedules, and sufficient resources to enable security personnel to perform their duties effectively.

*Management should adopt an integrated employee retention strategy***.** Since motivation, psychological contract, and work environment jointly explained a substantial proportion (50.4%) of turnover intention, retention initiatives should address all three factors simultaneously rather than focusing on only one aspect of employees' work experience.

*Future researchers should examine additional factors influencing turnover intention.* Because nearly half (49.6%) of the variation in turnover intention was explained by factors outside the present model, future studies should investigate other variables such as leadership style, organizational commitment, job satisfaction, work-life balance, compensation and contextual safety stressors to provide a more comprehensive understanding of turnover intention among security personnel.

*Conclusion*

Based on the findings of this study, motivation, work environment, and psychological contract are important factors influencing turnover intention among security personnel in commercial banks in Abakaliki, Ebonyi State. The results showed that higher motivation, a supportive work environment, and a positive psychological contract between employers and commercial banks security personnel are associated with lower intentions to leave the job. On the other hand, low motivation, poor working conditions, and breaches of the

psychological contract increase security personnel desire to quit. Therefore, commercial banks should improve employee motivation, provide a safe and supportive work environment, and fulfil their obligations and promises to security personnel to reduce turnover intention and improve employee retention.

**Conflict of Interest**

In the interest of transparency, I disclose that I may have financial, professional, or personal relationships with certain individuals, organizations, or products mentioned in this communication. Any opinions or recommendations expressed are based on my honest judgment and are not intended to mislead or improperly influence others. Where required, I will identify any material conflicts of interest and comply with applicable legal, ethical, and professional standards.

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