

EXAMINING THE RELATIONSHIP BETWEEN EMPLOYEE WITHDRAWAL BEHAVIOR AND PERFORMANCE OUTCOMES IN COMMERCIAL BANKS IN RIVERS STATE, NIGERIA.

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ABSTRACT

This study theoretically explored the relationship between employee withdrawal behavior and organizational performance in the context of deposit money banks in Rivers State. The dimensions of employee withdrawal behavior considered include turnover intention, absenteeism, and lateness, while the measures of organizational performance explored are quality service delivery and market share. The study was purely theoretical in nature, with no empirical data collection or analysis undertaken. Nonetheless, the conceptual framework highlighted the potential negative influence of withdrawal behaviors on organizational outcomes. The study proposed that employee withdrawal behaviors, such as turnover intention, absenteeism, and lateness, could significantly undermine organizational performance by disrupting service quality and eroding market share. Furthermore, the study identified structural and managerial factors such as rigid command-and-control structures and inadequate reward management as possible drivers of these withdrawal behaviors. It was recommended that managers should proactively address factors that may prompt employees to disengage or consider leaving the organization, as such behaviors can have profound negative implications for organizational effectiveness and competitiveness.

Keywords: Absenteeism, Withdrawal behavior, Turnover intention, Organizational performance, and Quality service delivery.

INTRODUCTION

The Nigerian business environment has become increasingly globalized which is driven by rapid advancements in information, communication, and technology, which have transformed organizational structures and operational dynamics (Okereafor, et al., 2015). Hence, for organizations to sustain competitiveness and relevance in this dynamic context, they must leverage key resources which include human capital to drive performance and strategic growth (Bankan & Dogan, 2012; Atkinson, 2013). Organizational performance which is a core construct in management literature, is distinct from related concepts such as productivity and effectiveness; it encompasses the overall capacity of an organization to achieve its objectives and meet stakeholder expectations (Trade, 2000; Griffin, 2003; Kohli, 2013). Scholars (Ugoo, 2004; Griffin, 2003) emphasize that organizational performance is inherently linked to the continuous interactions between the organization and its external environment. In an increasingly volatile economic climate, understanding the factors that influence performance is essential for managers seeking to identify strategic levers to enhance productivity and competitiveness (Kohli, 2013).

Organizations are social systems in which members pursue collective goals alongside their aspirations, achieved through coordinated activities and interpersonal relationships (Popoola, 2007). The modern organizational landscape recognizes the strategic importance of human capital as a key driver of performance outcomes. In the banking sector specifically, employee well-being has been recognized as an indicator of employee satisfaction and engagement (Popoola, 2007). To achieve improved employee well-being and optimal performance, there is a need to create a professional and conducive work environment. Despite the importance of organizational performance to

achieving a competitive edge, organizations continue to grapple with employee behaviors that can adversely affect performance.

Research submitted that several employee behaviors (job satisfaction, engagement, organizational commitment, absenteeism, and lateness) significantly influence organizational outcomes (Kaplan & Norton, 2002; Popoola, 2007). Of particular concern is employee withdrawal behavior, characterized by disengagement, absenteeism, reduced participation, pilfering, tardiness, and ethical lapses. Such behaviors often arise from stress related to workload, inadequate remuneration, unfavorable organizational climate, and role ambiguity (Rafiean, Feizi, & Alipour, 2013; Mowday, Steers, & Porter, 1979). Withdrawal behaviors undermine both employee morale and organizational profitability, necessitating effective management interventions. The prevalence of employee withdrawal behaviors is especially concerning in the Nigerian banking sector, where operational efficiency is heavily reliant on human capital. Despite widespread awareness of the negative impact of these behaviors, many organizations continue to underappreciate their significance or lack robust strategies to mitigate their effects (Adebayo & Ogunsina, 2011; Okafor, 2012). This oversight contributes to persistent suboptimal performance levels, threatening organizational sustainability and competitiveness (Ezekiel, et al., 2016).

Existing literature has explored various determinants of organizational performance across diverse sectors. For instance, Sengottuvel and Aktharsha (2016) examined the influence of organizational culture on performance in the information technology sector, while Sofijanovska & Zabijakin-Chatleska (2013) investigated employee involvement and performance in Macedonian manufacturing firms. Domfeh (2012) analyzed the relationship between employee retention strategies and performance in Ghanaian rural banks; Javed et al. (2010) explored compensation and organizational financial performance; and Maran, et al., (2009) evaluated human capital development and firm performance. However, these studies largely overlook the critical relationship between employee withdrawal behavior and organizational performance in the Nigerian banking sector, particularly in deposit money banks in Rivers State.

Given the significance of the banking sector to Nigeria's economic stability and growth and the pivotal role of employees in driving service delivery, it is imperative to understand how withdrawal behaviors affect organizational performance in this context. Drawing on the equity theory, this study therefore seeks to empirically investigate the relationship between employee withdrawal behavior and organizational performance among deposit money banks in Rivers State.

Statement of the Problem

The human resource theory argues that employees are key drivers towards achieving organizational performance and organizational performance can only be achieved through the effective management and engagement of their human capital (Armstrong & Taylor, 2014; Storey, 2007). Within the banking sector, employees are indispensable to service delivery, customer satisfaction, and market competitiveness (Okpara & Wynn, 2008). However, despite their recognized importance, many commercial banks in Nigeria are currently grappling with persistent performance challenges, reflected in dwindling market share, declining service quality, and customer dissatisfaction (Nwachukwu & Chladkova, 2017; Ezenwakwelu & Chidi, 2022).

A growing body of evidence suggests that employee withdrawal behavior (absenteeism, lateness, and turnover intentions) may be a critical underlying factor influencing these performance deficits (Adebayo & Ogunsina, 2011; Kaplan & Norton, 2002). Drawing on Adams' Equity Theory (Adams, 1965), this study contends that when employees perceive inequities in organizational practices such as disparities in remuneration, recognition, or workload they may respond with disengagement behaviors that erode organizational productivity and effectiveness

(Spector, 1997). For instance, employees who perceive unfair treatment or imbalance between their contributions and rewards are more likely to exhibit withdrawal behaviors, which compromise operational efficiency and customer service outcomes (Cropanzano & Mitchell, 2005).

Conceptual Framework

The framework showing the relationship between employee withdrawal behavior and organizational performance.

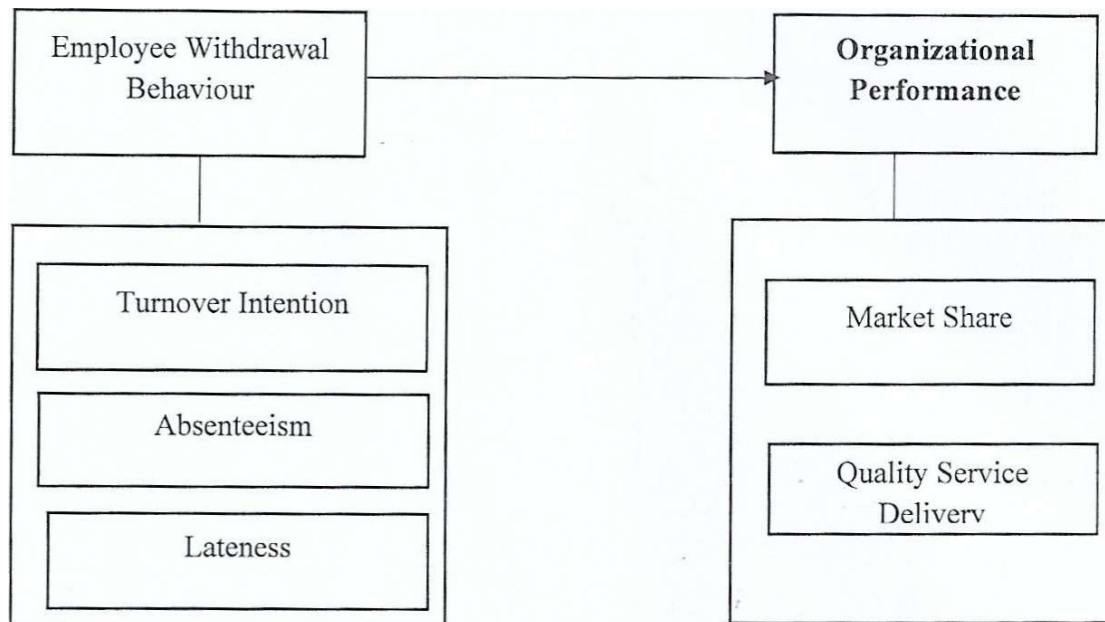


Figure 1.1: Conceptual framework for the relationship between employee withdrawal behavior and organizational performance.

Source: Researcher's Desk, (2025) adapted from Mgbemena, (2022); Rahim, (2001), and Chika (2022).

Aim and Objectives of the Study

The primary aim of this study was to investigate the relationship between employee withdrawal behavior and the organizational performance of deposit money banks in Rivers State, Nigeria. Specifically, the study seeks to:

- i. examine the nature of the relationship between turnover intention and organizational performance of commercial banks in Rivers State.
- ii. ascertain the relationship between absenteeism and organizational performance of commercial banks in Rivers State.
- iii. investigate the relationship between lateness and organizational performance of commercial banks in Rivers State.

Research Hypotheses

The following null hypotheses were formulated based on the objectives of the study:

- H₀₁:** There is no significant relationship between turnover intention and market share in commercial banks in Rivers State.
- H₀₂:** There is no significant relationship between turnover intention and quality service delivery in commercial banks in Rivers State.
- H₀₃:** There is no significant relationship between absenteeism and market share in commercial banks in Rivers State.
- H₀₄:** There is no significant relationship between absenteeism and quality service delivery in commercial banks in Rivers State.
- H₀₅:** There is no significant relationship between lateness and market share in commercial banks in Rivers State.
- H₀₆:** There is no significant relationship between lateness and quality service delivery in commercial banks in Rivers State.

Review of Related Literature

Theoretical Foundation

Equity Theory

Equity Theory, developed by Adams (1963), provides a valuable framework for understanding how perceptions of fairness influence employee attitudes and behaviors within organizations. The theory posits that employees assess the balance between their contributions (such as effort, skills, and time) and the rewards they receive (including pay, recognition, and benefits), relative to the perceived inputs and outcomes of others (Huiras, et al., 2000). When employees perceive inequity, they may experience dissatisfaction, leading to withdrawal behaviors like absenteeism, lateness, and intentions to leave the organization (Redmond, 2009; Cropanzano & Mitchell, 2005). In the banking sector where market competition and customer satisfaction are highly dependent on employee engagement, perceptions of inequity can significantly undermine performance outcomes. By applying Equity Theory, this study seeks to explore how employees' sense of fairness in treatment and rewards shapes their withdrawal behaviors, ultimately influencing the performance of these banks.

Employee Withdrawal Behavior

Employee withdrawal behavior has attracted considerable scholarly attention in recent years as a result of its profound implications to organizational performance. Broadly, withdrawal behavior is a range of actions by employees that signal disengagement from their work roles and the organization as a whole. Kaplan, et al., (2009) define withdrawal behavior as a set of attitudes and actions whereby employees remain physically present at work but consciously reduce their level of participation and effort. This disengagement may manifest subtly or overtly, but its cumulative impact can be significant. Similarly, Eder and Eisenberger (2008) describe employee withdrawal as the psychological and/or physical detachment of employees from their work environment. They may include behaviors such as lateness, absenteeism, presenteeism, and turnover intentions as typical indicators of withdrawal. Notably, these behaviors may be either voluntary, that is, where an employee chooses to disengage due to dissatisfaction or reduced interest in the job, or involuntary, where factors beyond the employee's control, such as illness or unforeseen emergencies, necessitate disengagement (Eder & Eisenberger, 2008).

Okache (2020) argues that regardless of the nature of withdrawal behaviors, it compromises employee performance and, by extension, organizational productivity. These behaviors manifest in both physical and psychological forms. Physical withdrawal behaviors, often more visible, include tardiness, absenteeism, early departures, internal job transfers, and turnover. Conversely, psychological withdrawal may present as emotional disengagement, reduced enthusiasm, or diminished motivation. Hanisch and Hulin (1990) argue that psychologically withdrawn employees may appear disengaged or uninspired, leading to minimal effort and a sense of "the lights are on, but nobody's home." Furthermore, research suggests that withdrawal behaviors often stem from

job dissatisfaction and low organizational commitment (Eder & Eisenberger, 2008). The progression of withdrawal may unfold in stages: initial lateness, followed by increased absenteeism, and ultimately turnover. These patterns can develop gradually as employees become disenchanted with their roles, relationships with supervisors, or perceived organizational support. In this study, employee withdrawal behavior are lateness, absenteeism, and turnover intentions.

Dimensions of Employee Withdrawal Behavior

Turnover Intention

Employee withdrawal behavior is a range of attitudinal and behavioral responses that signify an employee's disengagement from their work role or the organization. Among these behaviors, turnover intention is considered a key indicator which is an employee's likelihood of leaving an organization (Balogun, et al., 2013). Turnover intention refers to an employee's deliberate consideration or plan to voluntarily leave their current position, and it is often used interchangeably with intention to quit in the literature (Tett & Meyer, 1993; Earny & Martin, 2009). When employees seriously contemplate leaving, this intention often precedes actual turnover, making it a key predictor of employee exit behavior (Omar, et al., 2012). Turnover itself involves the process by which staff depart from an organization and are subsequently replaced. This process disrupts workflows, reduces morale, increases recruitment costs, and negatively affects service quality (Taye & Getnet, 2020).

Research suggests that turnover intention is shaped by both organizational and individual factors. For instance, Ubagu and Gbuushi (2020) submitted that an organizational climate where employees are excluded from decision-making processes can nurture turnover intentions as a form of withdrawal behavior. This suggests that turnover intention often reflects an employee's response to perceived unfavorable work conditions, rather than an isolated decision. Leonard (2020) further argues that employees who are well-motivated and experience supportive work environments are less likely to contemplate leaving their organization. Turnover intention begins with thinking about leaving; subsequently, they may search for alternative job opportunities; and finally, they develop a firm intention to exit (Falkenburg & Schyns, 2007; Mayfield & Mayfield, 2008). Measuring turnover intention often involves specifying a time frame over which employees consider leaving, reflecting the time-consuming nature of the process (Suliman & Al-Junaibi, 2010; Tett & Meyer, 2003). In this study, turnover intention refers to an employee's deliberate consideration or plan to voluntarily leave their current position with or without notice to the management of the organization.

Absenteeism

Absenteeism is a recurring and often unplanned pattern of absence from assigned duties without adequate justification. It is widely recognized as an indicator of poor individual performance and is often viewed as a breach of the implicit psychological contract between employer and employee (Miller, 2008). More specifically, absenteeism is defined as an employee's non-attendance on a scheduled workday, an event that undermines productivity and complicates workforce planning (Nel et al., 2001). Nel et al. (2001) further conceptualize absenteeism as a form of withdrawal behavior, often employed by employees to escape undesirable working conditions.

According to Allen, et al., (2017), absenteeism is a disruptive incident that requires managerial oversight, as unplanned absences can affect not only operational continuity but also morale within the team. In production-based environments, absenteeism may halt production lines, directly affecting output and performance (Erdemli, 2015). Absenteeism can exhibit a contagion effect within the workplace, where the behavior of one employee may influence others to emulate similar patterns of non-attendance, exacerbating operational challenges (Koslowsky, 2009). Abbott (2003) notes that both absenteeism and turnover have implications for workforce productivity and future staffing needs, necessitating proactive planning and interventions. High rates of absenteeism may indicate ineffective management practices, poor organizational climate, or unresolved labor relations conflicts.

Lateness

Lateness as a form of withdrawal behavior signals potential dissatisfaction, disengagement, or a lack of organizational commitment. Lateness, often termed tardiness, represents a significant dimension of employee withdrawal behavior that impacts organizational productivity and efficiency. It is commonly defined as the failure to arrive at work at the agreed or scheduled time (Adler & Golan, 1981). Breeze (2010) describes tardiness as a reluctance to act or respond promptly which results in delays that disrupt organizational workflows. Peretomode (1991) suggests that lateness can be viewed as a systemic breakdown within the organization caused by deficiencies in employee motivation or work commitment. Research indicates that lateness can evolve into a habitual pattern of withdrawal behavior with cumulative impacts on organizational performance (Blau, 2004; Sagie, et al., 2002). Habitual lateness undermines both individual and team productivity, as delays affect not only the late employee's output but also disrupt colleagues' schedules and workflows. According to Okache (2020) chronic lateness results in significant organizational costs through lost productivity and reduced revenue (Torre, Pelagatti, & Solari, 2014). Lateness can be classified into avoidable and unavoidable categories. Avoidable lateness arises from employee-controlled factors such as lack of motivation, personal disorganization, or low job satisfaction. In contrast, unavoidable lateness results from external circumstances beyond the employee's control, such as transportation delays or adverse weather conditions (Blau, 2011).

Organizational Performance

Organizational performance refers to the extent to which an organization achieves its goals and objectives by effectively utilizing its resources to produce desired outcomes (Upadhaya, et al., 2014). It encompasses a multidimensional construct that includes financial performance, product-market outcomes, and shareholder returns (Richard, 2009). From a resource-based perspective, organizational performance reflects how well an organization deploys its valuable assets (human, physical, and capital) to create competitive advantage and achieve sustained success (Barney, 2002). Performance can be assessed using both financial and non-financial indicators. Financial measures include profitability, return on investment, and market share, while non-financial indicators cover employee satisfaction, customer loyalty, and corporate social responsibility (Combs, Crook, & Shook, 2005). According to Santos and Brito (2012), performance is ultimately the accumulated result of all organizational activities and processes. Armstrong (2006) further argues that managing performance requires a framework of agreed goals, standards, and competencies to drive continuous improvement.

There are two major organizational performance assessments: quantitative and qualitative. Quantitative is the organization's ability to adapt to its environment, respond to threats and opportunities, and leverage its strengths while addressing weaknesses (Rabah, 2015). Daft (2009) emphasizes that performance reflects an organization's capacity to transform inputs into outputs efficiently and effectively. Javier (as cited in Nikbinet, 2010) summarizes performance using the "3Es": economy, efficiency, and effectiveness. Importantly, organizational performance is shaped by internal factors such as employee training and development, as these enhance skills, competencies, and overall effectiveness (Fakhar & Anwan, 2008). Externally, performance is also influenced by the competitive landscape, regulatory requirements, and broader societal expectations (Richard et al., 2009). The current study adopted market share (quantitative) and service quality (qualitative) measures of performance.

Measures of Organizational Performance**Market Shares**

Market share is a widely used indicator of an organization's competitive position, commonly defined as the proportion of total sales an organization secures within its industry over a given period (O'Regan, 2002; Pearce & Robinson, 2003). A higher market share often signifies competitive

success, while a decline in market share may indicate organizational challenges or strategic failures (Jacobson & Aaker, 1985). Scholars have consistently argued that increased market share positively influences organizational profitability. Norreklit and Mitchell (2007) suggest that firms can achieve substantial financial gains by first offering high-value products at competitive prices to build a loyal customer base, subsequently capitalizing on this loyalty to enhance profitability.

Similarly, Jacobson (1988) posits that greater market share allows firms to exploit economies of scale, thereby reducing costs and strengthening market power. Buzzell, et al., (1975) found that market share is a significant determinant of return on investment, highlighting the strategic importance of expanding market share for financial performance. Farshid and Amir (2012) further underscore that market share is both a reflection of organizational performance and a driver of profitability. Richard et al. (2009) conceptualize market share as part of a broader set of organizational outcomes, alongside financial performance and shareholder returns.

Quality Service Delivery

Customers form the foundation of any organization's success. Customer service delivery involves all interactions with customers before, during, and after a purchase, and it is important in shaping customer perceptions of value (Jamier, 2002). It includes addressing customer inquiries and complaints effectively, ensuring product availability, and delivering on promises consistently. According to Adeniran (2011), quality customer service is especially vital for service-oriented organizations. According to Kiran (2009), quality service delivery involves aligning actual performance with customers' expectations of how firms in the industry should perform. To achieve this, firms increasingly rely on data-driven insights to demonstrate their commitment to superior service (Millsap, 2011).

Continuous evaluation and improvement of service quality have become strategic imperatives for organizations seeking to enhance customer satisfaction and loyalty. Waniru and Mokaya (2014) observed that firms are implementing innovative offerings and service enhancements that directly impact the customer experience. Moreover, Amudha, et al., (2012) argue that measuring service quality and delivering exceptional customer experiences are essential for effective service delivery and long-term organizational success. This study defines service quality as the extent to which an organization consistently meets or exceeds customer expectations (Jamier, 2002).

Employee Withdrawal Behavior (Lateness, Absenteeism, Turnover Intention, and Organizational Performance (Market Share and Service Quality)

Employee withdrawal behaviors (lateness, turnover intention, and absenteeism) are recognized as critical factors influencing organizational performance outcomes, including market share and service quality. These behaviors often signal a breakdown in the psychological contract between the employee and the organization, leading to disengagement and diminished performance (Kaplan, Bradley, Luchman, & Haynes, 2009). Lateness is an observable manifestation of withdrawal behavior that disrupts operational efficiency and team cohesion (Sagie, Birati, & Tziner, 2002). Repeated tardiness undermines productivity, delays workflows, and erodes service quality as tasks are postponed or completed hastily to compensate for lost time (Blau, 2004). In service-driven industries, timely delivery of products and services is fundamental to customer satisfaction, and lateness can negatively impact perceptions of reliability and responsiveness (Peretomode, 1991). Research indicates that chronic lateness can have a contagion effect, encouraging similar behaviors among co-workers and exacerbating productivity losses (Koslowsky, 2009).

Turnover intention which is the deliberate consideration by employees to leave their current positions has been widely studied as a predictor of actual turnover, with direct implications for organizational performance (Tett & Meyer, 1993; Earny & Martin, 2009). High turnover intentions often stem from dissatisfaction with work conditions, perceived inequities, or lack of growth opportunities (Okache, 2020). This intention-to-quit phase can diminish employee commitment

and motivation, leading to reduced service quality and compromised market performance (Balogun, et al., 2013). In industries where customer loyalty and brand reputation are crucial, such as banking or logistics, turnover intention can disrupt the continuity of service delivery and erode customer trust and, ultimately, market share (Omar, et al., 2012).

Absenteeism is another form of withdrawal behavior that poses significant challenges for organizational performance. It disrupts planned workflows, increases operational costs through overtime payments or temporary staffing, and can negatively influence service quality (Erdemli, 2015). In service-oriented contexts, absenteeism can directly affect the organization's ability to meet customer expectations, as service delivery is heavily reliant on consistent employee availability (Allen, et al., 2017). Furthermore, absenteeism may signal deeper issues such as job dissatisfaction or poor organizational climate, both of which can erode customer satisfaction and reduce competitive advantage (Nel et al., 2001).

When withdrawal behaviors undermine service reliability or quality, customers may turn to alternative providers, resulting in market share erosion (Pearce & Robinson, 2003). For example, Wobodo and Orduwa (2022) emphasize that an organization's market share is closely tied to its capacity to meet customer expectations regarding price, quality, and service availability. Employee withdrawal behaviors compromise this consistency, leading to service failures and dissatisfied customers (Adeniran, 2011). Poor service quality damages an organization's reputation and can result in negative word-of-mouth, further undermining market share and profitability (Waniru & Mokaya, 2014).

CONCLUSION

This study concluded that employee withdrawal behaviors exert a significant and negative impact on the organizational performance of deposit money banks in Rivers State. The findings underscore that withdrawal behaviors erode organizational effectiveness, reduce productivity, and undermine the capacity to meet customer expectations. Turnover intention, in particular, diminishes organizational stability and signals disengagement and the likelihood of staff exits. Absenteeism contributes to operational inefficiencies, increased workload for co-workers, and compromised customer service, while lateness undermines workflow consistency and team coordination. Collectively, these withdrawal behaviors impede the achievement of strategic objectives, highlighting the critical importance of fostering a supportive and engaging work environment.

RECOMMENDATIONS

Drawing from the study's findings, the following recommendations are proposed:

1. Management should prioritize creating a conducive work environment that promotes employee engagement and commitment. This involves fair remuneration, opportunities for professional growth, participatory decision-making, and supportive leadership practices that reduce the likelihood of turnover intention.
2. Given the ripple effect of absenteeism on co-workers and organizational performance, management should implement proactive strategies, such as attendance monitoring, recognition programs, and wellness initiatives, to discourage absenteeism and foster a culture of accountability and commitment.
3. To counter the detrimental effects of lateness on productivity and service quality, management should identify and address the root causes of lateness, whether personal or systemic. Initiatives such as flexible scheduling, improved transportation support, and punctuality incentives can help mitigate lateness and promote a culture of timeliness.

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