

ISSN: 2360-9664



ABU JOURNAL OF PUBLIC ADMINISTRATION

A Journal of The Department of Public Administration,
Ahmadu Bello University, Zaria, Nigeria

Volume 9 | Number 1 | January, 2021

Effect of Transactional Psychological Contract on Turnover Intention among Health Workers in Kano State

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Abstract

Employment relationship is a contractual type. This could either be formal contract which is written and agreed by both parties, the violation of which can lead to juristic action, or psychological contract which is unwritten and implied expectation whose violation can only lead to change in behaviour by the aggrieved party. However, the implied contracts which plays significant role in determining employee-employer relationship has not been given much priority and concern. This study aims at examining the effect of transactional psychological contract (TPC) on turnover intention of health workers in Kano State Ministry of Health particularly Kano State Hospitals Management Board (KSHMB). Data for the study were generated from primary and secondary sources. The instruments of the primary data collection used was questionnaire while secondary sources made use of annual reports, gazettes, papers presented at workshops. Data were analysed using descriptive and inferential statistical tools. Questionnaires were distributed on a sample of 357 respondents selected from the target population of the health professionals senngng under the KSHMB which is 4812 cutting across the 40 facilities under the Board through a Cluster and simple random sampling techniques to test the hypothesis "transactional psychological contract has no significant effect on turnover intention among health workers in Kano State". Partial Least Squares (PLS) path modeling using the smartPLS3 statistical software revealed that, TPC has positive but a weak effect on turnover intention among

health workers in Kano State. It was recommended among other things that, Kano State government should give concern for health workers short-term and long-term wellbeing. This could be through provision of stable wages without undue salary underpayment, ensure fulfillment of the effective delivery of government promises to the health workers, as well as timely payment of retirement benefits.

Keywords: *Transactional psychological contract, Turnover intention, Health workers, and Reciprocity.*

Introduction and Problem in Context

Psychological contract implies that the individual has a variety of expectations of the organisation and that the organisation has a variety of expectations of him. These expectations not only cover how much work is to be performed for how much pay, but also involve the whole pattern of rights, privileges, and obligations between workers and organisations. Accordingly, expectations such as these are not written into a formal agreement between employees and organisations, yet they operate powerfully as determinants of behaviour (Denisi & Griffin, 2005; Gabriel & Jonathan, 2012). These beliefs are predicated on the perception that a promise has been made (of employment or career opportunities) and a consideration offered in exchange for it (accepting a position, foregoing other job offers), binding the parties to some set of reciprocal obligations (Rousseau & Tijoriwala, 1998).

Psychological contracts can be mainly classified into Transactional, Relational, Transitional, and Balanced contracts (Brande, Jansen, Sels, & Overlaet, 2002). Transactional Contract is the type of contract which contains terms of exchange given in monetary value. For example, employees may expect a bonus when they have achieved more than their expected target. Where the perception cannot be met, it give rise to psychological contract breach. Psychological contract breach is the employee's perceptions that the organisation failed to fulfill one or more obligations associated with perceived mutual promises (Morrison & Robinson, 1997) and have negative consequences (Buyukyilmaz & Cakmak, 2013) for both individuals and organisations, such as reduced job satisfaction (Turnley & Feldman, 1999; Kickul & Lester, 2001; Tekleab & Taylor, 2003), reduced organisational commitment (Lester et al., 2002), lowered performance (Bal et al., 2010), lowered organisational citizenship behaviour (Robinson & Morrison, 1995; Suazo et al., 2005; Restubog et al., 2008), increased burnout (Gakovic & Tetrick, 2003), affords employees a sense of self-control and security in their relationship

with employers (Shore & Tetrick, 1994) and heightened turnover intention (Robinson & Rousseau, 1994; Tekleab & Taylor, 2003).

Turnover intention or intention to leave is an individual desire or willingness to quit or leave an employer organisation. It is not just intending to quit the location, but the work role, the job, and also the organisation (Price, 2001). Turnover intention is one of the major determinants of turnover behaviour (quitting behaviour). Therefore, employees nurture turnover intention and if this is not checked, it might result in a high loss of employees (employees' turnover). Loss of employees or employees' turnover can cause psychological distress, reduce productivity, quality of service, and increase recruitment cost (Powell & York, 1992; Mustapha & Mourad, 2007).

According to Carmeli and Weisberg (2006) turnover intention starts when an employee is thinking about leaving an organisation, finding another alternative, and finally having a turnover intention. If such alternatives do not exist, employees may involuntarily stay in their jobs, which lead to the problem of a change in attitude and effort and a possible decline in performance (Özbağ, Ceyhan, & Çekmecelioğlu, 2014). For people who stay on the job because of a lack of an attractive alternative, it leads to lower productivity and effectiveness at work (Maslach et.al, 2001). It can also lead to work overload, mistrust, disruption in a workflow, and further turnover (Wagner, 2010; Miller, 2010). When employees leave, organisations lose their knowledge, skills, and abilities which can have a detrimental impact upon organisational effectiveness which may jeopardize the operations of the organisation i.e. public sector be it at the federal, state, or local government.

World Health Organisation (WHO, 2006) reports that the world does not have sufficient health personnel estimating that, about 4 million health workers are needed to fill the gap in the global human resources of health (WHO, 2006).

Africa is home to one billion people and over 300 million of the global poorest people (Broadman, 2005). As of 2015, the average poverty rate stood about 41 percent. The current population of Africa is 1.3b, based on the UN estimates which constitute 18.2 percent of the world's population (Worldometer, 2020) with a 27th poorest country out of 28 globally. Consequently, the literacy level and the health status of the continent have been low compared to other continents of the world. For instance, going by the recommendation of the World Health

Organisation (WHO) of one doctor per a population of 5,000 people, about 10 African countries have one doctor to 30,000 or more people (Schrecker & Labonte, 2004). Nigeria had a doctor-population ratio of 1:24,607 in 1979 with a population growth rate of 2.3 percent per annum (Mbanefoh, 1992). In 2018 Nigeria has 36.6 medical doctors per 100,000 persons which are below WHO recommendation of 1:600 doctor/patient ratio.

Nigeria Continue to face severe shortages of health workers and this is not unconnected to factors such as quality of health infrastructure, number, and workload of health workers, salaries and intangibles such as the fulfillment of psychological needs of workers that influence the decisions of health workers to leave or to stay. Besides, the dearth of skills, high turnover rates, brain drain and poor motivation, differential conditions of service, remuneration, and work environment; negative attitude to work, and poor supervision are contributing to inequitable access to health care services to the disadvantage of lower levels. Operating within the difficult milieu described above is the health worker, a critical part of the health system and perhaps the most essential of the health sector's resources, whose satisfaction and effective utilisation enhances the efficiency and effectiveness with which all the other resources used relied upon (WHO, 2006; Miller, 2010).

It is well-acknowledged fact that Nigeria's health workers are geographically mal-distributed in favour of urban areas and Southern Nigeria. Factors such as overall level of development, quality of health infrastructure, number and workload of health workers, salaries, and intangibles influenced the decisions of health workers to leave or to stay (FGN, 2013). Apart from these, the current state of insecurity in some states in Northern Nigeria such as the North-East zone, Zamfara, Katsina, Kaduna States etc is contributing to their inability to attract medical doctors to their health facilities.

Nigeria's health workforce profile has shown the density of medical doctors in some states, highlighting the terrible disadvantage of the Northern States in the area of health workers. Lagos State and the FCT have 10 -15 times the number of doctors in ten Northern states in Nigeria. When Kano has 6.1 ratios of health workers per 100,000 populations, states like Lagos had 503: 100,000 populations (FGN, 2013). Furthermore, in the year 2006, Kano has a population of 9,383,682 has a total number of physician of 234 while Lagos State has a population of 9, 013,534 with several physicians of 3705 with a ratio of 1: 2,433 which is about

twenty times more than that of Kano State which gives a ratio of 1: 40,101 populations. This cannot be unconnected to a high rate of turnover and the low job satisfaction of health workers coupled with the unfulfilled psychological contract of the health workers in some of these states. These cut across both the transactional psychological contract informed by low pay package, consistent salary cut, and underpayment of health workers, relational psychological contract informed by stressful work environment to list a few.

In a bid to address these whole issues, the federal government of Nigeria undertook drastic measures which include among others efforts to motivate and retain health care professionals by providing special salary scales such as CONMESS and CONHESS for health professionals; and preferential entry point for health professionals in the public sector. This was hoped to provide psychologically satisfied workers and reduce turnover among the health professionals. The question to ask has this effort reduced the turnover intention among health workers in Nigeria and Kano State in particular.

Despite the efforts by the government to address the factors that lead to turnover among health workers; still, there is a disproportionate distribution of health workers among the six geopolitical zones in Nigeria. For instance, Lagos state and the FCT (82: 100, 000) have 10-15 times the number of doctors in ten Northern Nigeria states including Zamfara (2.7: 100,000), Katsina (2.0: 100,000), Kebbi, Jigawa, Bauchi, and Niger. North West has a physician of 8.59 ratio of health workers to 100,000 populations with 26% percentage of Nigeria's population. North Central has a Percentage of 9.73 health workers with 14 % of the country's population. North East Percentage of 4.06 with 14 % of the country's population. While South West, Percentage, is 43.9 with 20% of the country's population. South East has 19.59 physicians and accounting only for 12% of the population. South-South has 14.37 with a percentage contribution to the country's population of 15 %. Kano, in particular, has 6.1 ratios of health workers per 100,000 populations while states like Lagos had 503: 100,000 populations (FGN, 2013).

While commenting on the inadequacy of the health workers and the density of healthcare workers in Kano State, Gadanya was quoted to have lamented that, as of January 2017, Kano State had a total of 359 medical doctors which amount to a density of 2.8 per 100,000 populations while the density for nurses and midwives stood at 8.0 and 5.9 per 100,000 populations, respectively. In further highlighting on the phenomena, he said based on these statistics, the median density for the

three cadres in Kano is 5.6 per 100,000 populations which he described as substantially below the minimum requirement of 2.28 per 1,000 populations, as stated in the World Health Report, and therefore an issue of great concern. He stated that the sub-optimal health care workers (HCWs) patients' ratio affected the provision of essential healthcare service adding that whereas about 80% of Kano's population live in rural areas, only about 26% of the healthcare workers in the state live in rural areas (African news page, 2018).

In view of the above stated problem, the central question to ask is to what extent does transactional psychological contract affects turnover intention among Health workers in Kano State? It is the objective of this study to examine the effect of transactional psychological contract on turnover intention among Health workers in Kano State. However to achieve this the study hypothesised that, transactional psychological contract has no significant effect on turnover intention among Health workers in Kano State.

Conceptual Issues:

Transactional Psychological contract

Argyris (1960) was the first to utilise the term psychological contract. Argyris made reference to a psychological work contract and he defined it in terms of there being an implicit relationship between the employees and their foreman. He believed that the psychological contract between the parties allowed for the expression and gratification of each other's needs (Sambrook & Wainwright, 2010; Umar, 2016).

The concept was then developed by the social psychologist Schein (1965) who defines the term as, the unwritten set of expectations operating at all times between every member of an organisation and the various managers and others in that organisation. Each employee has expectations about such things as salary or pay rate, working hours, benefits, and privileges that go with a job, the organisation also has more implicit, subtle expectations that the employee will enhance the image of the organisation, will be loyal, will keep organisational secrets and will do his or her best. Here, there is a reference to the potential parties involved, including employees, managers, and the organisation. Schein believed that the psychological contract whilst unwritten was a powerful determiner of the way people behave within organisations. The psychological

contract according to Schein has two levels: individual and organisational (Anderson & Schalk, 1998).

Transactional psychological contracts (TPC) as a dimension of the psychological contract implies an egoistic or instrumental model of human nature because employees are concerned about themselves as primary beneficiaries of the exchange (Rousseau & McLean Parks, 1993). Individuals who form a TPC with an organization often do so either because they view the current job and organization as a stepping stone to further their career aspirations or because the organization has indicated that the employment relationship will be short-term in nature. Individuals with a transactional contract have been found to have low levels of affective commitment (Irving & Bobocel, 2002). Transactional contracting can also be seen to reflect Kelman's (1958) concept of compliance where individual behaviour is predicated on influence attempts that involve the promise of reward or punishment. Compliance does not involve shared beliefs but rather consists of a calculated desire to maximize personal utility.

TPC involves economic or monetisable exchange over a limited time. From the employee side, it involves high pay, advancement, merit pay, and the financial reward for performance, few commitments to the organisation, working for a limited time, performing only duties for which one is compensated, having no future obligation for the employing organisation, and leaving at any time when one chooses. From the employer side payment is only attached to duties performed, limited involvement of employee in the organisation, giving training only to employee's current job, make no promise to continue retaining employee in the future, providing short term employment and employment can be terminated at any time. Work duties and working conditions are well specified, with any change requiring a renegotiation of the contract.

Concept of Turnover Intention

Turnover intention is an individual's estimation of the probability that they will leave an employing organisation. In defining turnover intention, Bester, (2012) noted that turnover intention is seldom precisely defined on the assumption that people perceive the term to be self-explanatory. Bester, (2012) further argued that many researchers (Horn, Griffeth & Salario, 1984; Mowday, Steers, & Porter, 1979) viewed turnover intention as the final step in the decision-making process before a person actually leaves a workplace. Turnover intention can, therefore, be described as an individual's behavioural intention or conation. Lacity, Lyster, and

Rudramuniyaiah, (2008) defined turnover intention as the extent to which an employee plans to leave the organisation.

The inflow of manpower is referred to as accession and the outflow is separation (leaving). Separation may be in the form of quits, discharges, lay-offs, retirement, leaves of absence, and even death. Accession, on the other hand, has to do with replacements and new hires. Labour turnover is one of the unorganized forms of industrial conflict. It is a retreat by employees usually from unsatisfactory situations. Satisfaction is however only a part of the answer to the problem of labour turnover (Ibrahim, Usman & Bagudu, 2013).

In line with the above, employees' turnover can be viewed as the rate of movement of employees in and out of an organisation. A more elaborate view was given by Mobley, (2010), where he argued that turnover is the complete discontinuance of membership in an organisation by the person who received monetary compensation from the organisation. Pelit, Ozturk, and Arslanturk, (2010) define turnover as "the ratio of the number of organisational members during the period being considered divided by the average number of people in that organisation during the period."

Turnover occurs for many different reasons. Ibrahim, et al (2013) argues that sometimes a new job attracts employees and pulls them to leave the old one. On the contrary, the employee is also pushed to leave their job due to the dissatisfaction in their present workplace or domestic circumstances when someone relocates with their spouse or partner. A poor relationship with management can be an important reason for the employees to leave their jobs. It is relatively rare for people to leave jobs in which they are happy even when offered higher salaries elsewhere. A lack of proper training and development is also a major cause of voluntary turnover. Employees have a preference for the security of their jobs. Turnover could be minimized by considering different preventive measures by the management. These may include providing training to the employee for effective supervision before appointing or upgrading them, providing security of jobs with a good working environment, etc.

Employee turnover can be extremely devastating for any organisation. It makes it difficult for employers to maintain a steady and successful operation. Management should have their rating on employee turnover and measuring how this affects organisations performance. Many academic scholars pointed out turnover as the correlation between job dissatisfaction and decreased

organisational commitment. The stronger the feeling of discontent in one's job, the more likely one is to begin a search for an alternative job (Ibrahim, et al, 2013). When an employee leaves an organisation, it can have a variety of effects that not only impact the organisation but also the individual employee and society.

Theoretical Framework:

The theoretical framework for this study is the Social Exchange Theory (SET) by Homans (1958). Homans based his theory on concepts of equilibration, expectancy, and distributive justice in dyadic exchange.

Homans (1961) states that social behaviour is an exchange of goods, material goods but also non-material ones, such as the symbols of approval or prestige. Persons that give much to others try to get much from them, and persons that get much from others are under pressure to give much to them. This process of influence tends to work out at equilibrium to a balance in the exchanges. For a person in an exchange, what he gives may be a cost to him, just as what he gets may be a reward and his behaviour changes less as the difference of the two profits, tends to a maximum.

SET is based on five key propositions developed by Homans (1958) that assist in structuring individuals' behaviours based on rewards and costs. This set of theoretical ideas represents the core of his version of social exchange theory:

- (i) The first proposition: The Success Proposition states that behaviour that creates positive outcomes is likely to be repeated.
- (ii) The second proposition: The Stimulus Proposition believes that if an individual's behaviour is rewarded in the past, the individual will continue the previous behaviour.
- (iii) The third proposition: The Value proposition believes that if the result of a behavioural action is considered valuable to the individual, it is more likely for that behaviour to occur.
- (iv) The fourth proposition: The Deprivation-satiation proposition believes that if an individual has received the same reward several times, the value of that reward will diminish.
- (v) The fifth proposition discusses when emotions occur due to different reward situations. Those who receive more than they expect or do not receive anticipated punishment will be happy and will behave approvingly.

The social exchange theory can be used to understand workplace behaviour. It suggests that breach of psychological contract is a major employment relation that leads to emotional or affective response by an employee which is expected to predict employee turnover intentions.

Looking at these major assumptions of social behaviour as a series of exchanges; Individuals attempt to maximise their rewards and minimise their costs; and when individuals receive rewards from others, they feel obligated to reciprocate. Negotiated exchanges between parties i.e. the employee and the employer is based on the expectations that inputs will lead to a proportionate outcome, and that, social relations (employment relationships) are formed by the use of subjective cost-benefit analysis and the evaluation of alternatives. Therefore, the SET laid the basic foundation for understanding the transactional psychological contract. When individuals receive the fulfillment of their psychological contract from their organization, they feel obliged to respond in kind and repay the organisation. This is a description of engagement as a two-way relationship between the employer and employee; this is what brings about a psychological contract. One way for individuals to repay their organisation is through their level of engagement. The more engaged the employees are to their work, the greater amounts of cognitive, emotional, and physical resources they will devote to perform their job duties. When the organisation fails to provide economic resources, the employees are more likely to be dissatisfied with their job and hence develop an intention to withdraw and disengage themselves from their roles or the organisation.

Furthermore, social exchange in the workplace assumes mutual obligation based on exchanges between parties (health workers and their organisation). The exchanges at work are often governed by reciprocity norms such that when health workers receive something from their organisation, they feel compelled to reciprocate, typically in kind (i.e., positively or negatively). For instance, SET assumes that rewards and costs drive relationship decisions. Parties in an employment relationship take responsibility for one another and depend on each other. The cost is something of value that is given up; it can also be the withdrawal of a reward or punishment such as time, efforts, money, etc that a party gives up in exchange for rewards which is termed as profit (money, services, efforts, etc) this is more of the transactional psychological contract.

Employees expect rewards that they receive in exchange for their contributions (e.g., compensation, promotions, and career development opportunities, annual

increment). If an imbalance between inputs (efforts) and outcomes occurs, individuals are likely to reduce the discrepancy by adjusting their attitudes, contributions, or outcomes to restore the balance between the two ratios. This means that an employee's effort in the organisation should be commensurate with the expectation he has from the employer otherwise it will lead to unmet expectation which leads to turnover intention.

Methodology:

A cross-sectional survey research design was used to collect data once at a time from respondents through questionnaires to meet the research objectives. A cross-sectional survey design is economical and it does not take a longer time to collect data from the respondents. It is also the most common research design used in various studies in human resource management most especially psychological contract and turnover (Rousseau, 2000 and 2004; Lee, 2013; Antoki & Trivellas, 2014; Umar, 2016).

The population of health workers of the Kano State Hospitals Management Board (KSHMB) is 4812. This is distributed within the existing 14 Zonal offices under the Board who are responsible for managing the 40 Secondary Health Facilities in the state. The facilities comprised of 2 specialists' hospitals, 1 teaching hospital, 10 specialised hospitals, 22 general hospitals, 4 cottage hospitals, and 1 dental clinic, under KSHMB cutting across the 44 local government areas of the state.

The sample size for this study was determined by using Krejcie and Morgan's (1970) table which greatly simplified the process of sample size determination. According to this table, the sample size for a given population of 4812 has a size of 357. 305 questionnaires were returned giving 85% rate of return. As earlier mentioned there were fourteen zones with forty facilities in the KSHMB, eight were in the urban area while six were in rural areas. For this research, ten zones were randomly selected for the administration of questionnaires to respondents. One facility from each zone was selected at random and respondents from the sampled facilities were selected through a simple random sampling technique. Data for the study were sourced from both primary and secondary sources. The instrument of the primary data collection used was an adapted questionnaire. Turnover intention (TI) questionnaire was adapted from the Michigan Organization Assessment Questionnaire (Cammann, Fichman, Jenkins, & Klesh, 1979) as adapted by Neede (2013), while psychological contract questionnaire was adapted from Rousseau (2000) which provides scales with multiple usage

opportunities (De Vos, 2002). Rousseau's (2000) psychological contract inventory (PCI), has been used in several studies (Maharaj, 2003; Dabos & Rousseau, 2004; Lee, 2004; Umar, 2016), it assessed employer and employee obligations, while secondary sources made use of annual reports, seminar and workshop papers, books, magazines, gazettes, journals, research theses and dissertations and the internet. Data were analysed using smartPLS3 approach.

Measurement of Turnover Intention: The turnover intentions scale was developed as part of the Michigan Organization Assessment Questionnaire (Cammann, Fichman, Jenkins, & Klesh, 1979). However, Ncedo (2013) adapted the scale with a four scale. Therefore, in this study, the turnover intention was measured using a questionnaire adapted from Ncedo, (2013) where four items were used to measure turnover intention. First, the intention of leaving the job in the next three months, intention of leaving the job in the next six months, intention of leaving the job sometime in the next year, and intention of leaving the job in the next two years. The respondents were asked to rate their turnover intention using the scale of Very Low, Low, Uncertain, High, and Definite. Ncedo (2013) obtained the value of a Reliability statistic for turnover intention with the Cronbach's Alpha 0.924 for the 4 items. Therefore, the study adopted the four items from Ncedo, (2013) of turnover intention to measure the construct. Turnover Intention has a Cronbach's Alpha of 0.818 and convergent validity of 0.879 as presented in table 5 under the discussions.

Measurement of Transactional Psychological Contract: The transactional psychological contract is measured from two dimensions of short-term and narrow obligations from both the employee and the employer perspectives. From the employee and the employer's term obligations, there are five sets of items each while the narrow obligations have five items from the employee side with another five-set of questions from the employer's narrow obligations. Transactional Psychological Contract has internal consistency reliability that is Cronbach's Alpha reliability of 0.896 and convergent validity of 0.915 respectively which is above the rule of thumb 0.70 as presented under table 5 of this paper. The analysis was carried out using Smart PLS3 analysis.

Results and Discussions:

Data collected were presented and analysed. The analyses of the measurement model through construct validity and internal consistency reliability analysis of measures used were presented and the structural model for testing direct

relationships between TPC and TI was carried out using the Smart PLS3 approach. 357 questionnaires were administered to sample respondents, 305 questionnaires were successfully filled and returned making an 85% response rate which falls above the range of common response rate of 40-50% in social science study in Nigeria (Linus, 2001), in addition, a response rate of 30% is considered adequate for a survey (Sekaran, 2003; Hair et al., 2010). Normality test including homoscedasticity, Skewness, Kurtosis and multicollinearity as well as the assessment and structural models were presented in this unit.

Normality Test

Normality is the mainly significant postulation in multivariate analysis (Tabachnick & Fidell, 2007; Hair et al., 2010). Accordingly, all the two; the univariate and multivariate normality were examined. The preliminary test of normality reveals that there was a sign of non-normality, which was revealed by calculating the Z-score values for each item. A few cases had a Z- the value of more than ± 2 and broaden above the variables. Subsequently, after the transformation, the Skewness and Kurtosis of all the items are within the acceptable range of < 2 and < 7 respectively. For instance, skewness values are less than 2; similarly, the kurtosis values, are less than 7. Perhaps this is in line with the examination of Tabachnick and Fidell, (2007) that data transformation improves outcome, and that normality should be re-checked after normalization.

Knowing that the homoscedasticity test is related to the assumption of normality, if the data is fairly normal, then the relationships between the variables are assumed to be homoscedastic and, thus, heteroscedasticity is absent (Tabachnick, & Fidell, 2007). Both the multivariate and univariate normality is confirmed in this study, which enables us to conclude that the assumptions of homoscedasticity, and, the absence of heteroscedasticity are achieved.

Multicollinearity

Multicollinearity is a dilemma that happens when the independents' variables are extremely interrelated to as high as 0.9 and above (Tabachnick & Fidell, 2007). If the multicollinearity problem is detected, it can be resolved by deleting the offending variables(s). To screen for multicollinearity, Variance Inflation Factor (VIF) was examined. The general rule of the cut-off points is that the VIF values should not exceed 5 (Hair et al., 2016). From Table 1 VIF is within the accepted limits and, thus, is good enough and consequently, it is concluded that there is no multicollinearity problem among the exogenous variables.

Table 1 Collinearity (VIF)

Constructs	VIF
TO_INT	2.524
Tran-Psy Cont	3.021

Source: SPSS Output, 2021

From the table 1, it is evident that none of the variables are extremely interrelated with any other variables. For instance, among the variables all the association values are fit below the yardstick of 0.5, therefore, the study concludes that there is no dilemma of multicollinearity among the variables under examination.

Assessment Model:

The study used PLS structural equation modeling (SEM) to calculate approximately its theoretical model using the software application SmartPLS3 (Hair, Ringle, & Sarstedt, 2017). In PLS analysis, the first step is to evaluate the measurement model consisting of validity and reliability (Ramayah, Lee, & In, 2011). Reliability test tries to assess how consistently measuring tools measures the idea believed to measure, on the other hand, validity tests tries to assess how sound an instrument measures an exacting concept it is designed to measure (Hair et al, 2010; Sekaran & Bougie, 2010).

Individual Item Reliability of the Measurement Models for the DV and the IV

To ascertain the individual item reliability and other measurement model assessments, the study performed PLS algorithm (Geladi & Kowalski, 1986) as presented in table 2. The individual item or factor reliability of reflective constructs was determined using the outer loadings of each construct's indicators (Duarte & Roposo, 2010; Hair *et al.*, 2012; Hulland, 1999). Based on Hair's *et al.* (2017) rule of thumb, an indicator with 0.70 outer loading is reliable and acceptable. Nevertheless, they argued that rather than just automatically eliminating an indicator with loading below 0.70, researchers should consider deleting the factor only if its removal increases the AVE as well as the composite reliability (CR). As such, to maintain a particular indicator, the loading must be between 0.50 and 0.70, and thus the deletion is subject to the increment of the AVE and CR. Hence, following Hair *et al.* (2019) rule of thumb, out of 70 items measuring 5 constructs of this study, only 7 items were deleted leaving the study

with the remaining 17 items with 4 items for the DV and 13 items for the IV for further analysis.

The dependent variable is the turnover intention and has a total of 4 indicators, while the independent variable transactional psychological contract with 20 indicators.

Table 5: Measurement Model: Reliability and Convergent Validity N305

Constructs	Items	Loadings	CA	CR	AVE
Tran_Psy_Cont	EMPN_3	0.619	0.91	0.926	0.501
	EMPN_4	0.838			
	EMPN_5	0.411			
	EMPST_1	0.664			
	EMPST_2	0.855			
	EMPST_3	0.628			
	EMPST_4	0.856			
	EMPST_5	0.812			
	EST_1	0.544			
	EST_2	0.861			
	EST_3	0.845			
	EST_4	0.484			
	EST_5	0.568			
Turn-Int	TO_INT1	0.848	0.87	0.911	0.72
	TO_INT2	0.863			
	TO_INT3	0.813			
	TO_INT4	0.869			

Source: Smart PLS computed Output

Note: 7 items were deleted due to measurement issue (n=305)

As can be seen from the table, the indicators have loadings of 0.40 and above. Even though these items have a loading below 0.70, it was maintained because it is already above the critical level of 0.40, and its removal would not bring about any significant change to either AVE or CR. Therefore, based on the criterion given by (Hair *et al.* 2014; Ab Hamid *et al.* 2017), all the remaining items are reliable to measure their respective reflective latent constructs.

Internal Consistency Reliability of the Model

The most common measurement used for internal consistency is Cronbach alpha and composite reliability, in which it measures the reliability, based on the interrelationship of the observed items variables. However, Cronbach's alpha serve as the lower bound, the composite reliability is the upper bound for internal consistency reliability. Thus, the present study used Cronbach's alpha, and composite reliability (CR) for assessing internal consistency reliability and report in the above table. It has been suggested that a reflective latent construct is said to be reliable when it has at least a 0.70 value of CR (Henseler, Pauline & Ray, 2016). As shown in Table 2, the CA and CR of all the constructs in this study ranged from 0.870 to 0.944. Specifically, table 2 shows that the Cronbach's Alpha, and composite reliability are all above the threshold of 0.70, and therefore, going by the aforementioned rule of thumb of 0.70 and above for the acceptable values, the researcher concludes that all of these constructs are reliable as all their respective composite reliability's values are above the threshold (Hair *et al.*, 2016).

Assessment of the Structural Model

Under the structural model, the study tested the hypothesis of the study, determined the coefficient of determination, effect size, and the predictive relevance of the model. Specifically, a standard bootstrapping procedure was employed using several 5000 bootstrap samples for 305 cases to assess the significance of the path coefficients of direct relationships (Hair *et al.*, 2014) this is to empirically examine the direct relationships between independent variable (TPC) and the dependent variable (TI). The null hypothesis states that, transactional psychological contract has no significant effect on the turnover intention among health workers in Kano State.

The results of the test of hypothesis shows that transactional psychological contract has an insignificant but positive effect on turnover intention among health workers in Kano State with a Beta value = 0.004 t-value = 0.823 and p-value = 0.953. This entails that; transactional psychological contract has a positive but insignificant effect on the turnover intention of health workers in Kano State. The possible explanation for this result may be that health workers who have transactional psychological contract view their relationship with their organisation as more of transactional or exchange. Therefore, if a health worker with transactional psychological contract did not received promised obligations they

expected, they may have feeling that they needed to increase their output which is based on social exchange theory which is the basis of the study. The result is consistent with the study of Umar, (2016) whose findings revealed that transactional psychological contract has no significant influence on employee turnover intention in the Nigerian deposit money banks. The result is also consistent with Aykan, (2014)'s study which found that a relationship was not observed between transactional contracts and turnover intention.

Conclusion and Recommendations

Though, the transactional psychological contract was proved to have an insignificant effect but positive on turnover intention among health workers in Kano State, but it plays a very good role in enhancing employee-employer relationships. It was recommended among other things that, Kano State Hospitals Management Board should give priority towards involving the workers more in the organisation; make them more satisfied with their jobs that will make them be more committed to their work. Government should give more responsibilities to the health workers and ensure that health workers serving the Board on a voluntary and contract basis are given priority when an opportunity for recruitment comes up and less priority on political patronage.

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