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Examining the Mediating Role of Bank Employee Engagement in the Relationship between Leadership Style and Organizational Performance in Access Bank

Abstract: - The paper "Examining the Mediating Role of Bank Employee Engagement in the Relationship between Leadership Style and Organizational Performance in Access Bank Nigeria PLC" explores the intricate dynamics between leadership styles, employee engagement, and organizational performance within the context of Access Bank. The research aims to investigate how transformational leadership influences employee engagement and, consequently, organizational performance. The study begins by addressing the challenges faced by Access Bank in optimizing employee performance amidst a competitive banking environment. It posits that effective leadership is crucial for enhancing employee engagement, productivity, and job satisfaction. The primary objective is to analyze the relationship between various leadership styles—transformational, transactional, and laissez-faire—and their impact on employee engagement levels at Access Bank. A significant emphasis is placed on understanding employee engagement as a mediating factor in this relationship. The research examines cognitive, emotional, and behavioral dimensions of engagement and how these dimensions correlate with organizational performance metrics such as productivity, innovation, and customer satisfaction. The methodology incorporates both qualitative and quantitative approaches, utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) to validate the relationships among the variables. The findings are expected to contribute valuable insights to both academic literature and practical applications within the banking sector. The study aims to provide actionable recommendations for bank leaders to enhance organizational performance by identifying effective leadership strategies that foster employee engagement. Ultimately, this research underscores the importance of cultivating a motivated workforce through strategic leadership practices, which is essential for achieving sustained success in the competitive landscape of Nigeria's banking industry.

Keywords: Access Bank, Employee Engagement, Leadership style, Organisational Performance, Mediating role.

I. Introduction

In the dynamic and fiercely competitive landscape of Nigeria's banking industry, characterized by a relentless pursuit of profitability, operational efficiency, and overall effectiveness, Access Bank Nigeria PLC grapples with significant challenges in optimizing employee performance and achieving the pinnacle of organizational productivity. In the bid to be the leading commercial bank in Nigeria as stipulated in its mandate, Access Bank Nigeria PLC has acquired merger with two notable banks in the past, Intercontinental Bank and more recently Diamond Bank. Acknowledging the paramount role of adept leadership in propelling employee performance, the identification of influential leadership styles and strategies that directly impact bank employee engagement stands out as a complex and critical undertaking for Access Bank (Khajeh, 2019).

The central crux of the issue revolves around unravelling the intricate dynamics between leadership styles and their immediate impact on bank employee engagement. Within this framework, the study seeks to meticulously explore the mediating role of bank employee engagement as a pivotal link in the relationship between distinct leadership styles and the overarching organizational performance at Access Bank Nigeria PLC. While the existing problem statement emphasizes the importance of employee engagement, it becomes imperative to augment this understanding by providing a more detailed definition and elucidating the specific metrics employed to measure employee engagement (Brown & Williams, 2019). This refinement aims to offer a nuanced comprehension of the multifaceted dimensions of employee engagement within the unique context of Access Bank Nigeria PLC. Moreover, although the problem acknowledges the challenges faced by banks in Nigeria at large, this study deliberately zooms in on Access Bank Nigeria PLC as the focal point of investigation. The problem statement should intricately explain the rationale behind choosing Access Bank as the designated case study, elucidating the bank's strategic significance and its specific relevance in the exploration of the complex interplay between leadership styles, employee engagement, and organizational performance (Anderson & Taylor, 2021).

Furthermore, while the problem statement briefly alludes to the challenges associated with identifying influential leadership styles, it necessitates a more explicit delineation of the specific leadership styles slated for examination. By providing a detailed and comprehensive overview of the leadership styles under scrutiny, the problem statement aims to offer clarity and alignment with the study's core objectives (Smith & Johnson, 2020). In essence, this refined

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problem statement seeks to establish a direct and coherent nexus between the outlined challenges and the crucial mediating role of bank employee engagement within the specialized case study of Access Bank Nigeria PLC. The overarching objective is to unravel insights that transcend conventional wisdom, providing Access Bank and the wider banking industry with a strategic roadmap to foster effective leadership, heightened employee engagement, and sustained organizational excellence.

1.1. Research Objectives

The primary objective of this research is to investigate the impact of transformational leadership on employee performance in Access Bank. To achieve this overarching goal, the following specific research objectives will be pursued:

1. To investigate the relationship between bank leadership style and organizational performance in Access Bank.
2. To examine how bank leadership style influences employee engagement (cognitive, emotional, and behavioural).
3. To determine how employee engagement affects organizational performance in Access Bank.
4. To examine how transformational leadership style affects employee engagement and its impact on organizational performance.

1.2 Significance of the Study

The study examining the mediating role of bank employee engagement in the relationship between leadership style and organizational performance in Access Bank Nigeria PLC holds significant importance for various stakeholders, including the banking industry as it strives to be the leading commercial bank in Nigeria and Africa, organizational leaders, employees, and academia. The subsequent elements underscore the importance of this study:

The present study makes a valuable contribution to the extant literature In the domains of organizational behaviour, leadership, and employee engagement. Through an examination of the mediating role of employee engagement, this research contributes valuable insights to the comprehension of the intricate dynamics that exist between leadership styles and organizational performance within the banking industry.

This study’s findings have the potential to provide practical guidance to leaders in Access Bank and other organisations operating in the banking sector. Gaining a comprehensive comprehension of the various leadership styles and their influence on employee engagement and organisational performance is crucial for leaders to make well-informed choices regarding the adoption and implementation of effective leadership strategies.

II. LITERATURE REVIEW

2.1 Leadership Styles

The impact of leadership styles on employee behaviour, performance, and organizational success is of utmost importance. Within the scope of this study, an investigation will be conducted to explore the intermediary function of bank employee engagement in the correlation between leadership style and organizational performance in Access Bank Nigeria PLC. The analysis will focus on three key leadership styles: transformational leadership, transactional leadership, and laissez-faire leadership.

2.2.1 Transformational leadership

Transformational leaders inspire and motivate their people to achieve greatness and personal growth. Leaders create a shared goal, foster intellectual progress, provide personalized attention, and inspire followers with their charisma and passion. Many studies have indicated that transformative leadership improves employee engagement, job happiness, and organizational success (Khan et al., 2020).

Transformational leadership can foster a deep sense of purpose and steadfast passion in the banking industry, where success depends on employee engagement, commitment, and creativity. Transformational leaders inspire creativity and challenge norms, enabling organizations to adapt to changing market conditions. Transformational executives at Access Bank Nigeria PLC may create an environment that encourages continuous improvement, allowing workers to succeed and contribute to the bank's performance.

Transformational leadership elevates leaders by inspiring followers to be committed to the organization's mission and goals rather than just exchanging performance rewards. They can improve their leadership skills, overcome challenges, and develop in the company. Transformational leadership improves performance and profitability in a company. Transformational leaders stimulate worker talent and hard work, increasing workplace investment and efficiency and creating a competitive atmosphere (Budur & Poturak, 2021). The strategy produces skilled workers and good organizational performance (Poturak et al., 2020). Transformational leadership creates a pleasant workplace that encourages creative thinking that benefits the company long-term. Organizations react faster to the changing business environment and implement better plans (Bersona & Avolio, 2004). Transformational leadership focuses followers' growth and needs. Transformational leaders focus on growing employees' values, motivation, and morals while developing their skills (Ismail et al., 2009). Transformational leadership connects leaders and followers to understand their interests, values, and motivations. It encourages adaptation and receptivity to new practises and environmental changes to help followers achieve organisational goals (Bass, 1994). Transformational leadership benefits people and organisations.

Transformational leaders motivate followers to self-sacrifice and put organisational goals before personal interests by inspiring self-actualization and self-esteem. Idealised Influence leaders care about their followers and encourage risk-taking (Jung et al., 2008). Inspirational Motivation drives followers to achieve goals, while Intellectual Stimulation inspires innovative problem-solving. Transformational leaders prioritize their relationships with followers and meet their needs for empowerment, accomplishment, self-efficacy, and personal growth. Leadership styles don't address all creativity factors. Cummings, Midodzi, Wong, and Estabrooks (2010) found no link between leadership style and patient mortality. Strong and consistent organizational culture reduced patient mortality; researchers found. In 2010, Cummings and colleagues discovered that relational and transformational leaders produced better results than authoritarian leaders.

2.2.2 Transactional leadership

Transactional leaders motivate followers with incentives and sanctions. The individuals set clear objectives, performance targets, and rewards for meeting goals, while taking remedial action for noncompliance. Khan et al. (2020) found that transactional leadership achieves short-term goals and maintains operations.

Banking companies use transactional leadership to meet regulatory requirements, meet operational goals, and maintain stability. However, transactional leadership may not inspire people to go beyond their basic job duties, which may limit their dedication and innovation. Transactional leadership may help Access Bank Nigeria PLC achieve short-term goals. Transformational leadership encourages employee engagement and long-term good performance, therefore it's important to strike a balance.

Transactional leaders offer incentives for followership. A good performance review, income rise, promotion, extra chores, or a change in job duties are possible results. Transactional leaders' problem is expectations. Transactional leadership involves management and employees exchanging incentives and goals (Howell & Avolio, 1993). Transactional leaders reward staff for meeting goals (Bass, 1990; Howell & Avolio, 1993; Humphreys, 2002). This strategy involves the company and employees meeting each other's requirements, according to Pounder (2002). Transactional leadership includes contingent remuneration, active and passive management-by-exception. Transactional leaders set performance expectations and recognise great work with contingent incentives. Transactional leaders motivate followers with contractual agreements and external incentives. Transactional leadership limits creativity and may lower job satisfaction, according to research. Management-by-exception discusses how leaders handle followers' deviations from expectations.

Transactional leadership involves a give-and-take style that results in followers following the leader's orders without inspiring enthusiasm or dedication to the job. The leader focuses using internal players to attain business goals (Boehnke et al., 2003). Transactional leaders guide internal actors, remove system impediments, and motivate people to achieve goals (House and Aditya, 1997). Transactional leaders have good and bad traits. Constructive conduct encourages performance, while corrective actions simply address exceptions. Contingent reward involves explicitly describing tasks to earn rewards and employing incentives and contingent rewards to influence. It considers followers' expectations and acknowledges goals. Clear goals and recognition of achievement should help individuals and organisations operate as expected (Bass, 1985). Active management by exception entails a leader setting compliance standards and penalising subordinates for bad performance. This leadership style entails closely monitoring deviations, mistakes, and errors and correcting them immediately.

2.2.3 Laissez-faire leadership

Laissez-faire leadership is distinguished by leaders adopting a non-interventionist stance, offering minimal direction or guidance to their subordinates. This particular leadership style may be characterised by a diminished level of engagement, a tendency to defer decision-making, and a limited degree of intervention in employee activities. Previous studies have provided evidence suggesting that the laissez-faire leadership style may have negative effects on employee motivation, job satisfaction, and overall organizational performance (Ali, & Ullah, 2023).

Within the banking sector, where the ability to make proactive decisions and provide effective guidance is of utmost importance, the adoption of a laissez-faire leadership style can result in detrimental outcomes such as confusion, diminished productivity, and decreased employee morale. Access Bank Nigeria PLC should exercise prudence in light of the potential adverse ramifications that may arise from the prevalence of this leadership style within the organization. Promoting a culture of proactive and engaged leadership is expected to result in improved overall performance for the bank.

In summary, it can be concluded that the various styles of leadership have a substantial influence on both employee engagement and the overall performance of Access Bank Nigeria PLC. Transformational leadership is expected to facilitate employee commitment, foster innovation, and contribute to long-term organisational success. The utilisation of transactional leadership has demonstrated efficacy in attaining immediate goals, however, it is imperative to supplement this approach with transformational leadership. However, it is important to note that laissez-faire leadership has the potential to impede employee performance and the overall effectiveness of an organisation. Achieving a harmonious equilibrium between these various leadership styles will be of utmost importance for Access Bank Nigeria PLC in cultivating a motivated, engaged, and high-performing workforce that effectively propels the attainment of organizational objectives.

2.3 Organisational Performance

Organisational performance—how well an organisation meets its goals—is crucial to its success. It includes financial success, operational efficiency, customer happiness, staff productivity, and market effectiveness. The Access Bank Nigeria PLC study on leadership style and organisational performance will examine how leadership practices and employee engagement affect the bank's success.

Organisational performance is the voluntary union of productive assets including human, physical, and capital resources to achieve a purpose (Barney, 2001). Asset providers will only contribute to the organisation if they receive enough value for their assets. The goal of performance is to create value. To ensure continuity, the organisation will keep the assets if they generate at least as much value as expected by the contributors. Every organization's main goal is resource supplier-defined value creation. Njoku and Adindu (2014) argue that performance is the product of work since it affects strategic goals, customer satisfaction, and economic contributions. Performance includes task execution and results, according to the study. Organisational performance is how well an organisation meets its goals. Leadership is linked to organisational performance, according to study. Organisational performance management ensures that resources are used efficiently to meet goals. Staff development often uses performance management. According to Adindu and Njoku (2016), performance is multifaceted and can be measured using many factors. Various stakeholders evaluate organisational performance, resulting in different success definitions. Cascio (2014) defines organisational success as a company's goal achievement measured by work outcomes, intangible assets, customer connections, and quality services. How well an organisation uses informational, financial, and human resources to position itself in the commercial market is its performance. An individual's performance can affect the organization's short-, medium-, or long-term performance. Eleonora (2020). Adam (1994) believed organisational success depended on worker performance. Staff must constantly learn new skills to respond to market changes and increase organisational effectiveness. Active organisations function well and meet consumer needs (Harrison, 1999). According to HULT (2008), operational, financial, and overall performance measurements relate to organisational goals. Empirical strategy study emphasises financial performance. Organisational efficiency depends on its ability to adapt to external changes. Hefferman and Flood (2000) noted that conceptual issues and a lack of definition have hurt organisational success. They felt organisational performance in modern management was poorly defined. The first was definition, the second measurement. Performance was sometimes confused with production. Organisational performance is meeting corporate goals. An organization's goals may be financial, focused on profit, or non-financial, aiming at raising community awareness. Organisational performance is financial or non-financial. Profitability is an important financial statistic that shows an organization's success and the owners/managers' capacity to increase revenues while reducing variable expenses (Davis et al., 2000). Financial measures like earnings, return on assets, return on investment, sales volumes, market share, and shareholder return characterise organisational success, according to Richard (2013). Strategic management research usually evaluates corporate success using financial indicators. Akpa, Asikhia, & Nneji (2021) used sales growth, profitability, and earnings per share. An organization's performance is affected by business process efficiency, employee productivity, objective achievement, function alignment, strategy alignment, and organisational culture and climate (Smith, 2019). All these aspects affect a company's market performance and operational efficiency.

2.4 Employee Engagement (Organizational Climate)

Employee engagement and job intensity vary widely in any business. Over the past two decades, employee engagement has become a popular concept (Rafferty, Maben, West & Robinson, 2005). The expansive concept has no uniform definition. Many additional psychological notions have had comparable precision issues during their early introduction into the social sciences (Macey & Schneider, 2008). Due to the increased emphasis on "positive psychology," which emphasises human strengths and optimal functioning over shortcomings and dysfunction, workplace engagement has become a research issue (Macey & Schneider, 2008). Work involvement is generally accepted by scholars, but its definition varies (Bakker, Schaufeli et al., 2008). However, most scholars agree that employee engagement stems from employee commitment, work satisfaction, and organisational citizenship conduct (Robinson, Perryman & Hayday, 2004). Employee involvement is related to these notions but has a broader reach and can be described in many ways.

Organisational climate includes members' conscious recognition of environmental factors (Armstrong, 2003). It refers to how employees view an organisation during its daily operations (Noordin, et al., 2010). The company culture shapes employees' beliefs, norms, attitudes, and behaviour, affecting their ethical and functional behaviour. The Digital Century presents major challenges in the organisational environment and its applications. Modern businesses recognise, acquire, and use valuable information to create, disseminate, and apply knowledge to make logical management decisions, foster innovation, boost competitiveness, achieve strategic goals, increase value, and improve efficiency. Not all information is knowledge, and not all knowledge is valuable. Thus, management should acquire and apply valuable knowledge in the company's operations and processes (Al-Faris, 2010). Ali, Lei, and Wei (2018) define organisational climate as a collective understanding of an organization's units' actions, strategies, procedures, habits, incentives, and intended actions.

Management researchers study organisational climate, sometimes breaking it down by phenomenon (Schneider & Reichers, 1983). Climate academics have a framework to evaluate justice, creativity, innovation, diversity, and ethics. Since they measure different features of an organisation, many climates can coexist (Kuenzi & Schminke, 2009). Employees see the workplace as giving them clear instructions. Signals govern organisational behaviour, promoting or suppressing specific actions (Ashkanasy et al., 2000). Thus, managers must understand and consider the organisational environment to improve company success. Management can steer employees towards performance goals in an effective organisational setting. Motivating employees by providing a workplace that fits their needs and guides their behaviour towards success can boost corporate performance (Abayomi, et al. 2014). Various things affect each organization's atmosphere. Some businesses prioritise structure or purpose, while others use technology or human interactions to shape their environment. Mullins (1996) described organisational climate as the spirit of the company, morale, and member feelings of belonging, caring, and goodwill. Climate affects employees' professional and personal attitudes. The environment will depend on how much employees embrace the company culture. Organisational atmosphere reflects employees' views. Organisational climate is primarily determined by member opinions. Mullins described organisational climate as a long-term feature of an organization's internal environment that individuals perceive, impacts their behaviour, and is defined by its values. According to Ekawati and Tjahjono (2019), an organization's atmosphere is its employees' working conditions. All workers seek a good workplace. Huang, Gao, and Hsu (2019) imply that employees who foster a harmonious workplace are more likely to receive internal support to improve. Organisational climate does not directly induce stress or impact members' reasoning and attitudes, according to Qiu, Haobin Ye, Hung, and York (2015). However, employees' impression of the work environment can also affect motivation and performance, affecting employee performance. Most academics in this field agree that organisational atmosphere improves worker efficiency.

2.5 Conceptual Framework

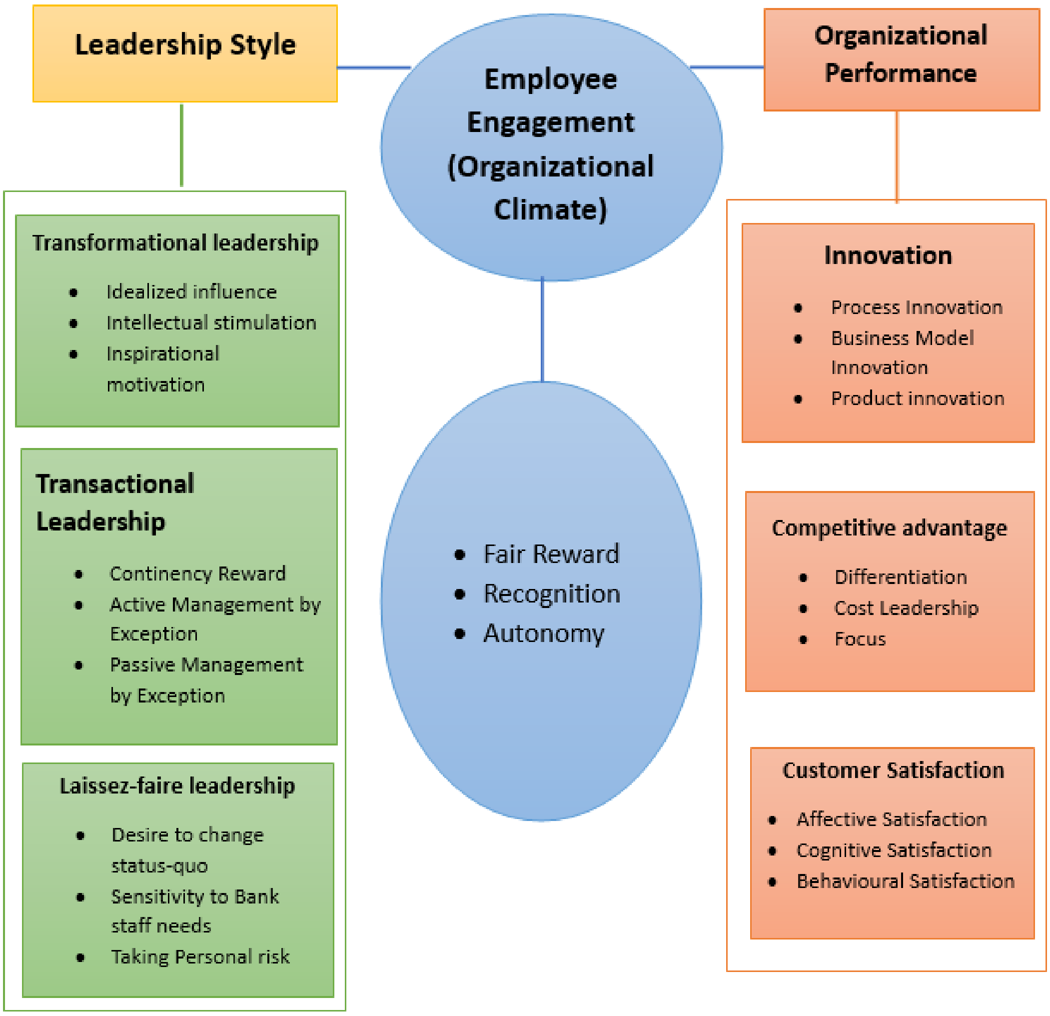

Figure 2.1: Conceptual Framework revealing the relationship between leadership style, organizational performance, and organizational climate.

Within the framework shown in Figure 2.1, the predictor variable, which is leadership style, was displayed alongside the criterion variable, which was organizational performance. Because the framework established a connection between leadership style and organizational performance, it can be deduced that the performance of an organization can be anticipated based on the leadership style that is used inside the organization. Transformational leadership, transactional leadership, and charismatic leadership are the three components that make up the predictor variable. On the other side, the measurements of the criteria variable consist of innovation, competitive advantage, and the satisfaction felt by consumers. When a leader is able to demonstrate a certain management style at any given moment, it is thought that this will have an effect on the performance of the organization, either favourably or badly. Both of these outcomes are possible. In addition, the moderating variable, which was the organizational climate, was included in the framework with the purpose of investigating the manner in which it moderates the connection between leadership style and organizational performance.

2.6 Theoretical Framework

The study will utilise two main theoretical perspectives, namely Transformational Leadership Theory and Social Exchange Theory, to establish the theoretical framework for examining the mediating role of bank employee engagement in the relationship between leadership style and organisational performance in Access Bank Nigeria PLC.

2.6.1 Transformational Leadership Theory

The Transformational Leadership Theory, initially introduced by James MacGregor Burns and subsequently expanded upon by Bernard Bass, highlights the considerable influence of leaders who inspire and motivate their followers to attain exceptional levels of performance and individual development. Transformational leaders cultivate a collective vision, promote originality and ingenuity, and offer personalised assistance to their followers. According to the theory proposed by Bass (1985) and Bass & Riggio (2006), it is argued that transformational leadership has a positive impact on employee attitudes, behaviours, and overall performance, which in turn contributes to organisational effectiveness and success.

This study aims to examine the relationship between the different dimensions of transformational leadership (visionary guidance, inspirational motivation, intellectual stimulation, and individualised consideration) within Access Bank Nigeria PLC and both employee engagement and organisational performance. Drawing upon the theoretical framework of transformational leadership, this study posits a hypothesis that posits a positive correlation between transformational leadership behaviours and employee engagement. Furthermore, it is proposed that employee engagement serves as a mediating factor in the relationship between leadership style and organisational performance.

2.6.2 Social Exchange Theory

The Social Exchange Theory, formulated by Thibaut and Kelley in 1959, proposes that social interactions can be understood as a series of exchanges, wherein individuals engage in reciprocal relationships with the aim of maximising their rewards and minimising their costs. Within the organisational framework, employees possess a perception of their association with the organisation and its leaders as a reciprocal arrangement. In this arrangement, employees provide their exertions, abilities, and allegiance in exchange for a range of compensations, including equitable treatment, acknowledgment, and prospects for personal and professional development.

This study will utilise the Social Exchange Theory as a theoretical framework to investigate the impact of the perceived quality of the exchange relationship between employees and leaders on employee engagement. When employees perceive that their leaders demonstrate transformational leadership behaviours, it is likely to result in an increased sense of trust, commitment, and reciprocity among employees. Consequently, this can lead to heightened levels of engagement in their work.

2.7 Drawing the Theoretical framework into the study

The present study aims to synthesize Transformational Leadership Theory and Social Exchange Theory in order to gain insight into the impact of transformational leadership practices on employee engagement within Access Bank Nigeria PLC. This study will specifically examine the impact of leaders' transformational leadership behaviours on the quality of the exchange relationship between leaders and employees, ultimately influencing levels of employee engagement. Employee engagement is anticipated to act as a mediator in the connection between leadership style and different measures of organizational performance, including employee productivity, job satisfaction, and organizational effectiveness.

The study seeks to enhance comprehension of the intricate dynamics among leadership style, employee engagement, and organizational performance in Access Bank Nigeria PLC by utilizing relevant theoretical frameworks.

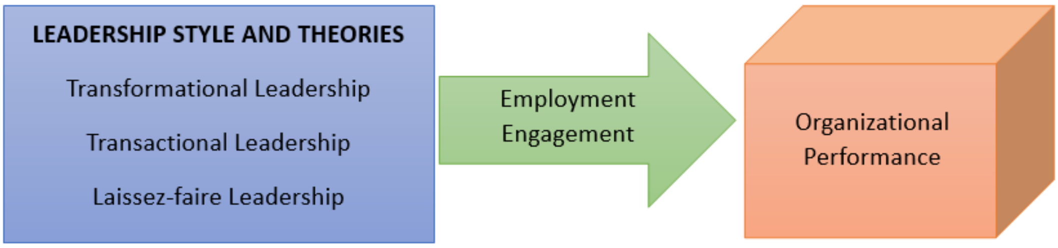

Fig 2.1: Theoretical framework

2.8 Literature Gap

Several research have explored several methods to improve organisational performance using diverse frameworks (Ebrahimi, Moosavi & Chirani, 2016; Ojokuku, Odetayo & Sajuyibe, 2012; Beakana, 2017; Uchenwamgbe, 2013; Al-Khaled & Fenn, 2020). There is a lack of empirical research on how leadership style correlates with the organisational performance of deposit money banks in Access Bank Nigeria PLC, including the moderating effect of organisational environment. This research aims to fill the gap identified in the existing literature.

III. Research Methodology

3.1 Research Design

This research selected the ten branch managers of Access Bank Plc in Lagos who were willing to participate and had extensive knowledge and expertise relevant to the research topic. Additionally, 50 employees were randomly selected to ensure a representative sample without making the analysis overly complex. Survey links were sent to the participants via email, with prior notification to the bank branches to engage their staff in the ongoing study.

For the bank managers, purposive sampling was used due to their specific knowledge and expertise. In contrast, random sampling was used for the bank employees to ensure a representative sample and to facilitate the selection of respondents who completed the entire questionnaire (Poulis et al., 2014).

Table 3.1 Selected Banks Branches list for questionnaire disruption

No	Access Bank Branch	No. of Employees
1	Headquarters	450
2	Lekki Peninsula Branch	75
3	Ikoyi Falomo Branch	50
4	Alausa-Ikeja Branch	48
5	Ogudu-Kosofe Branch	35
6	Ibeju-Lekki Branch	55
7	Broad street-Lagos Island Branch	70
8	Yaba Branch	30
9	Bode Thomas Branch	35
10	Unilag Branch	25
Total		**873**

The determination of the sample size will be guided by statistical considerations in order to guarantee sufficient representation and generalizability of the findings. In order to obtain statistically significant results and establish dependable conclusions from the data, it is imperative to ensure that the sample size is adequate.

The selection of the sample size and the method followed for the selection of the sample are appropriate for research. Below, the formula and table are shown:

$$S = \frac{X2NP(1-P)}{d2(N-1) + X2P(1-P)}$$

X2 = the table value of chi-square for 1 degree of freedom at the desired confidence level	P = the population proportion (assumed to be 0.50 since this would provide the maximum sample size)
S = the required sample size	N = the population size
D = the degree of accuracy expressed as a proportion (in this study, it is set at 5%). (Confidence level %95: Margin of error % 0.05)	

This research will utilize a combination of quantitative techniques, particularly focusing on the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach, to explore the relationship between turnover intention, organizational justice, and effective commitment at Access Bank Plc. The methodology is structured around several key steps, each aiming to ensure the accuracy and reliability of the findings. The study will start by validating the measurement instruments. Validity tests will be conducted to ensure that the instruments accurately measure the intended constructs. Both content and construct validity will be assessed. Content validity will be examined by expert reviews, ensuring that the items are relevant and representative of the construct. Construct validity will be measured to confirm that the items effectively reflect the theoretical concepts they are intended to measure. To establish convergent validity, the research will check if the measurements of a construct are positively correlated. This will be assessed using Average Variance Extracted (AVE) and outer loadings of indicators. High external loadings (above 0.708) will indicate strong convergent validity, suggesting that the indicators are well-correlated with the construct they are intended to measure. Discriminant validity will be evaluated to ensure that each construct is distinct from others. This will involve two methods: cross-loadings and the Fornell-Larcker criterion. Cross-loadings will check that items load higher on their respective constructs than on others. The Fornell-Larcker criterion will compare the square root of AVE values with the correlations among constructs, ensuring that each construct shares more variance with its indicators than with other constructs.

Furthermore, the structural model will be assessed through several stages. First, collinearity among predictor variables will be checked using Variance Inflation Factor (VIF) values and tolerance levels. High VIF values (above 5) or low tolerance (below 0.20) will indicate collinearity issues that need addressing. Next, the study will estimate the path coefficients for each hypothesized relationship within the structural model. These coefficients, ranging between -1 and +1, will determine the strength and direction of the relationships. The significance of these coefficients will be tested using bootstrapping to obtain t-statistics and p-values.

Hence, the predictive capability of the structural model will be evaluated using the coefficient of determination (R^2). This value, ranging from 0 to 1, indicates how well the exogenous variables explain the variance in the endogenous variable. Values of 0.25, 0.50, and 0.75 will be interpreted as weak, moderate, and strong predictive power, respectively.

Finally, the study will analyze the mediating effect of effective commitment on the relationship between turnover intention and organizational justice. Using the approach proposed by Baron and Kenny (1986), the study will assess direct and indirect effects to determine the presence and strength of mediation. The significance of these effects will be confirmed through bootstrapping, and the variance accounted for (VAF) will be calculated to classify the mediation effect as full, partial, or none.

This comprehensive methodology will ensure that the research accurately captures the complex relationships among turnover intention, organizational justice, and effective commitment, providing robust and reliable insights for Access Bank Plc.

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