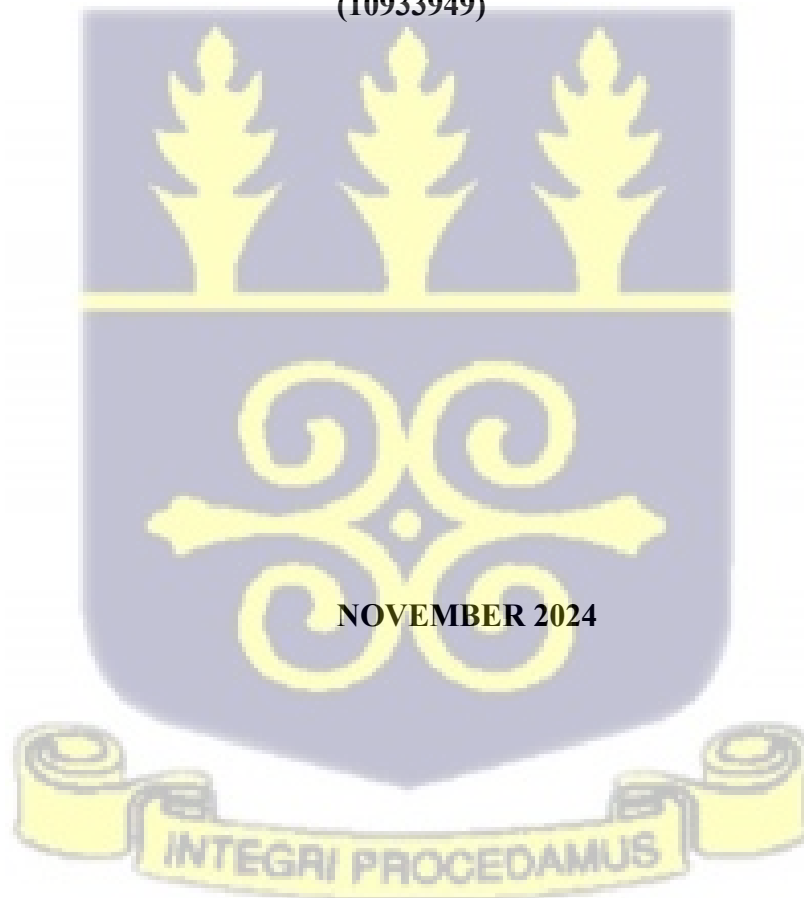


**PSYCHOSOCIAL SAFETY CLIMATE, EMPLOYEE SATISFACTION,
AND ORGANIZATIONAL COMMITMENT: THE MEDIATING ROLE
OF TURNOVER INTENTIONS AMONG GHANAIAAN BANK WORKERS.**

BY

EMMANUELLA OTOO

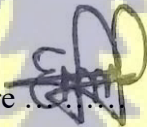
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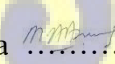
Candidate's Declaration

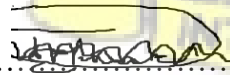
This thesis represents the final outcome of Emmanuella Otoo's research, which was carried out as part of the requirements for the Master of Philosophy degree in Industrial and Organizational Psychology at the Department of Psychology, University of Ghana. The work was supervised by Prof. Maxwell Asumeng and Dr. Dotse. It has not been submitted, either in whole or in part, for any other degree, and all contributions from other individuals referenced in the study have been duly acknowledged.

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Supervisor's Signature  of Date: 11/11/2024
Maxwell Asumeng (Principal
Supervisor)

 Date: 11/11/2024
Dr. John Dotse (Co-supervisor)

DEDICATION

To my dad, (Mr. Francis Kennedy Otoo) and my siblings for their prayers, encouragement, and steadfast support.



ACKNOWLEDGEMENTS

I sincerely appreciate the invaluable support and guidance provided by my supervisors, Prof. Maxwell Asumeng and Dr. John Dotse. Their timely feedback, patience, and substantial contributions were essential to the completion of my thesis. Their support has been truly appreciated. I extend my heartfelt gratitude to Dr. Evelyn Kissi, Mr. Emmanuel Anokye Nkansah, Patrick Akornortey, and Anthony Abrome for their invaluable assistance throughout various phases of this research. Additionally, I am sincerely grateful to the participants of this study for their openness and willingness to share their contributions.



ABSTRACT

The banking sector in Ghana has faced significant challenges, including crises that have not only impacted the economy and banks but also affected employees, leading to increased turnover intentions due to reduced employee satisfaction, commitment, job stress, and insecurity. The study explored the influence of psychosocial safety climate, job satisfaction, and organization, with turnover intentions as a potential mediating variable, among bank workers in Accra. A sample of 140 bank workers from various banking institutions in Accra participated in the cross-sectional survey. Respondents completed questionnaires measuring psychosocial safety climate, job satisfaction, organizational commitment, and turnover intentions. Regression analysis was conducted to test the proposed hypotheses. It was found that a psychosocial safety climate predicted both organizational commitment and job satisfaction. However, psychosocial safety climate did not predict turnover intentions, and as a result, turnover intentions fail to mediate the relationship between psychosocial safety climate and organizational commitment. The findings were discussed in the context of the job demands-resources theory and the job embeddedness concept, alongside related studies. In addition, the implication of the study aims to enhance the psychosocial safety climate and reduce turnover intentions among bank workers by establishing policies and practices that promote mental health, well-being, and open communication among employees in the sector as well as recommends banks in Ghana to make investments by providing a robust psychosocial safety climate to improve organizational commitment and work satisfaction, which in turn will lower intentions to leave.



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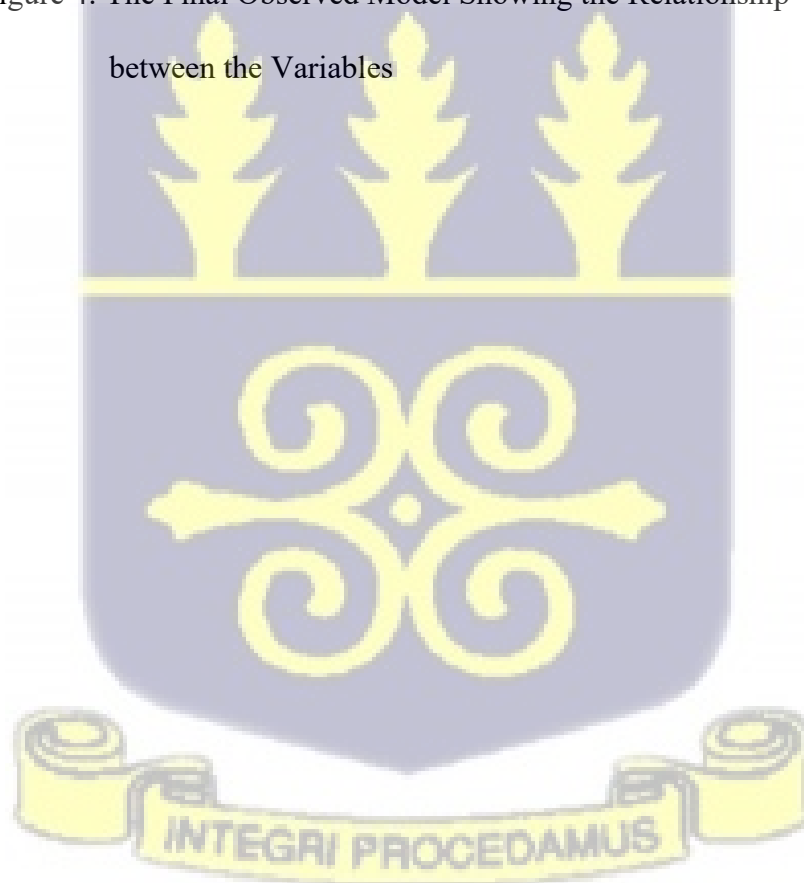
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LIST OF ABBREVIATIONS

| | |
|------|-----------------------------|
| PSC | Psychosocial Safety Climate |
| JS | Job Satisfaction |
| TI | Turnover Intentions |
| OC | Organizational Commitment |
| EJS | Employee Job Satisfaction |
| BOG | Bank of Ghana |
| JD-R | Job Demands-Resources |



CHAPTER ONE

INTRODUCTION

1.1. Background to the Study

Feelings of safety within an organization are essential for employee well-being and performance. Psychological safety contributes to efficiency, productivity, and positive employee attitudes (Edmondson, 2018). When employees perceive their work environment as unsafe whether physically, socially, or psychologically they are more likely to experience stress, dissatisfaction, and ultimately consider leaving their jobs. This challenge has become even more pronounced due to the changing nature of work across sectors, which has made it necessary for managers to create supportive and safe environments that promote positive work outcomes.

Within the banking sector, the nature of work exposes employees to psychosocial risks, work-related stress, and heightened turnover intentions, which can undermine job performance and organizational stability (Asiedu et al., 2015). Employee turnover remains one of the most expensive human resource challenges globally, especially in banking (Ahmad, 2015). Liu and Onwuegbuzie (2012) emphasize that turnover intention is one of the strongest predictors of actual turnover. This intention reflects an employee's behavioural inclination or plan to leave an organization (Mohammad et al., 2014). Globally, turnover trends highlight this concern: in 2022, the banking industry recorded turnover rates of 4.8% at the officer level and 23.4% at the non-officer level, the highest since 2019 (Jean, 2019). In Ghana, turnover intentions continue to generate

high costs for evolving banks and affect the sector's overall growth (Asiedu et al., 2015).

The Ghanaian banking sector clean-up further intensified the sector's challenges. Approximately GH¢11.7 billion was spent during the clean-up (Atuahen, Agyei & Frimpong, 2024), which reduced the number of banks from 34 to 23 and led to the closure of 347 microfinance institutions, 15 savings and loans companies, and 8 finance houses (Kwami, 2023). Although the clean-up aimed to restore stability in the financial system (Bank of Ghana, 2019), it resulted in significant job losses, including the layoff of about 1,200 workers following the collapse of two major banks in 2017 (Quansah, 2019). These developments contributed to widespread job insecurity, mistrust, and increased pressure on remaining employees to meet performance expectations. The aftermath created environments where workers felt psychologically strained, emotionally overwhelmed, and fearful of future layoffs (Yeboah, 2020).

Within this context, Psychosocial Safety Climate (PSC), employees shared perceptions of how much the organization prioritizes their psychological health and safety becomes essential. PSC reflects management's commitment to preventing psychological harm through policies, practices, and procedures (Zapf, 2002; Law et al., 2011). A strong PSC signals that leadership values employee well-being, thereby reducing stress, enhancing trust, and promoting positive attitudes. PSC has been identified as a strong predictor of employee behaviour and commitment (Chiok, 2001). Research consistently shows that supportive psychosocial climates are associated with reduced

stress and burnout (Dollard, 2017), higher job satisfaction (Raziq & Maulabakhsh, 2015), and stronger organizational commitment (Nazir & Islam, 2017).

Job satisfaction, which is a positive emotional state resulting from one's job evaluation (Scheider, 1975; Zhu, 2013; Widarto & Anindita, 2018), plays a central role in shaping employee behaviour and organizational outcomes. High job satisfaction is associated with higher levels of organizational commitment (Demir, 2020; Abebe & Markos, 2016). Organizational commitment refers to an employee's attachment and intention to remain with the organization (Greenberg & Baron, 2008), and it is strongly linked to both job satisfaction and turnover intentions (Culibrk et al., 2018). Employees who feel committed to their organization are less likely to consider leaving and are more likely to contribute positively to workplace climate (Demir, 2020; Abebe & Markos, 2016).

Turnover intention, defined as an employee's voluntary plan to leave their organization (Khin et al., 2016), has detrimental implications for productivity and organizational performance. When turnover intentions increase, overall employee morale and stability decline, often triggering further dissatisfaction among the workforce (Lazzari et al., 2022). Since turnover intention reflects an individual's readiness to leave, it becomes a critical mechanism through which factors such as PSC and job satisfaction influence organizational commitment.

1.2 Problem Statement

The banking sector in Ghana plays a critical role in national development by mobilising financial resources and supporting productive economic activities (Eduboah, 2021). Its performance is strongly shaped by macroeconomic indicators such as inflation,

government expenditure, GDP per capita, and bank size (Olalere & Kamil, 2017). According to the Ghana Statistical Service (2023), the number of banked citizens is projected to steadily increase between 2024 and 2029, demonstrating continued reliance on formal financial services. The sector's overall economic significance was further underscored when finance and insurance activities contributed more than GHS 3.43 billion to GDP in the third quarter of 2021.

Despite its importance, the banking sector has undergone severe instability, particularly following the *banking clean-up exercise*, which resulted in closures, mergers, job losses and stricter regulatory oversight. These disruptions have heightened stress, reduced perceived job security, and strained employee well-being (Azumah et al., 2023). Research shows that such conditions significantly shape employees' psychosocial experiences at work. Guest (2017), for instance, notes that lack of job security and elevated work stress undermine employee trust a key factor influencing retention, engagement, and overall workplace morale. Such pressures increase employee turnover intentions, especially within environments characterised by heightened uncertainty.

Several scholars have examined determinants of turnover intentions in the banking sector. Ababneh (2020) highlighted the strong influence of job satisfaction, organisational commitment, and work-related stress, noting that high workloads and strict performance demands often lead to anxiety, burnout, and diminished psychosocial safety. Zeffane et al. (2017) similarly found that low trust and poor communication heighten uncertainty and disengagement, contributing to turnover intentions. Conversely, Al-Fakeh et al. (2020) showed that managerial support and

feedback strengthen employees' sense of value, reducing dissatisfaction and intentions to quit. Within the Ghanaian context, Nketsiah and Nkansah (2024) established that higher organisational commitment is associated with lower turnover intentions but did not examine how *or* why this reduction occurs leaving the underlying mechanisms unexplored.

Although existing studies have demonstrated direct relationships between Psychosocial Safety Climate (PSC) and organisational outcomes such as commitment (Nazir & Islam, 2017; Demir, 2020), they do not sufficiently explain the psychological process linking PSC and job satisfaction to commitment. The present literature does not consider whether turnover intentions function as the mechanism through which PSC and job satisfaction ultimately shape organisational commitment, particularly within a sector recovering from regulatory shocks. This omission is critical, given that turnover intention reflects employees' active withdrawal cognitions and serves as one of the strongest predictors of reduced commitment. Thus, the present study seeks to examine how PSC and job satisfaction shape organisational commitment among bank employees in the Greater Accra Region, with a specific focus on turnover intentions as the central mediating variable. Addressing this gap will clarify the withdrawal process that links workplace climate to commitment and provide insights for strengthening employee stability within a recovering sector.

1.3. Purpose of Study

The main aim of this study is to examine how psychosocial safety climate (PSC)

and job satisfaction (JS) influence organizational commitment, while also evaluating whether turnover intention serves as a mediating factor in this relationship. Specifically, the research seeks to understand the role of turnover intentions in shaping the link between the work environment's psychosocial safety climate and employee attitudes, namely organizational commitment and job satisfaction.

Exploring this relationship will aid in fostering a healthy and productive work environment and provide valuable insights into practices that can be implemented and adopted by human resource managers to reduce turnover intentions and enhance employee attitudes and organizational efficiency.

1.4 Research Objectives

1. To examine the relationship between psychosocial safety climate and employee job satisfaction in Ghanaian banks in Greater Accra.
2. To determine the relationship between psychosocial safety climate and organisational commitment.
3. To assess the relationship between psychosocial safety climate and turnover intentions.
4. To determine the mediating role of turnover intentions in the relationship between psychosocial safety climate and organisational commitment.

1.4 Research Questions

1. What is the relationship between psychosocial safety climate and employee job satisfaction in Ghanaian banks in Greater Accra?

2. What is the relationship between psychosocial safety climate and organisational commitment ?
3. What is the relationship between psychosocial safety climate and turnover intentions?
4. What role do turnover intentions play in mediating the relationship between psychosocial safety climate and organisational commitment?

1.5 Significance of the Study

The present study is of benefit to bank managers and employees as it provides insights into how to improve overall organizational health. Examining these



relationships will enable management to determine measures to put in place to enhance employee well-being and reduce turnover intention. Also, it would help banking managers identify the relevance of a psychosocial safety environment within their firms. Moreover, this study has implications for policymakers because this study highlights issues that can help inform the creation of strategies and interventions focused on achieving an efficient and positive working environment. For banking sector employees, this study aims to inform them about effective engagement in various essential roles, potentially leading to enhanced organizational productivity. With this, employees will know both positive and negative organizational behaviors. Finally, this study contributes to literature as it adds cultural and contextual relevance to its scope. While different settings and sectors may have unique dynamics, this study offers a clearer insight into a clearer comprehension of the relationships between the specified variables as it is conducted in a specific context.

1.6 Organization of the Study

The research is organised into five chapters. The first chapter offers an introduction, covering aspects such as the study's background, the problem it seeks to address, the purpose, objectives, significance, scope, and explanations of essential terms. Chapter Two focuses on a review of related literature, highlighting insights from various authors across disciplines on psychosocial safety climate (PSC), job satisfaction, employee commitment, and turnover intentions. It presents a theoretical, conceptual, and empirical review of predictors of psychosocial safety climate. Chapter three outlines the research methodology, covering the research

design, target population, sampling methods, data collection tools, procedures for data gathering, and the processes for data analysis and processing. Chapter four presents the findings, while chapter five provides the discussion, conclusions, and recommendations.



CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

This part of the study presents a conceptual examination of the central ideas relevant to the research, such as psychosocial safety climate, employee job satisfaction, organizational commitment, and turnover intentions. It also delves into the theoretical foundations of the study, providing a contextual overview and a discussion of the conceptual framework. The material is carefully structured, starting with a review of psychosocial safety climate and its components, followed by an exploration of employee job satisfaction and its factors, organizational commitment and its aspects, and turnover intentions along with their influencing factors. Furthermore, the section investigates the relationships between the independent and dependent variables, presents the hypotheses, and includes a contextual review specific to Ghana before concluding.

2.2. Theoretical and Conceptual Framework

Job embeddedness as a concept and Job demand resource theory were used as the study's framework. This study primarily argues that the Job Demand-Resources theory and the concept of Job Embeddedness offer a framework for understanding how psychosocial safety climate, job satisfaction, and organizational commitment are connected, with turnover intentions acting as a mediator in these associations among bank employees.

The study is also grounded in an integrated framework combining the Job Demands-

Resources (JD-R) model (Demerouti et al., 2001) and the theory of Job Embeddedness (Mitchell et al., 2001). Together, these theories provide a powerful, cohesive lens to explain how the work environment shapes employee attachment and withdrawal, specifically within the volatile context of the post-clean-up Ghanaian banking sector. This integrated approach moves beyond viewing job satisfaction and organizational commitment in isolation, instead framing them as resources that build a web of attachments, with turnover intention representing the critical psychological breakdown of this web.

2.2.1. Job Embeddedness

Embeddedness is a concept that explains why employees feel attached to their jobs and organizations beyond the traditional factors of job satisfaction and commitment. The concept was developed by Mitchell et al. (2001). This concept posits that an individual's connection to their job and organization goes beyond the work tasks and extends to social and personal factors that make leaving the organization difficult or undesirable. The concept suggests that employees' decisions to stay with an organization are influenced not only by traditional factors such as job satisfaction and organizational commitment but also by factors that tie them to their jobs and community in ways that go beyond the immediate work context. Job embeddedness includes both "on-the-job" and "off-the-job" dimensions.

This dimension involves factors related to the specific job and work environment. These factors create a fit between the employee and their role, making it harder to detach from the job. Examples include strong relationships with colleagues,

involvement in important projects, and a sense of meaningful work. This dimension includes factors that tie employees to their community outside of work. This might include social connections, family considerations, community involvement, and personal ties that would be affected if the employee were to leave the organization (Sablinski, 2021). The Job Embeddedness concept proposes that these two dimensions work together to create a sense of attachment that goes beyond the basic elements of job satisfaction and compensation. When employees feel deeply connected to their jobs and communities, they are less inclined to leave the organization, even when external job opportunities present themselves. This is because they feel a stronger connection that extends beyond their job tasks, fostering a sense of loyalty and belonging. Job Embeddedness Theory has important implications for organizations looking to reduce turnover and increase retention by understanding and addressing the factors that influence both on-the-job and off-the-job embeddedness. Organizations can create a workplace where employees feel appreciated, engaged, and closely integrated into their work and community settings. For example, Ghanaian banks that provided robust support systems, stress management programs, and opportunities for professional development created an environment during the banking sector cleanup crises that made employees feel valued and connected, reducing turnover intentions while those that experienced financial difficulties or frequent layoffs made employees feel insecure and undervalued, which eroded their commitment to the organization and increase their turnover intentions.

2.2.2 Job Demands-Resources (JD-R) Model

The theoretical foundation for this study is the Job Demands-Resources (JD-R) model, proposed by Demerouti (2001). This framework helps in comprehending, explaining, and forecasting factors associated with PSC, job satisfaction, and organizational commitment (Bakker & Demerouti, 2014). The JD-R theory has been a pivotal model for elucidating PSC, JS, and OC. Originally developed to explain worker burnout due to stress, this model positions organizational commitment at the positive end of the spectrum, while burnout lies at the negative end, according to Maslach and Leiter (2008).

This model suggests that job demands (like workload and stressors) and job resources (such as support and autonomy) impact employee well-being and performance. In the high-pressure Ghanaian banking environment, characterized by sales targets, customer complaints, and the lingering anxiety from the sector clean-up, Psychosocial Safety Climate (PSC) is positioned as a paramount organizational-level resource. A strong PSC signals that the organization invests in protecting employees' psychological health, thereby buffering the negative impact of chronic job demands (Bakker & Demerouti, 2014). A positive PSC can be seen as providing the necessary resources to buffer against job demands and promote well-being which can be seen in employee job satisfaction and organizational commitment (Bakker & Demerouti, 2014). In summary, when a company creates a secure and supportive work environment that fosters a positive psychosocial safety climate, it can act as a valuable resource, boosting both job satisfaction and commitment to the organization. Bank employees, for example, may feel stressed due to managing intricate financial tasks, maintaining customer relationships, and achieving performance targets. Without sufficient job resources to

manage these pressures, employees may face burnout, lower job satisfaction, and a higher likelihood of intending to leave the organization. For instance, banks in Ghana that promote mental health awareness, offer stress management programs and ensure fair workload distribution are likely to have a more resilient workforce.

Also, if bank workers have a heavy workload but receive strong support from management, adequate training, and opportunities for career development, they tend to have greater job satisfaction. Conversely, if the demand outweighs the available resources, such as in a situation where an employee is overburdened with tasks and lacks managerial support job satisfaction is likely to decline, leading to higher turnover intentions. To add up, most Ghanaian bank tellers who are consistently faced with long hours, high customer volumes, and little support may eventually seek employment elsewhere where the demands are more manageable, or the resources are better.

According to the JD-R model's health impairment process, excessive demands without adequate resources lead to burnout and exhaustion. In this study, we argue that a lack of PSC is a critical resource deficiency that depletes employees' psychological energy. This depletion manifests directly as a desire to escape the taxing environment, in other words, elevated turnover intentions. Thus, the JD-R model provides the initial causal link: where PSC (Resource) prevents depletion and reduces turnover intentions

On the other hand, employee retention tends to improve over extended periods, if management effectively provides resources to meet the job requirements (Demerouti, 2001). Combining the job embeddedness concept with the JD-R theory offers a more comprehensive understanding of how a positive psychosocial safety climate impacts

employee outcomes among Ghanaian bank workers. A favorable psychosocial safety climate can improve employees' perceptions of being connected within the organization, thereby enhancing job embeddedness.

Additionally, this climate can supply vital job resources, boosting employees' satisfaction and commitment while lowering their intentions to exist from the organization. Understanding the mechanisms linking turnover intentions is critical. This study seeks to explore the interplay between psychosocial safety climate, job satisfaction, and organisational commitment within a distinct setting (the banking sector) and cultural context (Ghana), aiming to enhance our understanding of these relationships. By incorporating this framework, turnover intentions are considered a psychological outcome that may serve as a mediating factor between job satisfaction and commitment to the organisation. The Job Demands-Resources (JD- R) model provides valuable insights into how a supportive psychosocial safety climate at the workplace can promote greater job satisfaction and commitment.

Furthermore, the motivational process of the JD-R model may account for the positive relationship between psychosocial safety climate and beneficial outcomes (organizational commitment and job satisfaction). The mechanism driving the motivational process leading to a positive psychosocial safety climate is directly related to the availability of job and personal resources.

2.3 Overview of Ghana's Banking Sector

The establishment of the first indigenous bank, known as the Ghana Commercial Bank,

took place in the year 1953 with the primary objective of exerting dominance and regulatory influence over the banking sector which was previously dominated by expatriate banks. This strategic move aimed at shifting the balance of power within the financial industry towards local entities and fostering economic autonomy following the attainment of independence by Ghana. Subsequently, in the wake of Ghana's independence, a wave of new banks emerged within the national boundaries, albeit predominantly characterized by their state ownership structure or, at the very least, having the state as the principal stakeholder. The trend towards state ownership of banks in Ghana during this period underscored the government's commitment to driving economic development and ensuring a degree of control over the financial scenery.

Moreover, the narrative of banking in Ghana took a significant turn towards privatization and liberalization during the transitional period spanning the early to middle years of the 1990s. This marked a pivotal shift in the regulatory framework governing the banking sector, as the government initiated a series of reforms aimed at enhancing competition, efficiency, and innovation within the industry. The process of privatization of state-owned banks and the subsequent liberalization of the Ghanaian banking sector represented a paradigm shift towards a more market-oriented approach, thereby opening up opportunities for greater private sector participation and foreign investment inflows. Concurrently, the influx of foreign banks into the Ghanaian economy during this period further diversified the financial landscape, bringing in new expertise, capital, and technologies that contributed to the modernization and globalization of the banking industry.

In essence, the evolution of the banking industry in Ghana from the establishment of the first indigenous bank in 1953 to the entry of foreign banks in the 1990s reflects a dynamic interplay of domestic policy initiatives, global economic trends, and sector-specific developments. This trajectory underscores the evolving nature of banking regulation, market dynamics, and institutional frameworks within the Ghanaian financial system, highlighting the country's transition towards a more open, competitive, and resilient banking sector in the context of broader economic reforms and globalization trends. The Ghanaian banking industry has experienced remarkable growth and expansion over the past two decades, fueled by regulatory reforms, technological advancements, and increased competition. However, alongside these developments, issues related to psychosocial safety climate and turnover intentions among bank workers have emerged as critical areas of concern. A study conducted by Osei et al. (2020) found that factors such as high workload, lack of career advancement opportunities, and insufficient recognition contribute to turnover intentions among bank workers in Ghana. For instance, employees often report feeling overwhelmed by performance targets and the pressure to meet customer demands, leading to burnout. The sector is at a critical juncture where addressing psychosocial safety climate and turnover intentions can significantly enhance employee well-being and organizational performance. While some banks have made strides in promoting mental health and support systems, there remains a need for consistent implementation and a cultural shift toward prioritizing employee well-being. By investing in these areas, banks can foster a more supportive work environment that ultimately benefits both employees and the organization.

2.3 Conceptual Overview

2.3.1 Psychosocial Safety Climate

Psychosocial safety climate refers to the perceived work environment in terms of psychosocial and social aspects that influence employees' well-being, mental health, and general satisfaction (Hall et al., 2010). It encompasses the collective perceptions of employees regarding the organization's commitment to their psychosocial and social well-being, including respectful treatment, clear communication, support for work-life balance, and the reduction of harmful stressors. In essence, PSC addresses how workers perceive the organization's efforts to create a work environment conducive to their psychosocial health, promote positive relationships and reduce the risk of harm to their mental well-being (Lee, 2019).

This concept is closely related to the broader concept of, which refers to the prevailing atmosphere or culture within an organization as perceived by its members. A favorable psychosocial safety climate can have several advantages for employees and the organization. It can lead to enhanced job satisfaction, higher levels of engagement, better mental health outcomes, lower turnover rates, and overall organizational performance improvements. Encouraging transparent and two-way communication between management and employees, fostering an environment in which concerns and feedback are valued and addressed. Encouraging employees to be respectful and fair, regardless of their function, history, or position within the firm. Encouraging work-life balance by providing flexible work arrangements and acknowledging the value of

employees' personal lives. Identifying and managing stressors such as excessive workload, unrealistic expectations, and a lack of control over job responsibilities.

Providing mental health resources and support to employees, such as employee assistance programs, counseling services, and wellness initiatives. Educating employees and managers about mental health, stress management, and fostering a healthy work environment through training and awareness initiatives. Ensuring that organizational leaders and managers set a positive example by prioritizing their well-being and exhibiting behaviors that promote a healthy psychosocial safety climate. Putting in place policies and procedures to safeguard employees from bullying, harassment, and other detrimental workplace practices (Li et al, 2017).

2.4.2. Employee Job Satisfaction

Employee job satisfaction relates to how pleased, fulfilled, and positive employees are about their work and their experiences inside an organization. It is an important part of employee well-being and has a large impact on their overall engagement, productivity, and devotion to the firm. Job happiness is frequently related to improved performance, lower turnover rates, and a more favorable workplace culture (Shin & Hur, 2019). Organizations can enhance employee job satisfaction by addressing these factors and fostering a culture that prioritizes employee well-being and growth. Regularly seeking employee feedback, conducting surveys, and implementing changes based on that feedback can help organizations understand their employees' needs and tailor strategies to improve job satisfaction.

A good and supportive workplace environment that encourages open communication,

teamwork, and a sense of belonging can have a substantial impact on job satisfaction. Employees appreciate a healthy balance between their professional and personal life. Organizations that offer flexible work arrangements and care for their workers' well-being outside of the workplace. Employee happiness can be increased when they feel valued and recognized for their contributions and successes. This includes formal acknowledgment programs as well as casual demonstrations of thanks. Opportunities for professional growth, skill development, and career advancement play a crucial role in job satisfaction.

Employees who perceive clear opportunities for growth within their organization are more likely to experience job satisfaction. Providing workers with a certain level of independence and influence over their responsibilities can enhance their satisfaction at work (Cao et al., 2020). On the other hand, micromanagement and excessive oversight can have detrimental effects. Fair compensation is also a key factor, as employees expect to be appropriately rewarded for their contributions. Offering competitive wages and comprehensive benefits is vital for ensuring high job satisfaction. The work itself its challenges, complexity, and how well it matches employees' skills and interests also plays a significant role in their overall job satisfaction. Positive interactions with colleagues and supervisors foster a sense of community and contribute to greater job satisfaction. Furthermore, a managerial approach that is supportive and respectful is essential.

Clear communication from management regarding organizational goals, decisions, and changes fosters a sense of trust and transparency, which positively impacts job

satisfaction. An appropriate workload that doesn't lead to chronic stress and burnout is important for job satisfaction. High levels of stress can significantly decrease overall satisfaction. Job security can offer employees a sense of stability and enhance their overall satisfaction at work. Employees who perceive their personal values as being in harmony with the organization's mission and principles are more inclined to feel content with their jobs (Wang, 2019).

2.4.2. Employee Commitment

Employee commitment refers to the degree of attachment, loyalty, and devotion an individual has toward their employer. It reflects the emotional bond and involvement an employee has with the organization, its objectives, and core values. Employees who exhibit strong commitment are more likely to exert additional effort, remain with the company for extended periods, and contribute positively to its overall success (Mendis, 2017). This form of commitment is rooted in emotional attachment to the organization. Employees who experience high affective commitment genuinely enjoy their work and the organization, feeling a deep sense of belonging. Their motivation to remain with the organization stems from a desire to do so, rather than from obligation.

Continuance commitment is driven by the perceived costs of leaving the organization. Employees with high continuance commitment may not feel deeply emotionally attached, but they perceive that resigning would result in substantial personal losses, such as forfeiting benefits or seniority (Agbloyor et al., 2019). On the other hand, normative commitment stems from a feeling of obligation or moral duty toward the organization. Employees with strong normative commitment feel they must stay, often

motivated by loyalty or a sense of gratitude. Additionally, employees who are content with their jobs are generally more likely to exhibit strong commitment to the organization.

A positive and supportive organizational culture fosters commitment by promoting a sense of belonging and shared values. Strong and supportive leadership can positively impact commitment by setting an example and creating an environment of trust. Employees committed to their personal and professional growth are more likely to be engaged to the organization that supports that growth. Feeling valued and recognized for contributions increases commitment. Open and transparent communication from leadership helps employees feel connected and engaged. Organizations that prioritize work-life balance show that they care about their employees' well-being, which can lead to higher commitment. When an organization's values align with those of the employee, it can strengthen commitment.

Providing resources and support for employees' success can enhance their commitment (Giga & Hoel, 2003). Organizations can foster employee satisfaction by creating a positive work environment, offering development opportunities, recognizing and rewarding contributions, and demonstrating a commitment to employee well-being. Regularly seeking feedback from employees and addressing their concerns can also contribute to building a strong sense of commitment among the workforce (Geisler et al., 2019).

2.4.4. Turnover Intentions

Turnover intentions can be briefly explained as the tendency of employees to leave

their jobs. These intentions normally prove detrimental to several organizations in their quest to meet objectives and yearly targets. It is tantamount to decreasing innovation, motivation, quality of service, and team spirit among existing workers (Mendis, 2017). Turnover intentions are the only best proximate cause of turnovers Sun and Wang (2017) explained that it is the percentage of workers that leaves the organization for reasons best known to them apart from willingly expressed root causes.

Turnover is the total number of employees leaving one organization in a certain time frame per the mean number of workers in that organization during that period. Turnover may be voluntary and sometimes involuntary; the involuntary is more than often motivated by the management of the company while the voluntary one is employee centered. The relevance of employees can never be overemphasized as the role they play is relevant to the success of any organization (Gu, 2020). Grasping the determinants of turnover intention is very instrumental in developing institutional performance and guarding against the menace as well. Some of these factors that are most likely to lead to employee turnover intentions are discussed next. Organizational commitment characterizes the employees' loyalty to the company with which they work.

This loyalty towards the organization, management, superiors, or employees' other words, may be regarded as the degree of identification and attachment that the worker reserves with the organization. This may be further subdivided into affective, normative, and continuance commitments (Wang, 2019). The affective aspect talks about the emotional affection the individual worker has for the firm and engulfs the

personal strong belief in the organizational goals, objectives, and mission. The normative organizational commitment explains the aspect of the employees' feelings that demonstrate that they feel they are obliged to work for that particular institution.

The continuance of organizational commitment portrays the employee's feelings that have a sense of belonging to the company and proceeding to work for her to get the packages promised to them (Gu, You & Wang, 2020). Employees in this instance are said to be humans and may fall below par levels or may perform in a fraction that is not at full capacity. Work attitudes and supervisory support operate hand in hand. Supervisory support involves the tendency of supervisors, superiors, and managers to uphold motivate and encourage their employees (Gu, You & Wang, 2020).

Alternative job avenues are one of the most common determinants of employee turnover intentions. Alternative job opportunities may be classified into related jobs and unrelated job opportunities out there. The probability of an employee finding other jobs which is related or unrelated to their field, which have better packages or better and less demanding or worse than the current employment is very a very key drive to their turnover intentions (Sun & Wang, 2017). In the advent of carrying out daily tasks and functions, the physical and psychosocial space in which employees do these have a positive or negative impact on their feelings of job security A stressful work environment is more likely to contribute to turnover intentions in certain companies. Factors such as fatigue, inadequate lighting, lack of trust, and low job security are elements that employees would prefer to avoid in their workplace. (Sun & Wang, 2017).

The availability of opportunities for growth in one's career is held in high esteem by most employees. Opportunities for progress thus initiate positive motives and drive tasks among employees to work their hearts out. This means career growth opportunity is negatively correlated with turnover intentions (Lee, 2019). Job demands can be demarcated into physical job demand, psychosocial job demand, social job demand, and organizational characteristics job demands. It explains the physical and psychosocial efforts the worker must deploy to meet the organizational goals set. In every firm, all employees are expected to perform according to the general organizational goals and objectives Gordon et.al, (2015).

2.5 Empirical Review

This study is grounded in the Job Demand-Resources theory and the Job Embeddedness theory, proposing that psychosocial safety climate, job satisfaction, and organizational commitment are interconnected, with turnover intentions serving as a mediating factor among bank employees. Given this, the section reviews some studies that have been conducted around psychosocial safety climate, job satisfaction, organizational commitment, and turnover intentions. The first section of this review examines the concept of psychosocial safety and its connection to job satisfaction. It then moves on to explore studies that investigate the impact of psychosocial safety on organizational commitment. Following that, the review looks into the influence of turnover intentions as an intermediary factor in the relationship between the psychosocial safety climate and job satisfaction. Finally, it assesses turnover intentions as a mediating element in the link between the psychosocial safety climate and organizational commitment.

2.5.1. Psychosocial Safety Climate and Employees' Job Satisfaction

The psychosocial safety climate within an organization has a significant impact on employees' organizational commitment. A positive psychosocial safety climate fosters an environment that prioritizes employees' psychosocial well-being, reduces stressors, and supports their overall mental health and positive performance (Lee, 2019).

In a study by Geisler et al. (2019) examining how quality work and psychosocial safety climate influence work engagement, job satisfaction, and organizational commitment, the findings revealed a significant connection between psychosocial safety climate and job satisfaction. This suggests that employees who perceive organizational policies, procedures, and practices as prioritizing their safety are more likely to experience greater job satisfaction. Moreover, to examine how psychosocial safety climate influences intent to stay, taking job satisfaction as an intermediary, Xie et al. (2022) found that psychosocial safety climate had a significant positive effect on the job satisfaction of employees within the construction industry. This study used a questionnaire survey and 489 respondents. The conservation of resource theory was adopted to explain these relationships. Practical recommendations were made for the construction enterprises to facilitate passion and excitement among these workers.

As described by Tripathi, Priyadarshi, Kumar, and Kumar (2023), psychosocial safety climate significantly influences the employee's experiences of job satisfaction and emotional exhaustion. The study employed the structural equation model to analyze their findings and suggested that 441 employees of Information technology (IT) organizations in India responded to a partial mediation of the PSC and job satisfaction relationship. A

few studies have attempted to explore the relationship between psychosocial safety climate and job satisfaction.

A study conducted by Kiyani et al. (2019) examined the relationship between safety climate and employee job satisfaction and performance in emerging organizations in Pakistan. Using empirical and quantitative approaches, the research utilized convenience sampling methods to collect data. The results indicated that when senior management and relevant authorities promote safety climate initiatives, it leads to improved job satisfaction and enhanced performance among employees.

A positive safety climate promotes a work environment where organization and group levels demonstrate safety climate perceptions. Huang et al. (2015) investigated how the safety climate influences factors beyond safety outcomes, using truck drivers as a case study, with a particular focus on lone workers. Their findings revealed that job satisfaction played a crucial mediating role in the relationship between safety climate and two other human resource outcomes. Joseph et al. (2024) assert that organizational climate reinforced the role of psychological safety climate in increasing job satisfaction through Structural Equation Modeling (SEM). The study further concluded that PSC and job satisfaction demonstrated positive sentiments derived from an assessment of job characteristics.

Emanuel et al. (2016) explored the impact of the "safety climate" representing an organisation's emphasis on employee health and safety together with job demands and resources, on job satisfaction. Using data from three different occupational environments, they applied correlation analysis and stepwise multiple regression methods. The study found that job resources and the safety climate were positively linked to job satisfaction.

The reviewed studies collectively demonstrate the pivotal role of psychosocial safety climate (PSC) in fostering job satisfaction across various organizational contexts. Across these studies, a consistent relationship emerges organizations with a strong PSC tend to enhance employees' job satisfaction, commitment, and overall well-being. This positive impact is evident in diverse sectors, from information technology (Tripathi et al., 2023) to construction (Xie et al., 2022) and transport (Huang et al., 2015).

The studies by Geisler et al. (2019) and Kiyani et al. (2019) reinforce the idea that a safety-focused organizational culture directly influences employee satisfaction and performance, suggesting that a PSC-oriented environment is integral to retaining and motivating employees. Furthermore, as highlighted by Emanuel et al. (2016) and Joseph et al. (2024), a well-implemented PSC not only improves job satisfaction but also functions as a mediator between safety climate and other critical HR outcomes, aligning with the conservation of resource theory by reducing stressors and enhancing employee well-being.

2.5.2. Psychosocial Safety Climate and Organizational Commitment

Racicot et al. (2019) examined the impact of management and team member support on employee attitudes, with safety climate serving as a mediator. A survey was conducted with 556 doctors and nurses from a major teaching hospital in the eastern United States, focusing on their views on management support, team member support, safety climate, job satisfaction, and organizational commitment. The findings revealed that both management and team member support had a positive effect on job satisfaction and organizational commitment.

Afolashade et. al, (2024) in their systematic review of employee commitment found that there was a positive significant relationship between the Organizational Commitment of workers in Ogun state, which correlated with emotional intelligence, Job satisfaction, and Reward system. It is worth noting that employee commitment has become a critical driver of business success thus, Binti (2013) in his study aimed to explicate the theoretical development of PSC and identify the impact on work stress among employees. Binti (2013) further revealed that PSC was a contributor to achieving organizational aim for more positive psychological health through management commitment.

To throw more light on this, Clarke's (2010) study also found psychological climate is significantly associated with safety climate. Moreover, the study which was employed by Lee, Lee, and Park (2013) also found organizational commitment somewhat mediates the association amongst safety climate and safety behaviour.

Winwood, Bowden, and Stevens (2013) conducted a study to explore the role of PSC within Australia's Aged Care industry. The study demonstrated that failure to sub-optimize PSC within their facilities resulted in poor performance and low commitment among the staff. The study employed a comprehensive questionnaire to retrieve data from the careers of the facilities.

About the relationship between psychosocial safety climate and employee commitment, Gan, and Kee (2021) conducted a study on the importance of applying Psychosocial Safety Climate (PSC) in Malaysian universities. They found that PSC was significantly positive to the organizational commitment of lecturers in Malaysia especially during the COVID-19 pandemic. This study revealed that a higher psychosocial safety climate can lead to

increased job resources, which in turn improves work engagement and organizational commitment.

The combined insights from Racicot et al. (2019), Afolashade et al. (2024), Binti (2013), and Clarke (2010) highlight the essential role of management backing, support among team members, and the psychosocial safety climate (PSC) in fostering organizational commitment. Racicot et al. illustrated that management and team support, through a safety climate, contribute to enhanced job satisfaction and organizational commitment, suggesting that a nurturing work environment is critical to shaping employee attitudes. Likewise, Afolashade et al.'s comprehensive review supported the notion that a supportive organizational framework, characterized by emotional intelligence, a rewarding system, and job satisfaction, is positively linked to employee commitment.

Further exploration by Binti (2013) into PSC's theoretical underpinnings reveals its essential function in managing work stress, contributing to a healthier psychological climate and, consequently, to organizational commitment. Clarke's (2010) findings reinforce this, linking psychological climate closely with safety climate, highlighting the symbiotic relationship between employee perceptions of safety and their commitment levels. Studies by Lee, Lee, and Park (2013) and Viseu et al. (2022) extend these insights, finding that PSC and organizational justice support affective commitment and safety behavior through partial mediation effects, further affirming PSC's integrative role.

Studies in diverse settings, such as the aged care industry in Australia (Winwood et al., 2013) and Malaysian universities (Gan & Kee, 2021), illustrate how PSC is not only beneficial but essential across industries and regions. Gan and Kee's (2021) study, reveals

the importance of PSC in bolstering commitment through increased job resources, especially under pandemic conditions. This highlights PSC's role as a buffer during challenging times, offering stability and reinforcing the workforce's commitment through perceived support and resource availability.

In summary, these studies collectively suggest that fostering a high PSC is integral to enhancing organizational commitment across various settings. By promoting a positive psychological climate and ensuring robust managerial and team support, organizations can significantly boost employee commitment, which, as evidence suggests, is essential for sustainable organizational success.

2.5.3 The Mediating Role of Turnover Intention in the Relationship Between Psychosocial Safety Climate and Organizational Commitment

Mansour and Faysal-Azeem (2024) examined the impact of heightened job demands on emotional fatigue and the intention to leave an organization, focusing on the role of the psychosocial safety climate. When employees view their employer as prioritizing their psychological, cognitive, emotional, and physical well-being, they are less inclined to think about quitting. This indicates that a robust psychosocial safety climate can improve employee retention.

Chughtai (2022) provided empirical evidence of the positive relationship between psychosocial safety climate and organizational commitment. The study revealed that applying the principles of a learning organization within manufacturing and service sector companies foster greater organizational innovation and enhances employees' emotional

commitment to change. The study primarily focused on examining how the Psychological Safety Climate (PSC) influences the connection between learning organizations and outcomes such as organizational innovation and affective commitment to change.

Also, findings revealed by Geisler (2019) show a connection between organizational commitment and psychosocial safety climate as it provides relevant evidence for managers to focus on developing, sustaining, and actively communicating policies and procedures to give workers confidence that their psychological health is a valued and important issue.

Bosak et al. (2013) and Karatepe (2014) found data that substantiates that assertion from research collected from employees working in a chemical manufacturing organization situated in South Africa. The results from that study revealed that there was a positive relation between management commitments to safety. The results also emphasized the crucial role of managerial dedication to safety in environments where employees face conflicts between meeting production deadlines and following safety protocols.

A study in Malaysia by Sangkong (2024) explored the relationship between organizational commitment and turnover intention among nurses. The findings indicated that nurses' turnover intention was positively correlated with affective, continuance, and normative commitment. The research highlighted the importance of dedicating more effort and resources to improving nurse retention in order to foster a higher level of commitment within the nursing staff.

The growing interest in employee commitment and turnover intention led Oh (2019) to study this phenomenon among South Korean employees. The study investigated the relationship that exists between organizational commitment profiles and turnover intention

which used a person-centered approach in Korea. The study further revealed that six distinct commitment profiles of South Korean employees demonstrated the differing impact of commitment profiles on turnover intentions.

Zhu et al. (2022) found that substitute teachers with unstable employment and weak organisational commitment to their schools are at risk of job loss due to shifts in policies or roles. Rather than passively accepting these circumstances, they actively seek better opportunities, leading to a higher likelihood of leaving their current positions.

The studies reviewed consistently emphasize the complex relation between psychosocial safety climate, organizational commitment, and the intention to leave. Together, they highlight that a positive psychosocial safety climate where employees feel their emotional and psychological well-being is prioritized can greatly enhance organizational commitment and decrease turnover intentions. In particular, Mansour and Faysal-Azeem (2024) demonstrate that when employees perceive strong support for their overall well-being, they are less inclined to consider leaving their organizations. This is in line with Chughtai's (2022) findings, which suggest that such climates not only strengthen organizational commitment but also promote innovation and adaptability within organizations.

Further, Geisler (2019) and Bosak et al. (2013) reinforce the relevance of management's role in establishing and communicating a strong psychosocial safety climate, particularly in industries with high safety demands. Their research indicates that when managerial commitment to safety is evident, employees feel more secure, thereby strengthening their commitment to the organization and reducing the likelihood of turnover.

Sangkong's (2024) study on Malaysian nurses extends this understanding by showing that turnover intention remains a relevant outcome across different organizational contexts. Here, fostering a psychosocial safety climate is especially critical, as high emotional and physical demands can otherwise elevate turnover rates. Oh's (2019) research in South Korea, with its focus on diverse commitment profiles, further exemplifies how nuanced this relationship can be, with different commitment levels affecting turnover intention in unique ways.

Zhu et al. (2022) add another layer by highlighting how job insecurity and weak organizational commitment contribute to high turnover intention, particularly among substitute teachers. These findings underline the need for organizations across various sectors to address job security concerns and create supportive environments to retain employees effectively.

In sum, while each study focuses on distinct organizational contexts and commitment profiles, the overarching theme suggests that turnover intention acts as a critical mediator between psychosocial safety climate and organizational commitment. By actively fostering a nurturing psychosocial environment, organizations can enhance commitment and mitigate turnover, ultimately contributing to a more stable and engaged workforce.

2.5.4 The Mediating Effect of Turnover Intention on the Relationship between Psychosocial Safety and Job Satisfaction.

Focus on maintaining and enhancing job satisfaction to reinforce their commitment and

reduce turnover intentions. Recognize that even small declines in job satisfaction might have a significant impact on their commitment Sandhya & Sulphrey (2020). For example, if overall employee satisfaction is high, the impact of job satisfaction on turnover intentions may be weaker. Conversely, if overall employee satisfaction is low, the influence of job satisfaction on turnover intentions may be more pronounced. Research on this topic might involve surveying employees to measure their levels of job satisfaction, overall satisfaction, and intentions to leave the organization. Statistical analyses, such as mediation analysis, would then be used to explore how employee satisfaction influences the relationship between job satisfaction and turnover intentions. Understanding these dynamics can be crucial for organizations seeking to develop effective strategies to retain talent and improve overall employee well-being (Shin & Hur, (2019). While job satisfaction remains important, consider other factors that might contribute to their intention to leave, such as their overall attachment to the organization, career prospects, and personal circumstances. By considering the mediating effect of employee satisfaction, organizations can develop more targeted approaches to manage turnover intentions, create better employee experiences, and increase retention rates (Lin & Huang, 2020). Several studies directly explored the impact of psychosocial safety on job satisfaction.

A study conducted by Geisler et al. (2019) explored the influence of psychosocial safety climate (PSC), job demands (including role conflict and work-family conflict), job resources (such as social support from supervisors and workplace community), and work quality assessments on social workers' engagement, job satisfaction, and organizational commitment. Their findings indicated a link between PSC and job satisfaction among social workers. While direct evidence connecting psychosocial safety to job satisfaction is

limited, it is reasonable to expect a positive correlation between the two variables. Additionally, Binti (2013) examined the relationship between psychosocial safety and job satisfaction, and the JD-R model supported the anticipated associations. This model demonstrated that each PSC-12 subscale was related to job demands, three mental health indicators, various resources, job satisfaction, and employee engagement.

Moreover, Xie et al. (2022), Xie et al. (2022) also examined how the psychosocial safety climate (PSC) influences construction workers' intent to stay and offered practical recommendations for construction companies to improve worker retention. Their research demonstrated that PSC significantly enhances job satisfaction and employees' intent to stay. Additionally, job satisfaction serves as a partial mediator in the relationship between PSC and intent to stay. As stated earlier, organizations with PSC tend to have employees who are satisfied with their jobs.

Similarly, Abdi, Jahangiri, Kamalinia, Cousins, and Mokarami (2023) discovered that psychosocial safety climate (PSC), job demands, and job satisfaction had a direct impact on safety performance. Additionally, safety performance was indirectly affected by PSC, emotional exhaustion, job resources, and job demands. The study also highlighted that PSC was significantly connected to all mediator variables, while job demands directly contributed to emotional exhaustion.

Afsharian et al. (2019) studied how the PSC model interacted with effects on the JD-R for mental health, job satisfaction, and work engagement among team members in a hospital in Iran. The PSC model was examined through the lenses of its composition and dispersion. The findings highlighted the significance of achieving elevated PSC Ideal rankings,

characterised by a high average PSC Level and low variability (standard deviation).

Research has shown that an optimal Psychological Safety Climate (PSC) interacts with Job Demands-Resources (JD-Rs), playing a crucial role in influencing employees' mental health, job satisfaction, and engagement (Bentley et al. 2021). This highlights the importance of leaders, such as hospital managers, integrating

PSC-driven preventive strategies into workplace health and safety programs to foster and maintain employee well-being, satisfaction, and dedication. Research on PSC within organisational settings has demonstrated its ability to predict not only job satisfaction and employee commitment but also turnover intentions among the workforce.

Bentley et al. (2021) investigated the psychosocial factors that affect psychological distress and the intention to leave in the workplace. The main aim of the research was to assess how perceived inclusion-exclusion influences the relationship between workplace bullying and the intention to leave, with a particular focus on the role of perceived social climate (PSC) through a cross-sectional survey. The findings revealed that workplace bullying acted as a mediator between PSC and both psychological distress and turnover intentions. This suggests that a positive PSC climate helps to reduce the negative effects of bullying on the likelihood of employees wanting to leave. Specifically, employees who experience high levels of bullying are less likely to consider quitting when they perceive a strong PSC, compared to those who perceive a weaker PSC.

The relation between Psychological Safety Climate (PSC) and turnover intentions has been explored in various studies, including research by Huyghebaert et al. (2018). Their work adopted a novel perspective, focusing on how PSC can help alleviate worker burnout,

work-family conflict, and turnover intentions. The study, utilizing a cross-sectional design and a sample of 269 French nurses, found that a strong PSC notably reduces both work-family conflict and intentions to leave the job. Additionally, the findings highlighted that psychological need frustration plays a mediating role in this relationship.

Through a cross-lagged design, the findings demonstrated that an improved PSC mitigated psychological need frustration, which in turn led to decreased burnout levels among employees over a three-month period. Consequently, they concluded that burnout contributed to increased work-family conflict and turnover intentions.

Coetzee and Oosthuizen, (2017), in a similar study, which utilized a cross-sectional study of 373 employees in South African organizations, found that psychosocial flourishing had a significant direct path to turnover intention. This study was further confirmed by Baidoo et al. (2023) when they surveyed a sample of 222 Ghanaian university employees. Results from the survey using structural equation modeling showed that work factors like job demand, job decision latitude, and harassment predict turnover intention, thus low levels of PSC predicted turnover intentions among them.

Research has also shown that PSC has a negative correlation with turnover intentions. Alam and Asim (2019) argue that job satisfaction combined with task clarity significantly influences turnover intention. Building on this, Ali (2008) explored the connection between job satisfaction and turnover intention, uncovering a strong association between the two. Rahman et al. (2008) reported that higher levels of job satisfaction tend to decrease turnover intentions among IT professionals. Similarly, Khatri and Fern (2001) found a moderate relationship between job satisfaction and turnover intentions, indicating that

although job satisfaction affects employees' decisions to remain or leave, additional factors may also influence turnover intentions.

Sarminah (2006) identified a moderate connection between job satisfaction and employees' intent to leave their positions. Similarly, Korunka et al. (2005) discovered a strong negative relationship, suggesting that higher levels of job satisfaction are associated with reduced turnover intentions. Brough and Frame (2004) further reinforced this link, emphasizing job satisfaction as a critical factor influencing employees' decisions to leave. On the other hand, Yuan (2024) investigated the causal relationship between job satisfaction and turnover intentions through a survey. His results indicated that compensation, rather than promotion or supervision, played a crucial role in shaping job satisfaction. Additionally, in the SME retail sector, pay-related factors were found to be the primary drivers of employees' turnover intentions.

Based on various research conducted, has shown that maintaining high job satisfaction levels can reinforce employee commitment and reduce turnover intentions (Sandhya & Sulphrey, 2020). For instance, higher overall employee satisfaction may buffer the impact of job satisfaction on turnover intentions, while lower satisfaction can intensify this effect. Surveys and mediation analyses can be instrumental in understanding these dynamics, guiding organizations to tailor strategies that support job satisfaction and improve retention by mitigating turnover intentions, as demonstrated by Shin & Hur (2019). Recognizing that additional factors like organizational attachment and career prospects also influence turnover intentions allows organizations to adopt more holistic retention strategies (Lin & Huang, 2020).

Studies investigating psychosocial safety climate (PSC) provide insights into its association with job satisfaction and commitment. Research by Geisler et al. (2019) and Xie et al. (2022) confirmed that a supportive PSC positively influences job satisfaction and can significantly impact employees' intent to stay. This positive association suggests that fostering a safe psychosocial environment can directly enhance employee well-being and commitment, particularly among those working in high-stress environments like healthcare and construction. Findings from Abdi et al. (2023) and Afsharian et al. (2019) indicate that organizations with high PSC not only improve job satisfaction and engagement but also mitigate negative outcomes like emotional exhaustion. Thus, integrating PSC protocols within organizational health and safety practices can improve job satisfaction and, consequently, reduce turnover intentions.

Further research has explored PSC's influence on turnover intentions through various mediating factors. Research studies by Huyghebaert et al. (2018) and Bentley et al. (2021) illustrate that PSC can serve as a buffer against factors like workplace bullying and burnout, both of which significantly impact turnover intentions. The findings suggest that PSC can diminish work-family conflicts and psychological distress, thereby lowering turnover intentions, especially among employees facing high job demands or low job resources. This effect is further supported by studies from Coetzee & Oosthuizen (2017) and Baidoo et al. (2023), which revealed that PSC contributes to employee well-being and reduces intentions to leave. By fostering a PSC and ensuring task clarity and job satisfaction, organizations can effectively address turnover intentions, making PSC an essential component of strategic retention efforts.

2.6 Rationale of the Study

The banking sector in Ghana plays a crucial role in the country's economy by channeling resources to productive areas and fostering economic growth (Eduboah, 2021). However, the sector faces significant challenges, including employee turnover, which has detrimental effects on productivity, financial performance, and employee morale. The persistent issue of turnover intentions among bank workers necessitates a deeper understanding of the factors influencing this phenomenon. It is essential to investigate the relationship between the psychosocial safety climate (PSC), job satisfaction, organizational commitment, and the intention to leave the organization.

A few studies have established a link between PSC and a range of positive outcomes for employees, such as lower levels of stress and burnout, increased job satisfaction, and enhanced organizational commitment (e.g., Dollard et al., 2017; Raziq & Maulabakhsh, 2015; Nazir & Islam, 2017). However, the literature regarding the effect of PSC on organizational commitment as well as the combined impact of PSC, job satisfaction, and turnover intentions within the banking sector is scanty. This gap in research is critical given that a positive PSC can drive workers' health and well-being, motivating them to perform better and remain committed to their organizations.

This study aims to fill this gap by examining how psychological safety climate (PSC) and job satisfaction affect organizational commitment among bank employees in the Greater Accra Region of Ghana. Furthermore, it explores the role of turnover intentions as a mediator in this relationship. Exploring this relationship is vital for fostering a healthy and productive work environment, which can ultimately enhance organizational efficiency and

reduce turnover rates.

Addressing these issues is crucial as they directly impact the stability and growth of banks. For example, when employees experience low trust levels and high turnover intentions due to factors such as job stress and lack of job security, their job satisfaction decreases, leading to reduced engagement and commitment to the organization (Guest, 2017; Ababneh, 2020). By identifying the levels of turnover intentions faced by bank workers and analyzing the relationship between PSC, job satisfaction, and organizational commitment, this study aims to provide valuable insights for human resource managers to adopt practices that reduce turnover intentions and enhance employee attitudes and organizational commitment.

2.7 Hypothesis and Hypothesized Model

1. There will be a significant positive relationship between psychosocial safety climate and job satisfaction.
2. There will be a significant positive relationship between psychosocial safety climate and organizational commitment.
3. Turnover intention will mediate the relationship between psychosocial safety climate and job satisfaction.
4. Turnover intention will mediate the relationship between psychosocial safety and c
organizational commitment.



Fig 1: Hypothesized model showing the relationships between the study variables: PSC, JS, OC and Turnover Intention.

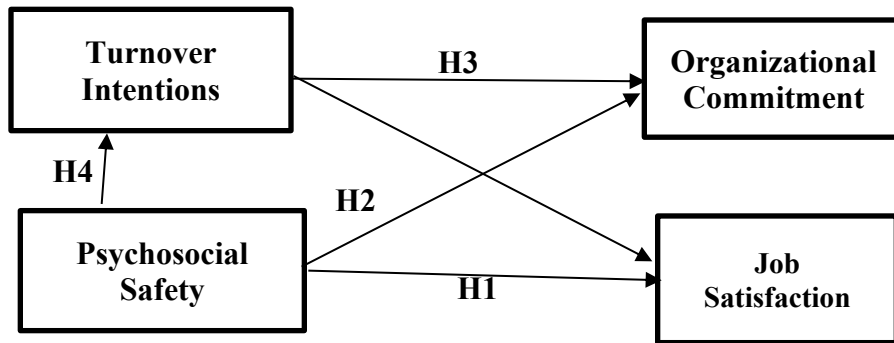


Figure 1: Hypothesized model showing the relationships between the study variables: PSC, JS, OC and Turnover Intention.

2.8 Conclusion

The literature review has provided a broad examination of the key concepts and theories relevant to this study, including PSC, JS, OC, and TI. Through a critical evaluation of existing research, the review has highlighted the intricate relationships between these variables, underscoring their importance in the organizational context.

The review has also identified gaps in the literature, particularly regarding the interactions between these concepts within specific cultural and organizational settings, such as those found in Ghana. The theoretical frameworks discussed have laid the foundation for the development of the study's hypotheses and conceptual framework. Generally, this literature review has not only established a solid theoretical and empirical basis for the research but has also positioned this study within the broader discourse on organizational behavior, providing a clear direction for the empirical analysis that follows.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The third chapter of this study describes the research methods used to accomplish its aims. It covers the research's objectives, the design of the study, the sampling strategies, the tools for data collection, the methodology for analyzing the data, and the ethical considerations addressed throughout the process.

3.2 Research Design

The research design refers to the overall plan for addressing the central research question. It details the approach taken to explore the topic under investigation (Imenda & Muyanwa, 2006). The study adopted the cross-sectional design. The selection of a quantitative, cross-sectional research design is appropriate and consistent with the objectives of the study. Cross-sectional designs are particularly suited to investigations that aim to examine relationships among variables at a single point in time and to generate an empirical overview of existing conditions. Within this study, the design adequately supports the examination of psychosocial factors in Ghana's banking sector by facilitating data collection from a sufficiently large sample and enabling the application of statistical procedures to test hypothesised associations.

This design further provides the opportunity to produce numeric descriptions of key variables, summarise respondent patterns, and draw inferences regarding trends within

the study population. As indicated by Bhat et al. (2019), cross-sectional studies rely on one-time data collection, making them efficient for studies that involve large or diverse populations. In this case, data were obtained from a randomly selected group of employees using a single administration of an ad hoc survey, thereby aligning with the essential characteristics of the design.

Nonetheless, the cross-sectional approach carries inherent limitations. Its primary constraint lies in its inability to infer causality, given that data are collected at a single point in time. Consequently, the design cannot determine whether a positive psychosocial safety climate leads to higher employee commitment or whether highly committed employees are more inclined to perceive their organisational climate favourably. Moreover, the design is less suited for assessing mediation effects, which typically require temporal sequencing to capture the developmental nature of mediating processes. A one-time measurement therefore restricts the ability to fully examine the dynamic relationships embedded within the proposed conceptual model.

Despite these limitations, the methodological choices made in the study remain relevant and appropriate. As noted by Imenda and Muyanwa (2006), a research design provides the overall plan for addressing the research problem, while McMillan and Schumacher (2006) emphasise its role in guiding the collection of empirical evidence. In this study, the chosen design effectively fulfilled these functions by outlining the data collection procedures, specifying the involvement of participants, and informing the analytical strategies used to investigate the research questions.

3.3 Research Population

The research population was bank workers in the Greater Accra Region. The target population included employees from the following five selected banks in Accra: GCB, Fidelity, Access Bank, Prudential Bank, and Agricultural Development Bank. One branch of each of these banks was selected included in the study. To be considered in this research, participants were expected to be full-time workers and have worked for more than 6 months within the organization. The reason is that employees with over six months of experience within an organization have a deeper understanding of the culture, norms, and expectations, which can influence their perceptions of job satisfaction and commitment.

Table 1: Banks Chosen for this Study (N =216)

| Name of Bank | Location | Number of employees |
|-------------------------------|--------------------|---------------------|
| Access Bank | Adringanor branch | 40 |
| GCB Bank | Independent Avenue | 51 |
| Fidelity Bank | Madina | 35 |
| Prudential Bank | Legon Campus | 39 |
| Agricultural Development Bank | Accra Central | 51 |
| Total | | 216 |

3.3.4 Sample

A sample is a subset of a population selected for the purpose of observation and analysis (Singh & Masuku, 2014). According to Burns and Grove (2003), sampling involves choosing individuals, behaviours, or events to participate in a study. In this research, a total population of 216 employees from five selected banks formed the sampling frame. The required sample size was determined using Krejcie and Morgan's (1970) sample size determination table and the associated formula:

$$s = d^2 (N-1) + X^2 P(1-P) / X^2 N P(1-P)$$

Where:

ss = the required sample size

X² = chi-square value for 1 degree of freedom at the selected confidence level (3.841 for 95% confidence)

N = the total population size

P = the population proportion (commonly taken as 0.50 for the largest sample size)

d = the desired level of accuracy, represented as a proportion (0.05).

Based on this calculation, the appropriate sample size for a population of 216 was 140 employees, which was subsequently adopted for the study. A multi-stage sampling technique was used to obtain the sample. This technique, which involves using two or more sampling methods in successive stages (Agresti & Finlay, 2008), enabled the researcher to first select banks and then determine the number of employees to be chosen from each bank. Proportionate sampling was thereafter applied to ensure that

each bank contributed respondents relative to its size. Table 2 presents the distribution of the sample across the selected banks. Within each bank, simple random sampling was used to select individual employees, ensuring that each member of the population had an equal chance of being included (Boateng, 2015). Although the multi-stage approach was appropriate, the procedure lacked key operational details particularly the criteria used for selecting the banks and the exact process used to randomly select employees within branches. These omissions limit the transparency and reproducibility of the sampling strategy.

Table 2: Proportionate Sample for Respondents

| Name of Bank | Total Population | Proportionate Sample |
|-------------------------------|------------------|--------------------------|
| Access Bank | 40 (19%) | $19/100 \times 140 = 27$ |
| GCB Bank | 51 (24%) | $24/100 \times 140 = 33$ |
| Fidelity Bank | 35 (16%) | $16/100 \times 140 = 22$ |
| Prudential Bank | 39 (18%) | $18/100 \times 140 = 25$ |
| Agricultural Development Bank | 51 (24%) | $24/100 \times 140 = 33$ |
| Total | 216 | 140 |

To select roughly equal numbers of employees from the sampled banks, based on the population of each bank, the researcher used the proportionate sampling procedure to get the sample for each bank. Table 2 details the samples for each bank. These proportionate samples were reached through simple random sampling procedures on the field.

A research sample consists of individuals who provide data and contribute to a study (Imelda & Muyangwa, 2006). A total of 140 employees were selected from the target population to form the sample size.

3.5. Sampling Technique

Simple random sampling was applied at the final stage of the sampling procedure. This probability-based approach ensures that every eligible participant has an equal chance of selection. It is widely recognised for enhancing representativeness and reducing selection bias, especially in studies examining psychosocial dynamics, commitment levels, and turnover intentions (Boateng, 2015). Its use in this study strengthened the generalisability of findings across the participating banks. However, the study would have benefited from a more detailed explanation of how the randomisation was operationalised at the branch level.

3.6. Data Collection Instruments

The study employed a structured, self-administered questionnaire comprising closed-ended items derived from previously validated scales. As defined by Cohen (1989), a questionnaire is a self-report tool designed to collect information relevant to the research objectives. The use of pre-validated instruments ensured a high degree of methodological rigour, as these tools had established psychometric properties in prior studies. This approach was highly suitable for a quantitative study engaging psychological constructs such as job satisfaction, organisational commitment, psychosocial safety climate (PSC), and turnover intentions.

The structure of the questionnaire, divided into Sections A through E, allowed for the systematic collection of demographic information and responses to the focal constructs. Importantly, the candidate reported the reliability coefficients (Cronbach's alpha) for each scale within the context of the current study, demonstrating adherence to good psychometric practice. However, the marginal reliability reported for the Turnover Intention scale raises concerns regarding the stability and accuracy of responses related to this key mediating variable.

Despite its strengths, the data collection method presents several limitations. The use of self-report measures for all variables, combined with data collection from a single source at a single point in time, heightens the risk of common method bias (CMB). Common method bias can lead to artificially inflated correlations among variables, thereby compromising the validity of the findings. Although self-administered questionnaires are efficient for reaching dispersed banking employees and collecting information on sensitive issues such as turnover intentions, the absence of procedural remedies for CMB; such as temporal separation, multiple data sources, or method variance controls, weakens the robustness of the data.

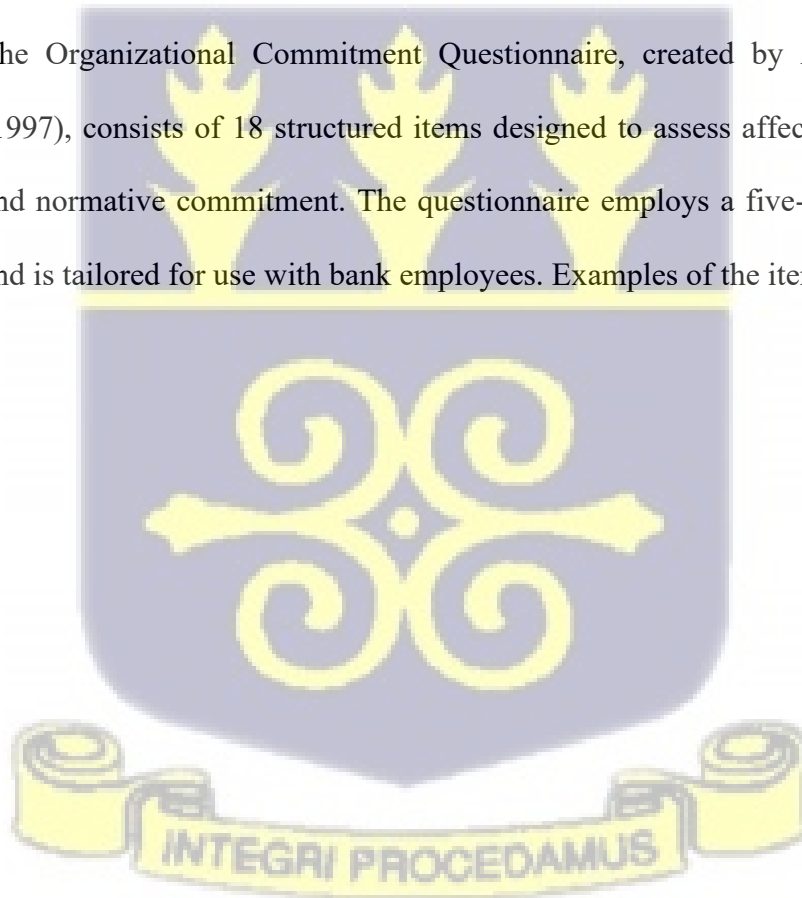
Overall, while the data collection approach was methodologically aligned with the quantitative design and facilitated efficient gathering of standardised data, the limitations regarding self-reporting, marginal reliability of one key scale, and insufficient detail on sampling operations should be addressed in future studies to strengthen methodological rigour.

3.6.1 Section A: Demographic Information

Participants in the study were given a structured questionnaire that collected information on their gender, age, educational level, job tenure, and department. They were asked to provide details for each of these categories. Age was recorded in years, with gender options of Male and Female. Educational levels ranged from HND/Diplomas to Doctorate degrees. Job tenure was measured in years, and participants specified their department within the organization.

3.6.2 Section B: Organizational Commitment Questionnaire (Allen & Meyer, 1997)

The Organizational Commitment Questionnaire, created by Allen and Meyer (1997), consists of 18 structured items designed to assess affective, continuance, and normative commitment. The questionnaire employs a five-point Likert scale and is tailored for use with bank employees. Examples of the items include: "I



would be very happy to spend the rest of my career in this organization”, “I do not feel a strong sense of belonging to this organization”, and “I believe I have too few options to consider leaving this organization”, “I owe a great deal to this organization” were asked to assess the commitment levels of bank workers. An overall high score on this scale indicates higher levels of organizational commitment. Using a Cronbach alpha method, the instrument yielded a reliability coefficient of 0.92.

3.6.3 Section C: Psychosocial Safety Climate (Dollard & Kang, 2007)

The psychosocial safety climate was evaluated using the PSC survey created by Dollard and Kang (2007). This scale, consisting of eighteen items, assessed factors such as management commitment, management priority, organizational communication, and organizational participation. Responses to the items were recorded on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The study yielded a reliability of 0.8. Higher scores on this questionnaire mean greater levels of psychosocial safety climate. Some items include *"In my workplace management acts quickly to correct problems/issues that contribute to employees' psychosocial health, In my workplace managers/supervisors show an interest in my psychological well-being, Management is genuinely concerned about workers' psychological well-being, Management acts decisively when a concern of an employees' psychological status is raised,"* were asked to assess the psychosocial safety climate among the bank workers.

3.6.4 Section D: The Job Satisfaction Scale (Spector, 2021)

The Job Satisfaction Scale by Spector (2021) ten-item scale was used to assess employee job satisfaction. Participants were asked to rate their level of satisfaction with their job on a five-point Likert scale with options “Never, Rarely, Sometimes, Often, and Always”. The instrument demonstrated a reliability coefficient of 0.70. Items including: “*In my work, I can apply my abilities, I receive recognition for my good performance, I feel good working for this company, I feel comfortable with my coworkers, my job gives me job security*” were also some items asked to assess the job satisfaction levels among the bank workers. Moreover, high scores on this scale indicate higher levels of job satisfaction and lower scores show low levels of job satisfaction.

3.6.5 Section E: Turnover Intention Scale (Bothma & Roodt, 2013)

The turnover intention scale was used in the study to measure the intentions of employees to quit their jobs for nine months. The study selected a questionnaire called the Turnover Intention Scale (TIS). This 15-item questionnaire developed by (Bothma & Roodt, 2013) was administered to the bank workers. Using the Cronbach Alpha Method, the instrument yielded a reliability coefficient of 0.72. Participants were asked “*The frequency with which they contemplated quitting their jobs, The extent to which they found their job fulfilling, The likelihood of accepting a different job offering the same level of compensation as their current one.*” Also, the highest scores on this scale indicate high turnover intentions while the lower score indicates less intention to leave one job.

3.7 Data Collection Procedure

The selection of banks was based on specific criteria such as size, reputation, and geographical location to ensure diversity and representativeness in the sample. This approach aimed to capture a range of organizational contexts and maximize the generalizability of the findings across the banking sector in Accra. Within each selected bank, participants were chosen using simple random sampling, ensuring fairness and avoiding bias in the selection process. Lists of employees were obtained from each bank's human resources department, and a random number generator was utilized to ensure each employee had an equal chance of being selected. The selected participants were then approached for participation in the study. Those who refused to participate were not forced.

The entire data collection process extended over several weeks, involving contacting the selected banks, obtaining necessary permissions, scheduling appointments, and administering the questionnaires. Structured questionnaires with closed-ended items were utilized, taking approximately 15-20 minutes to complete. Participants were given the option to complete the questionnaire on the spot or take it away for later submission based on their preference and availability. Clear instructions and a submission deadline were provided to participants who opted to take the questionnaire away, and follow-up procedures were established to ensure timely submission.

Ensuring data quality was paramount throughout the process. The reliability of measurements was assessed using statistical techniques such as Cronbach's alpha as indicated above in table 3, and completed questionnaires were thoroughly

checked for completeness and consistency. Any missing or unclear responses were followed up with participants for clarification. Data entry was conducted accurately to minimize errors, ensuring the integrity and reliability of the collected data. Ethical considerations were also carefully addressed, with informed consent obtained from all participants and assurances given regarding the confidentiality and anonymity of their responses.

3.8 Data Analysis Procedure

The study utilised IBM SPSS software (version 26) for data analysis. Inferential statistics were applied to explore the relationships between variables. The tools were chosen for their effectiveness in addressing the study's objectives. Percentages were used to describe the demographic data, while the four main objectives were analysed with inferential statistics through SPSS. This software facilitated data entry, coding, cleaning, and checking for outliers or missing values to ensure accuracy. Descriptive, correlational, and regression analyses focusing specifically on mediation were conducted.

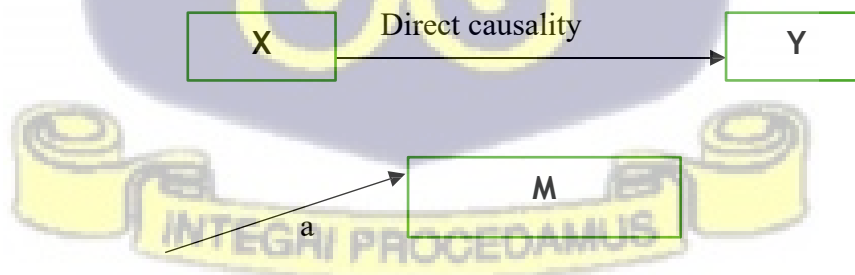
3.9 The Traditional Approach to Mediation

The study focused on the traditional approach to mediation analysis, proposed by Baron and Kenny (1986), which involves four steps known as the causal steps approach. To confirm the mediating role of a third variable M and its significance in the model, the process begins by demonstrating that while M is caused by the independent variable X , the effect of X on the dependent variable Y loses its significance (or is substantially reduced) when M is included in the model. To test

the three equations involved in mediation, Baron and Kenny outline four key steps were considered.

1. The first step involves establishing a significant relationship between X and Y (referred to as path c), which is necessary to demonstrate a direct effect.
2. A significant relationship between X and the hypothesized mediating variable M (denoted as path a) is also necessary to demonstrate the potential mediation effect.
3. The mediating variable M must be significantly relates to Y when both X and M are predictors of Y ($M/X \rightarrow Y$), known as path b.
4. The relationship between X and Y must become insignificant or reduce substantially when the mediator M is included in the regression model ($X|M \rightarrow Y$), known as path c'.

These steps are illustrated in a path diagram where each arrow denotes a causal relationship between two variables, with coefficients representing the standardized regression coefficients (betas) that indicate the magnitude and direction of one variable's effect on another.



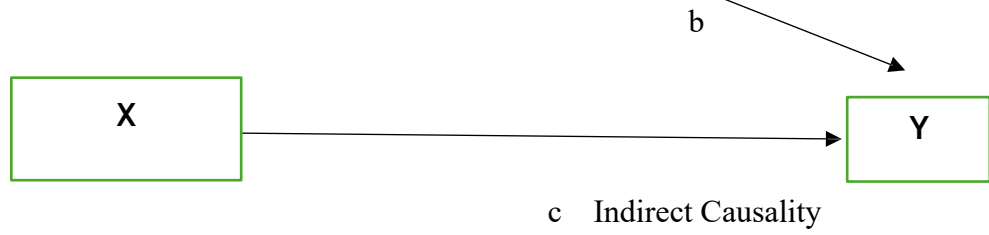


Fig 2: Path diagram showing direct and indirect relationships in a mediational model.

MacKinnon et al. (2002, 2004) found that the causal steps method exhibited very low power to detect mediated effects. A major reason for this is the requirement that the relationship between X and Y be significant, which is especially problematic for complete mediation. Fritz and MacKinnon (2007) showed that detecting a mediated effect with small effect sizes for paths a and b required a sample size of approximately 21,000 participants for a statistical power of 0.8. Increasing the size of the direct effect helps increase power, but significant mediation can still exist even if the relationship between X and Y is not significant (MacKinnon et al., 2007). To address these shortcomings, researchers propose resampling methods and methods based on the distribution of the product of paths ab as more effective alternatives for testing mediation effects.

The analysis for this study was performed with the PROCESS plug-in. To test the two mediation effects individually, the model number was set to 4 in the SPSS Process. Four options (Effect size, Sobel test, Total effect model, and compare indirect effects) were selected to examine the effects of each mediating variable. To formally test these mediational paths, 95% confidence intervals and standard errors were computed from 5000 bootstrap samples using bias-corrected bootstrapping (MacKinnon, Lockwood, & Williams, 2004). As previously discussed, mediation (i.e., indirect) effects are considered significant when the confidence intervals exclude zero.

The Sobel test was employed to assess the significance of the reduction in the effect of the model in determining if the mediation effect is statistically significant. Additionally, Kappa Squared was computed as a measure of effect size for each mediation model (Preacher & Kelly, 2011). The results of the mediation analysis are presented next. A variable can be regarded as a mediator if it helps clarify the connection between the predictor and the outcome. The fundamental idea behind the mediation model is that the effects of stimuli on behaviour are influenced by various physical events or, more commonly, by internal psychological factors that hold psychological significance. This model seeks to explain the mechanisms or reasons underlying these effects. The causal sequence involved in the mediation process is represented in the accompanying figure.

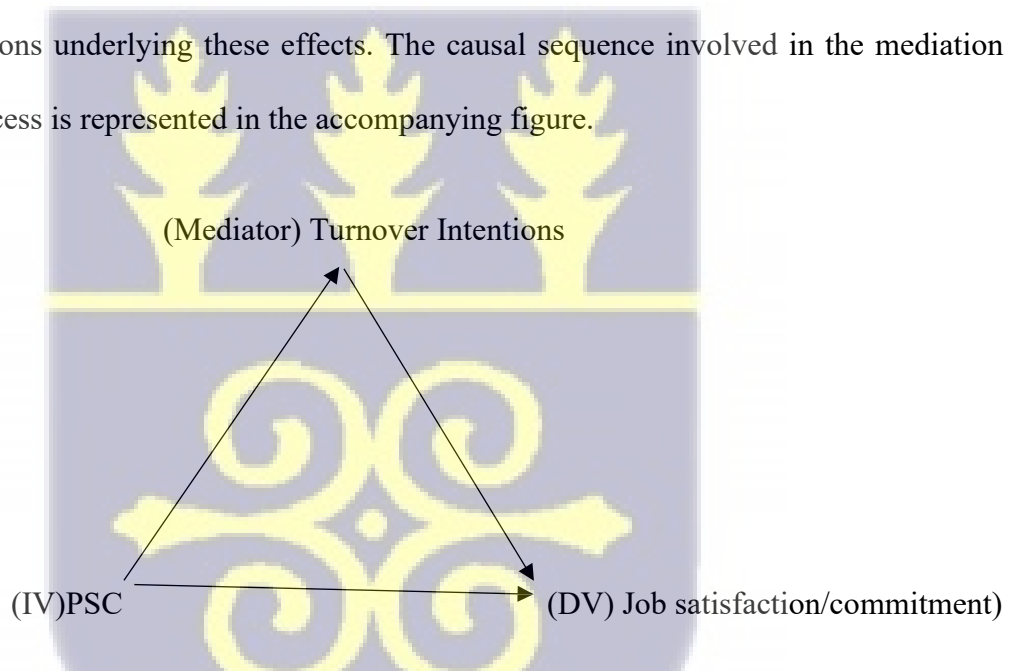


Figure 3 illustrates the mediational model outlined by Baron and Kenny (1986), showing a system of three variables. In this model, two main pathways affect the dependent variable (DV): one shows the direct impact of the independent variable (IV) on the DV (Path 3), and the other shows the influence of the mediator on the DV (Path 2). Additionally, there is a pathway linking the IV to the mediator (Path

1).



A variable qualifies as a mediator when three conditions are met. First, changes in the IV must significantly explain changes in the mediator (Path 1). Second, changes in the mediator must significantly explain changes in the DV (Path 2). Third, when Paths 1 and 2 are controlled, the relationship between the IV and DV (Path 3) should become insignificant. Mediation is strongest when Path 3 becomes zero, indicating the presence of a single dominant mediator, which is both necessary and sufficient for the effect. If Path 3 is not completely zero but significantly reduced, it suggests multiple mediators, with the identified mediator being influential but not entirely sufficient or necessary.

According to Baron and Kenny (1986), full mediation occurs when Path 3 is reduced to zero, while partial mediation is observed when Path 3 decreases significantly but does not reach zero. This aligns with Tharenou (2001), who explains that full mediation happens when the unstandardized beta coefficient for Path 3 is eliminated, and partial mediation occurs when it drops substantially.

3.10 Ethical Consideration

Ethical considerations are integral to the research process, ensuring that the rights and well-being of participants are upheld and respected. As Maxwell (2013) emphasizes, ethical processes should be integrated throughout the research to address any potential concerns or issues that may arise. While the present study did not anticipate imposing any future ethical problems, it was crucial to adhere to ethical guidelines and seek appropriate permissions. Therefore, the research sought

approval from the Departmental Research and Ethics Committee (DREC) at the



University of Ghana, Legon, to ensure that the research was conducted ethically and under established standards.

Securing approval from the DREC was crucial to ensure the research complied with the university's ethical standards. This process required submitting a comprehensive proposal detailing the study's objectives, methodology, and potential ethical concerns. The DREC evaluated the proposal to identify any ethical issues, including risks to participants, and assessed the measures designed to address these risks.

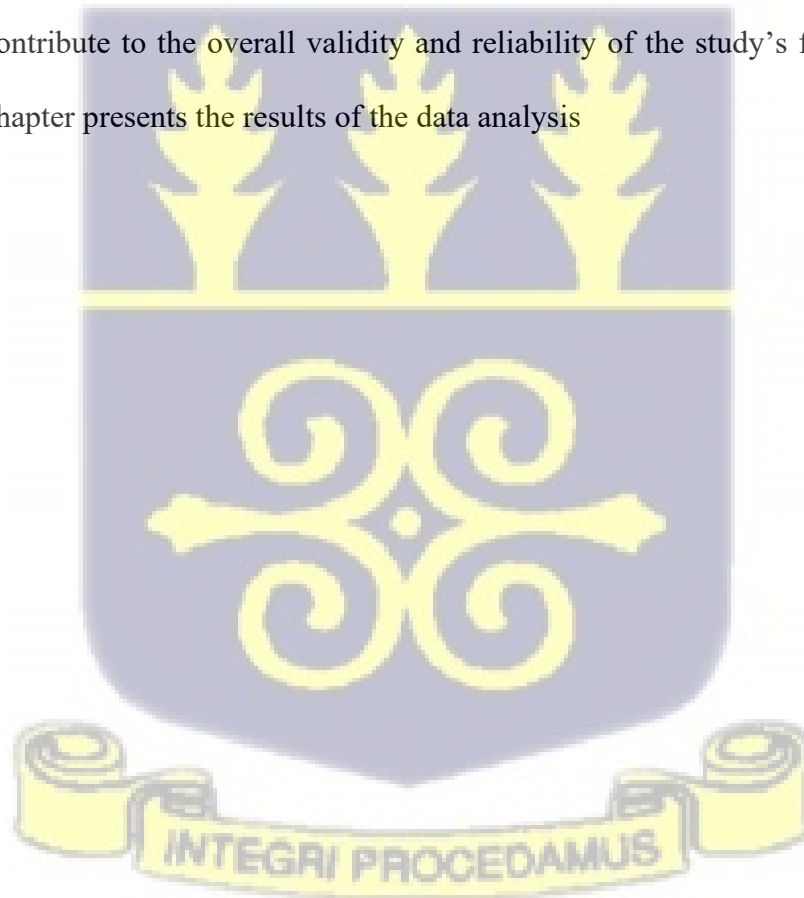
Alongside institutional approval, informed consent was obtained from all participants. They were provided with clear information about the study's purpose, procedures, and any associated risks or benefits. Participants were guaranteed confidentiality and anonymity of their responses, as well as the freedom to withdraw from the study at any point without facing any repercussions.

Furthermore, steps were taken to ensure the ethical handling of data collected during the research process. This included safeguarding participants' privacy and confidentiality by securely storing and anonymizing data. Only authorized researchers had access to the data, and it was used solely for the purposes outlined in the research protocol.

3.11 Chapter Summary

This chapter has outlined the methodological approach employed in the study. A cross-sectional research design was selected, focusing on the population of bank employees in Accra. Random sampling was utilized to ensure a representative

sample of the population, enhancing the generalizability of the findings. Data were collected using well-validated instruments tailored to measure the variables of interest, including psychosocial safety climate, job satisfaction, organizational commitment, and turnover intentions. The research procedure was systematically implemented to ensure consistency and reliability in data collection. Ethical considerations were rigorously adhered to, including informed consent, confidentiality, and the voluntary nature of participation, ensuring that the study was conducted per ethical research standards. Together, these methodological choices provide a robust framework for investigating the research questions and contribute to the overall validity and reliability of the study's findings. The next chapter presents the results of the data analysis



CHAPTER FOUR

RESULTS

4.1. Introduction

This chapter provides a detailed analysis of the data collected and the resulting outcomes. To ensure a clear and organized presentation of the findings, the chapter is divided into two main sections. The first section focuses on the background information of the participants, providing a descriptive overview of the sample. This includes demographic characteristics such as age, gender, educational level, and years of service. Frequencies and percentages are employed to summarize this data, offering a detailed understanding of the participant pool and establishing the context within which the study's results are interpreted. The second section delves into the analysis of the main hypotheses. This section is dedicated to testing the relationships between the key variables under study. Regression analysis is utilized as the primary statistical method to examine these relationships, allowing for an assessment of the strength and direction of the effects between variables.

4.2 Analysis of Participants' Background Information

This section of the research considered the analysis of the demographics of respondents from the study area. Gender, age, and the educational status of respondents were considered in this setting.

Table 3: D (n =140)

| Gender | Frequency | Percentage (%) |
|-------------------------------|------------------|-----------------------|
| Male | 68 | 48.5 |
| Female | 72 | 51.5 |
| Age Range | | |
| 18-25 | 62 | 44.3 |
| 26-30 | 30 | 21.4 |
| 31-40 | 43 | 30.7 |
| 41 and above | 5 | 3.6 |
| Educational Background | | |
| HND/Diploma | 10 | 7.1 |
| Bachelor's degree | 69 | 49.3 |
| Master's Degree | 53 | 37.9 |
| Others | 8 | 5.7 |

Source: Field data, October 2023

From the data presented in Table 4, it is evident that the sample demographics are diverse. In terms of gender distribution, females make up a slightly larger portion at 51.5% compared to males at 48.5%. This gender balance reflects a relatively equitable representation within the sample. Analyzing age ranges, the majority falls within the younger demographics, with the 18-25 age group being the largest, comprising 44.3% of the total sample. This suggests that the study may have attracted a significant number of younger participants, possibly due to the topic's

relevance or the method of data collection. Following closely behind, the 31-40 age



group represents 30.7% of the sample, indicating a substantial presence of individuals in their prime working years.

Moreover, when examining educational backgrounds, it's notable that a considerable portion of the sample has attained higher education qualifications. Specifically, 49.3% of individuals hold bachelor's degrees, while 37.9% have master's degrees. This suggests a well-educated sample population, likely with diverse skills and expertise. However, it's also interesting to note that a smaller percentage, 7.1%, holds HND/Diplomas, and there are 5.7% categorized under 'Others'. This diversity in educational backgrounds could bring a range of perspectives to the study, enriching the data collected and potentially impacting the analysis and conclusions drawn from it.

In a nutshell, the data from Table 4 provides valuable insights into the demographics of the sample population. With slightly more females represented, a significant presence of younger individuals, and a majority holding bachelor's or master's degrees, it's evident that the sample is diverse and potentially well-educated.

4.3 Descriptive Statistics and Correlation Matrix

The descriptive statistics provided encompass the mean, denoting the average measure, the standard deviation representing the extent of variability, the skewness and kurtosis values for each variable, alongside the total number of observations. Additionally, this segment shows Pearson's correlation matrix about the principal instruments and variables under scrutiny. The correlation matrix answers the

objective one and two of the analysis.



Table 4: Descriptive Statistics (N = 140)

| Variable | Mean | SD | Skewness | Kurtosis | Cronbach Alpha |
|------------------------------|------|------|----------|----------|-------------------|
| PSC | 2.98 | 0.50 | 0.12 | 0.62 | .80 |
| Job Satisfaction | 2.86 | 0.77 | 0.12 | 0.75 | .72 |
| Organizational Commitment | 3.70 | 1.17 | 0.49 | -0.55 | .92 |
| Turnover Intentions | 2.98 | 0.50 | 0.12 | 0.62 | .70 |

Source: Field survey, (2023)

The provided descriptive statistics and correlation matrix offer an appreciated understanding of the variables under examination, including Psychosocial Safety Climate (PSC), Employee Job Satisfaction (EJS), Organizational Commitment (OC), and Turnover Intentions (TI).

In terms of descriptive statistics, the mean values indicate the average levels of each variable. Psychosocial Safety Climate (PSC) has a mean of 2.98, Employee Job Satisfaction (EJS) stands at 2.86, Organizational Commitment (OC) is at 3.69, and Turnover Intentions (TI) matches PSC at 2.98. Additionally, the standard deviation measures the extent of variability around the mean, with PSC at 0.50, EJS at 0.77, OC at 1.17, and TI also at 0.50. Since the skewness and Kurtosis values of variables were within the range of -1 to 1, the data is considered normally distributed and suitable for parametric analysis (Orcan, 2020).

Table 5: Correlation Matrix

| Variables | PSC | EJS | OC | TI |
|-----------------------------------|--------|--------|------|----|
| Psychosocial Safety Climate (PSC) | 1 | | | |
| Employee Job Satisfaction (EJS) | .56*** | 1 | | |
| Organizational Commitment (OC) | .45*** | .49*** | 1 | |
| Turnover Intentions (TI) | -.10 | -.06 | -.07 | 1 |

Source: Field survey, (2023)

Note: *** $p < .001$ ** $p < .01$ * $p < .05$

The correlation matrix displayed the associations among the variables: A positive link was identified between psychosocial safety climate and organizational climate ($r = .45, p < .001$), indicating that improvements in the psychosocial safety climate are associated with higher organizational commitment. Similarly, a strong positive connection was observed between psychosocial safety climate and job satisfaction ($r = .49, p < .001$). In contrast, the relationship between organizational commitment and turnover intention was negative, though it was not statistically significant ($r = -0.07, p = .43$).

4.4 Test of Hypotheses

4.4.1. Hypothesis One: There will be a significant positive relationship between Psychosocial Safety Climate and Employee Job Satisfaction.

The correlation matrix in Table 4 above provides insights into the relationships

between the variables: Psychosocial Safety Climate (PSC), Employee Job



Satisfaction (EJS), Organizational Commitment (OC), and Turnover Intentions (TI), in the context of the hypotheses. This section, however, sought to answer the first objective with its corresponding hypothesis; H1; there is a significant relationship between psychosocial safety climate and employee job satisfaction. From the analysis in Table 4, and considering the hypothesis, the correlation between PSC and EJS is positive and significant ($r = .49, p < .001$). This suggests that there is a positive association between psychosocial safety climate and employee job satisfaction. Hence hypothesis 1 was supported.

4.4.2 Hypothesis two: There will be a significant positive relationship between Psychosocial Safety Climate and Organizational Commitment

Hypothesis two proposed that a significant positive correlation exists between psychosocial safety climate (PSC) and organizational commitment (OC). The correlation matrix shows a positive relationship between PSC and OC, with a coefficient of 0.45. This suggests that an increase in the psychosocial safety climate is linked to higher organizational commitment, thus confirming hypothesis 2.

4.4.3 Hypothesis Three; turnover intentions will mediate the relationship between psychosocial safety climate and Job satisfaction.

This section aimed to explore the third objective of the study, specifically how turnover intentions may act as a mediator in the relationship between psychosocial safety climate and job satisfaction. During the regression analysis, various assumptions were assessed to verify the accuracy of the results. These included the

linearity of the relationships between variables, independence of observations, homoscedasticity of residuals, normality of residuals, absence of multicollinearity among independent variables, and no autocorrelation of residuals. Diagnostic tests and plots were used to verify these assumptions, confirming that the data met the necessary criteria for valid regression analysis. Based on the findings of the study, the following regression assumptions were considered:

4.4.3.1. Linearity

The positive prediction of organizational commitment by psychosocial safety climate ($\beta = .45, p < .001$) suggests a linear relationship.

4.4.3.2. Independence

Assuming the data collection ensured independent responses from participants.

4.4.3.3 Homoscedasticity and Normality

These would typically be checked through diagnostic plots (e.g., residual plots, Q-Q plots) during the analysis.

4.4.3.4 No Multicollinearity

Ensuring that psychosocial safety climate and turnover intention are not highly correlated with each other.

4.4.3.5 No Autocorrelation

Assuming the data is cross-sectional, this is less of a concern but still worth checking.

Table 6: Results of the Mediation Analysis for Job Satisfaction

| Step | Dependent Variable | Predictor(s) | β | Adj. R^2 | F |
|------|--------------------|------------------------------|---------|------------|-----------------------|
| 1 | Turnover Intention | Psychological Safety Climate | -.05 | .00 | $F(1, 93) = 1.36$ |
| 2 | Job Satisfaction | Psychological Safety Climate | .56*** | .30 | $F(1, 93) = 60.15***$ |
| 3 | Job Satisfaction | Psychological Safety Climate | .56*** | .30 | $F(2, 92) = 28.31***$ |
| | | Turnover Intention | .01 | | |

* $p < .001$

The mediation analysis revealed that the psychosocial safety climate had a positive effect on job satisfaction ($\beta = .56, p < .001$). In contrast, the relationship between psychosocial safety climate and turnover intentions was not significant ($\beta = -.05, p = .25$). Step 3 of the analysis showed that only the direct relationship between psychosocial safety climate and job satisfaction was statistically significant. These findings suggest that turnover intentions did not mediate the relationship between psychosocial safety climate and job satisfaction. Therefore, hypothesis 3 was not supported.



4.4.4 Hypothesis four: Turnover intentions will mediate the relationship between Psychosocial Safety climate and Organizational Commitment.

This section sought to examine the objective four of the study, thus, how turnover intentions will mediate the nexus between psychosocial safety climate and organizational commitment.

Table 7: Results of the Mediation Analysis for Organizational Commitment

| Step | Dependent Variable | Predictor(s) | β | Adj. R^2 | F |
|------|---------------------------|-----------------------------|---------|------------|-----------------------|
| 1 | Turnover Intention | Psychosocial Safety Climate | -.05 | .00 | $F(1, 93) = 1.36$ |
| 2 | Organizational Commitment | Psychosocial Safety Climate | .45*** | .20 | $F(1, 93) = 34.33***$ |
| 3 | Organizational Commitment | Psychosocial Safety Climate | .44*** | .18 | $F(2, 92) = 15.11***$ |
| | | Turnover Intention | -.04 | | |

* $p^* < .001$

Findings from the mediation analysis indicated that psychosocial safety climate positively predicted organisational commitment ($\beta = .45$, $p < .001$). However, the analysis of the nexus between PSC and turnover intentions indicated that there was no significant relationship ($\beta = -.05$, $p = .25$). Step 3 of the analysis revealed that only the direct relationship between the psychosocial safety climate and organisational commitment was statistically significant. The results indicate that there was no mediation effect of turnover intentions in the relationship between

psychosocial safety climate and organisational commitment. Based on these results, hypothesis 4 was not supported.

4.5 Observed Model

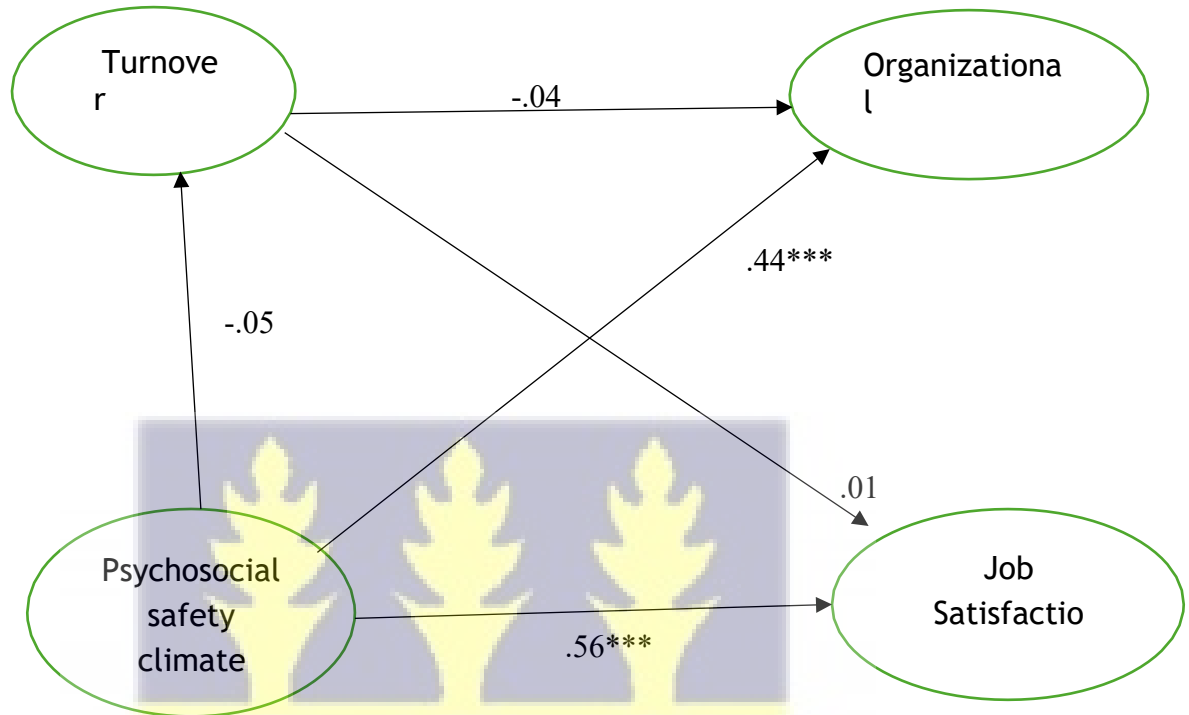


Fig 4: The final observed model showing the relationship between the variables

4.6 Summary of Findings

The key findings of the study were as follows.

1. Psychosocial safety climate positively relates to employee job satisfaction among bank workers
2. The study found that psychosocial safety climate significantly predicted organizational commitment among bank workers
3. The study revealed that psychosocial safety climate did not predict turnover intentions among bank workers

4. The study found that turnover intentions did not mediate the relationship between psychosocial safety climate and organizational commitment among bank workers.
5. The study found that turnover intentions did not mediate the relationship between psychosocial safety climate and job satisfaction among bank workers.



CHAPTER FIVE

DISCUSSIONS, RECOMMENDATIONS AND CONCLUSION

5.1. Introduction

This chapter presents the primary empirical results of the study, comparing them with other significant findings discussed in the literature and framed within the study's conceptual and theoretical contexts. Additionally, the chapter highlights the conceptual, theoretical, and practical implications and contributions of the research. The chapter concludes with suggestions for future research and a summary of the study's conclusions.

5.2. Psychosocial Safety Climate and Employee Job Satisfaction

The primary goal of the study was to examine the relationship between the psychosocial safety climate and job satisfaction among employees in banks in the Greater Accra region of Ghana. It was expected that a positive and significant correlation would exist between the psychosocial safety climate and job satisfaction. The analysis of the data validated this expectation, providing empirical support for the hypothesis.

The results suggest that bank workers who experience a positive psychosocial safety climate at their workplace tend to experience satisfaction with their jobs. They can communicate and work efficiently since management is concerned about their psychological and holistic well-being in their banks. These findings are consistent with previous research that examined the relationship between psychosocial safety and job satisfaction (Kiyani et al., 2019; Geisler et al., 2019; Xie et al., 2022). Specifically, Geisler et al. (2019) noted that a psychosocial safety

climate is relevant to social workers in terms of them being engaged and satisfied with what they do. Xie et al. (2022) also discovered that when senior managers prioritize the mental health and safety of construction workers, employees tend to experience greater well-being, principal to advanced job fulfilment.

According to the job demands-resources theory, banks that cultivate a strong psychosocial safety climate by offering job resources such as employee assistance programs, empowerment initiatives, and secure whistleblowing channels can effectively enhance job satisfaction among their employees.

The positive correlation between psychosocial safety climate and job satisfaction among bank employees in Ghana can be interpreted in several ways. Firstly, a robust psychosocial safety climate suggests that banks place a high value on the mental well-being of their staff, fostering a more encouraging and less demanding work atmosphere. Such an environment can increase employees' feelings of security and inclusion, which in turn boosts job satisfaction. This commitment is evident in policies, practices, and leadership behaviors that prioritize mental health and promote a supportive workplace culture. In Ghanaian banks, the high-pressure nature of the sector often leads to stress, long hours, and difficult customer interactions.

A robust psychosocial safety climate can mitigate these stressors by fostering a work environment where employees feel psychologically safe, supported, and valued. When employees perceive that their psychological safety is a priority, they are more likely to experience reduced anxiety and stress, which directly influences

their job satisfaction.



This perception is built on the trust that the banks will take proactive steps to prevent psychological harm, such as addressing issues like workplace bullying, excessive workload, and unrealistic performance demands. In this kind of setting, employees are more inclined to stay motivated and engaged while being less prone to burnout. Moreover, a supportive work environment contributes to job satisfaction by enhancing employees' sense of belonging and inclusion. When employees feel that their well-being is valued, they are more likely to develop positive relationships with colleagues and management. These positive social interactions at work can lead to a more cohesive and collaborative workplace, further enhancing job satisfaction.

Secondly, when the psychosocial safety climate is high, employees are likely to have better access to resources and support systems that help them manage work demands. This can reduce burnout and increase job satisfaction as workers feel better equipped to handle their tasks. Most banks in Ghana have introduced employee assistance programs and mentoring programs that allow employees to interact with qualified psychologists and astute bankers over diverse issues that may be bothering them and harming their work performance and well-being. Such support systems help employees navigate the challenges of their roles, whether they are related to job performance, interpersonal conflicts, or personal issues. For Ghanaian bank workers, who often face tight deadlines, high customer expectations, and significant performance pressures, having access to these support systems can alleviate stress and contribute to a sense of well-being and job satisfaction.

Thirdly, it could be that the banks are empowering the workers by giving them greater autonomy and control over their work. This empowerment can manifest through participation in decision-making processes and the sharing of feedback and the ability to voice concerns without fear of reprisal, especially after the banking crisis where corporate governance indiscretions were blamed for the dissolution of some banks. For bank workers, this sense of empowerment can be particularly important, as it allows them to voice out potential conflict of interest issues through proper channels. This leads to a greater sense of job satisfaction, as employees feel respected and valued for their contributions.

5.3. Psychosocial Safety Climate and Organizational Commitment

The second goal of the study was to explore the connection between psychosocial safety climate and organizational commitment in banks in Greater Accra, Ghana. It was expected that a strong positive relationship would exist between these two factors, and the findings confirmed this.

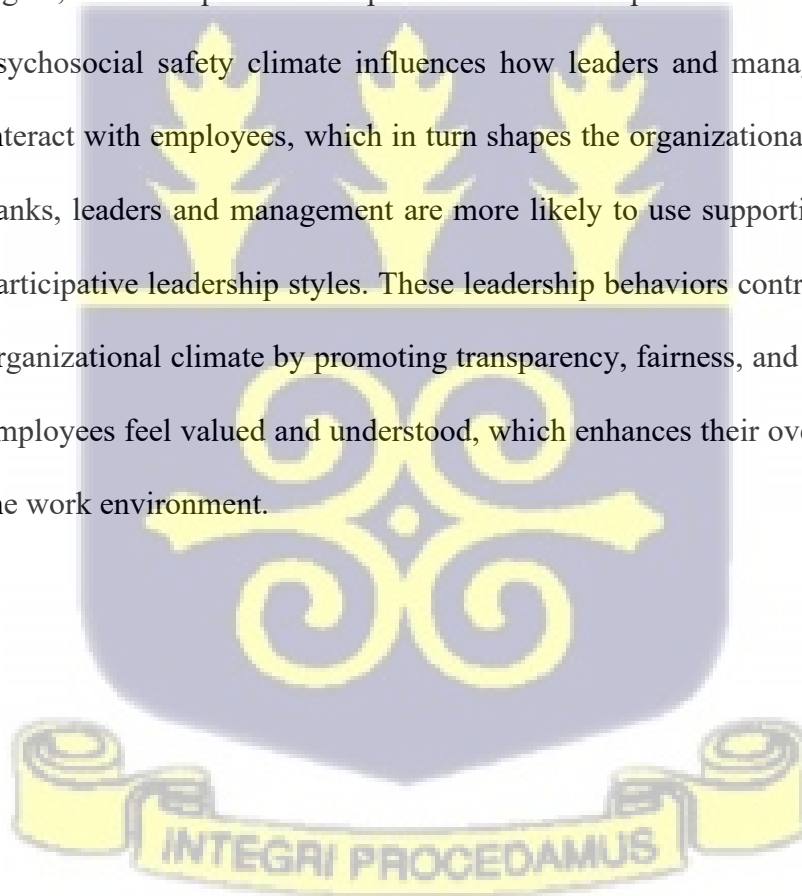
Concerning the impact of PSC and OC, findings from the study indicated that psychosocial safety climate significantly predicted organizational commitment among bank workers. Numerous studies have also explored the correlation between PSC and OC and have been consistent with the outcome of the study (Edmondson & Lei, 2014; Geisler, 2019; Zhao & Xia, 2018). For example, Edmondson and Lei (2014) found that teams with higher levels of psychosocial safety exhibited greater organizational commitment among their members. A meta-analysis conducted by Zhao and Xia (2018) provided robust evidence supporting the positive correlation between psychosocial safety and employee Organizational Commitment.

From the perspective of the JD-R theory, a positive psychosocial safety climate can contribute to the development of other job resources. For example, it can foster a climate of trust and openness, which can lead to increased job control, support from colleagues, and opportunities for learning and development. When these resources are in place because of the psychosocial safety climate of the banks, it can cause the workers to be more committed.

From the perspective of job embeddedness, a psychosocial safety climate contributes to a positive work environment where employees feel aligned with organizational values, culture, and goals. When employees feel that their well-being is prioritized, they are more likely to perceive a good fit with the organization. This alignment directly enhances their organizational commitment, as they feel that the organization is a good match for them personally and professionally. Also, a psychosocial safety climate fosters rich interpersonal connections and supportive relationships within the organization. A work environment characterized by psychological safety encourages collaboration, trust, and open communication, leading to stronger social ties among employees. These links further embed employees within the organization, reinforcing their commitment and reducing the likelihood of turnover intentions. Lastly, in a workplace with a positive psychosocial safety climate, employees are more likely to see leaving the organization as costly. This is because they would lose a supportive environment, valuable relationships, and the psychological safety the organization offers. The thought of giving up these important benefits makes employees more committed to staying with the organization.

A strong psychosocial safety climate lays the foundation for a positive organizational climate by fostering trust and safety. When employees perceive that their psychological well-being is important, they are more likely to trust the organization and feel secure within it. This trust translates into a more open, supportive, and collaborative organizational climate, where employees are willing to engage, share ideas, and work together effectively. Conversely, a weak psychosocial climate can lead to a climate of fear, mistrust, and disengagement, negatively affecting the overall organizational climate.

Again, another plausible explanation for this particular finding is that the psychosocial safety climate influences how leaders and managers of the banks interact with employees, which in turn shapes the organizational climate. In these banks, leaders and management are more likely to use supportive, inclusive, and participative leadership styles. These leadership behaviors contribute to a positive organizational climate by promoting transparency, fairness, and respect. The bank employees feel valued and understood, which enhances their overall perception of the work environment.



5.4 Mediating Role of Turnover Intentions on the Relationship Between Psychosocial Safety Climate and Job Satisfaction.

The third objective of the study was to examine how turnover intentions impact the relation between PSC and employee job satisfaction. It was suggested that turnover intentions might mediate the relationship between PSC and job satisfaction, but this was not supported by the results. The study's findings, which showed that turnover intentions did not mediate this relationship, can be explained by the fact that turnover intentions are typically seen as a result of job dissatisfaction rather than a factor influencing it.

In this case, turnover intentions did not mediate the relationship between PSC and JS because PSC directly influences JS through the provision of resources. When an organization has a strong psychosocial safety climate, employees feel supported and secure, leading to higher job satisfaction without necessarily triggering thoughts of leaving the organization. It is possible that even in a high psychosocial safety environment, employees may still contemplate leaving for reasons unrelated to job satisfaction, such as career advancement opportunities, personal life changes, or organizational factors like salary or location. In such cases, turnover intentions might not significantly impact the link between PSC and JS.

Furthermore, job satisfaction tends to be more stable and enduring than turnover intentions, which can be more fluid and influenced by a variety of factors, including short-term changes in the work environment or personal circumstances. A strong psychosocial safety climate might stabilize job satisfaction by providing consistent support and reducing stress, but this stability might not be enough to alter an

employee's intent to leave if other factors are at play. As a result, turnover intentions may not serve as a mediating factor because the direct impact of Psychosocial safety on Job Satisfaction remains strong and consistent.

This finding can further be explained by the job embeddedness concept. The job embeddedness concept posits that various factors, including social and organizational connections, influence an employee's decision to stay or leave a job. In this context, a positive psychosocial safety climate fosters a sense of security and connection to the organization, thus not prompting any turnover intentions and increasing job satisfaction.

In some contexts, particularly in certain cultures or industries, employees may place a higher value on job security, organizational loyalty, or specific job characteristics that contribute directly to job satisfaction. In such environments, even if employees have some intention of leaving (e.g., due to external opportunities), this intention might not significantly alter their level of job satisfaction as long as the psychosocial safety climate remains high. For instance, in the Ghanaian banking sector, where job stability and security might be highly valued, a psychosocial safety climate could directly enhance job satisfaction regardless of whether employees are contemplating a job change.

In the Ghanaian context, following the banking crisis, banks have recognized the need to enhance the work environment by offering better support systems and resources. This effort aligns with the principles of the Job Demands-Resources (JD-R) theory, where organizational resources such as a strong psychosocial safety

climate play a crucial role in directly enhancing job satisfaction. When banks



provide these resources, they create a more supportive and psychologically safe workplace, which directly impacts job satisfaction. The finding from a job embeddedness perspective suggests that a psychologically safe climate directly contributes to employee job satisfaction. This aligns with the concept of job embeddedness, as a positive work environment (like a psychologically safe climate) can enhance an employee's connection to their job and organization.

In this context, it is clear why turnover intentions do not act as a mediator in the relationship between PSC and JS. The banks' proactive efforts to enhance support and resources directly address employees' needs, resulting in higher job satisfaction. The employees, feeling secure and supported, are less likely to develop turnover intentions, as their needs are being met within the organization. The direct impact of psychosocial safety climate on job satisfaction explains why turnover intentions do not significantly mediate this relationship.

5.5 The Mediating Role of Turnover Intentions on the Relationship between Psychosocial Safety Climate and Organizational Commitment

The study's final objective was to explore whether turnover intentions acted as a link between psychosocial safety and organisational commitment. The hypothesis proposed that turnover intentions would mediate this relationship, but the findings did not support this assumption.

The results indicate that turnover intentions do not serve as a mediator between the psychosocial safety climate and organizational commitment. This indicates that psychosocial safety climate has a direct impact on organizational commitment,

independent of employees' plans to leave the organization. Employees may develop



a high level of commitment due to a supportive psychosocial safety climate, regardless of whether they are considering leaving for other reasons, such as personal circumstances or external opportunities. This independence indicates that turnover intentions do not appear to mediate the relationship between PSC and OC.

The finding that turnover intentions do not mediate the relationship between PSC and OC can be explained further by drawing on the Job Demands-Resources (JD-R) theory and the contextual factors observed in the Ghanaian banking sector post-crisis. According to JD-R theory, job resources like psychosocial safety climate directly contribute to positive outcomes, such as organizational commitment, without necessarily being mediated by other factors like turnover intentions. Turnover intentions typically arise when job demands are high, and job resources are insufficient to cope with those demands. In situations where employees are overwhelmed by stress, workload, or other demands, they might consider leaving the organization as a coping mechanism. However, in a work environment where PSC is strong, these job demands are effectively managed or mitigated. As a result, employees experience fewer stressors that might otherwise lead to turnover intentions. Since the job demands are already being addressed by the psychosocial safety climate, turnover intentions do not significantly enter the equation and thus do not mediate the relationship between the PSC and OC.

The concept of job embeddedness provides an alternative explanation for why turnover intentions do not mediate the relationship between perceived supervisor support (PSC) and organizational commitment (OC). Job embeddedness refers to the extent to which employees are enmeshed in their jobs and organizations through

a combination of factors that encourage them to stay, rather than leave. Given the strong influence of PSC on job embeddedness, the direct relationship between PSC and OC becomes clear. When employees are deeply embedded in their jobs, they develop a strong emotional and psychological attachment to the organization. This attachment (organizational commitment) is reinforced by the sense of fit, strong links, and the potential sacrifices associated with leaving. Because a psychosocial safety climate directly enhances these aspects of job embeddedness, employees become more committed to the organization regardless of whether they are considering leaving. In other words, the job embeddedness created by a strong psychosocial safety climate makes turnover intentions less relevant to the development of organizational commitment.

In this context, turnover intentions, which reflect an employee's inclination to leave the organization, do not mediate the relationship between PSC and organizational commitment because psychosocial safety climate exerts a direct influence on commitment levels. A psychosocial safety climate directly enhances organizational commitment by fostering a work environment where employees feel valued, safe, and supported. When employees perceive that their psychological well-being is a priority for the organization, they are more likely to develop a strong sense of loyalty and attachment to the organization. This commitment arises from the positive experiences and trust built through a strong psychosocial safety climate, bypassing the need for turnover intentions to mediate this relationship.

Following the banking crisis in Ghana, banks have increasingly focused on enhancing their PSC by providing more support and resources to employees. This

strategic shift directly strengthens organizational commitment, as employees recognize the organization's commitment to their well-being. As a result, employees' commitment to the organization increases without necessarily triggering turnover intentions. They are likely to stay and remain committed because their core needs are satisfied, making turnover intentions less relevant in this dynamic.

Similar to its influence on job satisfaction, a psychologically safe climate directly fosters a strong connection between employees and the organization. The idea that a positive work environment is essential for keeping employees is supported by the concept of job embeddedness.

5.7. Theoretical and Practical Contributions of the Study

The study's theoretical contributions provide valuable insights into the connections between psychosocial safety climate, job satisfaction, turnover intentions, and organizational commitment. The findings support and extend existing theoretical frameworks such as the Job Embeddedness concept and the Job Demands-Resources (JD-R) Model. The study demonstrates that a positive psychosocial safety climate is associated with higher job satisfaction and increased organizational commitment among bank workers. These results align with the Job Embeddedness concept, which posits that employees become embedded in their jobs and organizations through various factors, including links and fit. In this context, a supportive psychosocial safety climate fosters stronger links between employees and their jobs and increases organizational commitment. Furthermore,

the findings are consistent with the JD-R Model, suggesting that a supportive work



environment provides resources that buffer the negative effects of turnover intentions on organizational commitment. Thus, the study enhances theoretical advancements by providing empirical evidence for the relationships proposed by these theories.

Practically, the study offers support for organizational leaders and practitioners in promoting employee well-being, satisfaction, and commitment. The findings highlight the importance of cultivating a positive psychosocial safety climate within the workplace, as it not only enhances job satisfaction but also reduces turnover intentions and fosters organizational commitment. By prioritizing employees' psychological and holistic well-being, the banks can create a supportive environment that encourages employees to remain dedicated to their roles and contribute to organizational success. Moreover, the study highlights the significance of addressing turnover concerns to maintain high levels of organizational commitment. Organizations can implement strategies aimed at reducing turnover intentions, such as enhancing job resources, providing support for work-life balance, and promoting a positive organizational culture. In a nutshell, the study provides practical implications for organizations to enhance employee satisfaction, retention, and commitment, ultimately contributing to their long-term success and sustainability in the dynamic contemporary workplace.

5.8 Limitations of the Study

While this study provides valuable insights into the relationship between psychosocial safety climate and employee job satisfaction, there are several limitations to consider. Firstly, the study relies on self-reported data, which may

introduce response bias and social desirability bias. Participants may provide responses they believe are socially acceptable or that align with organizational norms, potentially skewing the results. Again, the study's small sample size solely focuses on bank workers, limiting the generalizability of the findings to the entire banking industry and other industries or occupational groups. Another significant limitation of the study was that many bankers reported having busy schedules and limited time to complete the questionnaires. Future research should aim to replicate these findings across different sectors and job roles to ensure their robustness and applicability in diverse contexts.

5.9 Implications of the Study

5.9.1 Enhancing Psychosocial Safety Climate:

Organizations, particularly banks in Ghana, should prioritize creating a supportive psychosocial safety climate. This involves establishing policies and practices that promote mental health, well-being, and open communication among employees to reduce perceived job demands (Nielsen et al., 2016). Policymakers in the banking industry should consider developing regulations that encourage organizations to prioritize psychosocial safety, promoting mental health initiatives, and employee well-being as part of corporate governance (Danna & Griffin, 1999).

5.9.2 Investment in Employee Resources

The findings suggest that banks should invest in resources that help mitigate job demands. This may include training programs, mental health support, and employee assistance programs, aligning with the Job Demands-Resources theory,

which emphasizes balancing job demands with sufficient resources (Bakker & Demerouti, 2017).

5.9.3 Improving Job Satisfaction

Fostering a positive psychosocial safety environment can enhance job satisfaction in banking institutions. When staff members experience contentment in their roles, they are more likely to show increased dedication to the organization, which ultimately results in improved performance and a reduced probability of turnover (Locke, 1976).

5.9.4 Strengthening Organizational Commitment

The study highlights the importance of commitment among bank workers as a boost to employee motivation. Banks should focus on strategies that nurture employee loyalty, such as recognition programs, career development opportunities, and fostering a sense of belonging (Meyer & Allen, 1991).

5.9.5 Leverage Direct Pathways to Retention.

Implementing the recommended investments can lead to lower turnover intentions, which is crucial for maintaining organizational stability and reducing recruitment costs. A dedicated workforce plays a crucial role in enhancing service quality and customer satisfaction within the banking sector (Griffeth et al., 2000). Instead of targeting turnover intentions, banks should focus on strengthening Organizational Commitment, PSC and Job Satisfaction. The recommendations to enhance PSC, provide resources, and redesign jobs are, in effect, the most evidence-based "turnover reduction" strategies this study can support. A highly satisfied and deeply committed employee is inherently less likely to leave. Investments should

be channeled into these confirmed drivers.

5.9.6. Application of Job Embeddedness Concept

The findings underscore the relevance of the job embeddedness concept, which suggests that employees' connections to their jobs and organizations can influence their turnover decisions. Banks should create a sense of community and attachment



among employees to enhance their embeddedness in the organization (Mitchell et al., 2001).

5.9.7 Future Research Directions

The study paves the way for further research on the interaction between psychosocial safety climate, job satisfaction, and commitment in various sectors. Future studies could explore how cultural and contextual factors influence these relationships (Saks, 2006).

5.10 Recommendations for Future Studies

To address the limitations identified in this study and further advance understanding in this area, future research should consider several avenues. Firstly, researchers could employ longitudinal or experimental designs to establish causal relationships between psychosocial safety climate and job satisfaction. Longitudinal studies would enable the tracking of changes in psychosocial safety climate and job satisfaction over time, offering more robust evidence of causal relationships. Additionally, experimental studies could manipulate psychosocial safety climate interventions to assess their impact on job satisfaction.

The link between PSC, OC, and JS is not well understood. Future studies should explore the potential of other mediating mechanisms such as psychological wellbeing and work engagement that would help provide a better understanding of these relationships.

Moreover, future studies could explore the moderating effects of individual and contextual factors, such as personality traits or organizational culture, on the

relationship between psychosocial safety climate and job satisfaction. Understanding these moderators could help identify subgroups of employees who may be particularly responsive to interventions aimed at improving the psychosocial safety climate. Lastly, researchers could investigate the effectiveness of specific interventions or strategies to enhance the psychosocial safety climate and their subsequent impact on job satisfaction. By identifying effective interventions, organizations can better prioritize resources to create supportive work environments that promote employee well-being and satisfaction.

5.11 Conclusions

In conclusion, the study reveals the interconnectedness of psychosocial safety climate, job satisfaction, turnover intentions, and organizational commitment. It was found that when employees perceive their work environment as supportive, they tend to be happier with their jobs. Turnover intentions, or the desire to leave a job, play a significant role in this relationship. They serve as a mediator between the work environment, job satisfaction, and commitment. The Job Embeddedness Theory and JD-R Model provide explanations for this phenomenon, suggesting that when employees feel safe and supported at work, they are less likely to consider leaving, which increases their commitment to the organization. Addressing turnover concerns is crucial for maintaining high levels of organizational commitment. Companies can achieve this by improving the safety climate, thereby reducing turnover intentions and enhancing commitment, ultimately leading to overall success.

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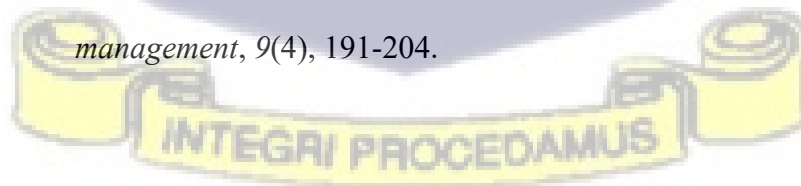
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PPENDICES

DEPARTMENT OF PSYCHOLOGY
SCHOOL OF SOCIAL SCIENCES
UNIVERSITY OF GHANA



DEPARTMENTAL RESEARCH & ETHICS COMMITTEE (DREC)



21 July 2023

Emmanuella Otoo

Department of Psychology
University of Ghana, Legon Ghana

Dear Ms. Otoo

Protocol number: DREC/016/22-23

Project title: Psychosocial Safety Climate, Employees' Job Satisfaction and Commitment among Bank Workers: Turnover Intentions a Mediating Role. Full Approval-Committee Reviewed Protocol

In response to your application received on May 29, 2023, the Departmental Research & Ethics Committee of the Department of Psychology, University of Ghana has considered the above-mentioned application, and the protocol has been granted **Full Approval**

Any major modification to the approved research protocol, including changes to the questionnaire, semi-structured interviews, informed consent form, project title,

research approach, or methods, must be submitted for review and approval before



implementation. For further inquiries, please reference the number provided above.

Please note that research data must be securely stored in a suitable location and should not be disposed of until five years have passed. This ethical clearance certificate is valid for a duration of 12 months from the date of issuance. Thereafter, re-certification must be applied for on annual basis.

We take this opportunity to wish the very best in your research.

Yours faithfully,



Professor Kwaku Opong Asante, Ph.D.

Chair, Departmental Research & Ethics Committee (DREC)

Cc: Prof. Joseph Osafo,
Head,
Department of Psychology,
University of Ghana



Q

QUESTIONNAIRES PART

A

Demographics

1. Instructions: Kindly respond to the questions below by selecting the appropriate option.
2. Gender: Female Male
2. Age Group 18–25 years 26–30 years 31–40 years 41–50 years
51 years or older
3. Highest Level of Education SHS Graduate Diploma/HND Bachelor's Degree Master's Degree Other
Department _____
4. Duration / years of working in the firm _____

P

ART B

ORGANIZATIONAL COMMITMENT QUESTIONNAIRE

Instructions :

Carefully review each statement and reflect on whether it resonates with your feelings about your work. Select the number (ranging from 1 to 5) that best represents the extent to which you agree.

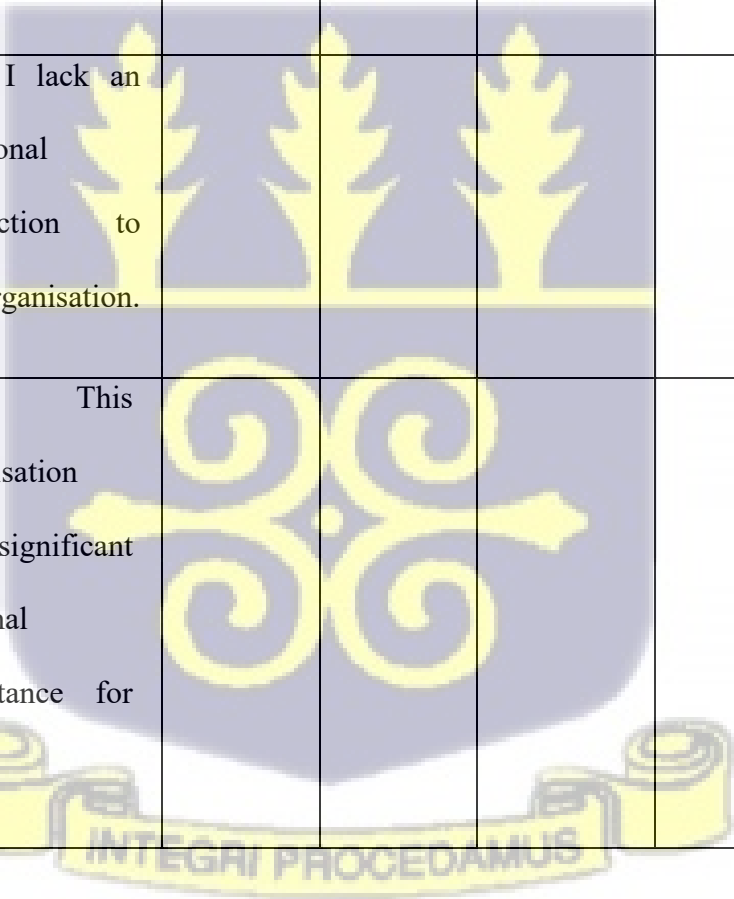
| How frequently did you encounter the following situations in your workplace? | Never 1 | Rarely 2 | Sometimes 3 | Often 4 | Always 5 |
|---|---------|----------|-------------|---------|----------|
| Q01: I would greatly value the opportunity to dedicate the remainder of my career to this organisation. | | | | | |
| Q02: I genuinely feel connected to this organisation, taking its challenges as if they were my own. | | | | | |

| | | | | | |
|------------------------------|--|--|--|--|--|
| Q03: I don't experience a | | | | | |
|------------------------------|--|--|--|--|--|

| | | | | | |
|--|--|--|--|--|--|
| sense of belonging to this organisation, as though it were part of my family. | | | | | |
|--|--|--|--|--|--|

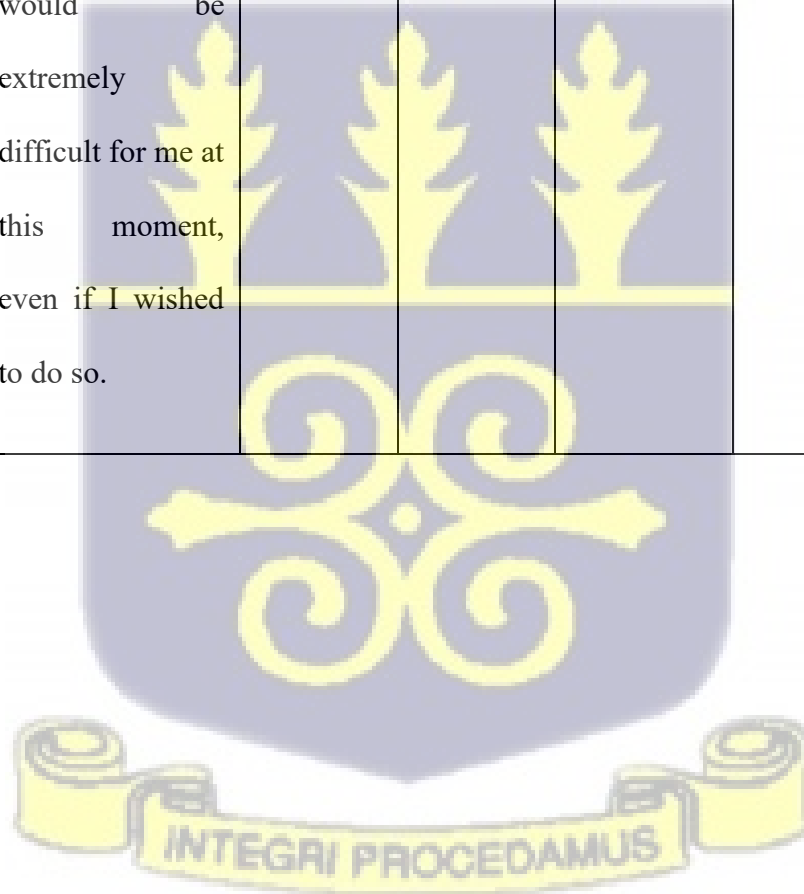
| | | | | | |
|--|--|--|--|--|--|
| Q04: I lack an emotional connection to this organisation. | | | | | |
|--|--|--|--|--|--|

| | | | | | |
|---|--|--|--|--|--|
| Q05: This organisation holds significant personal importance for me. | | | | | |
|---|--|--|--|--|--|



| | | | | | |
|--|-----|-----|-----|-----|-----|
| Q06) I don't feel deeply connected to this organization. | [1] | [2] | [3] | [4] | [5] |
|--|-----|-----|-----|-----|-----|

| | | | | | |
|--|-----|-----|-----|-----|-----|
| (Q07) Leaving my job at this organization would be extremely difficult for me at this moment, even if I wished to do so. | [1] | [2] | [3] | [4] | [5] |
|--|-----|-----|-----|-----|-----|

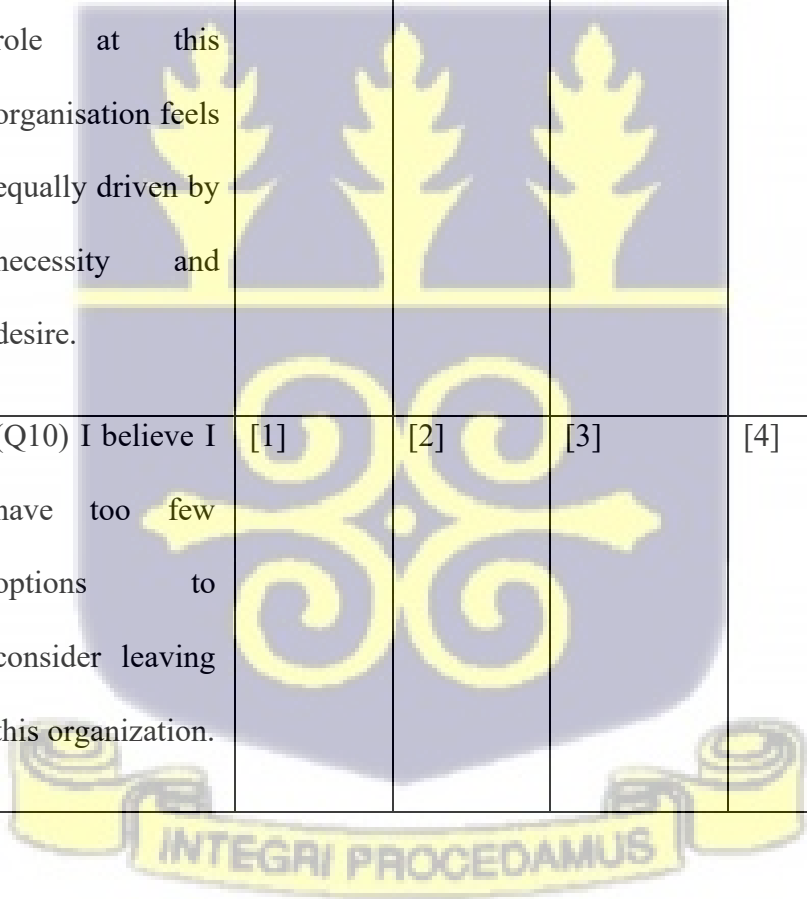


| | | | | | |
|---|-----|-----|-----|-----|-----|
| <p>(Q08) Leaving my organisation would cause significant disruption to various aspects of my life.</p> <p>(Q09) At present, remaining in my role at this organisation feels equally driven by</p> | [1] | [2] | [3] | [4] | [5] |
|---|-----|-----|-----|-----|-----|

| | | | | | |
|-----------------------|--|--|--|--|--|
| necessity and desire. | | | | | |
|-----------------------|--|--|--|--|--|



| | | | | | |
|---|-----|-----|-----|-----|-----|
| <p>(Q08) Leaving my organisation would cause significant disruption to various aspects of my life.</p> <p>(Q09) At present, remaining in my role at this organisation feels equally driven by necessity and desire.</p> | [1] | [2] | [3] | [4] | [5] |
| <p>(Q10) I believe I have too few options to consider leaving this organization.</p> | [1] | [2] | [3] | [4] | [5] |



| | | | | | |
|--|-----|-----|-----|-----|-----|
| <p>(Q11) One of the few negative consequences of leaving my job at this organization would be the scarcity of available alternative elsewhere.</p> | [1] | [2] | [3] | [4] | [5] |
| <p>Q12: A significant factor in my decision to stay with this organisation is that leaving would involve substantial personal sacrifices.</p> | [1] | [2] | [3] | [4] | [5] |
| <p>Q13: I don't feel a strong</p> | [1] | [2] | [3] | [4] | [5] |

| | | | | | |
|---|-----|-----|-----|-----|-----|
| responsibility to remain with my current organization. | | | | | |
| Q14: Even if leaving the organization would be advantageous for me, I think it would be wrong to do so. | [1] | [2] | [3] | [4] | [5] |
| Q15: I would experience a sense of guilt if I were to leave the organisation at this time. | [1] | [2] | [3] | [4] | [5] |
| Q16: My loyalty is something this organisation has | [1] | [2] | [3] | [4] | [5] |

Seldom or Never

Very often



(3) The management demonstrates a sincere commitment to the psychological well-being of employees.

1 2 3 4 5 6 7

Seldom or Never Very often

(4) Management takes prompt action when an issue regarding an employee's psychological well-being is brought to attention.

1 2 3 4 5 6 7

Seldom or Never
Very often

(5) The psychological well-being of employees is positively regarded in my workplace.

1 2 3 4 5 6 7

Seldom or Never
Very often

(6) I believe the management at my workplace genuinely cares about my overall well-being.

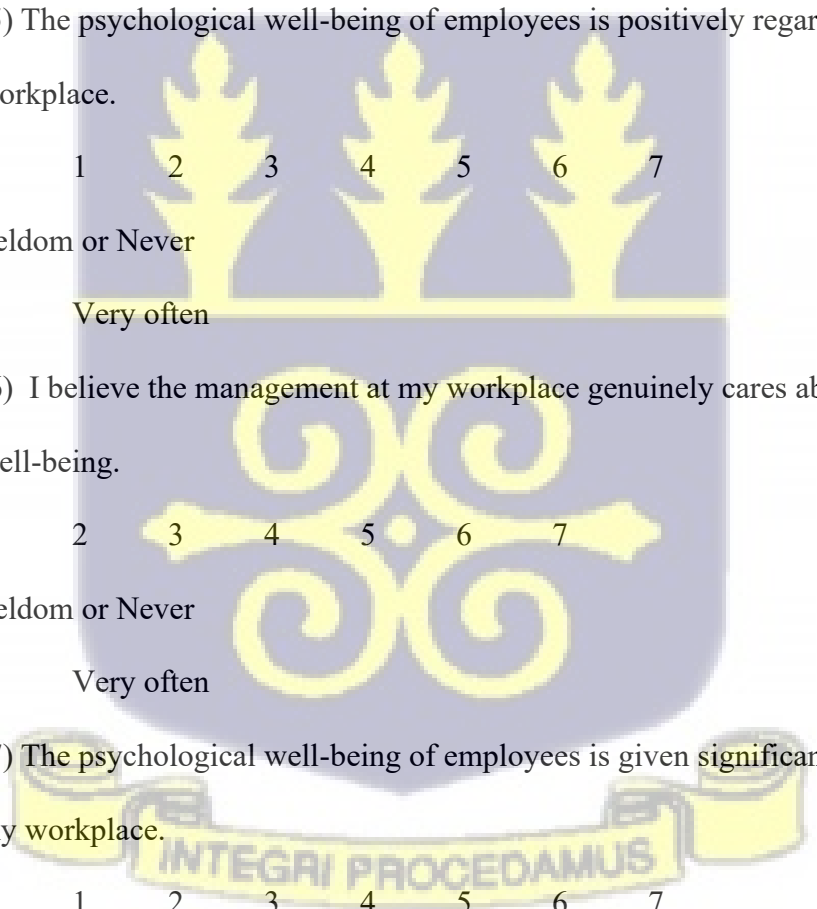
1 2 3 4 5 6 7

Seldom or Never
Very often

(7) The psychological well-being of employees is given significant attention at my workplace.

1 2 3 4 5 6 7

Seldom or Never
Very often



(8) At work, my leaders pay attention my concerns seriously. 1 2 3
4 5 6 7

Seldom or Never

Very often

(9) Senior management show support for stress prevention through involvement and commitment

1 2 3 4 5 6 7

Seldom or Never

Very often

(10) The organization places a high priority on the psychological well-being of its staff.

1 2 3 4 5 6 7

Seldom or Never

Very often

(11) Management clearly considers the psychological health of employees to be of great importance

1 2 3 4 5 6 7

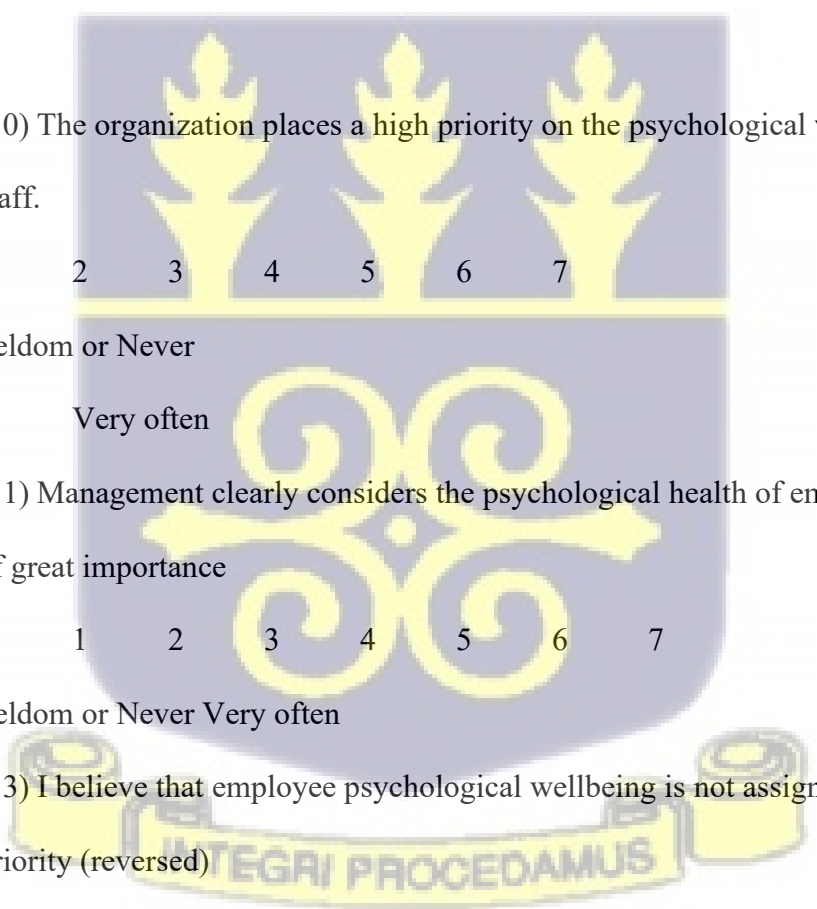
Seldom or Never Very often

(13) I believe that employee psychological wellbeing is not assigned a high priority (reversed)

1 2 3 4 5 6 7

Seldom or Never

Very often



(14) The communication regarding psychological safety issues that impact me is clear and effective here.

1 2 3 4 5 6 7

Seldom or Never Very often

(15) Management and leadership will always prioritise workers' psychological well-being over productivity.

1 2 3 4 5 6 7

Seldom or Never Very often

(16) The communication regarding psychological safety issues that impact me is clear and effective here.

1 2 3 4 5 6 7

Seldom or Never

Very often

(17) Information about workplace psychological well-being is always brought to my attention by my manager/supervisor

1 2 3 4 5 6 7

Seldom or Never

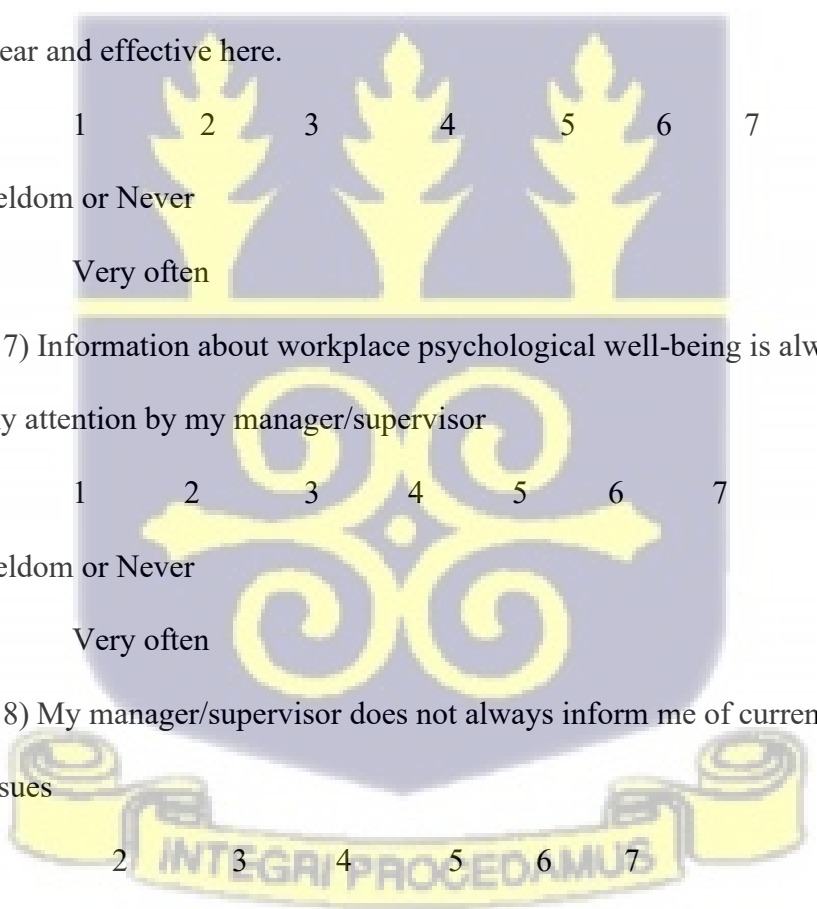
Very often

(18) My manager/supervisor does not always inform me of current concerns and issues

1 2 3 4 5 6 7

Seldom or Never

Very often



ART D

JOB SATISFACTION SCALE

Instructions: Please carefully read these statements and circle the number (from 1-5) that best defines how satisfy you feel at workplace.

| | Never | Rarely | Sometimes | Often | Always |
|---|--------------|---------------|------------------|--------------|---------------|
| I am able to use my skills in my job. | [1] | [2] | [3] | [4] | [5] |
| I am acknowledged for doing well in my work. | | | | | |
| I appreciate being employed by this organisation. | | | | | |
| I have a positive relationship with my coworkers. | | | | | |
| My role offers me a sense of security. | | | | | |
| My earnings are sufficient to support my needs. | | | | | |
| On the whole, I view my job favourably. | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| I believe that having a job benefits my health. | | | | | |
| I maintain a good rapport with my managers and supervisors. | | | | | |
| The organisation demonstrates genuine concern for my well-being. | | | | | |

P

ART E

**Turnover Intention Scale
For the Past Nine Months**

Instructions: Please provide the correct answer as it relates to you.

1. How often have you thought about resigning from your current job?

Never (1 ... 2 ... 3 ... 4 ... 5) Always

2. How frequently do you review job advertisements in search of new opportunities?

Never (1 ... 2 ... 3 ... 4 ... 5) Very frequently

3. How well does your current job meet your personal needs?

Extremely well (1 ... 2 ... 3 ... 4 ... 5) Not at all



4. How often do you feel frustrated by difficulties in reaching your work goals? Never (1 ... 2 ... 3 ... 4 ... 5) Very often

5. How often do you find that your personal values are in conflict with workplace expectations? Never (1 ... 2 ... 3 ... 4 ... 5) Very often

6. How regularly do you envision yourself in a role that better fulfils your personal aspirations?

Never (1 ... 2 ... 3 ... 4 ... 5) Very often

7. If offered a new job with the same salary, how likely are you to accept it?

Very unlikely (1 ... 2 ... 3 ... 4 ... 5) Very likely

8. How often do you feel excited about starting a new workday?

(1 ... 2 ... 3 ... 4 ... 5)

9. How often do you think about starting your own business?

(1 ... 2 ... 3 ... 4 ... 5)

10. How much do your current responsibilities influence your decision to remain in your job?

11. (Please provide a detailed response below.)





