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Research Paper

Brain Drain Determinants and Migration-Induced Turnover Intention: Implications for Workforce Sustainability in Nigeria's Banking Sector

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ABSTRACT

Purpose: This study examines the relationship between selected organisational determinants of brain drain and migration-induced turnover intention among employees of selected deposit money banks in the Ketu–Mile 12 axis of Lagos State. It focuses on career growth opportunities, organisational politics, workload, and incentives, considering their individual and combined relationships with employees' intention to leave their current employment in pursuit of opportunities abroad.

Design: A descriptive survey design was adopted. The accessible population comprised 253 employees across seven selected deposit money banks. Using Yamane's approach at a 5% level of precision, a minimum sample size of 155 was obtained, while 157 valid responses were analysed. Convenience sampling was used because access to employees across the selected branches was constrained by practical considerations. Data were analysed using SPSS version 26 through descriptive statistics and regression analysis.

Findings: Each determinant was positively and significantly associated with migration-induced turnover intention when examined separately. Career growth opportunities recorded $\beta = .635$, $p < .001$, organisational politics $\beta = .624$, $p < .001$, workload $\beta = .563$, $p < .001$, and incentives $\beta = .777$, $p < .001$. Incentives produced the largest individual explanatory power ($R^2 = .604$). The combined model was significant, $F(4,152) = 59.359$, $p < .001$, and explained 61.0% of the variance. In the combined model, incentives remained significant ($B = .626$, $\beta = .813$, $p < .001$), whereas workload, career growth opportunities, and organisational politics were not statistically significant. The very high VIF values for three predictors indicate severe multicollinearity, requiring cautious interpretation of unique coefficients.

Practical implications: Retention strategies should place particular attention on credible and competitive incentive systems while also addressing career progression, workload and organisational fairness as interconnected features of the employment environment. Management should avoid interpreting any single organisational factor in isolation when designing workforce-retention interventions.

Originality/value: The study extends the discussion of brain drain by examining migration-induced turnover intention as an organisationally relevant precursor to potential cross-border talent loss and by

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integrating organisational push conditions with intention-based behavioural reasoning in the Nigerian banking context.

Keywords: *Brain drain; migration-induced turnover intention; career growth opportunities; organisational politics; workload; incentives; Nigerian banking sector.*

1. Introduction

Organisations across the globe are established to achieve clearly defined objectives, with performance serving as a key indicator of how effectively and efficiently resources such as human capital, finance, and technology are utilised to attain these goals. Organisational performance encompasses both financial and non-financial outcomes, including profitability, market share, innovation, and growth within a specified period (Al-Hosaini, Ali, Baadhem, Jawabreh, Atta & Ali, 2023). Human resources remain central to achieving these outcomes because employee contributions directly shape productivity and service delivery. Effective human resource management, therefore, plays a significant role in ensuring organisational sustainability and competitiveness in dynamic environments (Gunawan & Mikhail, 2025). Increasing global competition and economic integration continue to heighten expectations on employees to deliver superior performance under varying organisational conditions.

Global labour mobility has intensified in recent decades, reflecting shifts in economic opportunities, technological advancement, and international integration (Koura, 2025; Manchin, 2025). Skilled professionals increasingly migrate across borders in pursuit of improved working conditions, higher wages, and better standards of living. Brain drain, often described as human capital flight, represents the sustained movement of highly skilled individuals from developing to developed economies (Ezeoha, Nkwor & Uche, 2026). Push and pull dynamics explain this phenomenon, where unfavourable domestic conditions drive emigration while attractive opportunities abroad encourage relocation. Expanding global interconnectedness continues to shape workforce mobility patterns, making migration an integral feature of modern labour markets.

Organisational-level factors have gained increasing attention as key drivers influencing employees' decisions to remain or leave their jobs in the context of global mobility (Ezeoha, Nkwor & Uche, 2026; Yusoff & Johari Jiken, 2026). Elements such as career growth opportunities, incentives, workload, and organisational politics significantly shape employees' attitudes toward their organisations and future career decisions. Turnover intention has emerged as a critical behavioural outcome reflecting

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employees' willingness to leave their organisation, often preceding actual turnover behaviour (Peltokorpi, Allen & Shipp, 2023). Migration-induced turnover intention specifically captures employees' desire to leave their organisation with the aim of seeking opportunities abroad. Organisational conditions, therefore, interact with broader economic factors to influence employees' mobility decisions and career trajectories.

The Nigerian economy reflects these global patterns of workforce mobility, with significant emigration of skilled professionals observed across multiple sectors (Atiomo, 2026). Financial institutions, particularly deposit money banks, play a vital role in economic development through financial intermediation, credit allocation, and payment systems. Employee expertise within this sector supports operational efficiency, innovation, and service delivery, making human capital a strategic asset (Kelvin-Iloafu, Monyei, Ukpere, Obi-Anike & Onyekwelu, 2023). Workforce dynamics in the banking sector are shaped by organisational practices, compensation structures, and career development systems. Migration trends among banking professionals therefore reflect the interaction between organisational conditions and broader economic opportunities.

Existing literature has provided insights into brain drain across sectors such as health and education, highlighting its implications for workforce stability and economic growth (Akinwale, Kuye & Akinwale, 2024; Issac & Tripathi, 2024). Organisational determinants of turnover intention have also been examined in various contexts, emphasising the role of internal workplace factors in shaping employee behaviour. Limited attention has been directed toward the intersection of organisational-level brain drain determinants and migration-induced turnover intention within the banking sector in Nigeria. This study addresses this knowledge gap by examining how organisational factors such as career growth opportunities, organisational politics, workload, and incentives influence migration-induced turnover intention among employees in the Nigerian banking sector.

Statement of the Problem

The rate at which skilled professionals are leaving Nigeria for opportunities abroad has increased significantly, creating a growing concern for workforce stability across key sectors of the economy. This trend has led to a noticeable reduction in the availability of experienced and competent employees within organisations, particularly in knowledge-intensive industries. The continuous movement of employees seeking opportunities outside the country has disrupted organisational continuity and

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weakened the retention of critical talent. Migration-driven workforce exits have therefore become a persistent issue affecting the stability and composition of organisational human resources.

The banking sector in Nigeria is increasingly experiencing challenges associated with employee mobility, as skilled workers show a rising inclination to leave their organisations in pursuit of opportunities abroad. This situation has resulted in frequent changes in workforce composition, leading to instability in operations and a decline in accumulated institutional knowledge. High levels of employee exit intentions within deposit money banks have created difficulties in maintaining a consistent and experienced workforce. The persistence of this pattern has made it increasingly difficult for organisations in the sector to sustain workforce continuity and maintain long-term organisational effectiveness.

Organisational conditions appear to be contributing to employees' intentions to leave, particularly in relation to career advancement, workload demands, workplace incentives, and internal organisational dynamics. These factors are increasingly associated with employees' psychological withdrawal from their organisations and their inclination to seek opportunities beyond national boundaries. The growing alignment between organisational experiences and migration intentions has intensified concerns about the sustainability of the workforce within the banking sector. The absence of clear empirical evidence linking organisational-level determinants to migration-induced turnover intention has limited a comprehensive understanding of how these internal factors shape employees' decisions to exit.

Research Objectives

The study aims to investigate whether brain drain determinants have any significant impact on the migration-induced turnover intention among employees in the Nigerian banking sector. The specific objectives are to:

i. Examine the influence of career growth opportunities on migration-induced turnover intention among employees in the Nigerian banking sector.
ii. Assess the effect of organisational politics on migration-induced turnover intention among employees in the Nigerian banking sector.
iii. Evaluate the impact of workload on migration-induced turnover intention among employees in the Nigerian banking sector.
iv. Determine the influence of incentives on migration-induced turnover intention among employees in the Nigerian banking sector.

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v. Analyse the combined effect of brain drain determinants on migration-induced turnover intention among employees in the Nigerian banking sector.

Research Hypotheses

Based on the research objectives, the null hypotheses included:

H_{01}: Career growth opportunities have no significant influence on migration-induced turnover intention among employees in the Nigerian banking sector.

H_{02}: Perceptions of organisational politics have no significant influence on migration-induced turnover intention among employees in the Nigerian banking sector.

H_{03}: Workload has no significant influence on migration-induced turnover intention among employees in the Nigerian banking sector.

H_{04}: Incentives have no significant influence on migration-induced turnover intention among employees in the Nigerian banking sector.

H_{05}: The combined effect of brain drain determinants has no significant influence on migration-induced turnover intention among employees in the Nigerian banking sector.

2. Literature Review

2.1 Theoretical Review

The study is underpinned by the Theory of Planned Behaviour (TPB) and the Theory of Push and Pull Factors of Migration:

Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB), developed by Icek Ajzen in 1985, provides a structured framework for predicting and explaining human behaviour through the concept of behavioural intention (Hassan, Shiu & Parry, 2016). The theory builds on the earlier Theory of Reasoned Action by incorporating perceived behavioural control to address behaviours that are not entirely under volitional control (Hassan, Shiu & Parry, 2016). TPB posits that behaviour is a function of intention, which reflects the individual's readiness to perform a specific action (Ajzen & Driver, 1992). The model assumes that individuals engage in rational evaluation of information before making behavioural decisions (Ajzen, 2020). Three core constructs - attitude toward the behaviour, subjective norms, and perceived behavioural control - jointly determine behavioural intention (Ajzen, 2020). Attitude captures the individual's evaluation of outcomes, subjective norms reflect perceived social pressures, and perceived behavioural control indicates the ease or difficulty of performing the behaviour (Bosnjak, Ajzen, & Schmidt, 2020).

The applicability of TPB to this study lies in its ability to explain migration-induced turnover intention as a deliberate and planned behaviour shaped by psychological and contextual factors. Attitudes toward migration, such as expectations of improved career prospects and better living conditions, influence employees' intentions to leave their organisations (Ajzen, 2011). Subjective norms, including expectations from family, peers, and professional networks, further reinforce migration decisions (Ajzen, 2011). Perceived behavioural control, such as access to resources, job opportunities abroad, and migration policies, determines the feasibility of acting on such intentions (Bosnjak et al., 2020). This perspective aligns with the view that migration-related decisions are outcomes of cognitive evaluation rather than impulsive reactions. Therefore, TPB provides a strong theoretical basis for explaining how organisational factors such as career growth opportunities, workload, incentives, and organisational politics influence employees' migration-induced turnover intention in the banking sector.

Theory of Push and Pull Factors of Migration

The Theory of Push and Pull Factors of Migration provides a comprehensive framework for understanding why individuals decide to leave their place of origin and move to another location in search of better opportunities. The theory was formally propagated by Everett S. Lee in 1966, building on earlier contributions such as Ernst Georg Ravenstein's Laws of Migration, which first introduced the idea that economic conditions drive population movement (Ravenstein, 1889). According to Lee (1966), migration decisions are shaped by four key components: conditions in the area of origin, conditions in the destination, intervening obstacles, and personal factors that influence how individuals perceive these conditions.

The theory categorises migration drivers into push factors, which compel individuals to leave unfavourable environments, and pull factors, which attract them to more favourable destinations (Kazemi, Baghbanian, Maymand & Rahmani, 2018). Its relevance has been sustained across time due to its ability to explain diverse migration patterns, particularly in contexts of economic disparity and labour mobility (Okonkwo, Nwokike, Abasili & Alokwu, 2022). In relation to this study, factors such as career growth opportunities, organisational politics, workload, and incentives can be interpreted as organisational-level push factors that influence employees' intention to migrate. This theory provides a strong theoretical foundation for explaining migration-induced turnover intention and brain drain in Nigeria's banking sector, as it captures the interplay between organisational conditions and employees' decisions to seek opportunities beyond national boundaries.

Integrating the two theories, TPB explains the psychological mechanism through which organisational conditions become individual intentions, while the Push-Pull Theory explains why the four organisational determinants examined here qualify as push factors in the first place. Specifically, career growth opportunities and incentives shape employees' attitude toward migration by determining whether staying is perceived as rewarding; organisational politics shapes subjective norms and trust in the organisation by signalling whether outcomes are fairly and predictably distributed; and workload shapes perceived behavioural control by affecting employees' capacity to sustain their current role. Under the Push-Pull framework, each of these four organisational conditions operates as a domestic push factor that, combined with perceived pull factors abroad (such as higher pay or better conditions), and mediated through the TPB pathway of attitude, subjective norms, and perceived behavioural control, culminates in migration-induced turnover intention. This mapping, from organisational determinant to specific TPB construct to migration-induced turnover intention, is the theoretical model tested in this study and is illustrated conceptually rather than tested as a formal mediation model, which is noted as an avenue for future research in Section 5.3.

2.2 Conceptual Review

2.2.1 Migration-Induced Turnover Intention

Migration-induced turnover intention refers to the cognitive process through which employees consider leaving their current organisation or country to pursue opportunities elsewhere, especially in more developed labour markets (Kumpikaite-Valiuniene, Duobiene, Pinnington & Lahrech, 2022). This form of turnover intention extends the traditional concept of organisational turnover by incorporating cross-border mobility aspirations that reflect both career and life ambitions beyond local employment contexts (Kumpikaite-Valiuniene et al., 2022). Employees who exhibit high levels of migration-induced turnover intention often display reduced organisational commitment and psychological attachment to their current workplace, which undermines productivity and internal stability (Koura, 2025). Villamin, Lopez, Thapa and Cleary (2024) argued that migration-induced turnover intention should be treated as both an individual and organisational outcome, given its implications for workforce planning, institutional continuity, and human capital retention.

The three related concepts used in this study are distinguished as follows. Brain drain is the macro-level, sector- or country-wide outcome: the sustained, aggregate loss of skilled human capital from an economy or industry once emigration has actually occurred. Migration intention is a broader individual-level construct capturing a person's general desire to relocate abroad, which may or may not be connected to their current employment. Migration-induced turnover intention, the outcome variable in this study, is narrower and more specific than either: an employee intends to leave their present organisation specifically because emigration is the goal, distinguishing it from conventional turnover intention (which may reflect a wish to move to a competing local employer) and from migration intention in general (which need not involve leaving a job at all). This study is positioned at the individual and organisational level, examining migration-induced turnover intention as the proximate, organisationally actionable outcome, while brain drain represents the cumulative, sector-level consequence should such intentions be realised at scale.

2.2.2 Brain Drain

Brain drain, also termed human capital flight, describes the sustained outflow of skilled, educated, and professionally trained individuals from one region or country to another, typically from developing to developed economies, in pursuit of improved working conditions and life prospects (Okonkwo et al., 2022). This phenomenon has been widely recognised as a major challenge for emerging economies, as it involves not only the transfer of individual labour but also the depletion of valuable knowledge, expertise, and organisational capabilities that are critical for economic growth (Akinwale, Kuye, & Akinwale, 2024). The loss of human capital through brain drain reduces workforce sustainability and increases the cost of maintaining operational expertise, which has ripple effects across both private and public sectors of developing economies (Ezeoha, Nkwor & Uche, 2026).

2.2.2.1 Career Growth Opportunities

Career growth opportunities refer to the perceived availability of pathways for employees to advance their skills, roles, and professional status within an organisation, often through promotion, training, or role diversification (Jackson, Shan & Meek, 2022). When employees perceive career growth opportunities as limited or stagnant, they are more likely to withdraw psychologically and seek alternatives externally, including the possibility of migrating abroad for more fulfilling prospects

(Yusoff & Johari Jiken, 2026). Career growth opportunities are integral to talent retention strategies, as they give employees a sense of direction and future within the organisation rather than outside it (Otache & Inekwe, 2022). In settings where career development is perceived as opaque or inequitable, employees often interpret this as a signal of organisational disregard for their professional aspirations, prompting them to explore opportunities beyond their current context (Otache & Inekwe, 2022). According to Alkaabi, Alghizzawi, Daoud and Ezmigna (2024), organisations that fail to invest in systematic career progression mechanisms inadvertently contribute to heightened turnover intentions, including those influenced by global mobility trends.

2.2.2.2 Organisational Politics

Organisational politics refers to informal, often self-serving behaviours by individuals or groups that influence decision-making, resource allocation, and workplace interactions in ways that may benefit some at the expense of others (Olusegun, 2019). Employees' perceptions of organisational politics include beliefs that promotions, rewards, and opportunities are influenced by favouritism, cliques, or non-merit-based practices, which can erode trust in leadership and organisational fairness (Yusoff, 2025). Such perceptions are linked to increased stress, dissatisfaction, and disengagement, as employees feel that outcomes are dictated by politics rather than performance (Yusoff, 2025). Over time, sustained exposure to organisational politics has been associated with reduced morale and a higher likelihood of employees considering external opportunities, including migration (Kapur, 2014). In organisations where politics is pervasive, employees may interpret this environment as unsupportive and unpredictable, further reinforcing their desire to seek more transparent and equitable conditions elsewhere (Kapur, 2014).

2.2.2.3 Workload

Workload refers to the amount and intensity of work tasks assigned to employees relative to the resources, time, and support available to complete them, and it is a central dimension of job demands (Inegbedion, Inegbedion, Peter & Harry, 2020). Excessive workload has been associated with increased stress, burnout, and reduced job satisfaction, creating conditions where employees feel overwhelmed and undervalued in their current roles (Kennedy, Ryan, England, Sarkodie, Khine & McEntee, 2025). Studies suggest that when employees consistently experience workload that exceeds their capacity, they are more likely to develop intentions to leave their organisation, including exploring opportunities that offer better work–life balance or reduced job strain (Inegbedion et al., 2020; van der Baan, Meinke,

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Virolainen, Beausaert & Gast, 2025). In contexts where workload is not managed effectively, employees may perceive this as a sign of organisational misalignment or lack of support, which further deteriorates their attachment to the workplace (Alkaabi et al., 2024).

2.2.2.4 Incentives

Incentives encompass both financial and non-financial rewards provided by organisations to recognise performance, motivate employees, and align individual goals with organisational objectives (Farooq, Vij, & Kaur, 2021). Competitive and well-structured incentive systems serve as important mechanisms for enhancing employee satisfaction, loyalty, and retention by creating a clear link between effort and reward (Vij & Bedi, 2016). Conversely, inadequate or inconsistent incentives fail to acknowledge employees' contributions, which can diminish morale and signal a lack of organisational appreciation (Indrayani, Nurhatisyah, Damsar, & Wibisono, 2024). In environments where incentives are perceived as insufficient relative to workload demands, employees may begin to reassess their employment options, including looking toward opportunities outside their organisation or country (Farooq, Vij, & Kaur, 2021). Akinwale and George (2023) indicated that incentive disparities, especially in comparison to international standards or competing firms, significantly elevate turnover intentions among skilled professionals.

2.2.2.5 Nigerian Financial Sector

The Nigerian financial sector in 2026 is undergoing significant transformation marked by regulatory reforms, enhanced supervision, and increased resilience in response to macroeconomic challenges such as inflation and exchange rate instability. According to Ogundare and Dondo (2026), these reforms, particularly in financial inclusion, digital banking, and foreign exchange management, have strengthened the sector's capacity to support economic growth and maintain stability. A notable development is the 2024 banking recapitalisation policy, which raised minimum capital requirements to ₦500 billion for international banks, ₦200 billion for national banks, and ₦50 billion for regional banks, aimed at improving the sector's global competitiveness and risk absorption capacity (Ogundare & Dondo, 2026). By the March 31, 2026 deadline, about 33 out of 37 banks had successfully met these requirements, raising over ₦4.6 trillion in fresh capital, reflecting strong compliance and investor confidence (ThisDayLive, 2026). Within this broader financial system, Deposit Money Banks (DMBs) remain the backbone of financial intermediation, playing a critical role in credit allocation, payment

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facilitation, and economic development, while also facing increasing internal pressures related to workforce retention and organisational dynamics in a globally competitive labour market.

3. Research Methods

A descriptive survey design was adopted. The accessible population comprised employees of seven selected deposit money banks located within the Ketu–Mile 12 axis of Kosofe Local Government Area, Lagos State. The participating institutions and estimated employee counts were Access Bank Plc (38), First City Monument Bank Plc (35), United Bank for Africa Plc (40), First Bank of Nigeria Limited (37), Stanbic IBTC Bank Plc (34), Wema Bank Plc (33) and Ecobank Nigeria Limited (36), giving an accessible population of 253 employees.

Yamane's (1967) sample-size procedure was used with a 5% precision level. With N = 253, the minimum required sample was approximately 155 respondents. Convenience sampling was then used to obtain participants from the accessible workforce. The choice was based on practical access to employees within the selected branches and the constraints associated with obtaining a complete sampling frame and implementing probability selection across the participating institutions. Convenience sampling was not treated as equivalent to probability sampling; rather, it allowed data collection from the accessible population within the defined geographical setting. Its principal methodological implication is that selection probabilities are unknown, so the resulting sample cannot be assumed to be statistically representative of the wider Nigerian banking workforce.

Structured questionnaires were administered directly to employees. The instrument covered career growth opportunities, organisational politics, workload, incentives and migration-induced turnover intention. Expert review was used to assess content validity, while internal consistency was evaluated using Cronbach's alpha. The resulting coefficients were .907 for career growth opportunities, .908 for organisational politics, .868 for workload, .759 for incentives and .847 for migration-induced turnover intention, indicating acceptable internal consistency across the constructs.

Table 1. Reliability of the Measurement Constructs

Construct	**Cronbach's α**
Career growth opportunities	.907
Organisational politics	.908

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Workload	.868
Incentives	.759
Migration-induced turnover intention	.847

Participation was voluntary, responses were treated confidentially, and respondents were informed of the purpose of the questionnaire before participation. Data were analysed with SPSS version 26. Frequencies and percentages were used for the demographic profile. Regression analysis was conducted in five stages: four single-predictor models corresponding to the individual objectives and one simultaneous model containing all four predictors.

The single-predictor models were specified as: $MTI = \beta_0 + \beta_1 CG + \varepsilon$; $MTI = \beta_0 + \beta_2 OP + \varepsilon$; $MTI = \beta_0 + \beta_3 WO + \varepsilon$; and $MTI = \beta_0 + \beta_4 IN + \varepsilon$. The combined model was specified as $MTI = \beta_0 + \beta_1 CG + \beta_2 OP + \beta_3 WO + \beta_4 IN + \varepsilon$, where MTI represents migration-induced turnover intention, CG represents career growth opportunities, OP represents organisational politics, WO represents workload, IN represents incentives, β_0 is the constant, β_1–β_4 are regression coefficients, and ε is the error term.

The updated regression output permits reporting of unstandardised coefficients, standard errors, standardised coefficients, t-values and significance levels. The simultaneous model was also examined using tolerance, VIF and condition-index diagnostics, while 5,000 bootstrap samples were used to obtain bootstrap coefficient estimates and confidence intervals. These diagnostics are important because highly overlapping predictors can make individual coefficients unstable even when the model as a whole explains a substantial proportion of variance.

4. Results

This section summarises the study's empirical findings, including a comprehensive examination of the data obtained from respondents.

4.1 Respondent Characteristics

Table 2. Demographic Characteristics of Respondents (N = 157)

Variable	**Category**	**Frequency**	**Percent (%)**
Gender	Male	105	66.9
	Female	52	33.1

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Age	18–25	37	23.6
	26–35	46	29.3
	36–45	67	42.7
	46–55	3	1.9
	56+	4	2.5
Marital status	Married	100	63.7
	Single	55	35.0
	Divorced/Separated	2	1.3
Education	Diploma/Certificate	38	24.2
	Bachelor's	91	58.0
	Master's	22	14.0
	Doctorate	6	3.8
Length of service	<1 year	23	14.6
	1–3 years	46	29.3
	4–6 years	41	26.1
	7–10 years	17	10.8
	>10 years	30	19.1

A total of 157 valid responses were analysed. The sample comprised 105 males (66.9%) and 52 females (33.1%). Respondents aged 36–45 years represented the largest age category (42.7%), followed by those aged 26–35 years (29.3%). Married respondents accounted for 63.7% of the sample. Bachelor's degree holders represented 58.0%, while 14.0% held master's degrees and 3.8% held doctorates. In terms of tenure, 29.3% had between one and three years of service, 26.1% had four to six years, and 19.1% had more than ten years.

4.2 Individual Regression Models

Table 3. Single-Predictor Regression Results

Predictor	**B**	**SE**	**β**	**t**	**p**	**R²**	**Adjusted R²**	**F**
Career growth opportunities	.446	.044	.635	10.237	<.001	.403	.400	104.791

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Organisational politics	.455	.046	.624	9.930	<.001	.389	.385	98.601
Workload	.393	.046	.563	8.478	<.001	.317	.312	71.868
Incentives	.599	.039	.777	15.376	<.001	.604	.601	236.411

Career growth opportunities were positively associated with migration-induced turnover intention, B = .446, SE = .044, β = .635, t = 10.237, $p < .001$. The model explained 40.3% of the variance, $F(1,155) = 104.791$, $p < .001$. The result supports H_{01} rejection in the sense that the null proposition of no significant relationship is not supported. The positive coefficient should be interpreted according to the coding of the construct: higher scores on the measured career-growth construct were associated with higher scores on migration-induced turnover intention. The coefficient should therefore not be described as proof that better career opportunities cause migration; the instrument's item direction must be considered when translating the statistical association into substantive language.

Organisational politics also showed a positive association, B = .455, SE = .046, β = .624, t = 9.930, $p < .001$, with $R^2 = .389$ and $F(1,155) = 98.601$, $p < .001$. H_{02} is therefore not supported. The result indicates a strong individual-level statistical association between the measured organisational-politics construct and migration-induced turnover intention. It does not, however, establish that organisational politics has a unique effect after the other determinants are controlled simultaneously.

Workload was positively associated with migration-induced turnover intention, B = .393, SE = .046, β = .563, t = 8.478, $p < .001$. The model accounted for 31.7% of the variance, $F(1,155) = 71.868$, $p < .001$, providing a basis for rejecting H_{03}. The coefficient indicates that higher scores on the measured workload construct were associated with higher migration-induced turnover intention. As with the other individual models, the result represents an association within the sample rather than evidence of causality.

Incentives produced the strongest individual relationship with migration-induced turnover intention, B = .599, SE = .039, β = .777, t = 15.376, $p < .001$. The model explained 60.4% of the variance, $F(1,155) = 236.411$, $p < .001$. H_{04} is therefore not supported. The magnitude of β and the explanatory power of the model distinguish incentives from the other predictors when each determinant is considered separately.

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4.3 Combined Regression Model

Table 4. Combined Regression, Bootstrap and Collinearity Results

Predictor	B	SE	β	t	p	Tolerance	VIF	Bootstrap 95% CI
Constant	1.646	.146	—	11.246	<.001	—	—	1.254 to 2.007
Incentives	.626	.070	.813	8.898	<.001	.308	3.248	.489 to .789
Workload	.000	.389	.000	.001	.999	.008	122.910	-.120 to .136
Career growth opportunities	.170	.422	.242	.402	.688	.007	140.690	-.272 to .624
Organisational politics	-.205	.806	-.282	-.255	.799	.002	476.508	-.840 to .400

The simultaneous model was statistically significant, $R = .781$, $R^2 = .610$, adjusted $R^2 = .599$, $F(4,152) = 59.359$, $p < .001$. The four predictors therefore explained 61.0% of the variance in migration-induced turnover intention within the sample. Incentives retained a statistically significant positive coefficient, $B = .626$, $SE = .070$, $\beta = .813$, $t = 8.898$, $p < .001$, with a bootstrap 95% confidence interval of .489 to .789. The other three predictors did not retain statistically significant unique coefficients: workload, $B = .000$, $SE = .389$, $\beta = .000$, $p = .999$; career growth opportunities, $B = .170$, $SE = .422$, $\beta = .242$, $p = .688$; and organisational politics, $B = -.205$, $SE = .806$, $\beta = -.282$, $p = .799$.

The combined results require a more cautious interpretation than the individual models. The loss of statistical significance for career growth opportunities, workload and organisational politics coincides with very high multicollinearity. Tolerance values were .008 for workload, .007 for career growth opportunities and .002 for organisational politics, while the corresponding VIF values were 122.910, 140.690 and 476.508. The maximum condition index was 258.727. These values indicate substantial overlap among the predictors and mean that the unique coefficients in the simultaneous model should be interpreted with considerable caution.

The bootstrap results reinforce the distinction. Incentives had a bootstrap estimate of $B = .626$ with a 95% confidence interval of .489 to .789, whereas the confidence intervals for workload, career growth

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opportunities and organisational politics all crossed zero. The combined model is therefore statistically significant as a whole, but the output does not support the claim that all four determinants exert independent effects after mutual adjustment. H_{05} is rejected at the level of the overall model because the four-predictor regression is statistically significant; however, the individual coefficients demonstrate that incentives is the only predictor with a statistically distinguishable unique effect in this specification.

4.4 Regression Equations

Model 1: MTI = 2.188 + 0.446(CG)

Model 2: MTI = 2.191 + 0.455(OP)

Model 3: MTI = 2.437 + 0.393(WO)

Model 4: MTI = 1.632 + 0.599(IN)

Model 5: MTI = 1.646 + 0.626(IN) + 0.000(WO) + 0.170(CG) − 0.205(OP)

4.5 Discussion OF Findings

The results provide a more differentiated picture of organisational determinants of migration-induced turnover intention than would be obtained from the individual regressions alone. Each of the four predictors was strongly associated with the outcome when considered separately, but only incentives retained statistical significance in the simultaneous model. This distinction is theoretically important because it suggests that organisational conditions may form an interconnected employment experience rather than four independent sources of migration-induced turnover intention.

Career Growth Opportunities

Career growth opportunities showed a substantial individual association with migration-induced turnover intention, explaining 40.3% of its variance. This is consistent with the view that employees evaluate whether their present organisation offers a credible future for professional development (Jackson et al., 2022; Otache & Inekwe, 2022). From a TPB perspective, perceptions of career progression can shape the anticipated consequences of remaining compared with pursuing alternatives. From a Push-Pull perspective, constrained progression may function as an origin-side condition that makes opportunities elsewhere more attractive.

The more important result, however, is that career growth opportunities did not retain statistical significance in the combined model. This should not be interpreted as evidence that career progression is irrelevant. Rather, its strong individual association appears to overlap with the other organisational conditions. The very low tolerance (.007) and high VIF (140.690) indicate that the coefficient is being estimated in a context of severe shared variance. The theoretical implication is that career development may be experienced as part of a wider judgement about the quality of the employment relationship rather than as an isolated reason for considering migration.

Organisational Politics

Organisational politics was also strongly related to migration-induced turnover intention in isolation, with $\beta = .624$ and $R^2 = .389$. This is compatible with arguments that perceptions of favouritism, non-merit-based decisions and uncertainty can weaken trust in organisational processes (Olusegun, 2019; Yusoff, 2025). Such conditions can operate as push characteristics because employees may perceive external employment environments as offering more predictable or merit-based opportunities.

Its combined coefficient, however, was not significant and changed direction, $B = -.205$, $p = .799$. The change should not be presented as evidence that organisational politics protects employees against migration. The extremely high VIF of 476.508 and tolerance of .002 indicate that the coefficient is highly unstable in the presence of the other predictors. This result illustrates why single-predictor associations and simultaneous unique effects should not be treated as interchangeable. The practical implication is that efforts to reduce organisational politics remain relevant, but their retention value should be considered alongside the wider reward, workload and career environment.

Workload

Workload showed a significant individual relationship with migration-induced turnover intention, $\beta = .563$, with the model explaining 31.7% of variance. This is consistent with evidence linking demanding work environments to strain, dissatisfaction and withdrawal intentions (Inegbedion et al., 2020; Kennedy et al., 2025). Within TPB, persistent workload can alter the employee's evaluation of the consequences of remaining, while Push-Pull Theory permits such conditions to be viewed as origin-side pressures.

In the combined model, workload had virtually no unique coefficient, $B = .000$, $p = .999$. The result should be interpreted together with its tolerance of .008 and VIF of 122.910. Rather than concluding that workload has no relationship with migration-induced turnover intention, the more defensible interpretation is that its individual association is not statistically distinguishable from the overlapping information represented by the other predictors in this specification. This distinction is important for managers because reducing workload may still form part of a coherent retention strategy even though workload does not emerge as an independent predictor in the multivariable equation.

Incentives

Incentives produced the strongest individual association in the analysis, $\beta = .777$, $R^2 = .604$, and remained significant after the four determinants were entered simultaneously, $\beta = .813$, $p < .001$. Its bootstrap confidence interval also remained wholly above zero. This result gives incentives a distinctive position in the model because, unlike the other predictors, its statistical relationship remains identifiable after adjustment for the overlapping organisational conditions.

The result can be interpreted through both theoretical lenses. Under TPB, employees may evaluate the consequences of remaining partly through the perceived exchange between their effort and the rewards attached to employment. Under Push-Pull Theory, comparatively unattractive rewards can function as an origin-side pressure when employees can compare them with opportunities elsewhere. The finding does not establish that higher or lower incentives mechanically cause migration, particularly because the direction of substantive interpretation depends on item coding. It does indicate that the measured incentive construct is the most statistically robust predictor in the present specification.

The managerial significance is substantial because incentive systems are one area in which organisations can directly influence the employment exchange. Competitive pay alone may not resolve all retention pressures, but reward structures that employees perceive as transparent, credible and proportionate to effort can reduce the attractiveness of external alternatives. The result also suggests that retention policy should focus on the total reward relationship rather than relying exclusively on general engagement initiatives.

Theoretical Contribution

The study extends the application of TPB and Push-Pull Theory by positioning migration-induced turnover intention as an organisationally situated intention rather than treating brain drain solely as a macro-level migration phenomenon. The distinction between actual brain drain, migration intention and migration-induced turnover intention provides a more precise point of analysis: organisational conditions are examined at the stage where an employee is contemplating an international exit pathway. This positioning connects employee-level behavioural intention with the human-capital consequences associated with cross-border mobility.

The results further refine the integrated framework by showing that the determinants do not retain equal unique explanatory power when considered simultaneously. Their strong individual associations suggest that career growth, organisational politics, workload and incentives are all relevant features of the employment environment, but the severe multicollinearity indicates that they substantially overlap statistically. Incentives nevertheless retains a significant unique association, suggesting that the reward dimension may be more distinguishable than the other measured conditions in explaining migration-induced turnover intention within this sample. This is a more qualified theoretical contribution than simply confirming that all four factors matter.

5. Conclusion

The study concludes that migration-induced turnover intention is associated with organisational conditions that shape employees' experiences, expectations, and perceptions of their future within the banking workplace. Career growth opportunities, organisational politics, workload, and incentives emerged as relevant dimensions of this environment, although their combined relationships should not be interpreted as independent or deterministic drivers of migration-related decisions. The results particularly suggest that employees' perceptions of the employment relationship, including the balance between effort, rewards, progression, and organisational practices, may influence their consideration of opportunities beyond their workplace and country.

The study further concludes that migration-induced turnover intention provides a useful organisational perspective on the challenge of brain drain. Rather than treating migration solely as an individual decision or a macro-level labour movement, the findings indicate that workplace experiences may form part of the conditions through which employees evaluate whether to remain or pursue alternatives abroad. At the same time, the results should be interpreted cautiously because the respondents were drawn through convenience sampling from selected banking institutions within a single geographical area of Lagos State. The findings therefore cannot be regarded as statistically representative of the entire Nigerian banking sector. They are more appropriately understood as evidence of relationships within the sampled context. Workforce sustainability implications should consequently be considered as context-specific rather than universally applicable. Broader conclusions would require evidence from larger, geographically diverse samples and probability-based sampling across banking institutions and regions.

5.1. Recommendations

Based on the findings of the study, the following recommendations were made:

i. Bank management should review incentive systems using transparent benchmarks that relate rewards to role demands, performance and prevailing labour-market conditions. Particular attention should be given to whether employees perceive the effort–reward relationship as credible and whether reward structures remain competitive enough to reduce the attractiveness of external opportunities.
ii. Banks should strengthen transparent career-development systems by communicating promotion criteria, development pathways and competency expectations. Career interventions should be integrated with reward and performance systems rather than implemented as isolated training initiatives.
iii. Workload should be monitored through periodic role-level assessments that consider staffing levels, task volume and operational demands. The objective should be to identify persistent workload pressures before they become part of a broader decision to seek alternative employment.
iv. Banks should strengthen procedural fairness and accountability in promotion, allocation and reward decisions. Clear documentation of decision criteria and accessible mechanisms for raising concerns can reduce perceptions that organisational outcomes depend on informal political influence.
v. Management should use integrated retention diagnostics rather than interpreting turnover indicators through a single organisational factor. Because the predictors overlap substantially in the present data, retention reviews should examine incentives, career progression, workload and organisational fairness together before selecting interventions.

5.2 Limitations and Directions for Future Research

The study has limitations that should be considered when interpreting its conclusions. The use of convenience sampling among employees of selected deposit money banks within the Ketu–Mile 12

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axis of Lagos State limits the representativeness of the sample and means that the findings cannot be generalised to the entire Nigerian banking sector with statistical certainty. The cross-sectional design also captures respondents' perceptions at a particular point in time and therefore does not establish how migration-induced turnover intention may change as organisational or economic circumstances evolve. In addition, the severe multicollinearity observed among some predictors in the combined model requires caution when interpreting their individual effects after simultaneous adjustment. Future research should therefore employ probability-based sampling across multiple regions and banking institutions to provide a broader basis for assessing the relationships identified in this study.

Future research should also adopt longitudinal approaches to examine whether organisational conditions precede sustained changes in migration-induced turnover intention and whether such intentions eventually translate into actual turnover or international migration. Further investigation could incorporate destination-related factors, including perceived employment opportunities, remuneration differentials, migration costs and career prospects abroad, since these dimensions were not directly examined in the present study. Comparative research across different sectors could also determine whether the relationships observed among banking employees are specific to financial services or reflect wider patterns of skilled-worker mobility in Nigeria. Given the substantial overlap among the organisational predictors, future studies should refine their measurement and consider theoretically appropriate analytical approaches capable of distinguishing their respective effects. Such work would provide a more comprehensive basis for understanding how organisational and migration-related conditions interact in shaping workforce sustainability.

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