

PERCEIVED MANAGEMENT SUPPORT, COMMUTE TIME AND EMPLOYEE TURNOVER INTENTION IN SELECTED INSURANCE FIRMS IN LAGOS STATE, NIGERIA

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ABSTRACT

This study examines how perceived management support and commute time affect employee turnover intention in selected insurance firms in Lagos State. The survey research design method was adopted. The population comprises all the employees of the insurance firms in Lagos and this study used survey research design. Taro Yammane formula was used to determining the sample size of 267 for this study. Primary source of data collection was used using 5-point likert scale questionnaire. Data were analyzed using Partial Least Squares Structural Equation Model (PLS-SEM). The study revealed perceived management support has positive and significant effect on employee turnover intention in selected insurance firms while commute time has negative and insignificant effect on employee turnover intention in selected insurance firms in Lagos State. The study recommended insurance firms should conduct thorough exit interviews with departing employees to understand their reasons for leaving. This can provide insights into management practices and areas for improvement. And They should also implement flexible working hours or remote work options to alleviate the stress of long commutes. This can help employees manage their time better and reduce turnover intentions.

Keywords: *Perceived management support, commute time and employee turnover intention.*

INTRODUCTION

Employee retention remains a critical challenge for organizations globally, as businesses strive to maintain a dedicated and skilled workforce to enhance productivity and long-term growth (Lee & Cogin, 2022). In competitive industries such as insurance, where customer satisfaction and service delivery depend heavily on experienced professionals, high employee turnover can disrupt operations and increase recruitment and training costs. Studies suggest that factors influencing employee turnover intention extend beyond job satisfaction and compensation, with work-life balance, managerial support, and commute time playing significant roles in shaping employees' decisions to stay or leave (Arasanmi & Krishna, 2019).

Perceived management support is a crucial determinant of employee retention. Employees who feel valued and supported by their supervisors tend to have higher job satisfaction, stronger organizational commitment, and lower turnover intentions (Blake, 2006). Effective managerial support fosters an environment of trust, motivation, and engagement, enabling employees to navigate work-related challenges more effectively. In contrast, a lack of support from management often results in disengagement, reduced productivity, and an increased likelihood of seeking employment elsewhere (Muteswa & Ortlepp, 2011).

Commute time is another critical factor influencing employee turnover intention, particularly in Lagos State, where traffic congestion and long commuting hours significantly impact work-life balance. Prolonged commute times contribute to physical and mental exhaustion, reducing employee satisfaction and increasing the likelihood of job dissatisfaction and voluntary turnover (Wheatley, 2016). Employees facing excessive commuting stress may experience diminished job performance, work-family conflicts, and increased absenteeism, all of which undermine organizational effectiveness.

Despite the growing recognition of these factors, limited research has been conducted on how perceived management support and commute time jointly influence employee turnover intention within Nigeria's insurance sector. Given the industry's competitive nature and the challenges associated with employee retention, understanding these dynamics is essential for developing effective strategies that enhance job satisfaction, reduce turnover, and improve organizational performance.

Statement of the Problem

In today's fast-paced work environment, employees seek not only financial rewards but also workplace conditions that support their overall well-being. The Nigerian insurance sector, particularly in Lagos State, is characterized by demanding job roles, long working hours, and limited work flexibility. As a result, employees often experience high levels of work-related stress, which can be exacerbated by poor managerial support and long commute times. These factors contribute to high employee turnover rates, posing a significant challenge to organizational stability and growth.

Research indicates that employees who perceive a lack of support from their managers are more likely to experience dissatisfaction, workplace stress, and increased turnover intentions (Blair-Loy & Wharton, 2002). When managers fail to provide guidance, motivation, or necessary resources, employees may feel undervalued and disengaged, prompting them to seek opportunities elsewhere. Similarly, excessive commute times in a congested city like Lagos further contribute to job dissatisfaction, as employees spend a significant portion of their day in traffic, reducing their time for rest, personal development, and family obligations (Galea *et al.*, 2013).

Despite the critical impact of these factors, existing research in Nigeria's insurance industry has primarily focused on broader work-life balance themes without specifically examining the combined influence of perceived management support and commute time on employee turnover intention. Addressing this gap is essential for organizations seeking to implement targeted retention strategies that enhance employee well-being, improve job satisfaction, and minimize workforce attrition. This study aims to provide empirical insights into how perceived management support and commute time influence employees' decisions to remain in or exit their organizations, ultimately guiding insurance firms in Lagos State toward more effective human resource management practices.

Objectives of the study

The overall objective of this study is to examine the effect of work-life balance on employee turnover intention in selected insurance firms in Lagos State, Nigeria while specific objectives are to:

- iii. Determine the effect of perceived management support on employee turnover intention in selected insurance firms in Lagos State, Nigeria.
- iv. Examine the effect of commute time on employee turnover intention in selected insurance firms in Lagos State, Nigeria.

LITERATURE REVIEW

Perceived Management Support

The concept of organizational support came to limelight in the late 1980s. Perceived organizational support is the employees' perception or judgment of how much the organization values their contribution and cares about them. Kossek (2022). Furthermore, perceived organizational support is sensitivity and opinion of employees regarding the degree to which their involvement is appreciated and recognized by their institution and cares about their well-being. Employees will put more efforts when they know that all efforts will be owned and rewarded by the organization.

Commute Time

Commute time is the duration spent traveling to and from the workplace and it has been the subject of numerous studies examining its impact on individuals' well-being, job satisfaction, stress levels, and overall work-life balance (Zhang & Zhang, 2019). Elfering *et al.*, (2020) define commute time as "the duration of the transition between the work and private (typically family) domains," highlighting its role as a potential work-related demand that can impact various aspects of employees' lives, including work-family conflict, affective commitment, and intention to quit.

Deding *et al.*, (2009) conceptualize commute time more tangibly as the physical distance between an employee's home and workplace. Steinmetz *et al.*, (2014) contribute to the discourse by viewing commute

time as the duration employees spend commuting to their workplaces. Their study explores how long commute times influence employees' intentions to remain with their current employers, highlighting the significant role of commute duration in shaping organizational commitment and retention strategies.

Employee Turnover Intention

Employee turnover intention is the probability that an employee will leave their current job, often due to difficulties in managing job demands alongside personal life pressures (Toki, Ogunmefun, & Jeje 2022). Turnover intention is the willingness, attempt, or desire of employees to leave their current workplace voluntarily (Queiri & Dwaikat, 2016). Turnover intention can also be defined as a mental decision between a person's attitude towards work and the decision to stay or get out of the job, which can be regarded as the immediate antecedent to stay or exit (Jacobs & Roodt, 2011).

Perceived Management Support and Employee Turnover Intention

The study conducted by Khairina (2022) investigates the impact of perceived organizational support (POS) on employee turnover intention within PT. X. Using data from 2016, the research reveals that 25% of the 135 employees at PT. X had a turnover or changed jobs. It is found that employees with a high level of perceived organizational support exhibit greater commitment and are less likely to seek alternative employment opportunities. Employing a purposive sampling technique, the study includes 55 male participants, revealing a negative relationship between perceived organizational support and turnover intensity. The analysis indicates that higher levels of perceived organizational support correspond to lower turnover intensity behavior. Moreover, the study identifies a 12.5% effect of perceived organizational support on turnover intention, highlighting its substantial influence on employees' decision to leave the organization. These findings contribute to the growing body of evidence demonstrating the significant impact of perceived organizational support on turnover intention.

Li *et al.*, (2019) conducted a study proposing and examining a multilevel model of management support's impact on casino employee turnover intention. Their research aimed to investigate how manager support at the functional department level influences frontline employees' attitudes towards supervisor support at the operational level and subsequently affects leader-member exchange (LMX), organizational citizenship behavior (OCB), and turnover intentions. The study collected survey responses from 336 line-level casino employees, representing 112 work groups from 39 departments nested in 17 casinos. The hierarchical linear model (HLM) results revealed several key findings: (1) supervisor support mediated the relationship between departmental support and individual-level LMX, (2) group trust mediated the relationship between supervisor support and employee turnover intention, and (3) OCB mediated the relationship between LMX and employee turnover. These findings hold significant implications for casino management and operators, suggesting the development of an efficient management support system to mitigate frontline employees' intention to quit.

Commute Time and Employee Turnover Intention

Wang and Li (2022) employed a quantitative correlational design to explore the relationship between commute time and employee turnover intention specifically within the banking sector. The research involved a sample of 400 employees from various banks in urban areas. Data were collected through an online survey that included validated scales measuring commute time, job satisfaction, and turnover intention. The study used multiple regression analysis to determine the impact of commute time on turnover intention while controlling for demographic variables such as age, gender, and job tenure. The study found that longer commute times significantly correlated with higher turnover intentions. Employees commuting more than 45 minutes reported lower job satisfaction and were more likely to consider leaving their jobs. The study recommended that banks implement flexible working arrangements, such as remote work options or staggered shifts, to reduce the negative impact of long commutes on employee retention.

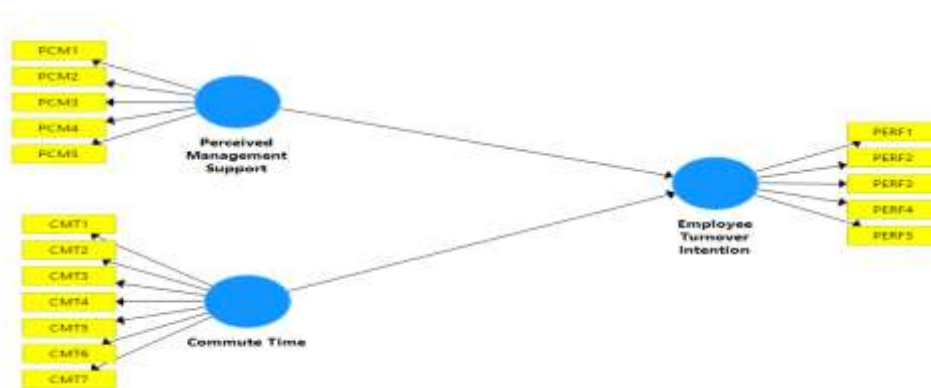
Social Exchange Theory

Social Exchange Theory (SET) explains workplace relationships as reciprocal exchanges where employees assess the balance between the support they receive and their contributions to the organization (Blau, 1964). Employees who perceive strong management support such as recognition, career development opportunities, and fair treatment are more likely to reciprocate with loyalty and lower turnover intentions (Eisenberger *et al.*, 1986). Conversely, a lack of support may lead to dissatisfaction and higher turnover. Additionally, commute time influences this exchange, as long and stressful commutes can reduce job satisfaction and increase employees' desire to leave, especially if the organization fails to provide mitigating strategies such as flexible work options (Wheatley, 2016). In the Nigerian insurance sector, SET suggests that when employees perceive a fair and beneficial exchange through managerial support and reasonable commuting conditions, they are more likely to remain committed, reducing turnover intentions.

METHODOLOGY

The study adopted a survey research design. The population of the study comprise of all employees of registered general insurance companies operating in Lagos state. The sample size was determined using the Taro Yammane sample size determination formula, and 267 respondents were purposively selected as the sample size. The study used primary data. Data were collected using structured questionnaire. The data collected was analyzed using smart-PLS SEM. The model for the analysis is specified thus

Model Specification



Source: SMART-PLS Output, 2025

Figure1: Model Specification

RESULTS AND DISCUSSION

Out of the two hundred and seventy-six (267) distributed questionnaires, 264 were properly filled and returned giving a response rate of 96%. Subsequently, all further analyses were done using 264 responses data.

Table 1: Descriptive Statistics

variable	Mean	Median	Min	Max	SDV	Kurtosis	Skewness
PCM	2.3	2.40	1	5	0.96	-1.59	-0.09
CMT	4.4	4.34	1	5	0.97	0.90	-0.98
ETI	2.1	2.24	1	5	0.89	0.20	-0.68

Source: SMART, PLS Output, 2025.

Data on the study variables were described in Table 4.1 above in terms of the mean, minimum, maximum, standard deviation, skewness and kurtosis values. **Perceived Management Support** (PCM) revealed an average value of 2.3 with a standard deviation value of 0.96. However, the minimum and maximum values stood at 1 and 5 respectively. **Commute Time** (CMT) had minimum and maximum values of 1 and 5 respectively however, it showed an average of 4.4 along with a standard deviation of

0.97. Furthermore, Employee Turnover Intention (ETI) showed a minimum value of 1 and a maximum value of 5 with an average value of 2.1 accompanied with a standard deviation value of 0.89. All the skewness and kurtosis values were less than 1 which shows that there is a normal distribution of data.

Assessment of Measurement Model

In assessing the measurement model, the researcher began by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair *et al.*, 2019). However, Hair *et al.*, (2019) posited that low but significant indicator loading of 0.50 can be included hence justifying why indicators with loadings less than 0.708 and above 0.50 were not deleted from the model as seen in figure 2 below.

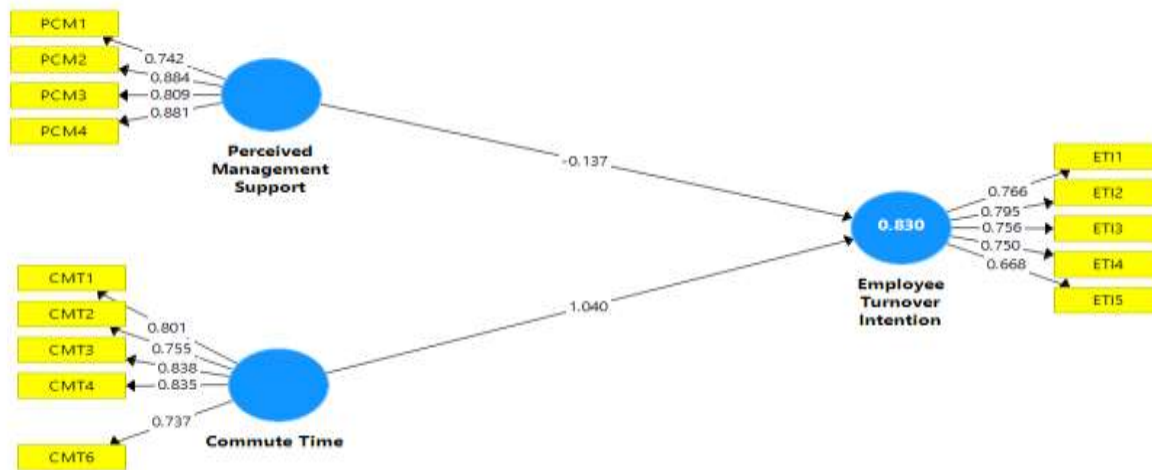


Fig 2: Indicator Loadings.

Source: SMART, PLS Output, 2025

Table 2: Reliability of study scale

S/N	Variables		Factor Loadings	Cronbach Alpha	Composite Reliability	Average Variance Extracted (AVE)	No of Items
1	Perceived Management Support (PCM)	PCM1	0.742	0.848	0.899	0.690	4
		PCM2	0.884				
		PCM3	0.809				
		PCM4	0.881				
2	Commute Time (CMT)	CMT1	0.801	0.853	0.895	0.631	5
		CMT2	0.755				
		CMT3	0.838				
		CMT4	0.835				
		CMT5	0.737				
3	Employee Turnover Intention (ETI)	ETI1	0.766	0.805	0.864	0.560	5
		ETI2	0.795				
		ETI3	0.756				
		ETI4	0.750				
		ETI5	0.668				

Source: SmartPLS Output, 2025

Composite reliability of Jöreskog's (1971) was applied to test for internal consistency of the study. All the values fall within the Hair *et al.*, (2019) rating of good consistency. The Cronbach alpha value was above 0.60 which is the minimum threshold as recommended by Sekaran (2010). To test for the convergent validity, the average variance extracted (AVE) was used. All the latent variables showed values greater than 0.50 which indicates that the constructs explain at least 50 percent of the variance of its items. According to Henseler *et al.*, (2015) the Fornell-Larcker criterion does not perform well when

explaining discriminant validity, particularly when the indicator loadings on a construct differ only slightly. As a replacement, they proposed the Heterotrait-Monotrait (HTMT) ratio of the correlations which is the mean value of the item correlations across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct (Voorhees *et al.*, 2016). Discriminant validity problems are present when HTMT values are high than 0.90 for structural models (Henseler *et al.*, 2015).

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	Perceived Management Support	Commute Time	Employee Turnover Intention
Perceived Management Support	1.000		
Commute Time	0.748	1.000	
Employee Turnover Intention	0.454	0552	1.000

Source: SmartPLS Output, 2025

The variance inflation factor (VIF) was used to evaluate collinearity of the formative indicators. All the VIF values were less than 5 indicate the absence of critical collinearity issues among the indicators of formatively measured constructs (Hair *et al.*, 2019).

Model Goodness of Fit (GoF)

Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as Hair, *et al.* (2017) suggested. This study used the standardised root mean square residual's (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value of zero indicates a perfect fit. The study adopted Hu & Bentler (1998) suggestion that a value of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.030. This indicates the model is fit.

Assessing the Structural Model

Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination (R^2). The bootstrapping procedure was conducted using a resample of 5000.

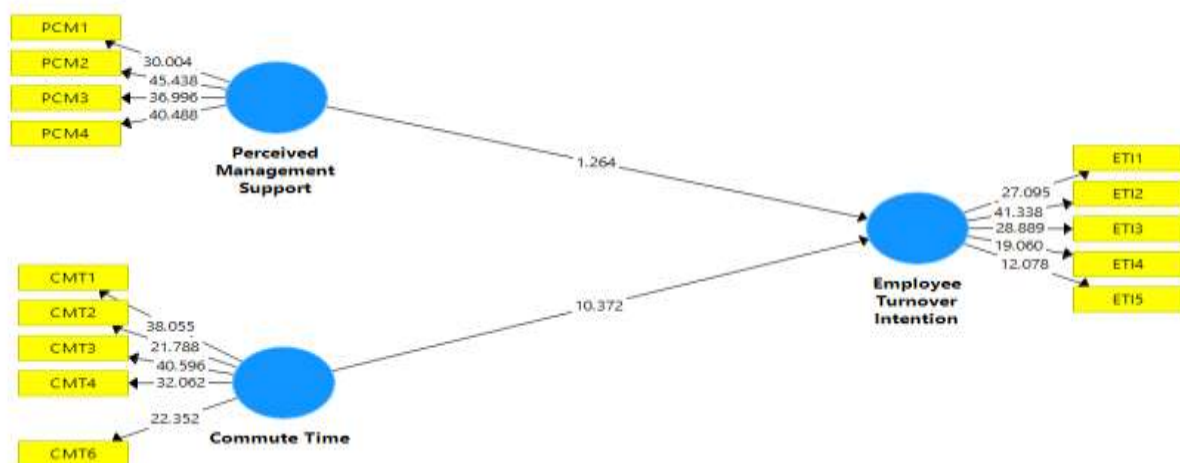


Fig. 3: Path Coefficients of the Regression Model.

Source: SMART, PLS Output, 2025

Table 4: R^2 and predictive Relevance of the Model

	R Square	Q^2 (=1- P val. SSE/SSO)
Employee Turnover Intention	0.830	0.829

Source: SmartPLS Output, 2025

The R-square value stood at 83.0% indicating that work-life balance proxied by perceived management support and commute time are responsible for 83% variation in the employee turnover intention. The remaining 17% variation could be explained by other factors not included in the study. Based on Hair, *et al.*, (2019), the r-square is considered substantial. The result of the path analysis is presented in the table below:

Table 5: Path Coefficients

Variable	Path Coefficient ***(Beta)	t-value	p-value	Findings
Ho ₁ : Perceived management support -> Employee Turnover Intention	0.040	10.372	0.000	Rejected
Ho ₂ : Commute Time -> Employee Turnover Intention	-0.137	1.264	0.206	Accepted

Source: SmartPLS Output, 2025

The result from the analysis indicates that perceived management support has positive and significant effect on employee turnover intention in selected insurance firms in Lagos State. The decision was reached based on the t-value of 10.372 which is greater than 1.964 and a beta value of 0.040 with a p-value of 0.000. The positive effect implies that employees may perceive management support as inadequate or irrelevant to their needs. Even if they view management as supportive, the support may not address the underlying issues that contribute to turnover intentions. This finding is in agreement with that of Khairina (2022) who found that perceived management support has significant effect on employee turnover intention within PT. X.

The result from the analysis indicates that commute time has negative and insignificant effect on employee turnover intention in selected insurance firms in Lagos State. The decision was reached based on the t-value of 1.264 which is less than 1.964 and a beta value of -0.137 with a p-value of 0.206. This implies that extended commuting can disrupt employees' work-life balance, leaving them with less time for personal activities, family, and rest. This imbalance may lead to dissatisfaction and a desire to find jobs that offer better balance. This finding agrees with that of Wang and Li (2022) who made similar findings about commute time and employee turnover intention specifically within the banking sector.

CONCLUSION AND RECOMMENDATIONS

The study concluded that work-life balance has significant effect employee turnover intention in selected insurance firms in Lagos State. Based on the study's findings,

- i. Organization should conduct thorough exit interviews with departing employees to understand their reasons for leaving. This can provide insights into management practices and areas for improvement. Also they should develop programs that actively engage employees, allowing them to feel valued and heard. This could include team-building activities, recognition programs, and opportunities for professional development.
- ii. Insurance companies provide assistance for commuting, such as subsidized public transport passes, carpooling programs, or shuttle services. This can help lower the financial burden and stress associated with commuting. They should also implement flexible working hours or remote work options to alleviate the stress of long commutes. This can help employees manage their time better and reduce turnover intentions.

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Questionnaire

Below is statement on the scale of 1-5, where 1= Strongly Agree, 2= Agree, 3= Strongly Disagree, 4= Disagree, 5= Undecided. Please indicate by ticking () the extent of agreement or disagreement with each statement.

	PERCEIVED MANAGEMENT SUPPORT	SA	A	SD	D	U
PCM1	My manager provides the support I need to do my job well.					
PCM 2	I feel comfortable approaching my manager with work-related problems.					
PCM 3	My manager regularly acknowledges my contributions and achievements.					
PCM 4	I receive constructive feedback from my manager that helps me improve my performance.					
PCM 5	My manager helps me find solutions when I face challenges at work.					

	COMMUTE TIME	SA	A	SD	D	U
CMT1	My commute time to work is reasonable.					
CMT2	My commute time affects my overall job satisfaction.					
CMT3	My commute time often causes me to feel stressed.					
CMT4	I would prefer a job with a shorter commute time.					
CMT5	The length of my commute influences my decision to stay with my current job.					
CMT6	My commute time often interferes with my personal or family time.					
CMT7	Long commute times negatively impact my work-life balance.					
	EMPLOYEE TURNOVER INTENTION	SA	A	SD	D	U
ETI1	I am less likely to leave my job because of the flexible work arrangements available to me.					
ETI2	The availability of options like telecommuting and flexitime reduces my intention to quit.					
ETI3	High levels of work-family conflict increase my thoughts about leaving the organization.					
ETI4	I consider leaving my job because it interferes too much with my family responsibilities.					
ETI5	Strong support from management makes me less inclined to leave the organization.					