

The Effects of Salary, Supervision, Work Engagement and Job Stress on Intention to Leave in Nigeria SMEs

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ABSTRACT

Small-Medium Enterprises in Nigeria has experienced a substantial loss of talented employees due to the high turnover rate. The employee turnover rate in Nigeria SME has affected 71.5% of SMEs performance and employee welfares. This study aimed to examine the effects/relationship between salary, supervision, work engagement and job stress on intention to leave in Nigerian SMEs. The face-to-face survey was self-administered in collecting responses from one hundred sixty-eight respondents as the primary data collection (quantitative) with simple random sampling during the survey. The IBM-SPSS (version 23) was adopted to investigate data generated from the respondent. The findings proved a relationship between salary, supervision, work engagement, job stress and intention to leave. This study further confirmed that employees believe the job stress and salary exhibit a high relationship with employee turnover intention in Nigerian SMEs. Therefore, reducing employee intention to leave would facilitate employee welfare, improve SMEs productivity, and create job retentions efficiency.

Keyword

Salary; Supervision; Work Engagement; Job Stress; Intention to Leave; Small-Medium-Enterprises

Introduction

Employee turnover increases Nigeria's challenges that hinder organisation performance and productivity (Salihu & Abu-Bakar, 2018). Several authors have made vast differences between the concept of intention to leave and actual turnover intention (Price & Mueller, 1986; Sa'adiyya & Kabiru, 2018; Ugwu, Okafor, Onyishi, Casimir & Chinedu, 2018). Various studies have studied these constructs and finally used the related terms: withdrawal intention, intention to leave and intention to leave (Price & Mueller, 1986; Maska & Riyanto, 2020). A study conducted indicated that most employees do not only want to quit their job roles. Instead, they also want to leave their positions and the organisations due to uncountable work-related issues associated with their daily job routines (Kim, Kim & Lee, 2021; Ajayi & Olatunji, 2017). The data generated in 2020 from the Nigeria analysis report affirmed vast turnover amongst employees in the SMEs sector. These issues associated with turnover intention have gradually reduced the productivity and performance of the SMEs sector in the past five years from 2016 to 2020 in hiring, training, talented employees, performance, and reputations effectively (National Bureau of Statistics Report, 2020). However, 19.4% of SME employees in Nigeria leave their job within the first and second years of employment due to the numerous challenges SMEs faces, such as salary, supervision, work engagement, and job stress (Leonard & Kehinde, 2017). As a result, the SMEs in Nigeria have an increased employee turnover rate, which has reduced employee capability for career growth (Sa'adiyya & Kabiru, 2018; Oladunmoye, 2017).

SMEs in Nigeria is experiencing an imbalance of performance and productivity with regards to their business growth due to the high rate of turnover intention and actual turnover and which reduce the reputation and contributions of various SMEs enterprises towards the development of Nigeria economy (Ajayi & Olatunji, 2017; Oladunmoye, 2017; Salihu & Abu-Bakar, 2018). High employee turnover in Nigeria has confirmed as a tremendous challenge that influences SMEs in Nigeria for the past few years (Aladejebi, 2020). In Nigeria, the SMEs sector experienced high turnover intention amongst employees, which has resulted in low performance for the industry and the Nigerian economy growth (Ugwu, Okafor, Onyishi, Casimir & Chinedu, 2018; Sa'adiyya & Kabiru, 2018). Furthermore, employee leaving their job was prompted due to these challenges to seek better job opportunities for better lives. The high rate of employee turnover intention and intention to leave has given a drastic concern for the SMEs sector. It further affirmed why this study investigates the issues associated with leave amongst employees in Nigerian SMEs (Ajayi & Olatunji, 2017). This study aimed to determine the challenges of a high rate of employee turnover intention. This study triggers the necessity to investigate or recommend desirable solutions that would minimise the effects. These effects have affected the Lagos State of Nigeria economy due to low taxpayer, high tax defaulters for both employees and SMEs. These issues have influenced SMEs in terms of revenue generated and increased relocation costs for employees (Aladejebi, 2020; Salihu & Abu-Bakar, 2018; Timinepere, Agbaeze, Ogbo & Nwadukwe, 2018; Belete, 2018). Intention to leave has ascertained as an issue that affects various organisations, especially SMEs in the Lagos State of Nigeria.

Literature Review

The Intention to Leave

Some authors revealed that the rate of turnover intention or intention to leave solely based on the employees' assessment of their current job performance, benefits earned, and promotional opportunities effectively (Price & Mueller, 1986; Widijaya, 2019; Rizka, Ardiana & Andjarwati, 2020). Thus, the turnover intention refers to the employee's desire to quit their current job role, position, and subsequent leave (Memon, Salleh, Mirza, Cheah, Ting, Ahmad & Tariq, 2021; Widijaya, 2019). In this concept of turnover intention, employees assess vast comparison of the benefits and salary received. As a result, they tend to gain at their existing employees to determine if they will stay or leave the organisation for other job replacements effectively (Price & Mueller, 1986; Leonard & Kehinde, 2017). To do this, they need to understand the definition of the concept of intention to leave (or quit)". Thoughtful the essential reasoning of an employee can help identify the work-related issues concerning their present job and promote the perception to seek other job replacement that would enhance and fulfil employees' decision effectively (Saleem, Yusaf, Sarwar, Raziq & Malik, 2021; Khan & Batool, 2018). Turnover intention refers to the deliberate willingness to look for other job options in other organisations (Kim, Kim & Lee, 2021). The study conducted revealed that employee turnover intention achieved when employees face anxiety, working under pressure and earning a low salary, which will lead to intention to leave (Rafiq, Wu, Chin & Nasir, 2019). Such challenges would enhance the continuous prediction of employees as it hinders their individual earning and career growth. Poor employee engagement reduces the employees' willingness to participate in teamwork, brainstorming, and innovative creativity that would improve organisational performance. It further initiates employee perception to seek a well-meaning job that would promote its welfare effectively. Employees that experiences emotional and mental stress prompt their intention to leave as it negatively affects their job attitude and productivity (Kunte, Gupta, Bhattacharya & Neelam, 2017). Salary and promotional opportunities are crucial factors that increase employee intention to leave in an organisation (Jolly, McDowell, Dawson & Abbott, 2021; Abubakar & Abdullahi, 2017). When there is a vacant position in an organisation, it is the organisation's duties to provide training for the employees as it increases hiring and training costs for the company (Jolly, McDowell, Dawson & Abbott, 2021). Hiring, inducting, and training costs increase with an upsurge in employees' turnover (Devi, Adnyani, Wayan & Supartha, 2020; Abubakar & Abdullahi, 2017). A study revealed that a high employee turnover rate destabilises organisational growth and increases employee demotivation to those eager to contribute significantly to the organisation. Whereby creating various employee's vacant and inexperienced worker at the workplace (Ajayi & Olatunji, 2017; Adeniran, Oluwole & Ojo, 2021).

Salary

Salary refers to individuals' overall earns received by the end of each month for the services rendered to the organisation (Alshareef, Wraith, Dingle & Mays, 2020). However, salary established when an employee perceived adequate satisfaction with the salary earned (Kim, Kim & Lee, 2021). A salary is an act of earns received by an employee for this achievement and productivity, reflecting towards employee commitment at the workplace (Ezeh & Olawale, 2017). A study conducted agreed that salary has helped employees to make the right decision to stay or leave any organisation (Widijaya, 2019). Most employees perceived pay or salary as the critical factor that encourages their job satisfaction (Aiyebelehin, Odiachi & Omoregie, 2020). Various studies revealed that salary and employee intention to leave demonstrate relatively negative associations (Widijaya, 2019; Wadi'ah, Rivai, Thamrin, Pasinringi, Kapalawi & Masyita, 2021). Research conducted affirmed that effective salary packages have considerably decrease turnover for better employee's performance (Leonard & Kehinde, 2017). If an organisation can fairly allocate salary, then high performing employees who receive an adequate salary would probably leave the job, and those employees are a lower performer (Chukwu, 2019; Alshareef, Wraith, Dingle & Mays, 2020). Thus, it shows that organisation may improve employee retention by increasing the career opportunity and salary of an employee. Though, few authors disagreed that other factors lead to an employee quitting their job other than salary (Maska & Riyanto, 2020; Rizka, Ardiana & Andjarwati, 2020; Wadi'ah, Rivai, Thamrin, Pasinringi, Kapalawi & Masyita, 2021). The effect of salary on intention to leave is enormous as most employees cannot concentrate and committed to their job when they are underpaid. This act reduces their productivity and promotes employee turnover intentions for alternative job offers (Leonard & Kehinde, 2017; Aiyebelehin, Odiachi & Omoregie, 2020). However, the author agreed that there is an effect of the relationship between salary and intention to leave amongst employees in the Nigerian construction sector (Chukwu, 2019). However, the lower the salary, the higher the employee intention to quit in an organisation (Aladejebi, 2020; Ezeh & Olawale, 2017). A study conducted confirmed that Nigeria service sector employees believed that insufficient salary reduces employee confidence in working and promotes intention to leave for better opportunities (Emecheta, Bartholomew & Hart, 2018).

H₁: There is a relationship between salary and intention to leave.

Supervision

Supervision refers to directing the lower employees at work with authority and guiding the employees if he is doing wrong (Wang, Du, Yu, Meng & Wu, 2020). In addition, it typically refers to an employee's immediate superior in the workplace, the person you report directly to in the organisation (Ahmad & Begum, 2020). Khetran, Wali and

Mushtaq (2018) revealed that employee co-relationship and productivity at the workplace are considered determinants of supervision (Khetran, Wali & Mushtaq, 2018). A study conducted declared that the support of employees in an organisation by its superior help increase their job satisfaction, boost engagement and reduce turnover intention (Zafar, Abid, Rehmat, Ali, Hassan & Asif, 2021). Research conducted indicated a strong relationship between organisational support and supervisory support towards the development of employee productivity in the beverage sector in the Lagos State of Nigeria (Fatmah et al., 2017). It further claimed that employee could perceive supervisory supports from their superior, which used to build a strong co-worker relationship at work. The result showed that employees in the hotel believed that lack of perceived supervision would trigger a high rate of turnover intention. A study conducted with Nigeria Unilever Corporation has revealed that managing other employees helps develop their loyalty and commitment and reduce employee intention to leave (Chiemeke, Choi & Haprizza, 2017). The result shows that perceived supervisor support significantly affects employees' turnover intention (Wang, Du, Yu, Meng & Wu, 2020). A study concluded that inadequate supervision influences the supervisor's action on employee intention to leave in the Nigeria Food and Beverage Industry (Belete, 2018; Chukwu, 2019). Several studies revealed that the co-worker relationship and psychological ownership at the workplace influence the intention to leave in the Oil firm at the Rivers State of Nigeria (Peng, Schaubroeck, Chong & Li, 2019; Fatmah et al., 2017). The result further disclosed that an employee's co-worker relationship, supervisory, and job satisfaction greatly influences the intention to leave. Adequate supervision helps to improve employee working relationship, performance, commitment and reduces intention to leave (Aiyebelehin, Odiachi & Omoregie, 2020; Ahmad & Begum, 2020). In a situation where there is insufficient supervision from immediate superiors of employees, this would affect the working relationship, communication as well as hinders practical training of employee and which would promote intention to leave for job alternatives (Zafar, Abid, Rehmat, Ali, Hassan & Asif, 2021; Saleem, Yusaf, Sarwar, Raziq & Malik, 2021).

H₂: There is a relationship between supervision and intention to leave.

Work Engagement

Work engagement refers to employee participation in developing their job scope and accomplishing a desirable job task. Employees tend to be engaged at their workplace when they are motivated, received good benefits, and promote opportunities for growth (Zhang & Li, 2020; Vasantha & Sandhya, 2018). Work engagement refers to a corresponding positive relationship between employee productivity and performance (Khan & Batool, 2018; Rafiq, Wu, Chin & Nasir, 2019). If the employee engages with their work, they tend to promote their performance effectively. When an organisation does not encourage work engagement, employees feel low involvement, yield low

productivity and increase the intention to leave (Xiong & Wen, 2020). Teamwork has a substantial impact on work engagement, which resulted in promoting individual creativity and performance. Over 23.9% of employees believed that work engagement helps increase career growth opportunities in an organisation (Cao, Huang, Wang, Li, Dong, Lu & Shang, 2020). Empowering an employee's involvement at the workplace would benefit both the organisation and employees in vast level. It further promotes an employee's efficiency, reliability, and creativity (Memon, Salleh, Mirza, Cheah, Ting, Ahmad & Tariq, 2021). A study revealed that 17.3% of employees believe teamwork, supervision, and adequate salary trigger employees to participate effectively at the workplace to increase performance and enhance career growth (Adeniran, Oluwale & Ojo, 2021). Emecheta and Hart (2018) argued that work engagement has a strong relationship with employee intention to leave. The higher the employee engagement, the lower the turnover intention rate (Vasantha & Sandhya, 2018). Employees who receive adequate involvement at job tasks in an organisation tend to stay with the organisation for the long term (Xiong & Wen, 2020). A study revealed that employees with higher education levels and qualification contributes heavily to the organisation as they are fully engaged and are unlikely to quit the organisation (Cao, Huang, Wang, Li, Dong, Lu & Shang, 2020). When employees receive unhealthy working relationships, low salaries, and inadequate supervision at the workplace, they will be disengaged and seek job alternatives effectively (Zhang & Li, 2020). Employee engagement works with emotions, psychological and mindset (Khan & Batool, 2018). When there is inconsistency, it would promote disengagement, weaken employee productivity, and influence the high rate of employee intention to leave the organisation (Emecheta & Hart, 2018). Low engagement by employee promotes the search for job alternatives to better their lives (Rafiq, Wu, Chin & Nasir, 2019).

H₃: There is a relationship between work engagement and intention to leave.

Job Stress

However, it argued that job stress causes various challenges employees to face that lead to their intention to quit. Job stress refers to the strenuous workload experienced by an employee at the workplace, affecting job productivity effectively (Anees, Heidler, Cavaliere & Nordin, 2021). Job stress believed by the employee as the stumbling block of their success at the workplace (Hamid, Shahid, Waseem-Ul-Hameed, Amin & Mehmood, 2019). It promotes anxiety, pressure at work, high-level absenteeism and low productivity for employees. In addition, this contributes to employee turnover as employees failed to fulfil their capabilities at the workplace (Yu, Ariza-Montes, Giorgi, Lee & Han, 2020). Job stress constitutes an unhealthy working environment for employees, promoting psychological and mental effects and increasing turnover intention effectively. Furthermore, job stress also affects the co-existence relationship between the supervisors and the

leadership style that is the practice within an organisation (Caillier, 2021; Junaidi, Sasono, Wanuri & Emiyati, 2020). This reaction hinders the performance of both organisation and employees, respectively (Ugwu, Okafor, Onyishi, Casimir & Chinedu, 2018; Chiemeke, Choi & Hapriz, 2017). Additionally, role conflict, ambiguity, and overload are the formality of job stress in an organisation. The incompatibility of these roles creates fear for employee and obstructs their expected performance (Kunte, Gupta, Bhattacharya & Neelam, 2017). A study opined that job stress was a crucial challenge that affected the organisation, promoting employees' turnover (Hwang & Lee, 2021). However, stress can negatively affect employees' performance, thus creating job dissatisfaction and employee intention to leave (Anees, Heidler, Cavaliere & Nordin, 2021; Chiemeke, Choi & Hapriz, 2017). Hence, employees who feel unhappy, unease, and mentally threatened influence to quit the organisation as they seek job alternatives to better their welfare (Hamid, Shahid, Waseem-Ul-Hameed, Amin & Mehmood, 2019). The study's outcome showed a significant relationship between job stress and intention to leave in childcare teacher (Hwang & Lee, 2021). The survey results revealed that job stress contributes heavily towards the decision of an employee to quit an organisation (Khan & Batool, 2018).

H₄: There is a relationship between job stress and the intention to leave.

Conceptual Framework

This conceptual framework focuses on the challenges influencing employee intention to leave in Nigerian SMEs. The framework also helps to provide solutions in which salary, supervision, work engagement and job stress would facilitate and enhance employee retention and reduces intention to leave for SMEs productivity efficiency.

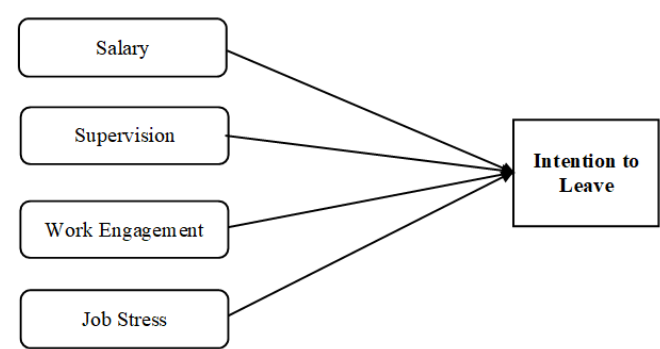


Figure 1. Conceptual Framework

Methodology

One hundred sixty-eight of sample size was adopted in this study (Rea & Parker, 2014) to analyse the respondent's opinions on the effects of salary, supervision, work engagement, and job stress on intention to leave in Nigeria SMEs. The quantitative analysis adopted with the aid of a

questionnaire, simple random sampling was also selected to ensure that every respondent has a chance to be selected and meet the sample size requirement (Flick, 2011; Zikmund, Babin, Carr & Griffin, 2013). The sample size of this study has met the criteria required in this research (Rea & Parker, 2014). However, simple random sampling was selected, representing the population proportionally (Krejcie & Morgan, 1970). The sample categories were lower and middle employees involved in this study amongst SMEs in the Lagos State of Nigeria. The researcher adopted face-to-face self-administered data collection to enable effective communication amongst SMEs employees of different levels in the Lagos State of Nigeria (Flick, 2011). The researcher adopted a questionnaire as the instrument employed to generate data from the respondents in the Lagos State of Nigeria. The questionnaire adopted a 5-point Likert scale designating one (1) as strongly disagree and five (5) as strongly agree in this study (Jacqueline, 2013; Joshi, Kale, Chandel & Pal, 2015). This study focused on employee intention to leave due to salary, supervision, work engagement, and job stress amongst Nigerian SMEs. Upon a successful data collection, the data went through data mining and editing to eradicate any possible errors that could hinder the success of data analysis. The IMB-SPSS version 23 employed to analyse the following tools as reliability, normality, correlation, and regression analysis in actualising a desirable solution to the high rate of employee intention to leave in this study (Dawes, 2012; Saunders & Philips, 2018).

Results

Reliability Analysis

Reliability analysis is a frequently adopted method for assessing each construct's internal consistency and used to derive their Cronbach's Alpha value (Flick, 2011; Saunders & Lewis, 2018). The value of reliability fluctuates from 0 to 1, but 0.70 and above value considered acceptable, signifying that there is adequate reliability of the constructs. However, any value less than 0.70 is not sufficient for further studies. In Table 1, the reliability test (Cronbach Alpha) coefficient adopted to assess each construct's internal consistency, such as salary, supervision, work engagement, job stress and intention to leave amongst the one hundred and sixty-eight respondents that participated in this study. Thus, results proved that all the constructs displayed are reliable and suitable in this study. It further affirmed that all the constructs attained the acceptable Cronbach's Alpha of 0.715 to 0.905 (Rea & Parker, 2014).

Table 1: Reliability Analysis

Independent Variables	No. of Items	Cronbach's Alpha
Salary	5	0.716
Supervision	5	0.783
Work Engagement	5	0.775
Job Stress	5	0.890
Intention to Leave	5	0.905

Normality Analysis

The skewness and kurtosis parametric analysis conducted with the help of a normality test to ascertain the outliers and normality of data earn in this study. Therefore, data considered normal if skewness and kurtosis are between -2 and +2 separately (Saunders & Lewis, 2018; Dawes, 2012). Table 2 presented the individual construct for the skewness and kurtosis values analysis assessed in this study. Skewness and kurtosis conducted to examine the distribution influences from salary, supervision, work engagement and job stress on intention to leave. However, it confirmed that data collection distributed normally, which trigger the adoption of normality testing to determine skewness and kurtosis value for all the constructs (Flick, 2011). Also, it confirmed that the result for skewness values fall within (-0.794 to -1.314) and kurtosis values were (0.097 to 1.894). These results reaffirmed the existing rule indicating data distribution is normal if skewness and kurtosis are between -2 and +2 effectively.

Table 2: Skewness and Kurtosis Value for Variables

Independent Variables	Final Test (n = 168)	
	Skewness	Kurtosis
Intention to Leave	-1.029	1.172
Salary	-1.051	1.708
Supervision	-1.314	1.894
Work Engagement	-1.076	1.617
Job Stress	-0.794	0.097

Correlation Analysis

The correlation analysis implemented to investigate the relationship of two exciting variables in the pursuit of achieving a desirable solution (Jacqueline, 2013). In this study, the correlation analysis explored the relationship between salary, supervision, work engagement, job stress on intention to leave amongst SMEs in Nigeria. Table 3 affirmed that the relationship between salary (0.937), supervision (0.830), work engagement (0.729), and job stress (0.903) on intention to leave. Furthermore, these variables proved significant as they demonstrate ($p < 0.01$) and showed a “Good” to “Excellent” correlation of efficiency. This analysis further agreed that all the constructs exhibit a strong relationship between parties towards intention to leave. Also, it confirmed that salary is considered the highest value of correlation followed by job stress. Therefore, in the above analysis, it is believed salary, supervision, work engagement, and job stress have a strong correlation relationship to intention to leave in Nigeria SMEs.

Table 3: Correlation among Variables

Constructs	1	2	3	4	5
Intention to Leave	1				
Salary	0.937**	1			
Supervision	0.830**	0.797**	1		
Work Engagement	0.729**	0.611**	0.701**	1	
Job Stress	0.903**	0.802**	0.718**	0.758**	1

Note: ** significant level at $p < 0.01$

1: Intention to Leave; 2: Salary; 3: Supervision; 4: Work Engagement; 5: Job Stress

Regression Analysis

In a hypothesis test, regression analysis adopted to determine the association of salary, supervision, work engagement and job stress on intention to leave in Nigerian SMEs. However, the hypothesis testing explores beta as an indicator to ascertain the impact of each construct as follows: salary, supervision, work engagement, and job stress on intention to leave. Therefore, in this regression analysis, this study focus on R2 value, beta and significant (sig.) value in determining the level of performance of the constructs in this analysis. When the R2 value is above 0.71, it signified that the construct exhibits a high level of variabilities in this analysis. In addition, moderate variability values range from 0.70 to 0.30 in this analysis (Jacqueline, 2013; Zikmund, Babin, Carr & Griffin, 2013). Furthermore, the regression analysis embraced to examine the hypothesis of H1, H2, H3, and H4. Table 4 affirmed that the adjusted R2 of salary (87.9%), supervision (77.5%), work engagement (63.9%) and job stress (81.6%) of the high variabilities. Though, table 4 also confirmed that the F-value was significant and sig $p < 0.001$. Finally, the hypothesis of H1, H2, H3, and H4 are supported as a result that the sig value of salary, supervision, work engagement, and job stress is less than $p < 0.001$. Therefore, they have achieved a lot of variabilities and accepted. It further affirmed that salary, supervision, work engagement and job stress are perceived influential factors that promote intention to leave amongst employees in the Nigeria SMEs effectively.

Table 3: Regression Analysis for Variables

Model	Standardised Coefficients	t	Sig.	Model Summary		Analysis of Variance	
	Beta			R	R ²	F	Sig.
(Constant)		6.231	.000				
Salary	.937	34.649	.000	.937	.879	1200.542	.000
Supervision	.830	10.445	.000	.830	.775	109.100	.000
Work Engagement	.729	13.726	.000	.729	.639	189.402	.000
Job Stress	.903	27.130	.000	.903	.816	736.024	.000

a. Dependent Variable: Intention to Leave

Discussions

This analysis examined if the variables (salary, work engagement, supervision and job stress) were reliable to ascertain the significant effects of this study on reducing intention to leave in Nigerian SMEs. Based on the findings of reliability analysis, this showed that salary, supervision, work engagement, job stress and employee intention to leave was above 0.700 and appropriate for this study. It further agreed that all the variables posses' significant effects as they were above 0.700 greater level of internal reliability. Salary and supervision have contributed heavily to the employee intention to leave in the beverage sector (Ezeh & Olawale, 2017; Khetran, Wali & Mushtaq, 2018). Employees are more concerned about their level of satisfaction, which promotes the level of work engagement

in an organisation (Memon, Salleh, Mirza, Cheah, Ting, Ahmad & Tariq, 2021; Rizka, Ardiana & Andjarwati, 2020). In this study, job stress promotes employee turnover as it gives employees mental pressure, anxiety, and an unhealthy state of minds, which trigger their intention to leave for job alternatives (Kunte, Gupta, Bhattacharya & Neelam, 2017). The normality testing adopted to assess the level of data distributed, generated and to detect if the data distributed as standard. These affirmed that the variable of intention to leave, salary, supervision, work engagement and job stress were within the range of skewness and kurtosis of between -2 to +2 (Mark & Adrian, 2019). However, it proved that the data ascertained a significant level of parametric analysis in this study.

The findings of correlation analysis showed that the variables such as salary, supervision, work engagement, job stress and intention to leave exhibits a "Good and Excellent" correlation in this study. The finding asserted that the variables have a great relationship to the employee intention to leave. Also showed that salary has the highest correlation value of 0.937 and work engagement has the lowest rate of the correlation value is 0.729 effectively. Job stress significant contributes towards employee's turnover in SME of Nigeria due to the high rate of role ambiguity and conflicts, and these contribute heavily to the employee's mindset as well as trigger a high rate of distraction at the workplace (Kunte, Gupta, Bhattacharya & Neelam, 2017). Lack of supervision reduces employee work engagement and promotes intention to leave (Wang, Du, Yu, Meng & Wu, 2020; Khan & Batool, 2018). Over 12.7% of employee believed that job stress and low salary are their reason for quitting their current jobs for better ones (Junaidi, Sasono, Wanuri & Emiyati, 2020). Based on the regression analysis, the findings proved that salary, supervision, work engagement, and job stress significantly induce employee intention to leave in Nigerian SMEs. However, the results further showed that the R² of salary, supervision, work engagement, and job stress were significant as they were above 0.700, their sig values were 0.000 less than $p < 0.001$.

Furthermore, this affirmed that hypothesis testing of this study proved that salary, supervision, work engagement, and job stress were among the key influencing factors that trigger the high rate of intention to leave amongst employees in Nigerian SMEs. Over 23.9% of employee emphasised that low salary is the crucial factor for employee intention to leave (Alshareef, Wraith, Dingle & Mays, 2020). Job stress has concluded as the factor that causes an employee to quit their job due to the heavy workload encountered (Devi, Adnyani, Wayan & Supartha, 2020). However, it also created a high rate of employee absenteeism, high work pressure and low work engagement amongst employees and promote intention to leave (Cao, Huang, Wang, Li, Dong, Lu & Shang, 2020). Furthermore, adequate supervision helps to reduce employee turnover (Peng, Schaubroeck, Chong & Li, 2019). In a situation where there is inadequate supervision, the employee tends to seek a better job for effective career growth (Wang, Du, Yu, Meng & Wu, 2020).

Furthermore, when employees earn an adequate salary, they tend to be stable, productive, and responsible for improving organisation growth (Ezeh & Olawale, 2017). Lastly, salary, supervision, work engagement, and job stress strongly pressure employees to leave the organisation and Nigerian SMEs.

Conclusion

Intention to leave has affected Nigeria SMEs in terms of employees and productivity, increasing the cost of operation, hiring, training, and advertising effectively. The turnover intention has drastically affected the SMEs in Nigeria. This study concluded that salary, supervision, work engagement and job stress contribute significantly to employee intention to leave in the Nigeria SMEs. The provision of salary satisfaction has been deduced as the most influencing factor promoting intention to leave amongst employees. At the same time, supervision and work engagement perceived to influence employees towards turnover intention directly. Job stress has a heavily negative effect, consisting of role overload, role conflict, and role ambiguity, leading to high turnover intention in Nigeria. Employees in the SMEs sector would be an asset to the SMEs when there is a significant improvement in salary, adequate supervision, enhanced work engagement and drastic reduction of job stress effectively. The findings concluded that SMEs would be improved productivity when the employees experienced a high salary provision, genuine supervision from the superiors, satisfactory work engagement, and reduced job stress. These improvements would significantly add value and reduce the rate of intention to leave effectively.

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