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Effect of Job Embeddedness on Performance in Listed Deposit Money Banks in Nigeria

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Abstract

This study examined the effect of job embeddedness on employee performance, with particular focus on quality of work among employees of listed deposit money banks in Nigeria. The study was motivated by the persistent challenges of declining productivity, high employee turnover, work pressure, and reduced service quality within the Nigerian banking sector despite continuous investments in human resource development and technological advancement. Specifically, the study investigated the effect of links, fit, and sacrifice dimensions of job embeddedness on quality of work. Organizational Support Theory (OST) served as the theoretical foundation for the study. A survey research design was adopted, and data were collected from 436 employees of selected listed deposit money banks in Nigeria using a structured questionnaire. The study adopted a census approach due to the manageable population size, while 396 properly completed questionnaires were returned and used for analysis, representing a response rate of 90.8%. Data analysis was carried out using descriptive and inferential statistics through Smart Partial Least Squares Structural Equation Modeling (SmartPLS version 4). Reliability and validity tests confirmed that the measurement model met the required statistical thresholds. The findings revealed that all dimensions of job embeddedness significantly and positively influence quality of work. Specifically, links had a positive and significant effect on quality of work ($\beta = 0.203$, $p < 0.05$), fit recorded the strongest positive and significant effect ($\beta = 0.348$, $p < 0.05$), while sacrifice also had a positive and significant effect on quality of work ($\beta = 0.201$, $p < 0.05$). The coefficient of determination ($R^2 = 0.649$) indicated that job embeddedness dimensions explained 64.9% of the variation in quality of work among employees. The study concluded that job embeddedness is a significant predictor of employee performance in listed deposit money banks in Nigeria. The study recommended that management should strengthen workplace relationships, ensure employee–organization compatibility, and provide attractive reward systems and career opportunities capable of increasing employees' attachment to the organization. These measures will improve employee commitment, productivity, and overall quality of work within the Nigerian banking sector.

Keywords: Job Embeddedness, Links, Fit, Sacrifice, Quality of Work, Employee Performance, Deposit Money Banks

Introduction

Quality of work has become an essential factor in determining organisational performance in the contemporary business environment, particularly within the banking industry where competition, technological innovation, and customer expectations continue to intensify. Quality of work reflects the ability of employees to effectively utilise organisational resources in achieving organisational goals and objectives. In the Nigerian banking sector, especially among listed deposit money banks, employee efficiency and productivity are critical to sustaining profitability, improving service delivery, and maintaining competitive advantage in an increasingly dynamic financial market (Aguinis, 2019; Armstrong & Taylor, 2020). Banks are continually expected to meet regulatory requirements, adopt digital innovations, and respond swiftly to customer demands, thereby making employee performance a significant contributor to organisational success.

One important concept that has gained considerable attention in organisational behaviour literature as a predictor of employee performance is job embeddedness. Job embeddedness refers to the extent to which employees are psychologically and socially attached to their jobs and organisations through various forms of connections, compatibility, and perceived sacrifices associated with leaving their organisations (Mitchell et al., 2001). The concept comprises three major dimensions: links, fit, and sacrifice. Links describe the formal and informal relationships employees maintain within the organisation and the wider community. Fit refers to the degree of compatibility between employees' personal values, career goals, and organisational culture, while sacrifice represents the perceived material and psychological benefits employees may forfeit if they decide to leave the organisation.

The relevance of job embeddedness lies in its ability to explain why employees remain committed to their organisations and how such commitment influences work outcomes. Employees who are highly embedded within their organisations are more likely to demonstrate increased commitment, higher levels of engagement, and improved work performance (Holtom et al., 2008). Strong organisational links often encourage collaboration, teamwork, and knowledge sharing among employees, thereby improving operational efficiency and service quality. Similarly, employees who perceive a strong fit with organisational values and culture are more likely to experience job satisfaction, reduced stress, and greater motivation toward achieving organisational goals (Karatepe & Shahriari, 2014). In addition, employees who perceive high sacrifice associated with leaving the organisation tend to remain loyal and exert greater effort in performing their duties effectively.

The Nigerian banking sector has undergone significant reforms and transformations over the years, including recapitalisation policies, technological advancement, mergers and acquisitions, and stricter regulatory oversight by the Central Bank of Nigeria. These developments have increased performance expectations while simultaneously exposing employees to job insecurity, work pressure, and high turnover tendencies (Sanusi, 2012). Consequently, deposit money banks are increasingly concerned with identifying strategies capable of improving employee retention and enhancing work quality. Job embeddedness has therefore emerged as a useful framework for strengthening employee attachment to organisations and promoting improved workplace outcomes.

Despite the growing recognition of job embeddedness in organisational studies, empirical evidence regarding its influence on quality of work in Nigerian deposit money banks remains limited. Most existing studies have concentrated primarily on turnover intentions and employee retention, with relatively little attention given to performance-related outcomes such as quality of work and efficiency. This gap in literature creates uncertainty regarding how the dimensions of job embeddedness links, fit, and sacrifice specifically affect employee quality of work within the Nigerian banking industry. Therefore, this study seeks to examine the effect of job embeddedness on quality of work among listed deposit money banks in Nigeria.

Statement of the Problem

Quality of work remains a major concern in the Nigerian banking sector despite substantial investments in employee training, technological innovation, and organisational

restructuring. Many listed deposit money banks continue to experience challenges relating to low productivity, declining service quality, employee burnout, and high labour turnover, all of which adversely affect organisational performance and customer satisfaction (Central Bank of Nigeria, 2020). These challenges have become more pronounced due to increasing competition, digital transformation, and heightened regulatory expectations within the banking industry.

One major factor contributing to these challenges is the weak level of employee attachment and engagement within organisations. Many bank employees experience excessive work pressure, limited opportunities for career growth, and weak interpersonal and organisational relationships, which negatively affect their motivation and efficiency at work. Traditional human resource management approaches that emphasise motivation and job satisfaction alone have not sufficiently addressed these persistent performance-related challenges (Armstrong & Taylor, 2020).

Job embeddedness has been identified as an important organisational behaviour construct capable of enhancing employee commitment, retention, and workplace performance through stronger organisational connections, compatibility, and perceived sacrifice associated with leaving the organisation (Mitchell et al., 2001; Holtom et al., 2008). However, within the Nigerian banking context, there is inadequate empirical evidence explaining how the dimensions of job embeddedness links, fit, and sacrifice influence quality of work among employees. Existing studies have focused more on turnover intentions and employee retention, while limited attention has been given to performance outcomes such as efficiency and productivity.

Furthermore, the dynamic operational environment of Nigerian banks, characterised by regulatory reforms, technological changes, intense competition, and changing customer expectations, may significantly influence the relationship between job embeddedness and quality of work. Without adequate empirical evidence on this relationship, banks may find it difficult to formulate effective human resource policies capable of improving employee efficiency and organisational performance.

Therefore, the major problem confronting this study is the lack of sufficient empirical evidence on the effect of job embeddedness dimensions links, fit, and sacrifice on quality of work in listed deposit money banks in Nigeria. Addressing this problem is necessary for improving employee efficiency, reducing turnover intentions, and enhancing overall organisational performance within the Nigerian banking sector.

Objectives of the Study

The main objective of the study is to examine the effect of job embeddedness on employee performance in listed deposit money banks in Nigeria. The specific objectives of the study include to:

i. Ascertain the effect of links on quality of work in listed deposit money banks in Nigeria
ii. Examine the effect of fit on quality of work in listed deposit money banks in Nigeria
iii. Ascertain the effect of sacrifice on quality of work in listed deposit money banks in Nigeria

Research Questions

Based on the stated objectives, the study seeks to answer the following questions:

1. What is the effect of links on quality of work in listed deposit money banks in Nigeria?
2. What is the effect of fit on quality of work in listed deposit money banks in Nigeria?
3. What is the effect of sacrifice on quality of work in listed deposit money banks in Nigeria?

Research Hypotheses

These can be presented in null (H_0)

H_{01}: Links have no significant effect on quality of work in listed deposit money banks in Nigeria.

H_{02}: Fit has no significant effect on quality of work in listed deposit money banks in Nigeria.

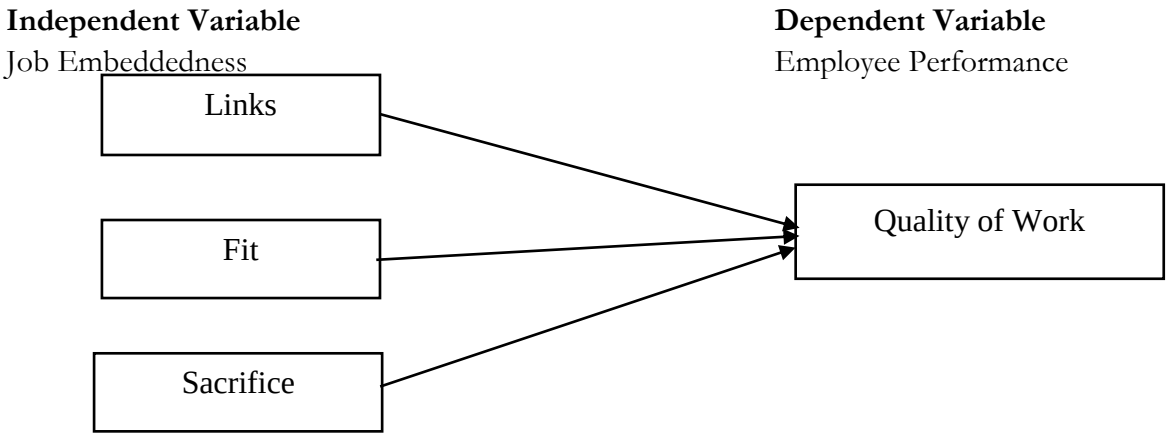
H_{03}: Sacrifice has no significant effect on quality of work in listed deposit money banks in Nigeria.

Review of Related Literature

Conceptual Framework

The conceptual framework shows the relationship between dimensions of the independent variable (Links, Fit and Sacrifice) and performance measures (quality of work). It shows how sub-dimensions of job embeddedness affect each measure of performance.

Figure1: Conceptual Model showing Relationship between the Variables



Source: Researcher's Conceptualization (2026)

Concept of Job Embeddedness

The concept of job embeddedness was developed by Mitchell et al. (2021) as an alternative to traditional turnover theories that mainly focused on why employees leave organizations. Unlike earlier models, job embeddedness emphasizes the various organizational and social factors that encourage employees to remain in their jobs. It explains how employees become attached to their organizations through a network of relationships, compatibility with organizational values, and perceived costs associated with leaving. This perspective broadens the understanding of employee retention by considering both workplace and community-related influences that shape employees' commitment and behaviour.

Job embeddedness refers to the extent to which employees are connected to their organization and community through a system of forces that influence their decision to stay (Yao et al., 2024). It represents the degree to which employees are psychologically and socially tied to their jobs through relationships, organizational culture, and personal investments. Employees who are highly embedded often possess stronger interpersonal relationships, greater alignment with organizational goals, and a higher awareness of the benefits they would forfeit if they left the organization (Lee et al., 2024). Consequently, job embeddedness has been associated with improved employee attitudes, reduced turnover intentions, and enhanced organizational outcomes. In this study, job embeddedness is examined through its three major dimensions links, fit, and sacrifice and how these dimensions influence quality of work among employees of listed deposit money banks in Nigeria.

Links and Quality of Work

Links refer to the formal and informal relationships employees maintain with colleagues, supervisors, work groups, and organizational activities (Mitchell et al., 2021). These interpersonal connections create a sense of belonging and integration within the workplace. Employees with stronger organizational links are more likely to remain committed because leaving the organization would require them to sever valuable social and professional relationships (Hussain & Deery, 2018). Strong workplace relationships encourage cooperation, communication, teamwork, and knowledge sharing, which collectively contribute to improved quality of work.

Quality of work relates to the degree of effectiveness, accuracy, productivity, and efficiency demonstrated by employees in carrying out assigned tasks. Employees who maintain strong organizational links often experience greater emotional support and collaboration, enabling them to perform their duties more effectively and efficiently. Empirical evidence indicates that employees with strong workplace connections exhibit higher commitment levels, lower turnover intentions, and superior job performance outcomes (Twumasi, 2019). In the context of listed deposit money banks in Nigeria, employees who possess stronger interpersonal and organizational links are likely to demonstrate higher quality of work due to increased engagement, teamwork, and organizational support systems.

Fit and Quality of Work

Fit refers to the compatibility between an employee and the organization in terms of values, goals, work culture, career aspirations, and job requirements (Mitchell et al., 2021). A strong fit exists when employees perceive that their personal beliefs, competencies, and expectations align with the organizational environment and job demands. Employees who experience a high level of fit tend to feel more comfortable, satisfied, and psychologically attached to their jobs (Lee et al., 2004). Such compatibility enhances employee motivation and encourages individuals to contribute positively toward achieving organizational objectives (Nafei, 2024).

In relation to quality of work, employees who experience strong person–organization fit are more likely to perform effectively because they possess the skills, attitudes, and behavioural characteristics required for their roles. They are also better able to adapt to workplace changes, solve problems efficiently, and maintain high standards of productivity. Rahimnia, Eslami, and

Nosrati (2019) noted that employees who perceive compatibility with their work environment often demonstrate greater resilience, creativity, and performance effectiveness. Therefore, within the Nigerian banking sector, employees who experience a stronger organizational fit are expected to exhibit higher quality of work through improved efficiency, commitment, and productivity.

Sacrifice and Quality of Work

Sacrifice refers to the perceived material and psychological losses employees may incur if they leave their organization (Mitchell et al., 2021). Such sacrifices may include the loss of salary, career advancement opportunities, professional relationships, organizational reputation, incentives, and job security (Thakur & Bhatnagar, 2017). Employees who perceive high levels of sacrifice are generally less willing to leave their organizations because of the valuable benefits and opportunities attached to their current positions (Smitha et al., 2017). As a result, sacrifice serves as a mechanism that strengthens employee retention and organizational commitment.

The concept of sacrifice also influences quality of work because employees who value the benefits associated with their jobs are more likely to remain dedicated and productive in order to preserve those benefits. Employees who perceive greater costs of leaving the organization often strive to maintain high standards of performance and efficiency to secure their positions and sustain organizational rewards. Kiazad et al. (2024) observed that employees with higher perceptions of sacrifice tend to exhibit stronger commitment and improved work outcomes. In listed deposit money banks in Nigeria, employees who perceive substantial sacrifices associated with leaving their jobs are more likely to remain engaged and demonstrate higher quality of work in order to maintain job security, career growth opportunities, and organizational benefits.

Overall, the three dimensions of job embeddedness links, fit, and sacrifice collectively influence employees' quality of work. Links strengthen social interaction and collaboration, fit enhances compatibility and job satisfaction, while sacrifice increases employee commitment through the perceived costs of leaving the organization. Together, these dimensions provide a comprehensive explanation of how job embeddedness contributes to improved employee effectiveness, efficiency, productivity, and overall quality of work in listed deposit money banks in Nigeria.

Relationship between Job Embeddedness and Quality of work

Job embeddedness has emerged as a critical construct in understanding employee behaviour and performance outcomes, particularly within organisational settings such as deposit money banks in Nigeria. It encompasses three key dimensions links, fit, and sacrifice which collectively determine the extent to which employees are enmeshed in their jobs and organisations. These dimensions play a vital role in shaping quality of work, which reflects the ability of employees to perform tasks effectively with optimal use of time and resources.

Empirical evidence suggests that links, defined as the formal and informal connections employees have with colleagues and the organisation, significantly influence quality of work. Strong interpersonal relationships and networks enhance collaboration, information sharing, and coordination among employees, thereby improving their effectiveness at work. According to Cooper (2023), job embeddedness fosters social connections that enable employees to develop

new skills and build supportive relationships, ultimately enhancing their performance. Similarly, Jefriyanto et al. (2023) found that employees who are deeply embedded through strong organisational links are more engaged and productive, as these connections create a sense of responsibility and accountability.

The dimension of fit refers to the compatibility between an employee's values, skills, and career aspirations and the organisational culture and job demands. When employees perceive a high level of fit, they are more likely to experience job satisfaction and exhibit higher levels of efficiency. Kooij et al. (2017) argue that employees who align well with their organisation's values and expectations tend to trust their supervisors and perform assigned tasks more effectively. In the context of listed deposit money banks in Nigeria, where performance targets and service delivery are critical, such alignment enhances employees' ability to meet organisational goals efficiently.

Furthermore, sacrifice, which represents the perceived cost of leaving the organisation, also plays a significant role in determining quality of work. Employees who perceive high levels of sacrifice such as loss of benefits, career opportunities, or valued relationships are more likely to remain committed and exert greater effort in their roles. Ferreira and Coetzee (2023) affirmed that sacrifice, alongside links and fit, is positively associated with employee performance. This suggests that employees who recognise the benefits tied to their continued membership in the organisation are motivated to maintain high levels of efficiency.

Job embeddedness has been identified as a strong predictor of employee performance outcomes. Hom et al. (2020) emphasised that embedded employees are more likely to remain with their organisations and contribute positively to organisational success. Zhang et al. (2019) further noted that such employees develop a strong sense of belonging, which enhances their willingness to engage in productive work behaviours. Similarly, Huning et al. (2020) and Shibiti (2019) found that embeddedness fosters emotional attachment and commitment, which translate into improved efficiency. Conversely, employees with low levels of embeddedness may experience weaker organisational ties, leading to reduced motivation and lower efficiency (Jia et al., 2020).

In aligning with the objectives of this study, it can therefore be inferred that the dimensions of job embeddedness links, fit, and sacrifice play significant roles in influencing quality of work in listed deposit money banks in Nigeria. Strengthening these dimensions is likely to enhance employees' capacity to perform effectively and contribute meaningfully to organisational performance.

Theoretical Framework

This study is anchored on Organizational Support Theory (OST), which provides a suitable framework for explaining the relationship between job embeddedness comprising links, fit, and sacrifice and employee performance. Organizational Support Theory, developed by Robert Eisenberger in 1986, explains the psychological relationship between employees and their organization by emphasizing that employees develop general beliefs about the extent to which the organization values their contributions and cares about their well-being. This belief is

referred to as perceived organizational support (POS), and it plays a crucial role in shaping employees' attitudes and behaviors at work.

According to OST, when employees perceive a high level of organizational support, they are more likely to exhibit positive work attitudes such as increased motivation, job satisfaction, commitment, and improved performance. This occurs because employees tend to reciprocate favorable treatment received from their organization, thereby enhancing their level of efficiency and productivity. In the context of this study, the dimensions of job embeddedness links, fit, and sacrifice can be effectively explained through organizational support. Links represent the extent of employees' connections with colleagues and the organization, and strong organizational support helps to foster meaningful relationships and networks that enhance collaboration and efficiency. Fit refers to the compatibility between employees' values, skills, and organizational culture; when organizations provide adequate support, employees are more likely to feel aligned with organizational goals, which leads to improved performance. Sacrifice, on the other hand, represents the perceived cost of leaving the organization, and high organizational support increases the benefits employees associate with staying, thereby strengthening their commitment and encouraging higher levels of performance.

Furthermore, Organizational Support Theory is closely related to Social Exchange Theory, which posits that relationships between employees and organizations are based on reciprocal exchanges. When employees perceive that the organization values and supports them, they feel obligated to reciprocate through positive behaviors such as increased efficiency and enhanced performance. Conversely, when employees perceive low organizational support, they may respond with reduced effort and lower performance. Therefore, Organizational Support Theory provides a strong theoretical foundation for this study, as it explains how supportive organizational practices enhance job embeddedness and, in turn, improve quality of work in listed deposit money banks in Nigeria.

Empirical Review

A plethora of studies have been conducted on job embeddedness in both developed and developing countries across organizations.

Yuwono *et al.* (2024) examined the effect of job embeddedness on employee engagement in Pakistan. The study involved 205 faculty members from private universities as respondents. The study used a quantitative method and Structural Equation Modeling Partial Least Squares (SEM PLS) for data analysis. The study found that work overload and work-family conflict have a significant negative impact on employee engagement and job embeddedness. Also, employee engagement positively influenced job embeddedness. Employee engagement strategy mediated the relationship between work-family conflict, work overload, and job embeddedness. The focus of the study was on universities unlike the present study whose focus is on construction companies in Nigeria. The study failed to justify the selection of private universities, which constituted the sample size.

Peltokorpi and Allen (2024) investigated the effect of job embeddedness on job performance in Japan. The study used a cross-sectional survey design and collected data at three-time points from people employed full-time in various privately owned organizations in Japan.

The population of the study included 1600 employees of companies who participated through online surveys. Data analysis and test of hypotheses was done using STATA Version 14 and PROCESS Version 23 macro. The study found that job embeddedness significantly moderated the relationship between job performance and turnover intention. Also, turnover intention mediated the positive relationship between job performance and voluntary turnover. The study explored the role of job embeddedness on job performance but used self-reports to collect data that might raise concerns of common method bias.

Guse (2024) investigated the effect of job embeddedness and leadership on employee performance in Austria. The study used qualitative content analysis, and a case study methodology was employed to collect data from participants. The population of the study included 144 leaders and employees who were interviewed. The result of the content analysis established a positive relationship between transformational leadership style and job embeddedness. Individualized consideration significantly enhanced employee links, fit, and sacrifice. The study focused on job embeddedness and used links, fit and sacrifice as the dimensions but relied on interviews with focus on a limited set of participants (only few leaders were interviewed) hence; the impression of job embeddedness and leadership could be distorted. Girsang *et al.* (2024) examined the effect of job embeddedness on employee productivity with quality of work life as the mediating variable in Indonesia. The study utilized a descriptive survey design. The research sample was 42 employees of PT. Bank Mandiri (Persero) Tbk, SME Area Medan Imam Bonjol. Primary data were collected using a questionnaire. The data analysis technique used was the associative quantitative method with the help of the SPSS program. The study used path analysis, and the results showed that employee productivity is positively and significantly affected the quality of work life. Job embeddedness has a positive and significant effect on employee productivity. Quality of work life has a positive and significant effect on job embeddedness. The study focused on job embeddedness but considered a sample size that is relatively small.

Lengmang et al. (2024) examined the effect of job embeddedness on productivity of Nigerian University lecturers. The study also explored the mediating role of job embeddedness in the relationship between polychronicity and productivity. The quantitative study adopted a cross-sectional design. A questionnaire was used to collect data from 300 lecturers at the University. A multiple regression analysis was performed to test the research hypotheses using the Analysis of Moment Structures (AMOS-v23). Results indicated that job embeddedness was significantly related to productivity. The study also revealed that embeddedness is a partial mediator between polychronicity and productivity. The study was limited to the university system and only lecturers were sampled while neglecting other categories of staff.

Bacon and Dayaganon (2024) investigated the influence of job embeddedness and organizational cynicism on performance of teachers coming from private HEIs in Region XI, Philippines. The study utilized mixed methods approach where explanatory sequential design and survey questionnaire were utilized in gathering quantitative data. Qualitative data were gathered through an in-depth interview (IDI) and focus group discussion (FGD). The population of the study included 273 faculty members who work in higher education institutions in the Davao Region. The study used mean, standard deviation, and multiple linear regression as statistical tools for data analysis while thematic analysis was employed in analyzing the qualitative

data. Results indicated that organizational cynicism and job embeddedness significantly influence the performance of teachers. The study is related to the current study though it focused on performance of teachers whose peculiarities might be different from employees of construction companies.

Ferriyal *et al.* (2024) investigated the role of job embeddedness and work-life balance on job performance among millennials and Generation Z in Multi finance companies at Jakarta headquarters, Indonesia. The research used quantitative research with non-probability sampling. The questionnaire was distributed to 280 respondents. The Partial Least Square (PLS) analysis tools was used as the data analysis technique. The results indicated that job embeddedness has a significant effect on job performance and there is a positive relationship between job embeddedness and work-life balance and job performance. The study is related to the current study but was carried out in Indonesia where the work environment is significantly different from the work environment in Nigeria.

Methodology

The study adopted a survey research design, which is considered appropriate for collecting quantitative data from a large number of respondents in a systematic and standardized manner. The survey design enables the researcher to obtain information relating to employees' opinions, attitudes, perceptions, and behaviours, which can subsequently be analyzed statistically (Mohajan, 2018). The choice of this design is justified by the nature of the study, which seeks to examine the effect of job embeddedness on employee performance among employees of listed deposit money banks in Nigeria. The survey approach also facilitates the collection of firsthand information directly from employees, thereby improving the reliability, validity, and generalizability of the findings.

The population of the study comprised employees of selected listed deposit money banks in Nigeria, namely First Bank of Nigeria Plc, Guaranty Trust Holding Company Plc, Zenith Bank Plc, United Bank for Africa Plc, Access Holdings Plc, and Fidelity Bank Plc. The total population of the study was 436 employees, as obtained from the Human Resource Departments of the selected banks (2024). Due to the relatively manageable size of the population and the need to ensure adequate representation of all respondents, the study adopted a census approach whereby all members of the population were included in the study. The use of the census approach minimizes sampling error and enhances the comprehensiveness and accuracy of the research findings (Saunders et al., 2019).

The study relied mainly on primary data collected through the administration of structured questionnaires to respondents. Primary data were considered suitable because they provide firsthand and study-specific information relevant to the objectives of the research (Sekaran & Bougie, 2016). In addition, secondary sources of data such as academic journals, textbooks, conference papers, and credible online materials were consulted to support the review of related literature and provide theoretical and empirical foundations for the study.

Data collection was carried out using a structured questionnaire designed in line with the study variables. The instrument was divided into sections to capture information relating to job embeddedness and employee performance. The questionnaire consisted of close-ended

questions measured on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). Job embeddedness was measured using 18 items covering the dimensions of links, fit, and sacrifice, adapted from Mitchell et al. (2001). Employee performance, particularly quality of work, was measured using 10 items adapted from Schaufeli and Bakker (2003), with slight modifications made to suit the context of the Nigerian banking sector. The questionnaires were distributed and collected with the assistance of trained research assistants, while respondents were given approximately one week to complete and return the instruments.

The data collected were analyzed using both descriptive and inferential statistical techniques. Descriptive statistics such as frequency distribution, percentages, mean, and standard deviation were used to summarize respondents' demographic characteristics and responses to the study variables. Inferential statistics were employed to test the formulated hypotheses using the Structural Equation Modeling (SEM) technique through Smart Partial Least Squares (SmartPLS version 4). The choice of SmartPLS is appropriate because it is suitable for predictive and explanatory research models involving latent constructs and multiple relationships among variables. SmartPLS also accommodates complex models and does not impose strict assumptions regarding normality of data distribution (Hair et al., 2021). The analysis involved the assessment of both the measurement model and structural model. The measurement model was evaluated using reliability and validity tests such as Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity, while the structural model was assessed using path coefficients, coefficient of determination (R^2), effect size (f^2), and bootstrapping procedures for hypothesis testing. The hypotheses were tested at a 0.05 level of significance, where the null hypothesis was rejected when the p-value was less than 0.05 and accepted when the p-value exceeded 0.05.

The study examined the effect of job embeddedness on employee performance, with quality of work serving as the dependent variable, while links, fit, and sacrifice constituted the independent variables. The functional relationship of the study is expressed as:

EFC = f(LNK, FIT, SCF)

The structural model is specified as:

$EFC = \beta_0 + \beta_1 LNK + \beta_2 FIT + \beta_3 SCF + e$

Where:

EFC = Employee Performance (Quality of Work)

LNK = Links

FIT = Fit

SCF = Sacrifice

β_0 = Constant term/intercept

$\beta_1 – \beta_3$ = Regression coefficients of the independent variables

e = Error term

A priori expectation indicates that the dimensions of job embeddedness are expected to positively influence quality of work. Thus:

$\beta_1 > 0, \beta_2 > 0, \beta_3 > 0$

This implies that links, fit, and sacrifice are expected to have significant positive effects on the quality of work among employees of listed deposit money banks in Nigeria.

Data Pre

sentation, Analysis, and Discussion of Findings

Data Presentation and Analysis

This section presents the analysis of data collected from respondents, including the response rate, descriptive statistics, measurement model assessment, structural model evaluation, and discussion of findings. The analysis was conducted using Smart Partial Least Squares Structural Equation Modeling (SmartPLS version 4) to examine the effect of job embeddedness dimensions on quality of work among employees of listed deposit money banks in Nigeria.

Response Rate

The response rate shows the number of questionnaires administered, retrieved, and not returned by respondents.

Questionnaire	Frequency	Percentage (%)
Administered	436	100
Returned	396	90.8
Not Returned	40	9.2

Source: *Field Survey (2026)*

A total of 436 questionnaires were distributed to employees of selected listed deposit money banks in Nigeria. Out of this number, 396 questionnaires representing 90.8% were properly completed and returned, while 40 questionnaires representing 9.2% were not returned. According to Mugenda and Mugenda (2003), a response rate above 70% is considered adequate and reliable for statistical analysis. Therefore, the response rate obtained for this study was considered sufficient for conducting the SmartPLS analysis and testing the study hypotheses.

Descriptive Statistics

Descriptive statistics were used to summarize respondents' perceptions regarding the study variables.

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Links	396	1	5	3.95	1.066
Fit	396	1	5	4.08	0.878
Sacrifice	396	1	5	3.92	1.135
Quality of Work	396	1	5	3.85	1.110

Source: Researcher's Computation from SmartPLS Output (2026)

The descriptive statistics indicate that the dimensions of job embeddedness recorded relatively high mean scores. Links recorded a mean score of 3.95 with a standard deviation of 1.066, fit recorded a mean score of 4.08 with a standard deviation of 0.878, while sacrifice recorded a mean score of 3.92 with a standard deviation of 1.135. These results imply that respondents generally agreed that job embeddedness practices exist within the selected listed deposit money banks in Nigeria.

Quality of work recorded a mean score of 3.85 with a standard deviation of 1.110, indicating a moderate to high level of employee effectiveness, productivity, and efficiency within

the banks. Overall, the findings suggest that the dimensions of job embeddedness are relatively strong and may significantly influence employees' quality of work.

Measurement Model Assessment

The measurement model was assessed using reliability and validity tests in SmartPLS version 4. The tests included Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and factor loadings.

Reliability and Convergent Validity

Variable	Cronbach's Alpha	Composite Reliability	AVE
Links	0.841	0.884	0.603
Fit	0.873	0.904	0.655
Sacrifice	0.856	0.892	0.624
Quality of Work	0.881	0.913	0.678

Source: *SmartPLS Output (2026)*

The results revealed that all constructs recorded Cronbach's Alpha and Composite Reliability values above the recommended threshold of 0.70, indicating satisfactory internal consistency and reliability. Similarly, the Average Variance Extracted (AVE) values for all constructs exceeded the acceptable threshold of 0.50, confirming convergent validity. This implies that the measurement items adequately explained their respective constructs.

Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker criterion. The results showed that the square root of the AVE for each construct was greater than the inter-construct correlations, indicating that each construct was distinct from the others. This confirms the adequacy of discriminant validity among the study variables.

Structural Model Assessment

The structural model was evaluated in SmartPLS using path coefficients, coefficient of determination (R^2), bootstrapping procedures, and significance levels to determine the effect of job embeddedness dimensions on quality of work.

Collinearity Statistics

Variable	VIF
Links	1.138
Fit	1.120
Sacrifice	1.145

Source: *SmartPLS Output (2026)*

The Variance Inflation Factor (VIF) values for links, fit, and sacrifice were all below the threshold value of 5.0, indicating the absence of multicollinearity problems among the predictor variables.

4.1.5 Path Analysis and Hypotheses Testing

Structural Model Results

Variable	Path Coefficient (β)	t-value	p-value	Decision
Links → Quality of Work	0.203	4.257	0.000	Supported
Fit → Quality of Work	0.348	6.065	0.000	Supported
Sacrifice → Quality of Work	0.201	4.466	0.000	Supported

$R^2 = 0.649$

Source: *SmartPLS Bootstrapping Output (2026)*

The structural model results revealed that job embeddedness dimensions significantly influence quality of work among employees of listed deposit money banks in Nigeria. The coefficient of determination (R^2) value of 0.649 indicates that 64.9% of the variation in quality of work is explained by links, fit, and sacrifice, while the remaining 35.1% is attributable to factors outside the model.

The path analysis results further revealed that links have a positive and significant effect on quality of work ($\beta = 0.203$, $t = 4.257$, $p < 0.05$). This implies that increased interpersonal relationships and organizational connections improve employee effectiveness and productivity.
Fit was found to have the strongest positive and significant effect on quality of work ($\beta = 0.348$, $t = 6.065$, $p < 0.05$). This suggests that compatibility between employees and organizational values, goals, and job requirements enhances efficiency and overall work performance.
Similarly, sacrifice recorded a positive and significant effect on quality of work ($\beta = 0.201$, $t = 4.466$, $p < 0.05$). This indicates that employees who perceive higher costs associated with leaving the organization are more committed and motivated to maintain higher levels of productivity and work quality.

Discussion of Findings

The findings of the study revealed that links have a positive and significant effect on quality of work among employees of listed deposit money banks in Nigeria. This finding suggests that employees who maintain strong interpersonal relationships and social connections within the organization are more likely to collaborate effectively, share knowledge, and receive organizational support that enhances their productivity and efficiency. Strong workplace relationships also encourage teamwork and communication, which contribute significantly to improved quality of work.

The study further revealed that fit has the strongest positive and significant effect on quality of work. This finding indicates that when employees' personal values, skills, and career goals align with organizational objectives and work requirements, they tend to demonstrate greater commitment, motivation, and effectiveness in carrying out their responsibilities. Employees who experience a high level of fit are better positioned to adapt to organizational expectations and perform tasks efficiently, thereby improving the overall quality of work.

In addition, sacrifice was found to positively and significantly influence quality of work. This implies that employees who perceive substantial benefits associated with remaining in the organization, such as career advancement opportunities, financial rewards, professional

relationships, and job security, are more likely to remain committed and dedicated to their duties. Such employees are motivated to sustain high performance levels in order to preserve the benefits attached to their current positions.

Overall, the findings underscore the importance of job embeddedness dimensions links, fit, and sacrifice in improving quality of work among employees of listed deposit money banks in Nigeria. The results suggest that organizations that strengthen employee relationships, promote compatibility between employees and organizational culture, and provide valuable incentives capable of increasing employees' perceived sacrifices are more likely to enhance employee effectiveness, productivity, and overall organizational performance.

Conclusion

This study examined the effect of job embeddedness on employee performance, specifically quality of work, among employees of listed deposit money banks in Nigeria. The study focused on the dimensions of job embeddedness namely links, fit, and sacrifice and analyzed their influence on employees' effectiveness, productivity, and efficiency using SmartPLS version 4. The findings revealed that all three dimensions of job embeddedness have positive and significant effects on quality of work. This indicates that employees who maintain stronger interpersonal relationships, experience greater compatibility with organizational values and goals, and perceive higher costs associated with leaving the organization are more likely to demonstrate improved performance and higher quality of work.

The study further established that fit emerged as the strongest predictor of quality of work among the dimensions of job embeddedness. This implies that when employees' personal values, skills, and career aspirations align with organizational expectations and culture, employees become more committed, motivated, and productive in carrying out their responsibilities. In addition, links and sacrifice were also found to significantly contribute to quality of work by enhancing collaboration, employee commitment, and retention. These findings support the argument that job embeddedness plays a vital role in strengthening employee attachment to the organization and improving workplace outcomes.

Overall, the study concludes that job embeddedness is an important determinant of employee performance in listed deposit money banks in Nigeria. The dimensions of links, fit, and sacrifice collectively enhance employees' willingness to remain in the organization and perform effectively. Consequently, organizations that invest in building strong workplace relationships, ensuring compatibility between employees and organizational culture, and providing benefits capable of increasing employees' attachment to the organization are more likely to achieve improved quality of work and sustainable organizational performance.

Recommendations

Based on the findings of the study, management of listed deposit money banks in Nigeria should strengthen interpersonal relationships and teamwork within the workplace by promoting collaborative work environments, employee interaction, mentoring systems, and effective communication channels. Building stronger organizational links among employees will

encourage cooperation, knowledge sharing, and social support, which can significantly improve employees' effectiveness and quality of work.

The study also recommends that bank management should place greater emphasis on employee–organization fit during recruitment, selection, placement, and training processes. Organizations should ensure that employees' skills, values, and career aspirations align with organizational culture and job requirements. In addition, regular training and career development programs should be organized to help employees adapt to organizational goals and improve their competencies. This will enhance employee satisfaction, commitment, and productivity within the organization.

Furthermore, management should develop attractive reward systems, career advancement opportunities, welfare packages, and job security measures capable of increasing employees' perceived sacrifice associated with leaving the organization. When employees recognize the value of the benefits attached to their positions, they are more likely to remain committed and maintain high standards of performance. Therefore, improving employee welfare and organizational support systems will strengthen job embeddedness and ultimately enhance quality of work in listed deposit money banks in Nigeria.

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