

Employee Turnover in Public Sector Banks of Pakistan

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Abstract

High employee turnover in selected public sector banks of Pakistan is a problematic issue. Therefore, the paper examines the effect of career development, job satisfaction, organizational commitment and organizational culture on employee turnover in four public sector banks of Pakistan. Using a sample of 200 employees from public banks, the study finds that career development, job satisfaction and job commitment tend to reduce employee turnover. On the contrary, the results also indicate that organizational culture has a positive effect on employee turnover. Future research may also consider the influence of other variables such as employee anxiety, supervisor behavior and workplace bullying on employee turnover. In addition, researchers may also examine the issue of employee turnover in other sectors of Pakistan.

Keywords: *Employee turnover, career development, job satisfaction, organizational commitment, organization culture.*

Introduction

Employee turnover is a problematic issue for businesses in Pakistan (Reina et al., 2018). Recruiting and training new employees is an expensive proposition, therefore, organizations should strive to reduce employee turnover. In addition, managing employee turnover also has desirable effects on organizational performance (Dharmawan et al., 2015). The banking industry has made a major contribution to the Pakistani economy over the years. It not only provides employment in the economy but also channels financing to businesses and individual consumers. The banking sector has also contributed to the development of the agricultural sector and local SMEs (Mughal, 2015). Organizations aim to attract a highly skilled and motivated workforce which can provide it with a competitive advantage over rivals. A talented and motivated workforce also helps in improving an

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organization's image and reputation in the industry (Dharmawan et al., 2015).

The banking industry in Pakistan is suffering due to high employee turnover. The high employee turnover is due to a number of factors including abusive supervisor behaviour, substandard working conditions and lack of opportunities for growth and development (Saeed et al., 2014). A substantial amount of research has focused on turnover intentions in different organizations. It has been argued that lack of training and development and poor working environment encourages employees to switch to other organizations.

Employees are considered to be an asset for an organization. The performance of the organization depends upon attracting, retaining and motivating employees (Aguenza & Som, 2018). Intrinsic and extrinsic rewards, competitive compensation packages and performance based salaries positively effect organizational performance (Kariuki, 2015). Past research has examined the antecedents to employee turnover in both developed and developing countries. However, few studies have thoroughly examined the effect of employee perception on switching intentions in the public sector banks of Pakistan. Thus, the study examines the effect of career development, job satisfaction and organizational commitment on employee turnover intentions. The study will help in developing strategies for improving employee retention, motivation and performance.

Literature Review

Employee Turnover

Employee turnover is the rate at which employees leave a company and consequently, the rate at which new employees are hired in order to replace them (Worrell, 2018). A high employee turnover adversely effects organizational performance (Khan, 2014). Organizations tend to focus on developing employee career plans that encourage them to remain loyal with the firm. In addition, it has been argued that employee motivation, synergy between employee values and organizational value promotes a long term relationship with the firm (Worrell, 2018).

Many organizations pay attention to the grievances of employees in order to boost their motivation level. Additionally, organizations also provide mentoring and counseling to employees. These measures help organizations to enhance employee satisfaction and organizational performance (Worrell, 2018). Some organizations develop benchmarks of employee turnover on the basis of information from competitors in the industry. If an organization has an employee turnover rate higher than the benchmark level, then it should focus on identifying the factors that would augment employee retention. Past studies have found that employee turnover is primarily due to employees leaving the

organization on a voluntary basis. Reputed organizations usually take exit interviews from employees that wish to leave voluntarily.

Career Development and Employee Turnover

Organizations focus on retaining employees through career development programs (Weng & McElroy, 2012). Employees tend to have differing attitudes towards career growth and development (Worrell, 2018). Organizations should develop career plans for the employees in view of their potential and capabilities (Worrell, 2018). Career development can be defined as a lifelong process of managing learning, work, leisure, and transitions in order to move towards a personally determined and preferred future (Weng & McElroy, 2012).

Weng & McElroy (2012) examined the effect of career development on employee turnover based on four variables, i.e. goal progress, professional development, promotion opportunities and remuneration. The study found a negative association between career growth and rewards. Karavardar (2014) argues that career progress is a multidimensional concept comprising of employees efforts and the organization's willingness and ability to reward such efforts. It is argued that career development depends on both employee efforts and organizational willingness to provide career development. Thus, both employee efforts and employer willingness contribute towards employee retention.

Similarly, Biswakarma (2016) examined the effect of career growth on turnover and commitment. The career growth model in the study was based on four determinants. The study found that turnover intentions have a negative association with three components of career growth (i.e. career goal progress, professional ability development and organizational rewards). In addition, Ballout (2009) examined the antecedents of career development in Lebanon. The study found that competent and committed employees perform better in challenging jobs. It was concluded that employers benefit from hiring committed employees on a long-term basis. Employees tend to leave organizations that do not provide an established career development plan. The high employee turnover and loss of skilled and committed employees also leads to a decline in organizational performance (Ballout 2009; Karavardar, 2014).

Employee career plans should be based on the strategic vision of the organization. Organizations should consider an employee's educational qualifications and technical skills while developing career plans. This career development strategy not only improves employees' skills and commitment level but also their performance (Karavardar, 2014). Past studies have found that lateral and vertical transfers within the organization helps in the development of employees. Lateral and vertical transfers also contribute towards job

enrichment, job commitment and retention (Karavardar, 2014). Additionally, facilitating employees in their career goals also motivates them to maintain a sustainable relationship with the organization.

H1: Career development has a negative effect on employee turnover.

Job Satisfaction and Employee Turnover

Employees have a desire to fulfill their extrinsic and intrinsic needs. Extrinsic needs can be fulfilled through monetary rewards while intrinsic needs can be addressed by motivating employees. The fulfillment of extrinsic and intrinsic needs will enhance employee job satisfaction and negatively affect employee turnover (Mahdi et al., 2012). Mahdi et al., (2012) suggests that monetary rewards, job security and a pleasant organizational culture stimulates job satisfaction. As a result, these aspects help organizations in achieving their long term goals including the retention of employees.

Saeed et al., (2014) argue that employees' job satisfaction and turnover are highly associated. Highly satisfied employees tend to stay with the organization while dissatisfied employees have a tendency to switch to other organizations. Similarly, Kessler (2014) has also documented that dissatisfied employees are not loyal and committed towards the organization. Thus, organizations should concentrate on enhancing job satisfaction for retaining talented employees and reducing employee turnover. It has been argued that employee emotions, behavior and attitude in the organization is crucial for job satisfaction (Negash, 2004). In addition, the quality of work performed by employees is also a reflection of their satisfaction level. Khan (2014) suggests that abusive supervision, stress and excessive work load diminish job satisfaction and increase employee turnover.

H2: Job satisfaction has a negative effect on employee turnover.

Organizational Commitment and Employee Turnover

Committed employees of an organization have a shared vision and values. The synergy in values and vision leads to job satisfaction, improved job performance and a sustainable relationship with the organization. Organizational commitment is defined as an employee's feeling of obligation to stay with the organization; feelings resulting from the internalization of normative pressures exerted on an individual prior to entry or following entry (Allen & Meyer, 1990).

Factors that positively affect organizational commitment include attractive and competitive salary packages, fringe benefits and organizational culture. Committed employees have a lower tendency to switch their jobs frequently (Karavardar, 2014).

Similarly, Kiruja & Mukuru (2018) found that motivated and committed employees usually have a longer tenure as compared to less committed employees. The study concludes that employee satisfaction and turnover are negatively correlated. Past studies have found that employees with a competitive compensation package are more satisfied which reduces their intentions to switch jobs. It has been argued that committed employees tend to give their best efforts for achieving organizational goals. Additionally, it has also been found that employee commitment is a key indicator of employee performance (Ahmed & Nawaz, 2015). Highly committed employees complete their assignments efficiently and work with the organization for a longer period (Ibrahim & Al-Falasi, 2014).

Hussain & Asif (2012) used an extended three three-dimensional model of commitment and examined its effect on turnover intentions. The study found that affective commitment, normative commitment and continuous commitment of an employee helps achieve organizational goals. The study also found a strong association between employee commitment and turnover intentions. It was also argued that training and development programs enhance organizational commitment and reduce turnover intentions (Jehanzeb et al., 2013). Salleh et al., (2012) documented that employee commitment improves organizational performance and goals. Several studies have also found that organizational commitment has a negative influence on employee turnover (Yamazakia & Petchdee, 2015; Jehanzeb et al., 2013).

H3: Organizational commitment has a negative effect on employee turnover.

Organizational Culture and Employee Turnover

Organization culture refers to the values and behaviors that contribute to the unique social and psychological environment of a business (Worrell, 2018). A positive organizational culture encourages the sharing of knowledge between employees and motivates them to take initiatives. Past studies have found that a conducive organizational culture has a positive association with employee performance and a negative association with employee turnover (Worrell, 2018). In addition, organizational culture also has a positive association with the productivity, performance and profitability of a firm. It has been argued that a positive organizational culture helps build a strong brand image for the organization and enhances employee retention (Chatterjee et al., 2018). Reputed organizations have a culture that encourages their employees to develop a brand association with the firm. On the contrary, an organizational culture that is not aligned with the values of employees tends to increase employee turnover (Chatterjee et al., 2018). Haggalla (2017) suggests that a positive organizational culture improves employee efficiency and effectiveness. Consequently, this leads to low employee turnover.

H4: Organizational culture has a negative effect on employee turnover.

Conceptual Framework

Based on a review of the literature, a conceptual framework has been developed. The diagrammatic representation of the conceptual framework is presented in Figure 1.

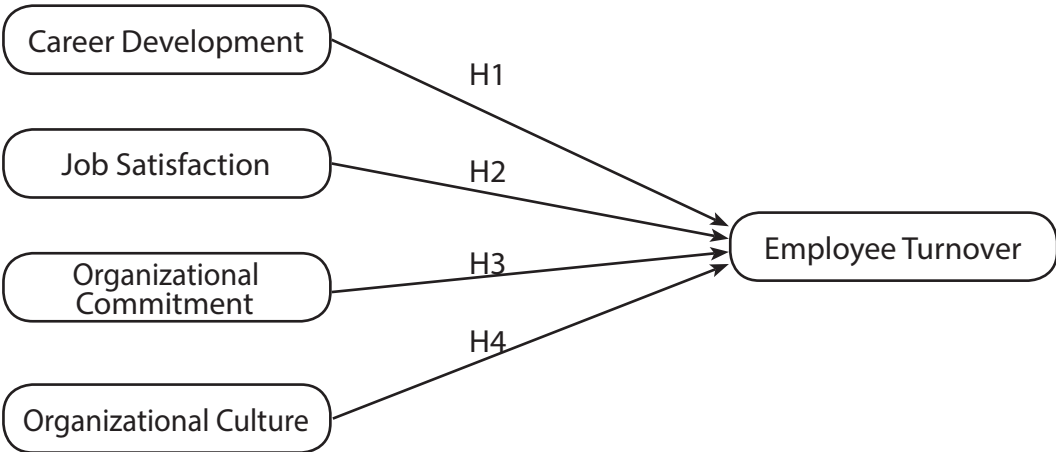


Figure 1: Conceptual Framework

Methodology

Population and Sampling

The study examines the effect of career development, job satisfaction, organizational commitment and organizational culture on employee turnover in selected public sector banks of Pakistan. The public banks include National Bank of Pakistan, Bank of Punjab, Zarai Taraqiati Bank Limited and the First Women Bank of Pakistan. Using convenience sampling, 200 bank employees were selected. The respondents comprise of 7% with an age up to

20 years; 23% between 21-30 years; 29% between 31-40 years; 25% between 40-50 years; and the remaining 16% were older than 50 years. In addition, the sample comprises of 75% females and 25% males. In terms of gender, 45% of the respondents were married and 55% were single. In terms of education, 15% of the respondents had at least an intermediate level of education; 43% had a bachelor degree; 40% had a master degree and 2% had a PhD degree. The respondents also included 16% with up to 5 years of experience; 35% had experience between 6 to 10 years; 39% had experience between 11 to 15 years and 8% had experience of more than 15 years.

Constructs in the Questionnaire

The questionnaire used in the study had two sections. The first section contains demographics and second section contains the measurement scale of five variables (i.e. employee turnover, career development, job satisfaction, organization commitment and organizational culture). All the constructs were based on the Likert scale.

Employee Turnover

Employee turnover is the rate at which employees leave a company and consequently, the rate at which new employees are hired in order to replace them (Worrell, 2018). Employee turnover was measured in the study through the scale developed by Kariuki (2015). The reliability of employee turnover has ranged between 0.79 and 0.88 in prior studies.

Career Development

Career development refers to the lifelong process of managing learning, work, leisure and transitions in order to move towards a personally determined and evolving preferred future(Weng & McElroy, 2012). Career development was measured through the scale developed by Kariuki (2015).The reliability of career development has ranged between 0.77 and 0.84 in prior studies.

Job Satisfaction

Job satisfaction can be conceptualized as the pleasurable emotional state resulting from the appraisal of one’s job as achieving or facilitating the achievement of one’s job values (Locke, 1969, p. 316). Job satisfaction was measured through the scale developed by Aldhuwaihi (2013). The reliability of job satisfaction has ranged between 0.81 and 0.89 in prior studies.

Organizational Commitment

Organizational commitment refers to an employee’s feelings of obligation to stay with the organization, i.e. feelings resulting from the internalization of normative pressures exerted

on an individual prior to entry or following entry (Allen & Meyer, 1990). Organizational commitment was measured through the scale developed by Aldhuwaihi (2013). The reliability of organizational commitment has ranged between 0.73 and 0.84 in prior studies.

Organizational Culture

Organizational culture refers to the values and behaviors that contribute to the unique social and psychological environment of a business (Worrell, 2018). Organizational culture was measured through the scale developed by Aldhuwaihi (2013). The reliability of organizational commitment has ranged between 0.7 and 0.86 in prior studies.

Results

Descriptive Statistics

The descriptive statistics are presented in Table 1.

Table 1: Descriptive Statistics

Constructs	Mean	Std. Dev.	Skewness	Kurtosis
Employee Turnover	3.07	0.63	-0.09	-0.89
Career Development	3.34	0.56	0.35	-0.64
Job Satisfaction	2.60	0.64	0.27	-0.98
Organizational Commitment	2.60	0.64	0.27	-0.97
Organizational Culture	3.18	0.40	0.16	-0.89

The results reported in Table 1 show that the highest skewness value is for career development (Mean=3.34, SD=.56, SK=0.35) and the lowest for employee turnover (Mean = 3.07, SD = .63, SK=-0.09). On the contrary, the highest kurtosis value is for job satisfaction (Mean = 2.60, SD = .64, KR=-0.98) and the lowest for career development (Mean = 3.34, SD = 0.56, KR=-0.64). The skewness and kurtosis values ranged between ±3.5, hence, therefore the constructs fulfill the requirements of univariate normality (Flick, 2015).

Reliability Analysis

The reliability of the constructs have been examined through Cronbach’s Alpha. The results are depicted in Table 2.

Table 2: Reliability Analysis

Constructs	Cronbach’s Alpha	Mean	St. Dev.
Employee Turnover	.88	3.07	0.63
Career Development	.81	3.34	0.56
Job Satisfaction	.74	2.62	0.64
Organizational Commitment	.72	2.60	0.64
Organizational Culture	.71	3.18	0.40

The highest Cronbach’s alpha value is for employee turnover (Mean=3.07, SD= 0.63, α=0.88) and the lowest for organizational culture (Mean=3.18, SD= 0.40, α=0.71). The Cronbach’s alpha values for all the constructs are greater than 0.70, therefore, the constructs can be considered reliable (Patten & Newhart, 2017).

Correlation Analysis

Correlation analysis was carried out to ascertain the association between the variables.

Table 3: Correlations

Constructs	1	2	3	4	5
Employee Turnover	1.00	-.343	-.349	-.349	.260
Career Development	-.343	1.00	.690	.690	.326
Job Satisfaction	-.349	.690	1.00	.867	.583
Organizational Commitment	-.349	.690	.867	1.00	.583
Organizational Culture	.260	.326	.583	.583	1.00

The results show that the highest correlation (r=.867) is between job satisfaction and organizational commitment. In addition, the lowest correlation (r=.260) is between employee turnover and organizational culture. Thus, it can be inferred that the constructs are distinct, unique and there is no issue of multi-collinearity.

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis was carried out to examine whether the indicator variables adequately explain the theoretical concept of the constructs. CFA was applied using the Varimax rotation method. The results are presented in Table 4.

Table 4: CFA Results				
Constructs	Kaiser-Mayer-Olkin Test	Bartlett's Sphericity Test (P<0.05)	Cumulative Factor loading Test	Items
Employee Turnover	.891	923.632	61.63%	5
Career Development	.680	561.728	86.96%	5
Job Satisfaction	.949	893.123	95.54%	5
Organizational Commitment	.949	893.123	95.54%	5
Organizational Culture	.880	745.871	91.66%	5

The Kaiser-Meyer-Olkin test results suggest that all the measures of sampling adequacy are greater than 0.60. Additionally, the Bartlett's sphericity test values are significant at the 95% confidence level. Moreover, the cumulative factor loading is greater than 0.60. Thus, it can be inferred that each indicator variable theoretically explains the constructs (Hair Jr, 2015).

Convergent Validity

Convergent validity analysis was carried out to examine whether the constructs used in the study are unique and distinct. The results are depicted in Table 5.

Table 5: Convergent Validity				
Constructs	Cronbach's Alpha	Variance Explained	Mean	Standard Deviation
Employee Turnover	.88	.71	3.07	0.63
Career Development	.81	.67	2.62	0.56
Job Satisfaction	.74	.61	2.62	0.64
Organizational Commitment	.72	.59	2.60	0.64
Organizational Culture	.71	.49	3.18	0.40

The results show that the highest value for the variance explained is 0.71 and the lowest

value of variance explained is 0.49. Additionally, the Cronbach's alpha values are greater than 0.70. Therefore, all the constructs can be considered as unique and distinct (Kline, 2015).

Multiple Regression Model

The multiple regression model examines whether the predictors variables (i.e. career development, job satisfaction, organizational commitment and organization culture) have a significant effect on employee turnover. The multiple regression results are presented in Table 6.

Table 6: Regression Results							
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	T		Tolerance	VIF
Constant	1.746	.453		3.856	0.00		
Career Development	-.105	.117	-.095	-.901	.370	.515	1.944
Organizational Comm.	-.675	.121	-.686	-5.592	0.00	.380	2.630
Organizational Culture	1.079	.147	.691	7.359	0.00	.649	1.540
Job Satisfaction	-.452	.132	-.623	-6.121	0.00	.413	1.723

Dependent Variable: Employee Turnover, R²= 0.451, Adjusted R²=0.434, F=26.31, p< 0.05.

The results suggest that the predictor variables (i.e. career development, job satisfaction, organizational commitment and organization culture) explain 43.4% of the variation in employee turnover (Adjusted R²=0.434, F=26.31, p<0.05).

The first hypothesis postulates that career development has a negative effect on employee turnover. The regression results suggest that career development has a negative and statistically significant impact on employee turnover, holding other factors constant ($\beta=-0.095$, $p<0.05$). Thus, the results support the first hypothesis. In addition, the second hypothesis postulates that job satisfaction has a negative effect on employee turnover. The regression results suggest that job satisfaction has a negative and statistically significant impact on employee turnover, holding other factors constant ($\beta=-0.623$, $p<0.05$). Therefore, the results support the second hypothesis. Moreover, the third hypothesis postulates that organizational commitment has a negative effect on employee turnover. The regression results suggest that organizational commitment has a negative and statistically significant impact on employee turnover, holding other factors constant ($\beta=-0.686$, $p<0.05$). Therefore, the results support the third hypothesis. Finally, the fourth hypothesis postulates that

organizational culture has a negative effect on employee turnover. The regression results suggest that organizational commitment has a positive and statistically significant impact on employee turnover, holding other factors constant ($\beta=0.691$, $p<0.05$). Thus, we do not find support for the fourth hypothesis.

Discussion and Conclusion

Discussion

The discussion of results in relation to the formulated hypotheses is presented in the subsequent section.

Career Development and Employee Turnover

The first hypothesis states that career development has a negative effect on employee turnover. The regression results reported in Table 6 provide support to the hypothesis. This implies that career development programs are important for employee satisfaction and motivation. Organizations that do not focus on career development programs are likely to lose their talented workforce (Chen et al., 2004). Many organizations develop career plans which are aligned with their strategic goals. Career development plans are inclusive of in-house training, lateral and vertical transfers. Career development plans also give exposures to employees which improves their performance and commitment towards the organization. Past studies suggest that employees have a lower tendency to leave organizations that offer career development plans (Karavardar, 2014). Karavaardar (2014) suggests that organizations can reduce employee turnover by offering suitable opportunities for career growth.

Job Satisfaction and Employee Turnover

The second hypothesis states that job satisfaction has a negative effect on employee turnover. The regression results reported in Table 6 provide support to the hypothesis. Highly satisfied employees tend to stay with the organization while dissatisfied employees have a tendency to switch to other organizations. Similarly, Kessler (2014) has also documented that dissatisfied employees are not loyal and committed towards the organization. Thus, organizations should concentrate on enhancing job satisfaction for retaining talented employees and reducing employee turnover. It has been argued that employees emotions, behaviors and attitudes in the organization are crucial for determining job satisfaction (Negash, 2004). In addition, the quality of work performed by employees is also a reflection of their satisfaction level. Khan (2014) suggests that abusive supervision, stress and excessive work load diminish job satisfaction and increases employee turnover.

Organizational Commitment and Employee Turnover

The third hypothesis states that organizational commitment has a negative effect on employee turnover. The regression results reported in Table 6 provide support to the hypothesis. Kiruja & Mukuru (2018) found that motivated and committed employees usually have a longer tenure as compared to less committed employees. The study concludes that employee satisfaction and turnover are negatively correlated. Past studies have found that employees with a competitive compensation package are more satisfied which reduces their intentions to switch jobs. It has been argued that committed employees tend to give their best efforts for achieving organizational goals. Additionally, it has also been found that employee commitment is a key indicator of employee performance (Ahmed & Nawaz, 2015). Highly committed employees complete their assignments efficiently and work with the organization for a longer period (Ibrahim & Al-Falasi, 2014).

Organizational Culture and Employee Turnover

The fourth hypothesis states that organizational culture has a negative effect on employee turnover. The regression results reported in Table 6 suggest that organizational culture has a positive and significant effect on employee turnover. Thus, we do not find support for the hypothesis. A positive organizational culture encourages the sharing of knowledge between employees and motivates them to take initiatives. Past studies have found that a conducive organizational culture has a positive association with employee performance and a negative association with employee turnover (Worrell, 2018). In addition, organizational culture also has a positive association with the productivity, performance and profitability of a firm. It has been argued that a positive organizational culture helps build a strong brand image for organizations and the retention of employees (Chatterjee et al., 2018). Reputed organizations have an organizational culture that encourages its employees to develop a brand association with the firm. On the contrary, an organizational culture that is not aligned with the values of employees tends to increase employee turnover (Chatterjee et al., 2018). Haggalla (2017) suggests that a positive organization culture improves employee's efficiency and effectiveness.

Conclusion

The study examines the effect of career development, job satisfaction, organizational commitment and organizational culture on employee turnover in selected public sector banks of Pakistan. The results of the study suggests that career development, job satisfaction and job commitment tend to reduce employee turnover. These findings provide support to our hypotheses and are consistent with the previous literature. On the contrary, the results also indicate that organizational culture has a positive effect on employee turnover. This finding does not support the hypothesis and is inconsistent with the previous literature. The findings of this study cannot be generalized as it is limited to selected public sector

banks in Pakistan. Future research may also consider the influence of other variables such as employee anxiety, supervisor behaviour and workplace bullying on employee turnover. In addition, researchers may also examine the issue of employee turnover in other sectors of the Pakistani economy.

Annexure 1

Constructs and Items in the Questionnaire

Employee Turnover

- Most often I think for switching and I intend to join another organization.
- If I get a chance, I will join any Private Bank in Pakistan.
- I am totally satisfied with my existing organization, I do not think for switching.
- Poor Salary and poor benefits are the main causes of Employee Turnover.
- Supervisor behavior is also one of the major cause of Employee Turnover

Career Development

- The bank provides you with Job training.
- Training and development programs have enhanced my career skills.
- You can quit the bank for lack of training and development opportunities.
- The bank has policies that support employee career growth.
- You would quit the bank if growth opportunities are not available to you.

Job Satisfaction

- Regarding salary, I feel that I am treated fairly compared with colleagues in my organization who have similar qualifications and who have served a similar number of years.
- All necessary fringe benefits are provided in my organization (e.g. health insurance, transport allowance, provident fund/pension, and different types of loans).
- I intend to leave this company within a short period of time.
- Regarding promotion, I feel that I am treated fairly compared with colleagues in my organization who have similar qualifications and who have served a similar number of years.
- I am satisfied with the job assignments allotted to me.

Organizational Commitment

- I would be very happy to spend the rest of my career with this bank.
- It would be very hard for me to leave my bank right now, even if I wanted to.
- I would feel guilty if I left my bank now.
- I will continue to work in the bank, even if bank will not provide me annual increase.
- I can spare overtime for the bank, if my bank need of it.

Organizational Culture

The bank is a very personal place. It is like an extended family environment.
The culture of the bank is very suitable for female employees.
Political influence does not affect the existing culture of the bank.
Union & association activities are segregated from the bank’s culture.
The bank has to do a lot to improve the existing culture.

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