Causes of Employee Turnover Intention: A Study on Banking Industry of Pakistan

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ABSTRACT

In Organizations productivity is a vital issue. There are many factors that determine productivity of an organization. Nowadays Employee turnover is one of those which are considered to be one of the difficult issues in business. The effect of intention to leave has received huge attention from top management (senior executives), human resource professionals and other industrial psychologists has proven it to be one of the most costly and apparently difficult human resource challenges faced globally by different organizations in the whole world. The main purpose of this research is to discover the real causes behind the turnover and its harmful effects on the productivity of many industries especially banks. We (the authors) of this document have studied and visited numerous local Banks in both government and private sectors in Bahawalpur, Punjab, Pakistan, and observed the causes of turnover. The real aim of this research paper was to discover the existing reasons of turnover, adverse affects, and possible results that could be useful for their productivity and market shares for local Banks. Finding shows that employee turnover intention has a significant relationship with the variables i.e Job satisfaction, Trust Relationship, Job Security, Organizational Commitment and Job Stress but it has insignificant relationship with Person Organization Fit whereas the major contributor to turnover intention is Job Stress.

Keywords: Turnover Intention, Job satisfaction, Trust Relationship, Job Security, Organizational Commitment, Job Stress and Person Organization Fit.

INTRODUCTION

Turnover intention is a major issue, mainly in the field of human resource management. Intention to leave a job is define as an 'individual’s own expected chance (subjective) that they are quitting the organization permanently at some spot in the near future (Vandenberg and Nelson 1999, p. 1315). In many countries employee turnover is giving sleepless nights to human resource managers. A widespread belief in many countries is that due to lack of
manpower employees have developed bad behaviors. Unfortunately, despite the turnover of employees is such a serious problem around the world, there are many studies to investigate this, but the employee turnover has not decreased. There are three sets of previous experiences of turnover intentions in companies, i.e., controlled, uncontrolled and demographic.

There are two main categories of turnover one is voluntary and the other one is involuntary turnover. Organization has to bear a cost for both voluntary or involuntary turnover. As Mobley (1982) has stated this as whether the turnover is voluntary or involuntary organizations has to bear following costs as recruiting, hiring, training, retaining, loss of productivity during replacement search, loss of high performers and disruption of social and communication structures of organizations.

Only few people has found the relationship of trust with employee turnover so we considered trust relationship as an important variable for turnover intention Trust is defined as One party's willingness to be vulnerable to another party based on the assumption that the following party is competent, reliable and concerned (Mishra, 1996. 265). If the misunderstandings of management are constant then distrust among employees would reduce the term of employment, increased turnover and intention to quit. The intention to leave can be categorized into unpreventable or unavoidable turnover desired turnover and undesirable turnover. Unpreventable turnover is due to the issues of family, personal illness or retirement. Additionally, the desired turnover is due to the inability of the employee himself. Last but not least, the Undesirable turnover consists of skilled and trained workers leaving due to organizational issue such as poor support, role conflict and lack of supervision. These issues affect the customer service, quality of products and service and organizational effectiveness.

The high turnover rates do not always mean that you have bad managers, or that it is a not a great place to work. Mostly Companies with famous brands and the visibility of the industry are the target of recruitment. Companies often take deep interest in rates of employee turnover because they replace an employee which is a costly part of doing business. When a company needs to replace a worker it suffers the indirect and direct costs. All work to be carried out during the process cost money, take a year or two. Furthermore, there can be a loss of productivity during the time after the former leaves the workers and the new employee is fully trained. For some companies, the replacement of workers also could make it difficult to retain customers or clients with whom the employees worked.

The main objective of this research paper is to know about the factors that affect the intention to leave and how the body is affected by this employee behavior. It is predictable that when few employees leave the company then high turnover rates lead to low productivity and high costs. Therefore, companies must aim to provide good working environment for employees to get low turnover rate for this purpose they should focus on all the variables that intentionally or unintentionally affect the willingness of turnover in employees. For example:

The opportunities for women to enter the upper ranks of management is limited by many factors, such as dual labor markets for men and women, while the male dominance, lack of support and widespread discrimination. It is not surprising that many women directors, frustrated in their efforts to move to ranks executive, have moved from the organization. Research shows that people who feel disadvantaged compared with others are more satisfied with their job Level of job satisfaction and alternative job is affected by demographic variables (gender, age and educational level), job-related variable (skill level, experience and tenure), organizational variables (firm size, industry, contact work, work environment) personality variables (salary scale, job security, pay, job involvement). If the person is satisfied with his work, then he will not intend to leave, but if he is not so intent to withdraw will increase, which will eventually lead to employee turnover.

Organizational commitment is a commitment or obligation that restricts freedom of action (lien or enterprise). It also means how much a person is emotionally attached to the place where he works. Employee engagement is the key variable of research on the actual turnover or intention to leave. Organizational commitment is generally defined as an attachment or identification with the body. In psychological context affects employee attitudes towards the organization, such as trust, loyalty and results in achieving organizational goals. According to Porter (1974), it recognized that commitment of organization has a affirm belief and willingness of the employees to put maximum effort for the organization.

Perceptions of support were related to turnover intentions. Employee satisfaction fully
mediated the relationship between support and turnover intentions and had a stronger effect on turnover intentions. Women have less intention to leave than men. Females in each country remain in a small fraction of senior positions. Although women in management positions have high levels of education and a desire to move on with their careers, the fact remains that few achieve the same status. Who claim that they perceive organizational support (POS) progress of women should be negatively related to turnover intentions of professional women. Second, we introduce a new structure, the satisfaction of employees and assume that the satisfaction of the employees will be more closely related to turnover intentions than job satisfaction, and employer satisfaction will mediate the relationship support turnover more strongly than job satisfaction. When a person realizes that he or she does not provide desirable and unique resources or skills in an organization, the adaptive response is to find another place to understand from looking for another job.

**Literature Review**

**Intention to leave**

Intention to leave is defined as an employee’s determination for intention to leave the current doing job and look forward to find the other one. (Purani & Sahadev, 2007; Weisbeg, 1994) intention to leave as currently understandable as an employee’s preference to quit his or her organization refers that an employee is unable to remain the organizational part (Lacity et al., 2008). Bodla & Hameed (2008) suggested that the employees’ turnover will have significant cost or risk of losing social assets.

An individual’s intention to leave its organizations has been given in many stress models (Ivancevich, Matteson, & Preston, 1982; Kemery, Mossholder, & Bedian, 1987). Specifically intention to leave takes perceptions of job alternatives and employee evaluation. (Allen, Shore, & Griffeth, 2003; Mobley, Griffeth, Hand, & Meglino, 1979). Past research had concluded that intention to leave is one of the biggest causes and an immediate symbol of employee’s turnover (Griffeth et al., 2000; Porter & Steers, 1973).

**Job Satisfaction**

Job satisfaction is defined as an individual’s cognitive, evaluative and affective reactions towards his or her job. Large amount of researches are present which link the job satisfaction with turnover intentions (Williams et al., 2001). In actual, job satisfaction classified the number of satisfied individuals with their jobs. From past findings it is clear that job satisfaction has a direct effect on turnover intentions as well as an indirect effect through organizational commitment (Blau, 1987). Generally, job satisfaction was found to be negatively related to turnover i.e higher the job satisfaction less will be the turnover and vice versa (Griffeth et al., 2000; Khatri et al., 2001; Tett & Meyer, 1993; Vong, 2003).

In efficient compensation programs worker can increase the satisfaction with motivation and reward which will lead to the productivity improvement. By number of the researches we found that employee satisfaction is the most forecasting aspect in turnover. Griffeth et al. (2000) defined remuneration association with supervisor, working conditions and job content as different cause in employee’s satisfaction. When the job satisfaction and turnover relation in considered in the future, special interest is focused as a different idea of job satisfaction, the methodology and the change in research settings can lead to different results. If the employee is not satisfied with the job, then the rate of intention to leave is high. On the other hand, if the employee is satisfied with its job, then there is less chance of turnover. Consequences of frequent studies have given the proof of a strong negative relationship of job satisfaction with turnover intentions (Mannheim et al., 1997; Abraham, 1999). After an interference to enlarge the degree of employee satisfaction, turnover intentions decrease considerably (Abraham, 1999).

**H:1 There is a significant relationship between Job satisfaction and Intention to Leave.**

**Trust Relationship**

Trust is defined as One party's willingness to be vulnerable to another party based on the assumption that the following party is competent, reliable and concerned (Mishra, 1996, 265). Mayer et al. (1995, p. 712) also explored trust as: the willingness of one party or person to be vulnerable to the actions of one another party or person based on the expectation that the other will surely perform a demandable action according to the trustier, regardless of the ability to control the other party. In trust one person take risk on other where the risk comes from the possibility of opportunistic behavior by change. The individual trust is that the intention of one person to give back or return the borrowed
objects (Snijders, Keren, 2001). Trust is an evaluation of poor probability to guess the performance of other people to whom you trust without any chance to predict the result. (O’Brien, 1995). Trust represent the relation element of social capital (Tsai and Ghoshal, 1998).

Many researchers have found that trust among the employees has a positive impact on common support, mind-set, communication, teamwork, organizational efficiency, innovation, employees behavior, group unity, decision, equality, conflict management, organizational citizenship behavior and job satisfaction (Wang, Lu, 2012, 129). When an employee feels trust on manager it is at risk because managers have significant influence over allocation of resources and in a position to make decisions that could have a strong impact on the employees. For example, employees should have a trust to their managers for work assignments, opportunities and performance evaluations, for promotion (Knoll, Gill, 2011, 316). When constructing an instrument that successfully measured trust in management and trust in peers, Cook and Wall (1980) discovered that trust also had a positive relationship with job satisfaction at the peer level, as did organizational involvement and organizational commitment (Ferres, Connel, Travaglione, 2004,610).

Organizational efficiency is up to level of trust. Trust was related with useful decision making as a result of sharing ideas, information, and feelings, organizational consistency, and increased productivity. Stronger the level of trust the more satisfied the person with the job and weaker the level of trust of employees leads towards turnover (Laschinger, 2002). Researchers also argue that when an employee feels insecure about himself/herself then he or she will not be able to perform well and will result towards intention to leave. In addition, distrust leads an employee to feel worry, which results in employee turnover (Knoll, Gill, 2010).

H2: Trust relationship has a negative relation towards employee turnover.

Job Security

Job security is stated as a person’s expectations about continuity in a job situation. This definition takes beyond concern over continuation of employment with an employer. It includes concern over loss of desirable job features such as lack of promotion opportunities, long-term career opportunities and current working conditions. (Borg and Elizur, 1992; Greenhalgh and Rosenblatt, 1984; Greenhalgh and Sutton, 1991; Jacobson, 1991). Meltz (1989) stated the job security in wider sense as employee keep going to work with the current organization with no decrease in grade level, pay, pension rights, etc.

Many researchers have successfully found the link between job security and employee turnover intention as job security is an important determinant for employee turnover (Arnold and Feldman, 1982); Brandt (1997) discovered the steadiness of the work as a major precedent of turnover intention. Steadiness of the work and job security is parallel to each other. Leaving from the situation by quitting one's job is a means of coping with a stressor like job insecurity (Latack, 1986). Job security was negatively correlated with job turnover (e.g. Arnold and Feldman, 1982; Oldham, Julik, Ambrose, Stepina and Brand, 1986). There is a negative relationship between these two that is high Job security leads towards reduced turnover intention and vice versa (Gill et al., 2011). Lack of job security, makes the employee less responsible, also they fell less attachment with the organization which leads them towards turnover (Ashford et al., 1989).

H3: There is significance relationship between job security and Turnover Intention.

Organizational commitment

Organizational commitment is explained as potential of connection between employees and the organization (Upchurch, Dipietro, Curtis, & Hahn, 2010). In other words strong the relation high will be the commitment, and vice versa. The relationship tells those to which extend employees accept and trust the target and the value of the organization (Mowday, Porter, & Steers, 1982), and how willingly the input efforts for the organization are completed to be performing (Meyer & Allen, 1991).

When employees of the organization perceived that their loyalty is admired and he/she is motivated then they will carry on the job. Promotion through course of action can create that the level of management are well aware about the culture and structure for the company, but if the competition for promotion is too hard can lead to unethical or morally wrong incident. Many issues were discovered to correlate with the size of organizational
commitment. Maxwell and Steele (2003) found that the reward expectation, recognition, interpersonal relationships and workload have a great significance on the level of commitments. For example, the more collisions and interpersonal relationships are worse, lower organizational employee engagement procedures. If organizational engagement is greater than the intention to abandon less. Rate on the other hand, if the freezing organizational is less than the rate of Intention to Leave will be greater.

Joo & Park (2010) also illustrated the relationship between organizational commitment and turnover intention of employees. They says that the employees which are more committed to the organization are less likely to leave. A number of other researches show the same result as the more extensively employee is committed to organization the turnover intention will be less and vice versa (Cooper-Hakim and Viswesvaran, 2005; Arkoubi et al., 2007; Meyer et al., 2002)

H4: There is a significant relationship between Organizational commitment and intention to Leave.

Job Stress
Anxiety is a vague term in the sense that it is hard to quantify. Spector (2003) commented that work stress is associated with various effects such as decreased productivity, absenteeism and, ultimately, employee turnover. Keeping balance between work and personal life is another source of stress. Cartwright and Cooper (1997) recognized several environmental sources.

Stress at work, including the factors of labor, role ambiguity in organization, work-home interface and role are also a sources of stress. The role of employees in the company creates stress. To establish satisfactory guest experience, frontline workers are expected to be polite, friendly, and empathetic and positive throughout shift. Although studies demonstrated the link between turnover and stress, job stresses can lead the employee’s decision to quit. The job stress has a direct relation with intention to quit (Udo, Guimãres, & Igbaria, 1997). In the study of Firth et al. (2004), feeling of stress was the second highest variable contribution in increasing turnover intention of employees. Although there are also other factors causing the turnover intention among employees, some employees consider job stress the only cause for turnover. Therefore, the organizations must consider the importance of job stress while making the strategies of organizations.(Gill et al, 2013)

Lofquist and Dawis (1969) argues that with the increase of job stress the employee tends to make the decision to quit the organization.

H5: There is a significant relationship between Job stress and intention to leave.

Person Organization Fit

The degree to which job suits the individuals and his environmental characteristics (Kristof-Brown, Zimmerman, & Johnson, 2005). Personal characteristics may include biological or psychological needs, values one's goals, abilities or personality. Person-organization Fit involve measuring what is mostly referred to as hard information about the fitness of applicants for the tasks necessary for the good performance of a certain task. Person-organization fit has been shown to be associated with a number of positive outcomes related to work. research conducted by psychologists suggests that Fit organization Person can be decomposed into some very specific dimensions. Demand for skills perspective, it is proposed that fits happens when a person has the skills needed to meet organizational requirements.

Researchers are taking interest in finding the relation of person organization fit and job stress Wheeler et al. (2005) also discovered the prominent relationship between person organization fit and the job stress. The concluded that person organization fit has high sense of attachment resulting in low level of stress; besides, if he is misfit he has feeling of social isolation. Person organization fit is a predictor of organizational commitment. Iplik, Kilic, & Yalcin (2011) found a direct relation of person organization fit on organizational commitment. Research conducted by psychologists suggests that Fit organization Person can be decomposed into some very specific dimensions. Demand for skills perspective, it is proposed that fits happens when a person has the skills needed to meet organizational requirements.

New comers are unfamiliar with the new workplace and mostly they feel difficult to adjust in the new workplace so they decide to leave the organization (Kristof-Brown, Zimmerman
&Johnson, 2005). According to Vancouver and Schmitt (2001), The employees who have high level of fit with the organization show minimum turnover and vice versa.

H6: There is a significant relationship between Person Organization fit and intention to Leave.

**Figure1.1 :Proposed Model**

![Proposed Model Diagram]

**METHODOLOGY**

**Research Methodology**

Current research is descriptive. Descriptive research can be explained as describing something, some phenomenon or any specific situation. Descriptive surveys are surveys that describe the current situation, rather than interpretation and decision making (Creswell, 1994). The main goal of the research is descriptive verification of developed cases reflect the current situation. This type of research provides information on the current situation.

**Sample/Data**

In order to collect the data for understanding the situation about intention to leave a convenience sample of 160 respondents were asked to participate in a self-administered questionnaire out of which 150 were returned. The population for the current research is employees working in all banks of Bahawalpur (Pakistan).

**Questionnaire and Scales**

The survey instrument contains two sections. Section 1 includes different personal and Demographic Variables. This section will obtain the respondent’s information about gender, age, experience, education, status. Section 2 includes the latent variables that are important in the current study. These variables include, job satisfaction, job stress, Organizational commitment, person organization fit, job satisfaction, Trust Relationship and job security towards Turnover Intention.

**Research tool**

The research tools included questionnaire containing seven variables having 24 items in total. All variables of this study are measured using multi item scales developed and used in previous researches. Cronbach’s alpha is used to measure the internal reliability of these items.
### Table 1. Scales and Items.

<table>
<thead>
<tr>
<th>No.</th>
<th>Variables</th>
<th>Items</th>
<th>References</th>
</tr>
</thead>
</table>
| 1   | Organizational commitment | 1. I would accept almost any type of job assignment in order to keep working for this organization.  
2. I feel very little loyalty to this organization.  
3. I am proud to tell others that I am part of this Organization.  
4. I talk up this organization to my friends as a great organization to work for.  
5. It would very little chance in my present circumstances to cause me to leave. | (Testa, 2001)               |
| 2   | Job Stress          | 1. I do not have enough time to get everything done on my job.  
2. I face difficulty getting supplies I need on my job.  
3. I do not have adequate equipment to do my job.  
4. I do not have enough support services to do my job. | (Williams et al., 2001)     |
| 3   | Person organization fit | 1. My values match the values of the organization that trained me.  
2. I am able to maintain my values at this company.  
3. My values prevent me from fitting in at this company because they are different from the company’s values. | Yu et al. (2005)            |
| 4   | Job satisfaction    | 1. You are satisfied with your job.  
2. Your work environment is pleasant.  
3. You are extremely glad that you chose this company to work for, over other organizations. | (Williams et al., 2001)     |
| 5   | Intension to leave | 1. I often think about quitting.  
2. It is likely that I will actively look for a new job next year.  
3. Will probably look for a new job in the next year.  
4. I often think of changing my job. | Yu et al. (2005)            |
| 6   | Trust Relationship | 1. I believe I can rely on my colleagues without any fear that they will take advantage of me even if the opportunity arises.  
2. In general, my colleagues always keep the Promises they make to me. | Tsai and Ghoshal’s (1998)   |
| 7   | Job security        | 1) ‘How certain are you about what your future career picture looks like in this company’;  
2) How certain are you of the opportunities for promotion and advancement which will exist in the next few years  
3) How certain are you about your job security in this company’. | Caplan et al. (1975)        |

**Procedure**

The questionnaire was distributed among 160 respondents in Bahawalpur different Banks, Pakistan. These respondents are selected based on the criteria above mentioned. Before giving the questionnaire, the purpose of study and questions were explained to the respondents so they can easily fill the questionnaire with relevant responses. Total 150 questionnaires were selected and rests of them were not included in the further analysis due to incomplete or invalid responses. After collecting the completed questionnaires, these
questionnaires were coded and entered into SPSS sheet for further analysis.

Reliability Analysis

We used Cronbach’s Alpha technique to check the reliabilities of the constructs. Overall Cronbach’s alpha of intention to leave questionnaire items were 0.826 that is more than acceptable and recommended value 0.50 by Nunnally (1970) and 0.60 by Moss et al. (1998).

Table 2: Reliability of Measurements Instrument

<table>
<thead>
<tr>
<th>Scales</th>
<th>Items</th>
<th>Cronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover Intention</td>
<td>4</td>
<td>0.826</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>3</td>
<td>0.617</td>
</tr>
<tr>
<td>Trust Relationship</td>
<td>2</td>
<td>0.878</td>
</tr>
<tr>
<td>Job Security</td>
<td>3</td>
<td>0.529</td>
</tr>
<tr>
<td>Organizational Commitment</td>
<td>5</td>
<td>0.719</td>
</tr>
<tr>
<td>Job Stress</td>
<td>4</td>
<td>0.670</td>
</tr>
<tr>
<td>Person Organization Fit</td>
<td>3</td>
<td>0.252</td>
</tr>
</tbody>
</table>

Result Analysis

Profile of the Respondents

Personal and demographic information such as gender, Qualification, Bank and Experience are presented in the following table.

Table 3. Profile of the Respondents

<table>
<thead>
<tr>
<th>Demographic Variables</th>
<th>N</th>
<th>% age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>109</td>
<td>72.67</td>
</tr>
<tr>
<td>Female</td>
<td>41</td>
<td>27.33</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
<tr>
<td>Qualification</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermediate</td>
<td>4</td>
<td>2.67</td>
</tr>
<tr>
<td>Bachelor</td>
<td>48</td>
<td>32</td>
</tr>
<tr>
<td>Master</td>
<td>88</td>
<td>58.67</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>6.67</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
<tr>
<td>Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HBL</td>
<td>12</td>
<td>8</td>
</tr>
<tr>
<td>UBL</td>
<td>22</td>
<td>14.67</td>
</tr>
<tr>
<td>MCB</td>
<td>28</td>
<td>18.67</td>
</tr>
<tr>
<td>National Bank</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>Other</td>
<td>58</td>
<td>38.66</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 3 years</td>
<td>59</td>
<td>39.34</td>
</tr>
<tr>
<td>3 to 6 years</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>6 to 9 years</td>
<td>25</td>
<td>16.67</td>
</tr>
<tr>
<td>More than 9 years</td>
<td>36</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>
Hypothesis Testing

**Job Satisfaction**
According to the outcomes of the study, Job satisfaction has a significant relationship with the Turnover Intention. The regression outcomes of Job satisfaction with Intention to leave is significant with (β=-0.184) and (p = 0.019). That means the Job satisfaction has more than 18.4% to Turnover Intention. Results of the present study validate the H1.

**Trust Relationship**
According to the result of the study, Trust Relationship has an significant relationship with the Turnover Intention. The regression outcomes of Trust Relationship with Turnover Intention is significant with (β=-0.253) and (p = 0.000). That means the Job satisfaction has more than 25.3% to Turnover Intention. Results of the present study validate the H2.

**Job Security**
According to the Result of the study of Job Security, Job Security has a significant relationship with the Turnover Intention. The regression outcomes of Job security with Turnover Intention is significant with (β=-0.204) and (p = 0.008). That means the Job Security has more than 20.4% to Turnover Intention. Results of the present study validate the H4.

**Organizational Commitment**
According to the results of the study organizational commitment has significant relationship with Turnover Intention with (β=-0.210) and (p = 0.001). That means the Organizational commitment contributes more than 21.0% to Turnover Intention of the existing study validate the H4.

**Job Stress**
Regression results of this study confirm that there is significant positive relationship between intention to leave and job stress with (β=0.360) and (p=0.000). According to these results, Job stress has more than 36.0% to intention to leave. These study results validate H5.

**Person Organization Fit**
Regression Analysis of the Intention to leave model shows that there is an insignificant relationship among Person organization fit and Turnover Intention with (β= 0.011) and (p = 0.872). The results suggest that Person organization fit contribute more than 1.1% to Intention to leave. The results of the study does not support H6.

Table 4: Regression Results

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Model Variables</th>
<th>Estimate/β</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>I to L ← Job Satisfaction</td>
<td>-0.184</td>
<td>0.019</td>
</tr>
<tr>
<td>H2</td>
<td>I to L ← Trust Relationship</td>
<td>-0.253</td>
<td>0.000</td>
</tr>
<tr>
<td>H3</td>
<td>I to L ← Job Security</td>
<td>-0.204</td>
<td>0.008</td>
</tr>
<tr>
<td>H4</td>
<td>I to L ← Org. Commitment</td>
<td>-0.210</td>
<td>0.001</td>
</tr>
<tr>
<td>H5</td>
<td>I to L ← Job Stress</td>
<td>0.360</td>
<td>0.000</td>
</tr>
<tr>
<td>H6</td>
<td>I to L ← Person Org. Fit</td>
<td>0.011</td>
<td>0.872</td>
</tr>
</tbody>
</table>
Discussion

The results are partly consistent with prior studies (Williams et al., 2001; Cummins, 1989) to determine the connecting links between job stress, organizational commitment, job satisfaction and organization face match the turnover intentions. Create enhanced work environments that reinforce the support of the leadership of workers acting on expert judgment and Stress Relief work is needed to enhance organizational commitment and work satisfaction. Enhanced organizational commitment and job satisfaction will finally lead to a reduction in the intention to leave the organization. Furthermore stronger the trust relationship and job security will reduce the turnover intention. Shortly, employees who perceived high support of leadership and low pressure are most likely to stay longer as compared to other employees. This research offers supervision for creating an effective working environment, transformation is required in this approach to understand the differences between inside and outside. Employee stress had a strong negative relationship with turnover intentions.

The conclusions show that the organizational commitment will influence the willingness of employee turnover intention. When the level of commitment to organization of employees is high, turnover intention is low. It is found by researchers that the level of employee involvement in self-governing work and problem solving is linked with lower turnover intentions (Batt et al. 2002). This short analysis emphasizes that the ability of workers to solve the skills mix in the firm culture and to strengthen their obligations. According to this review, the presence of a common system of job appraisal and work committee are lined with lower turnover rates (Wilson and Peel, 1991).

The result shows that the right person for organization is closely linked to job satisfaction, trust relationship, job performance and turnover intention. Many findings have shown that recruiting the person who appropriately fits the organization and job specifications will have low rates of absenteeism and turn over intentions. (Saga & Batista, 2001). We found insignificance relation between person organization fit and turnover intention because we have only choosed banks of Bahawalpur as there is no multinational firm here and every one consider him/herself fit for the organization that’s is why it shows no significance realtion.

There was also a significant amount of research linking global job satisfaction on turnover intentions (Williams et al., 2001). In the study of work related behaviors job satisfaction and organizational commitment are overall popular topics (Kontogiorgis and Bryant, 2004; Testa, 2001). Previous findings provide clear evidence that job satisfaction has a direct effect on turnover intentions and an indirect effect through organizational commitment (Blau, 1987). This relationship is further supported by a series of studies that determine job satisfaction and organizational commitment precursor. As a positive emotional response, it is reasonable to assume that job satisfaction would be negatively correlated with behavioral intentions in turnover.
Conclusion

Intention to leave or quit is greatly affected by lack of commitment to the organization, stress, trust relationship, job security and job satisfaction. In conclusion, this research was conducted successfully referring to the application of the model and the results generated. Throughout this research, the best and most effective investigation can be done to get the best results by rooms of improvement for better understanding this topic. This demonstrates that the overall affairs and research goals can be achieved. Nevertheless, this study had limitations. Future researchers can take this survey as a benchmark and see this with their own eyes and come up with a better research study. Workload monitoring and supervisory subordinate relationships from the management can not only reduce stress, but can also increase job satisfaction, job security and commitment to the organization. Moreover, given their importance in quitting intentions, managers must monitor both the extrinsic and intrinsic sources of job satisfaction provided to workers. This in turn may reduce the intention to quit, and subsequent turnover, saving organizations the high financial cost and efforts required for the recruitment, admission and training of replacement staff. However, the story does not end there, as well as other variables, described by us as push-pull factors should be considered in long-term studies.

Limitations and Future Research

Three important limitations of this study ought to be noted. First, we have a tendency to propose a model of causative factors will cause turnover intentions which subdued the entire technique. However, different factors like reward systems, gender, management policies, organizational culture that will dilute or have an effect on the causative chain planned during the research paper.

Second, though the analysis field has been tested here, finally the answers in different industries embrace separate analyze. Whereas any generalization of the findings to alternative trade sectors need attention, variations between teams found quite according to variations represented (Williams et al, 2001?. Spector, 1982).

The third limitation is that the results cannot be taken as representative of all the staff round the world as a result of terribly closed nature of sample. Indeed, cultural psychologists recommended that national cultural variation will have an effect on workers assessment and higher cognitive processes (Lau and NGOs in 1996? Lok and Crawford, 2004). For example, it’s commented that collectivist cultures embrace a good social network wherever individuals expect others (e.g. supervisors) to figure them and back them up in any aspect, good or bad (Hirokawa and Dohi, 2001). Therefore, without further investigation by the cultural perspective, it would be a little premature to form a generalization applicable to all or any circumstances. Instead, the main focus of this study ought to be restricted to a look at of the idea examines the impact of past conditions and mediators of the intentions of employees turnover.

References


