

## **Employee Turnover Intentions: Investigating the role of Work Overload, Job Satisfaction, Employee Engagement and Job Stress**

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### **Abstract**



*The purpose of this study was to identify the impact of work overload, job satisfaction, employee engagement and job stress on employee turnover intentions in private banks of Sindh, Pakistan. This study was quantitative, cross-sectional and explanatory in nature based on deductive approach and positivist philosophy. Data obtained by questionnaire survey based on seven-point Likert scale. Questionnaire contained items which were adopted from the prior research studies. Items were slightly modified for the easy understanding of the target population. Data obtained from employees including managers and non-managers. Data obtained through convenience and snow-ball sampling techniques, both are the items of non-probability sampling. Approximately 250 close-ended questionnaires distributed among the target population out of which 208 received back as fully completed and fit for data analysis and interpretation. Data were analysed and interpreted by Statistical Package for Social Sciences (SPSS version 22.0) and Partial Least Square-Structural Equation Modelling (PLS-SEM). All path coefficients found positive and significant in relationships except work overload and job satisfaction with employee turnover intentions. However, total effects found positive and significant. Findings of this study are greatly helpful particularly for private banks of Sindh to reduce employee turnover which occurs due to work overload, job satisfaction, employee engagement and job stress and generally for overall banking sector of the country.*

**Keywords:** Work Overload, Job Satisfaction, Employee Engagement, Job Stress and Employee Turnover Intentions

### **Introduction**

Employees often record turnover at every interval in private banks of Sindh, Pakistan (Hakro et al., 2022). This seems to be the serious matter for managers in private banks to mitigate employee turnover which is due to employee turnover intentions (Mahesar, 2015). There are various factors that can cause and accelerate employee turnover intentions (Jhatial et al., 2012). Work overload, job satisfaction, employee engagement and job stress are viewed as the major predictors of employee turnover intentions in private banks of Sindh, Pakistan. Employees often do late sitting to complete their allotted tasks which is why they do not have time for family and social events (Sobia & Aftab, 2014). Consequently, this state of affair pushes up employee turnover intentions which will be realized as actual turnover at later stage (Hakro et al., 2021). Employee turnover intentions gravely affect employees in terms of job satisfaction (Bhagwandeem, 2021). Employees do not feel happy, committed and engaged in their jobs due to turnover intentions (Rizwan et al., 2013). Turnover intentions also rise with job stress which places negative effects on the physical and mental health of employees (Jhatial et al., 2012). Organization record low or moderate productivity and profitability every year because of employee turnover which is the consequence of employee turnover intentions (Mahesar, 2015). Existing employees feel fear of being fired on account of massive employee turnover and organization would not be in position to attract employees for various jobs which are vacant and that should be filled immediately to increase productivity and profitability (Rizwan et al., 2013).

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**a. Problem statement**

Banking sector is experiencing vast amount of employee turnover which is the consequence of employee turnover intentions (Hakro et al., 2022). There are various factors that can cause and accelerate employee turnover intentions (Mahesar, 2015). Much research has already been embarked on the factors like boss behaviour, pay and packages, career growth and organizational culture with relations to employee turnover intentions (Jhatial et al., 2012). However, there is acute need to further explore the factors that augment employee turnover intentions in private banks of Sindh, Pakistan.

**b. Research gap**

It has been observed from the literature that less attention has been paid on the factors that cause and accelerate employee turnover intentions specially in the context of private banks of Sindh, Pakistan (Mahesar, 2015). Banking sector is one of the fast growing financial sector which experiences employee turnover due to availability of vast amount of job opportunities that motivates employees to quit current job/organization and look for the other ones (Jhatial et al., 2012). Work overload, job satisfaction and employee engagement are some of the central variables which have been ignored in previous literature. The relationship of such variables' with employee turnover intentions is yet to be tested in private banks of Sindh, Pakistan. This study measures employee turnover intentions of managers and non-managers working in private banks of Sindh, Pakistan, with relations to work overload, job satisfaction, employee engagement and job stress.

**c. Objectives**

Following seven objectives were set to carry out research practically. Each objective accomplished with the development and testing of each hypothesis. Despite, overall objectives accomplished with overall hypotheses.

- Identify the impact of work overload on employee turnover intentions.
- Identify the impact of job satisfaction on employee turnover intentions.
- Identify the impact of employee engagement on employee turnover intentions.
- Identify the impact of job stress on employee turnover intentions.
- Identify the impact of work overload on job satisfaction.
- Identify the impact of job satisfaction on employee engagement.
- Identify the impact of employee engagement on job stress.

**Literature Review**

**Work overload**

Work overload creates problems in professional and personal life of employees and eventually it pushes up employee turnover intentions which will be realized as actual turnover on finding alternate jobs by employees (Jhatial et al., 2012). Employees remain dissatisfied from their jobs due to work overload issues and contribute as little as possible (Hakro et al., 2022). Work overload gravely affect job satisfaction of employees, who are working in any type or size of the organization (Mahesar, 2015). Since, it accelerates employee turnover intentions which are eventually realized as actual turnover of employees on various jobs (Kitur, 2015). Work overload is viewed positive and significant in relationship with employee turnover intentions (Jhatial et al., 2012). Despite, it badly affects employee performance which has consequent effect on organizational performance (Sobia & Aftab, 2014). Work overload creates job stress issues among employees. Consequently, employees do not perform well with job stress and they feel disintegrated with their jobs (Arshad & Puteh, 2015). Employees often feel disengaged with their jobs and turning to find better opportunities by making turnover intentions (Mangi et al., 2012). Work overload causes and accelerates employee turnover intentions almost in all organizations (Paktinat & Rafeei, 2012). Both are worst in terms of productivity and profitability (Obiora & Iwuoha, 2013). However, average workload keeps employees satisfied and engaged with their jobs irrespective of making turnover intentions (Shah et al., 2010). Employee often make stay decisions with average workload and contribute as much as needed (Hakro et al., 2021).

**Job Satisfaction**

Job satisfaction can be explained as the degree of positive actions and decisions ensuing from the assessment of job features (Adams & Bond, 2000). Employees often remain committed and engaged in their jobs because of job satisfaction (Lu et al., 2005). Job satisfaction does not allow employees to search for other jobs (Hakro et al., 2021). Since, it keeps employees attached with their jobs

irrespective of making turnover intentions (Lee & Cummings, 2008). There are various factors of job satisfaction among which the most important factors are supportive culture, congenial environment, handsome pay & packages, supervisors support and career growth (Jhatial et al., 2012). Employees often make stay decisions with good pay & packages (Tunio, Mahesar & Hakro 2021). However, average or low pay & packages pushes up employee turnover intentions which is why organization realizes massive employee turnover at every specific interval (Mahesar, 2015). Employees receive support from the supervisor and organizational culture are also viewed as the factors of job satisfaction which keep employees engaged in their jobs without looking for alternate jobs (Wagner et al., 2010). Employees often make stay decisions when there is congenial and peaceful working environment prevails in the organization (Mangi et al., 2012). Supervisors play vital role in the stay or quit decisions of employees (Kitur, 2015). Employees make stay decisions when they find help and support of supervisors in every plight they encounter while doing the jobs (Hakro et al, 2021). Since, they leave on account of insufficient and inappropriate help and support of supervisors (Sobia & Aftab, 2014). Job satisfaction enhances morale of employees which is why employees exhibit positive feelings about the organization (Hakro et al., 2022).

### **Employee Engagement**

Employee engagement enhances organization's overall well-being in terms of productivity and profitability (Gupta & Shaheen, 2017). Employees remain completely absorbed into their jobs keeping no intention to search for alternate jobs (Gilal, Hakro, Banbhan & Gilal, 2022). Organization earns record profits every year on account of employees being engaged into their jobs (Hystad, 2016). Employee engagement increases the morale of employees (Bhagwande, 2021). It reduces turnover every year and makes turnover intentions at the lowest level (Jhatial et al., 2012). However, low or moderate employee engagement pushes up employee turnover intentions which will be received as a result of actual turnover of employees on various jobs in future (Mahesar, 2015). Employee engagement is tested negative and insignificant in relationship with employee turnover intentions and tested positive and significant in relationship with employee performance and organizational performance (Hakro et al., 2021). Organization attracts prospects employees to work for the organization after acquiring qualification and required skills easily and it also maintains bond between employee and organization on account of employee engagement (Kitur, 2015). Managers try their level best to keep employees engaged into their jobs irrespective of making turnover intentions (Shah et al., 2010). Organization accomplishes short, medium and long term goals with stay decisions of employees, who remain constantly engaged into their jobs by delivering best outcomes through persistent efforts (Avey et al., 2009).

### **Job Stress**

Job stress creates mental and physical effects on the health of employees (Rana & Munir, 2011). Employee performance diminishes with job stress which have consequent effect on organizational performance (Mimura & Griffiths, 2003). Employee turnover increases on account of job stress which is measured at every interval of performance measurement period (Shah et al., 2010). Employees often bear in mind turnover intentions which are later received in the form of actual turnover of employees on various jobs (Jhatial et al., 2012). Job stress increases turnover intentions among employees who are working in any organization (Hakro et al., 2022). Job stress gravely affect individual performance as well as organizational performance (Nagesh & Murthy, 2008). Organization suffers a lot in terms of productivity and profitability due to job stress among employees (Mahesar, 2015). Job stress is tested positive and significant in relationship with employee turnover intentions (Shah et al., 2010). Consequently, it is tested negative and insignificant in relationship with employee performance and organizational performance (Kitur, 2015). Job stress is tested positive and significant in relationship with work overload and on the contrary, it is tested negative and insignificant in relationship with job satisfaction and employee engagement (Sobia & Aftab, 2014).



2	Allied Bank Limited	12	10	83.33
3	Habib Bank Limited	20	18	90
4	Muslim Commercial Bank	20	18	90
5	Al-Baraka Bank	18	15	83.33
6	Askari Bank	15	11	73.33
7	Soneri Bank	10	09	90
8	Bank Al-Falah	15	12	80
9	Faysal Bank	10	09	90
10	SAMBA Bank	10	08	80
11	Standard Chartered Bank	08	06	75
12	Bank Al-Habib	10	08	80
13	Meezan Bank	15	10	66.66
14	Silk Bank	15	11	73.33
15	Khushhali Bank	08	05	62.5
16	Dubai Islamic Bank	07	06	85.71
17	Habib Metropolitan Bank	06	05	83.33
18	JS Bank	10	08	80
19	Summit Bank	08	07	87.5
20	Bank Islami	08	07	87.5
	<b>Total</b>	<b>250</b>	<b>208</b>	<b>83.20</b>

Table 1 indicated 250 close-ended questionnaires were delivered to employees including managers and non-managers, who were working in private banks of Sindh, Pakistan, of 20 different banks that had operations in all around the Sindh province out of which 208 received back, which were deemed fit, valid and appropriate for data analysis and interpretation. This was the response rate of 83.20% out of 100. Details indicated in the above table showing serial number, bank name, questionnaires distributed, questionnaires received back and response rate in percentage. Researcher received good response Therefore, moved forward for further analysis and interpretation on the data set.

**Table 2. Demographic characteristics of the respondents**

<b>Gender</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
Male	145	69.71
Female	63	30.29
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Marital status</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
Married	121	58.17
Single	87	41.83
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Age group</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
20-29 years	72	34.62
30-39 years	98	47.12
40-49 years	32	15.38
50 years and above	06	2.88
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Education</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
Bachelor (14 years)	68	32.69
Master (16 years)	115	55.29
MBA/MS/M.Phil.	25	12.02
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Experience</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
Less than 1 year	12	5.77
2 to 10 years	150	72.12
11 to 20 years	36	17.31
21 to 30 years	6	2.88
30 and above years	4	1.92
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Position/Rank</b>	<b>Frequency</b>	<b>Cumulative percentage</b>
Managers	28	13.46
Non-managers	180	86.54
<b>Total</b>	<b>208</b>	<b>100</b>

Table 2 indicated many of participants were male with percentage of 69.71 out of 100, who had taken part in the questionnaire survey. However, remaining were the female participants. Banking sector is the busiest sector where time of coming to office is certain since time of leaving office is not certain. Despite employees including managers and non-managers often do late sitting to complete their allotted tasks and sometimes they attend office even in official holidays because of work overload. Therefore, management prefer to appoint more male employees rather than female employees. Female employees are preferred to be appointed at regional offices, head office and sometimes as line-managers in branches. Many of participants were married with percentage of 58.17 out of 100, who had taken part in the questionnaire survey. However, remaining were the single participants. Mostly people get married after seeking job and they turn into family from the status of single in Pakistan. Therefore, married participants were more in comparison to single participants on account of being employed. Many of participants were between the age group of (30-39) years with percentage of 47.12 out of 100, who had taken part in the questionnaire survey. However, remaining were the other age group participants. Many of participants were master degree holders with percentage of 55.29 out of 100, who had taken part in the questionnaire survey. However, remaining were the other degree holders. Banking sector prefers to appoint master degree holders in most cases which is considered as the entry level job, except in some instances where bachelor degree holders are also appointed such as; non-officers, cashiers or clerks. Later they improve their qualifications along with enriching experience for grabbing the top most positions in private banks of Sindh, Pakistan. Many of participants were between the experiences of (02-10) years with percentage of 72.12 out of 100, who had taken part in the questionnaire survey. However, remaining were the other experience bearers. Many of the participants were non-managers with percentage of 86.54 out of 100, who had taken part in the questionnaire survey. However, remaining were the managers.

**Table 3. Cronbach's alpha**

Variable (s)		Cronbach's Alpha
Work overload (WOL)	06 items	0.845
Job satisfaction (JS)	10 items	0.869
Employee engagement (EE)	09 items	0.869
Job stress (JS)	09 items	0.784
Employee turnover intentions (ETI)	05 items	0.824
<b>Aggregate reliability results (39 items)</b>		0.792

Table 3 indicated Cronbach's alpha determined for overall variables of the study individually and collectively. These variables were depicted on the conceptual model which is considered as the comprehensive picture of the overall study. As per literature, Cronbach's alpha should be measured 0.70 at least for each individual variable of the study at seven-point Likert scale which is the significant threshold of reliability. Therefore, all variables measured significant on account of attaining the significant threshold of reliability. Hence considered fit further analysis and interpretation. At last collective reliability measured for overall variables of the study which was also measured significant. This test showed the internal consistency of items measuring given variables of the study. Measuring reliability of the instrument is the primary and most important test which must be ascertained before moving further for testing, analysis and interpretation on the data set. The entire study was based on five variables and 39-items. There were four independent variables and one outcome or dependent variable. The overall study was based on testing seven hypotheses out of which four hypotheses tested direct relationships between independent and dependent variables. However, remaining three hypotheses tested inter-relationships between independent variables. Each hypothesis assisted researcher in accomplishing each objective of the study and with overall hypotheses overall objectives accomplished. Data analysis and interpretation given below with tables and followed by explanation.

**Table 4. Factor analysis through factor loading**

Variable(s)	WOL	JS	EE	JSTR	ETI
WOL-2	0.960				
WOL-4	0.910				
WOL-6	0.918				
JS-2		0.731			
JS-3		0.805			

JS-6	0.899		
JS-9	0.839		
EE-2		0.866	
EE-4		0.700	
EE-5		0.803	
EE-8		0.871	
JSTR-1			0.860
JSTR-4			0.848
JSTR-7			0.745
JSTR-8			0.819
ETI-1			0.922
ETI-2			0.769
ETI-3			0.911
ETI-5			0.700

Table 4 indicated factor loading or factor analysis. Model measurement and validation done by PLS-SEM. Item(s) were measured and loaded in its own family. Literature suggested that the loading value should be equal or greater than 0.70 at seven-point Likert scale while measuring factor analysis. This is known as the threshold value for measuring factor analysis (Hair et al., 2010). Hence, all items were loaded with significant thresholds except three items of work overload (WOL-1, WOL-3 & WOL-5), six items of job satisfaction (JS-1, JS-4, JS-5, JS-7, JS-8 & JS-10), five items of employee engagement (EE-1, EE-3, EE-6, EE-7 & EE-9), five items of job stress (JSTR-2, JSTR-3, JSTR-5, JSTR-6 & JSTR-9) and one item of employee turnover intentions (ETI-4). Therefore, these 20-items were deleted and remaining 19-items were considered fit for further analysis and interpretation. Factor loading is also known as items variable correlation.

**Table 5. Discriminant validity**

Variable	WOL	JS	EE	JSTR	ETI
WOL	<b>0.929</b>	-0.419	-0.551	0.668	0.456
JS	0.000	<b>0.820</b>	0.814	0.000	-0.404
EE	0.000	0.000	<b>0.813</b>	0.000	0.000
JSTR	0.000	-0.411	-0.571	<b>0.819</b>	0.598
ETI	0.000	0.000	-0.539	0.000	<b>0.831</b>

Table 5 indicated discriminant validity which was done for detailed analysis. Researcher pooled the data into PLS-SEM for doing this kind of analysis (Chin, 1995; Kohli et al., 2004). Above table indicated that all the variables had highest convergence of measures on its own proposed variable than on the unintended variables, which showed that the variables were correctly operationalized and relatively distinct from each other (Chin et al., 2002).

**Table 6. Construct reliability & validity and r square**

Variable(s)	AVE	CR	R square	CBA
WOL	0.864	0.950	0.000	0.921
JS	0.673	0.891	0.176	0.836
EE	0.661	0.885	0.662	0.827
JSTR	0.671	0.890	0.326	0.835
ETI	0.690	0.898	0.416	0.846

**AVE= Average Variance Extracted CR= Composite Reliability CBA= Cronbach's alpha**

Table 6 indicated Composite Reliability (CR), Cronbach's Alpha (CBA), Average Variance Extracted (AVE) and R square values of overall variables of the study. R square was used to describe the change caused by independent variable in the dependent variable (Hair et al., 2006). However, Average Variance Extracted (AVE) deemed good at 0.50 and above (Chin, 2010). The threshold values for Composite Reliability (CR) and Cronbach's Alpha (CBA) should be equal or above than 0.70 at seven-point Likert scale (Nunally, 1978). Therefore, all variables were measured significant in terms of Average Variance Extracted (AVE), Cronbach's Alpha (CBA) and Composite Reliability (CR). Hence considered fit for further analysis and interpretation.

**Table 7. Path coefficients**

Path coefficients	Beta	Standard Error (SE)	T-Statistics
WOL->ETI	0.848	0.067	<b>0.191</b>
JS->ETI	0.779	0.119	<b>0.281</b>
EE->ETI	0.007	0.118	2.696
JSTR->ETI	0.000	0.081	5.200
WOL->JS	0.000	0.052	7.988
JS->EE	0.000	0.025	32.166
EE->JSTR	0.000	0.040	14.149

Table 7 indicated path coefficients. There were mainly seven path coefficients given on the structural model. Two path coefficients tested negative and insignificant in relationships. However, remaining five path coefficients tested positive and significant in relationships. Positive and significant relationships attained the threshold of t-statistics which was considered fit at 1.96 and above. Negative and insignificant path coefficients could not attain the threshold of t-statistics. Therefore, considered rejected and remaining considered accepted on account of attaining the t-statistics threshold value. There were standard error and beta values as well. Standard error showed the difference between population mean and sample mean (Hulland, 1999; Chin, 2000; Hair et al., 2010). Path coefficients measured through use of PLS-SEM bootstrapping method. Work overload and job satisfaction were tested negative and insignificant in relationships with employee turnover intentions. However, employee engagement and job stress were tested positive and significant in relationships with employee turnover intentions. These were the variables that measured direct relationships between independent and dependent variable. However, structural model showed inter-relationships between independent variables as well. These relationships were also tested positive and significant in relationships based on attaining the threshold value of t-statistics. Beta, standard error and t-statistics values are given above in the table. However, explanation is given below the table for making it understandable and meaningful.

**Table 8. Total effects**

Total effects	Beta	Standard Error	T-Statistics
WOL->ETI	0.006	0.069	2.741
WOL->JS	0.000	0.052	7.988
WOL->EE	0.000	0.048	7.144
WOL->JSTR	0.000	0.032	6.111
JS->ETI	0.000	0.061	6.922
JS->EE	0.000	0.025	32.166
JS->JSTR	0.000	0.035	13.270
EE->ETI	0.000	0.105	5.309
EE->JSTR	0.000	0.040	14.149
JSTR->ETI	0.000	0.081	5.200

Table 8 indicated the total effects of the structural model. Work overload created four path coefficients which were tested positive and significant in relationships. Job satisfaction created three path coefficients which were tested positive and significant in relationships. Employee engagement created two path coefficients which were tested positive and significant in relationships. Job stress created one path coefficient which was tested positive and significant in relationship. A total of ten path coefficients were found through total effects which were tested positive and significant in relationships based on attaining the threshold value of t-statistics. Above table indicated the statistical results of all path coefficients based on beta, standard error and t-statistics values.

### Conclusion

There were seven path coefficients measured and verified through structural model. All path coefficients tested positive and significant in relationships except work overload and job satisfaction with employee turnover intentions. However, four path coefficients tested direct relationships between independent and dependent variables and three path coefficients tested inter-relationship between independent variables. Structural model approved five path coefficients and rejected two path coefficients. Later, total effects were found based on the structural model. Ten path coefficients were found out through total effect and all were tested positive and significant in relationships between each other. Work overload showed positive and significant relationships with employee turnover intentions, job satisfaction, employee engagement and job stress. Job satisfaction showed positive and



significant relationships with employee turnover intentions, employee engagement and job stress. Employee engagement showed positive and significant relationships with employee turnover intentions and job stress. However, job stress showed positive and significant relationship with employee turnover intentions. Work overload, job satisfaction, employee engagement and job stress were viewed as the major predictors to accelerate employee turnover intentions among employees including managers and non-managers, who were working in private banks of Sindh, Pakistan. Consequently, realized as actual turnover of employees on various jobs in future. Findings also revealed that satisfied and engaged employees often have turnover intentions due to career growth and development through switching jobs from one bank to another bank. They receive one step forward in career on account of leaving one job and joining another job. Therefore, findings also suggested that career growth and development should be added in existing model to enlarge the scope of the study in future and further improvements in the existing model.

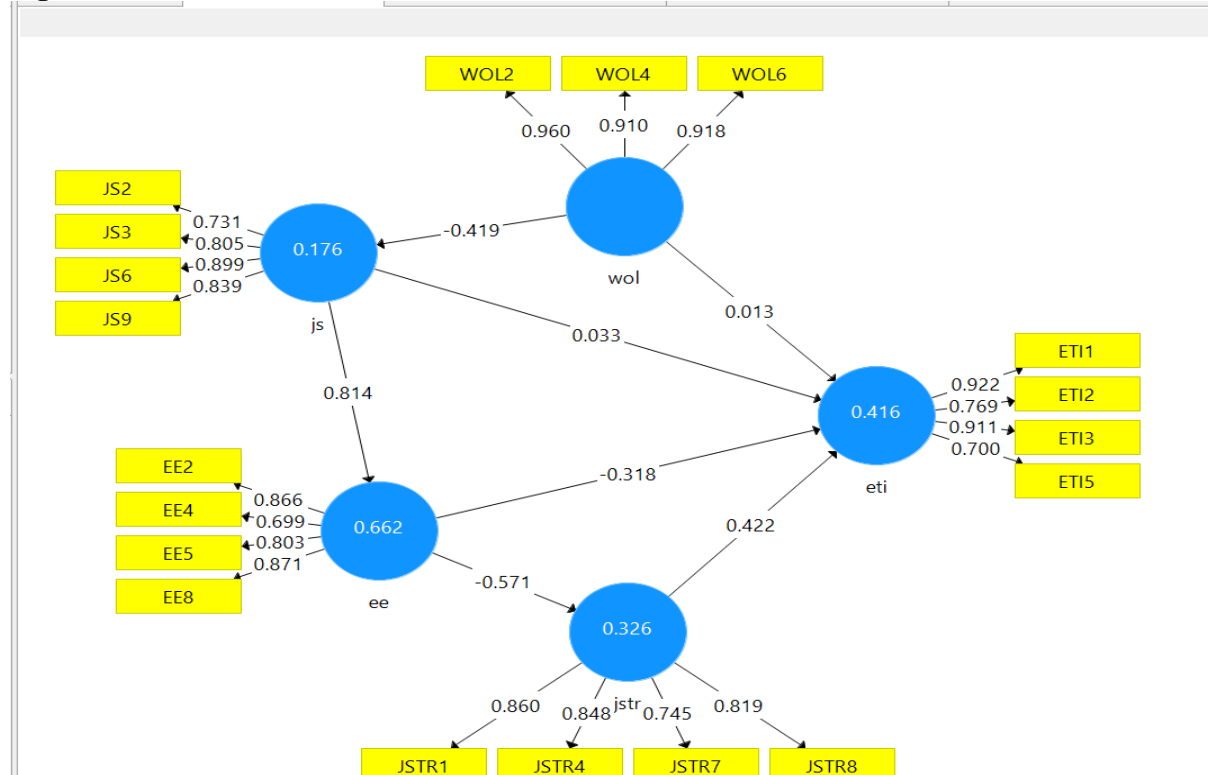
#### **Theoretical implications**

This study contributed vast literature on employee turnover intentions with relations to work overload, job satisfaction, employee engagement and job stress in the organizational context of private banks of Sindh, Pakistan. Findings, may assist managers to reduce employee turnover which is the consequence of employee turnover intentions. Private Banks are severely affected by massive employee turnover because of vast competition among various banks operating within the same industry. Employees often get one step forward based on switching one job to another. This state of affair pushes up motivation and turnover intentions and consequently realized as actual turnover of employees on various jobs in future.

#### **Limitations and future research directions**

This study was limited on account of variety of reasons. However, this study also pointed out variety of future research directions. Firstly, it was limited due to the time factor. Because it was carried out during a particular time duration. Secondly, results were generated based on the data which were obtained from the particular segment out of entire industries of the country. Thirdly, results revealed based on the data which represented one of the administrative unit of the entire country. Fourthly, No funding was provided to carry out research. Fifthly, data obtained from the limited number of respondents and results were generalized over the population as a whole. A number of predictors were found to be closely connected with employee turnover intentions such as; organizational commitment, HRM practices, organizational culture, supervisor behaviour, career growth, job security and most importantly working hours. These were the predictors found and identified during the study which could accelerate employee turnover intentions in private banks of Sindh, Pakistan. Consequently, turnover intentions could turn into reality by quitting jobs and joining other organizations by the employees including managers and non-managers.

Figure 2. Structural model



Graphical screen view of the structural model

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