



Save Talent of Banking Sector of Pakistan: Mediating Job Satisfaction between Job Stress and Employee Turnover Intention

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ABSTRACT

Job stress is a noteworthy issue in the banking sector of Pakistan and it is issue for both employer and employees. Main purpose of the study mediating job satisfaction between job stress and employee turnover intention. Convenience sampling used for data collection from banking employees and received the 254 questionnaires for data analysis and using the SmartPLS 0.2. Findings of the study job stress and turnover intention has positive relationship further job satisfaction mediating between the job stress and turnover intention. Implication and limitation discussed.

Keywords: Job Stress, Job Satisfaction, Turnover Intention

JEL Classifications: D73, M12

1. INTRODUCTION

Stress at work is a universal and multifaceted phenomenon (Lazarus, 1993) that is costly for organizations because it contributes to expensive voluntary turnover (Villanueva and Djurkovic, 2009). Work stress can be a particular problem in customer-oriented fields because employees often experience conflicting demands of the company, supervisors, and customers, and these conflicts create dissonance for employees (Ruyter et al., 2001). Today around dynamic and competitive environment, the organizations stress the issues that compete successfully it are difficult to handle (Parker and DeCotiis, 1983). Therefore, stress issues of working in the organizations. To exit stress consciously or people to deal with a situation or perceived threat unwanted can be defined as physiological reactions that unconsciously give (Cherniss, 1980; French et al., 1982). Stress individual, organization and community well-being, health and productivity on a number there are negative effects.

The most important revenue of the country's economy considered one of the most basic on commercial banking can be exposed to the negative effects of stress (Bashir and Ramay, 2010; Collie

et al., 2012; Nair, 2014). Employees who are exposed to stress, and the relationship may be unhappy with this situation guests reflected by service quality can be adversely affected (Li et al., 2015). High levels of work stress an increase in the number of staff leaving, increase training costs and services it may cause problems in maintaining the quality (Sonntag and Fritz, 2015). Studies in other sectors also indicating, the stress levels of employees it reveals that it is higher than employees (Zhao and Ghiselli, 2016; Tsaur and Tang, 2012).

In addition the working conditions poor, low salaries, lack of promotions, employee turnover, shift work hours, anti-social working hours, low career prospects and stay competitive business environment those working in the industry leads to employee stress (Collie et al., 2012; Shin and Jung, 2014). Business over the stress often it leads to job dissatisfaction. Low job satisfaction of employees and this is considered an indicator of inefficient work absenteeism and working in it can lead to consequences such as redundancy (Bokti and Talib, 2009; Baker and Moore, 2015). These factors such as job stress and job satisfaction in impact on employee performance and redundancy that the organizational behavior (Grunfeld et al., 2000; Lambert et al., 2016). It is

imperative for organizations through the employment process, to attract quality employees to the organization. However, it is more important for managers to devise strategies with which to retain the talented employees in the service of their organizations in order for employees to benefit from the investment already made in them. This research supports the notion that it is related positively to a variety of desirable outcomes including job satisfaction and performance, and to a decline in an employee's intention to leave. This it seems is true in both Western and Asian contexts (Meyer et al., 2002; Cheng et al., 2003).

This study examines the impact of job stress on the turnover intentions of employees in Pakistan. Multinational enterprises see high turnover as a major challenge in Pakistan and intense local competition for their skills (Khan, 2014; Birdsall et al., 2005). Another study said that banking sector of Pakistan suffering issue of employees turnover (Irum et al., 2015) commercial banking employees not satisfy from the allover banking system. Job turnover has the high associated costs of selection, recruitment and training. Pakistan banking industry has been facing higher challenges of employee turnover ul Haq et al. (2014). To save these costs, one has to reduce employee turnover. Our investigations throw further light on how organization can reduce the turnover intentions of employees by satisfy employee. Job satisfaction and job stress in the literature, such as intention to leave the job it has not been seen in a study of a relationship in commercial banking sector of Pakistan. The high job stress it leads to workers in job dissatisfaction, and dissatisfaction with the dismissal of employees is more than it can result in separation. In addition to the negative consequences of excessive work stress on employees causes leading to degradation of quality of service and thinking to leave an organization.

2. LITERATURE

2.1. Concept and Importance of Stress

In general, the individual response to the demands imposed themselves stress people definable. The weakness of a person's ability to work stress and working conditions caused, especially inability of coping with stress at work (Parker and DeCotiis, 1983; Gerber et al., 1987). Job stress in an organization up to senior management that all new hires affecting the performance of the staff levels has potential (Blau, 1981). Daily employee conflicts faced in the habitat they are in physical and mental discomfort it begins to produce. When the face of danger despite the fact that against such a situation between those employees and those employees or conflicts occur between customers Netemeyer et al. (2005). The result consists of creating and occurred in areas where face to face contact with the customer serious problems constitutes (O'neill and Davis, 2011). They stress work conditions, job role, interaction and this stress is due to the environment and are stress can affect the way employees interact and function in individuals at work is open Hsieh and Yen (2005).

Stress resources are classified in a different way by different authors (Kroenke, 1974; Lam and Zhang, 2003; Zhou et al., 1999) the physical demands of the sources of stress (climate and air quality inside, temperature, light and other radiation, noise and

vibration), role requests (role conflict, role uncertainty, home-work balance), task requests (professional category, routine work, and work on the future uncertainty, interactive organizational demands, workload), interpersonal demands (status mismatch social density, extreme personality, leadership style, team pressure differences).

Stress in the workplace and employees (anxiety, depression, and health problems) as well as the organization (to increase the speed of work leave, sick leave, and reduced motivation and morale low service quality, reputation blemished) harm (Chiang et al., 2010; Motowidlo et al., 1986; Blase, 1986). Exposed to stress the remaining individuals overcome the threats they face the uncertainty and in this regard in making attempts to master and implement a variety of methods. It subject to certain individuals said to be more successful than others.

However, this unable to cope with the situation effectively and work in individuals who fail in this regard absenteeism, alcohol, drug use, inefficiency, poor performance, interpersonal communication as problems and diseases are emerging (Lazarus and Launier, 1978; Law et al., 1995). Stress also reduce the level to fulfill the objectives set by the management of employees is an important it is a factor. Stressed workers unable to fulfill these objectives, the situation in the sector it can influence the mission and vision (Shankar and Keerthi, 2010). All these serious cost to organizations for people who are in the devastating (Law et al., 1995; Graber et al., 1995). It was identified as the load. Lo and Lamm (2005), poor working conditions and low salaries accommodation for staff working in the company revealed that the source of stress. Topaloğlu and Turner (1998) stressors are inadequate salaries and employee it has found as financial conditions. Yuan et al. (2014) accommodation with administrator the ability to use the sources of stress in the work performed by the managers, incompatibility with friends, conflicts with top customers and unjust demands in the workplace he revealed that gossip (Ameen, 2014). On staff the most important factor of the organizational structure and policies with the stressful effects it has determined that arise. Arsenio and Loria, (2014) stated that insufficient salaries, wages imbalance, excessive workload and hours of uncertainty in the most stressful on employees who it has determined that factors.

2.2. Job Stress and Turnover Intention

High level of job stress experience employees always is unhealthy, less motivated, and less predictive less commitment to remain in the organization Arshadi and Damiri (2013). Tett and Meyer (1993) stated that turnover intention as aware premeditation to less performance and the intention to leave the job (Applebaum et al., 2010). Previous researcher found the greater amount of stress to increase the turnover intention (Applebaum et al., 2010; Chen et al., 2010) affirmative connections were also found between stress, and turnover intentions by Noor and Maad (2008). Also Arshadi and Damiri (2013) found that job stress has strong relationship with turnover intention. Yoon and Kim (2010) and Chiu et al. (2005) job stress was significantly related to turnover intention.

H1: Job stress relates positively to turnover intention.

2.3. Employee Turnover

Employee turnover is the ratio of the number of workers that had to be replaced in a given time period to the average number of workers (Agnes, 1999). In simpler terms, employee turnover is the series of actions that it takes from the employee leaving to his or her being replaced. It is often utilized as an indicator of company performance and can easily be observed negatively towards the organizations efficiency and effectiveness (Glebbeek and Bax, 2004). It is defined (Price, 1977) as: The ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period. Frequently, managers refer to turnover as the entire process associated with filling a vacancy: Each time a position is vacated, either voluntarily.

2.4. Job Satisfaction and Intention to Leave

Job satisfaction is very important for both employees and the organization of researchers it has become a topic (Tett and Meyer, 1993). Job satisfaction by different authors in the literature it is defined in different ways. Egan et al. (2004) job satisfaction “people honestly my job i say the reason to be satisfied with psychological, physiological and environmental conditions of a sum” as Schneider and Snyder (1975) that result from the results of a job or personal assessments of the work of current conditions, Locke (1976), a person’s job or resulting from the assessment of work experience pleasant or positive emotional state, the spectrum (1987) and it has been described as a feeling of dissatisfaction. Moving all these definitions satisfaction, the overall attitude and work in this direction works against the individuals emotional as it can be seen reviews (Gibson et al., 2012; Kim et al., 2005). In general, there are two dimensions to be intrinsic and extrinsic job satisfaction (Schwepker, 2001). Internal factors are the ability to use entrepreneurship, employment performance, availability, which depends on the individual characteristics such as relations with superiors; the external factors wages, advancement opportunities, job security, such as conditions attached to the outer circumference welded shows (Lambert et al., 2001). Herzberg’s theory of job satisfaction is one of the most popular and most well-known job satisfaction theories (Jang and George, 2012). Herzberg’s theory of double effect hygiene and motivational factors to be to include two factors Heponiemi et al. (2014). Herzberg’s theory of job satisfaction and motivational factors as internal factors and employees are being called motivational factors leading to job satisfaction it can be opened. Motivational factors of success, self-recognition, work itself, responsibility and it includes self-realization. The external factors as hygiene factors named to lead to job dissatisfaction and hygiene factors in the absence of employees it can be opened. A basis for evaluating the Herzberg’s motivation-hygiene theory of job satisfaction It has created and is widely used in the job satisfaction study (Blaauw et al., 2013; Lu et al., 2012, Choi et al., 2013; Liu et al., 2012; Chan et al., 2013). Hellman (1997) Job satisfaction and intent to leave an appreciation of the aspects of the job satisfaction, communication, colleagues, as well pay, work conditions, organizational policies and procedures, fees, personal development, promotion, opportunities, recognition, security and control as summarized. Here’s intention to leave is usually seen as a move out of the organization’ employees (Coomber and

Barriball, 2007). Intention to leave, conscious and it is defined as deliberately leaving work. Intention to leave their job in this regards (MacIntosh and Doherty, 2010).

2.5. Job Stress, Job Satisfaction and Intention to Leave

Job stress because it affects the psychological health of employees and organizational efficiency in the area of research it has become one of the most studied topics. Researchers work-related the stress of organizations and individuals working in organizations that harm infidelity, low morale, burnout, absenteeism, job search, or negative, such as voluntary redundancy it found that are associated with outcomes (Hon et al., 2013). But performed literature triple between scans in the stress-work satisfaction, intention to leave not seen in a study conducted for the relationship and often-job stress, job satisfaction, job the-job stress and job satisfaction, intention to leave-intention to leave to the study of the relationship the results showed that in detail.

Therefore triple variable in this study not included in the literature that comparison. Relationship between job stress and job satisfaction the research is a relationship between job stress and job satisfaction is usually high that low job satisfaction of employees with stress and negative stress, job satisfaction revealed that in the direction of impact (Bhatti et al., 2011).

Chuang and Lei (2011) between the casino hotel chefs the research carried out has revealed that stress reduces job satisfaction. O’neill and Davis (2011) on research conducted in the hotel industry and overwork the staff of interpersonal tension is the greatest source of stress, especially in working in interpersonal tension as the cause of low job satisfaction, intention to leave strengthen revealed. Job stress and relationship between intention to leave research and that the relationship between job stress and intention to leave the there is usually more than the intention to leave the job of working with high stress revealed (Qureshi et al., 2013; Noor and Maad, 2008). Karatepe (2010) role in his research staff working in the front office department in north Cyprus hotels conflict and have a positive effect on emotional exhaustion intention to leave that job it revealed. Jung and Yoon (2014) is made between restaurant workers study revealed that the positive effects of job stress have the intention to leave.

Job satisfaction and intention to leave the relationship between job satisfaction and turnover intention of the work is a concept closely related. Mobley dissatisfaction with the work staff at work could lead them to leave the stated (Lee, 1988). Similarly Hellmann (1997) running leaving the job of increasing dissatisfaction can be raised and supported. Tourism a lot of research on the relationship between job satisfaction and intention to leave the area in the between work performed and job satisfaction and intention to leave in a negative correlation was found (Choi and Sneed, 2001; Karatepe et al., 2003; Kim et al., 2005). For example Karatepe et al. (2006), job satisfaction the negative is associated with the intention to leave and gender, age, education, tenure job satisfaction and found that the effect of variables to intend to leave. Except those it appeared to influence intention to leave the job satisfaction of many studies conducted and increased job satisfaction is higher intention to leave the lower employees’ is determined (Albattat

and Som, 2013).

H1: Job satisfaction will have mediated the relationship between job stress and employee turnover intention (Figure 1).

Figure 1: Conceptual formwork



3. METHODOLOGY

3.1. Instrument

Turnover also relates to the degree of separation used in the study of Lawler (1983) 4 items Park (2002) using the roads of the tools to modify the turnover of nurses It was measured. Each item is measured on a 5-point Likert scale, scores higher means higher turnover intention. Research on the Park (2002) Standing reliability of the tool was Cronbach’ α = 0.88 in this study Cronbach’ α = 0.86 appeared. Job satisfaction was measured with a 4 item, 5-point Likert type scale that was asked to employees. The scales included items adapted from scales used previously by Lucas et al. (1990). The Cronbach alpha was found to be 0.84. The job satisfaction questions were filled out by the employees job stress. Job stress was assessed with the 13-item scale developed by Parker and DeCotiis (1993).

3.2. Sampling Technique Data Collection

Convenience sampling used for data collection. Survey methods, in the form of a questionnaire, used as a data collection method in this research. 300 questionnaires were distributed to staff of commercial bank of Sindh, Pakistan. For data collection the researchers visited each of the commercial bank of Hyderabad Sindh. Received usable 254 questionnaires.

4. DATA ANALYSIS

Partial least squares (PLS) is a multivariate statistical able to examine the relationship between the dependent variable double with multiple independent variables (Ringle et al., 2005). PLS is one of the statistical methods structural equation model based variant that can be used when there are problems at data, such as the sample size is small, the data were not normally distributed (Hair et al., 2012). PLS can test the measurement model (outer model) and the structural model (inner model) simultaneously. Measurement model used for determine the relationship between the observed item (research instrument) with latent variables to test the validity and reliability Model structural used to determine the relationship between the latent variables to test causality.

5. RESULTS

Table 1 show profile of respondents, married respondents with (134, 52.8) were higher than single. The gender male were higher (136, 53.5) than female respondents. Male is dominated on female employees in the Pakistan banking sector. Age wise in the range of 20-30 (152, 59.8) were found high than other groups. It indicated

most employees are younger. Last one education of respondents Table 1 clearly shows that MBA holders (168, 66.1) were higher than other degree holders.

Table 1: Demographic of respondents

Demographic	Frequency (%)
Status	
Single	120 (47.2)
Married	134 (52.8)
Gender	
Male	136 (53.5)
Female	118 (46.5)
Age	
20-30	152 (59.8)
30-40	72 (28.3)
30-50	26 (10.2)
50-60	4 (1.6)
Education	
MBA	168 (66.1)
General master	14 (5.5)
Bachelor	7 (2.8)
Others	65 (25.6)

5.1. Measurement Model Estimation

Data analysis was performed using software SmartPLS 2.0 M3. The first stage is the evaluation of the measurement model (outer model) to determine the validity and reliability of the model research. Validity test consists of a test of convergent validity and discriminant validity test. Validity convergent views on the score average variance extracted (AVE), and the loading factor (Hartono and Abdillah, 2014).

Table 2 shows the score AVE and composite reliability (CR) each construct above 0.5 and 0.7 Hair et al., good value for a loading factor is ≥ 0.5 (Krishnan and Ramasamy, 2011). These results demonstrate convergent validity is met. Table 2 shows the scores obtained from the analysis of the measurement model. Based on Table 2, it can be seen that all loadings were higher than 0.50 which is the threshold suggested by Hair et al. (2013). The AVE of all constructs exceeded 0.5 (Bagozzi and Yi, 1988) while the CR scores were all higher than 0.7 (Hair et al., 2013).

Table 2 shows the value CR for each of the variables is greater than 0.7 so that the criteria for reliability test has been fulfilled. Based on these results, the criteria for the evaluation of the overall measurement model has been met and it can be concluded that the instruments used in this study is valid and reliable.

Table 3 shows discriminant validity views from loading scores and grades roots AVE compared with a correlation between the latent variables (Hartono and Abdillah, 2014). Table 3 shows the root value greater AVE compared with the value of the correlation between the constructs. In addition, from Table 4 is known that score loading the constructs should be measured is greater than in other constructs. These results show discriminant validity are met.

Table 2: Measurement model

Constructs	Items	Loadings	AVE	CR	R ²				
TI	TI1	0.7492	0.565	0.836	0.318				
	TI2	0.8294							
	TI3	0.8098							
	TI4	0.5952							
JBS	JBS10	0.6873	0.537	0.932					
	JBS11	0.5252							
	JBS12	0.6473							
	JBS13	0.7527							
	JBS14	0.7651							
	JBS15	0.6417							
	JBS2	0.7650							
	JBS3	0.8409							
	JBS5	0.7885							
	JBS6	0.7089							
	JBS7	0.8154							
	JBS8	0.7967							
	JS	JS1				0.8559	0.621	0.891	0.229
		JS2				0.8559			
JS3		0.7184							
JS4		0.7532							
JS5		0.7456							

AVE: Average variance extracted, CR: Composite reliability, TI: Turnover intention, JBS: Job stress, JS: Job satisfaction

Table 3: Discernment validity

Latent variable correlations	1	2	3
TI	0.751		
JBS	0.370	0.732	
JS	0.550	0.478	0.787

Values in the diagonal are AVEs while the off-diagonals are squared correlations. TI: Turnover intention, JBS: Job stress, JS: Job satisfaction

Table 4: Cross loadings

Cross loadings	TI	JBS	JS
TI1	0.749	0.334	0.378
TI2	0.829	0.283	0.434
TI3	0.810	0.278	0.467
TI4	0.595	0.215	0.364
JBS10	0.150	0.687	0.253
JBS11	0.212	0.525	0.210
JBS12	0.143	0.647	0.217
JBS13	0.233	0.753	0.363
JBS14	0.350	0.765	0.421
JBS15	0.186	0.642	0.261
JBS2	0.222	0.765	0.312
JBS3	0.329	0.841	0.421
JBS5	0.284	0.789	0.391
JBS6	0.159	0.709	0.231
JBS7	0.331	0.815	0.467
JBS8	0.427	0.797	0.438
JS1	0.439	0.384	0.856
JS2	0.439	0.384	0.856
JS3	0.375	0.439	0.718
JS4	0.465	0.344	0.753
JS5	0.446	0.331	0.746

TI: Turnover intention, JBS: Job stress, JS: Job satisfaction

5.2. Structural Model Estimation

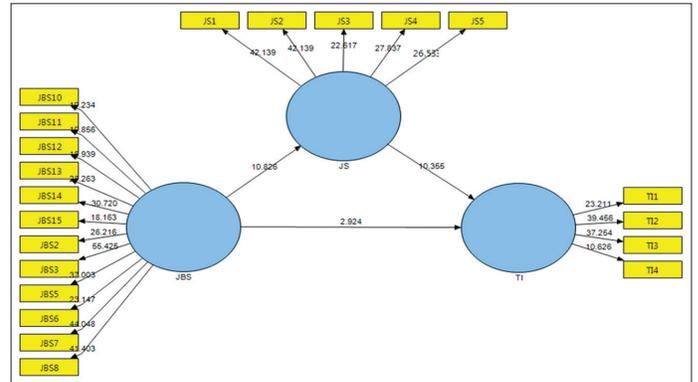
Bootstrapping method is a method in SmartPLS used for multiply the research data by doubling the existing data sets (Preacher and

Table 5: Hypothesis testing

Relationship	Standard beta	Standard error	Y-value	Decision
JBS -> TI	0.1385	0.0497	2.817	Supported
JBS -> JS -> TI	0.473	0.107	4.55	Supported

TI: Turnover intention, JBS: Job stress, JS: Job satisfaction

Figure 2: Structural model



Hayes, 2008). Excess bootstrapping method is able to examine the relationship regardless mediation whether the data used in normal distribution (Preacher and Hayes, 2008). To estimate the structural model, a bootstrapping procedure with 500 resamples was run to generate the t-values. Figure 2 showing the relationship between the job stress and job satisfaction and employee turnover intention.

Figure 2 structural model and Table 5 shows that hypothesis results. Figure 2 and Table 5 results is showing that job stress and turnover has positive relationship ($\beta = 0.1385$, $t = 2.817$) H1 was supported and explaining 0.31% variance between job stress and turnover intention. H2 job satisfaction mediated the relationship between job stress and turnover intension was mediated with ($\beta = 0.473$, $t = 4.55$) H2 was supported and mediating job satisfaction variance explaining 22%. H2 was also supported. Test second hypothesis with bootstrapping analysis on suggesting Preacher and Hayes (2004; 2008) to showed that indirect effect with results $\beta = 0.473$ two path (0.692*1.556) and highly significance with ($t = 0.398$). Indirect effects indirect effect 0.484 on suggestion of Preacher and Hayes (2008) and 95% Boot CI: (LL = 0.1931 UL = 0.5931). Following the procedure of Preacher and Hayes (2008) to test mediating hypothesis was significant and mediating between job stress and turnover intention. Both hypotheses were supported.

6. DISCUSSION AND CONCLUSION

The present findings can inform the types of interventions required to address the problem of turnover in the field. Strategies that aim to reduce levels of turnover and increase retention levels may do well to focus on enhancing job satisfaction, minimizing work stress, enhancing workplace support systems and ensuring fair and adequate levels of remuneration and other forms of reward and recognition to provide employees. Findings of our study that job stress and turnover intention has positive relationship when job stress increase than intension of leave also increase. Our findings line with Arshadi and Damiri (2013) that Job stress and turnover

intention has positive relations. Arshadi and Damiri (2013), and also found that job stress increase the turnover intention. Job stress was link with turnover intention Yoon and Kim, (2010). Job stress has negative influence on the job satisfaction and also effects on turnover intension of employees, furthermore, its employees feel stress her or his turnover intension will increase and job satisfaction try to minimize the turnover intention of employees (Sheraz et al., 2014). Stressful environment, ultimately, intention to change jobs (Applebaum, et al., 2010; Lee, 1995). Higher job satisfaction mechanisms lead less stress and lowers turnover intention Jaramillo et al., 2006; Chiu et al., 2005). Job satisfaction is most important in mediating between job stress and turnover intention to reduce turnover intention of employees. Job satisfaction increase employees perform in the best way their job task and prefer more to stay with the organization.

To check the stress level of banking employees our finding may be helpful private commercial banks in Pakistan. The finding of study can give an idea that how to reduce job stress and turnover intention of commercial bank in Pakistan. Policy maker also get benefit from this study they focus on the employees job satisfaction make policies to satisfy employees and retain them in the organization. This study is certainly not without limitations. Although the rate of return the questionnaire less percent are within acceptable limits, is one of the limitations of this study. The choice of location of commercial banks in Sindh, Pakistan is considering the proximity to the researchers, the limited time and costs facing investigators. These limitations, causing the results of this study cannot be generalized more widely. Further research is expected to use more data sampling techniques to get results that can be generalized. Study repeated in government sector that know what deference between both sectors. Other variables also test with turnover intension. May be findings were change if the data was collected from whole Pakistan, but our date is related to the same geographical area. Future research next target whole Pakistan to get more output can be obtained.

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