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Job Satisfaction as a Predictor of Female Intent-To-Quit Evidence from Commercial Banks of Faisalabad, Pakistan

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Abstract

Banking sector in Pakistan has progressed and reached its boom phase but the sector is facing the challenges of turnover. No doubt, several studies are devoted to identify an employee's intent-to-quit in the banking sector of Pakistan, but most of them have ignored the role of female employees. That's why the primary objective of the current study is to identify the quit intentions of female bankers in banking sector of Pakistan. Intent to quit (ITQ) has been tested empirically for its association with four dimensions of job satisfaction which are satisfaction with compensation, supervisor's behavior, co-workers' behavior and working conditions. Data is collected from the female employees of six commercial banks of Faisalabad, Pakistan by using a structured questionnaire which is adoptive in nature. A total of 230 questionnaire were distributed out of which 200 returned, representing response rate of 87%. The overall model found to be significant and 10% variation in study variable is explained by the predictors. The results of regression & correlation analysis showed that intent-to-quit is negatively and significantly associated with compensation, supervisor's behavior and co-workers' behavior. The study has also proposed some valuable recommendations for HR managers and policy makers to retain female workers in banks.

Keywords: Female Bankers, Intent-To-Quit, Job Satisfaction, Turnover

Introduction

Ellickson and Logsdon (2002) characterized the job satisfaction as the degree to which workers like or dislike their jobs. Profitability and job satisfaction are exceedingly related to one another. Especially satisfied employees can take association to the new levels of achievement (Ahmed & Nokir, 2012). Employee retention in any association is firmly impacted by the level of job satisfaction and job satisfaction discovered to be inversely related with intent-to-quit (Rehman et al., 2008). Rust *et al* (1996) expressed that a workers' intent-to-stay in the organization is exceptionally affected by the level of job satisfaction he/she has (Rust et al., 1996). Researchers have distinguished diverse aspects of job satisfaction to identify the comparative significance of every measurement and its effect on workers' performance and efficiency (Sowmya and Panchanatham, 2011). Some are focusing on reasonable & effective salary, promotional policy, and favorable work environment while

others are emphasizing on supervisor or co-workers behavior, organizational culture and career opportunities (Ahmed & Nokir, 2012).

Well organized entities always consider their employees as human capital to achieve high productivity. These organizations maintain such environment in which employees achieve benchmarks of high productivity by maintaining cooperation and commitments which lead them towards high levels of satisfaction and low intent-to-quit (Parvin & Kabir, 2011).

As per Balogun & Olowodunoye (2012), banking industry is the most suitable factor for studying intent-to-quit as the sector mostly encompassed by the clouds of the turnover (Jafferri et al., 2011). Employee turnover may result in the form of low service quality & productivity, financial cost, psychological stress and burden on existing employees which can further lead towards overburden assignment, lack of trust, disruption in services and regular flow of work and future turn over (Mourad & Moustafa, 2007). There is need to address this issue on the grounds that it is directly related to organizational performance and service quality (Shim, 2010). That's why the study has been conducted to identify the quit intentions of female employee in the context of banking sector of Pakistan.

Rationale of the Study

The main focus of the study is to identify the turnover intentions of female bankers. The findings of the study can be used by the researchers for future research which may result in further expansion of the topic. Organizations & managers can also utilize the knowledge generated by this study to better understand the withdrawal behavior of their female workers which will ultimately assist them to retain female workers and enhance their performance. Further policy makers can formulate retention strategies for female labor force.

Objectives of the Study

The essential goals of the present study are as per the following:

- To investigate the connection between job satisfaction and intent-to-quit;
- To assist organizations in understanding the reasons of female turnover in banks;
- To help HR managers & policy makers in devising retention strategies for female bankers.

Hypotheses

H1: If there is a change in compensation, then intent-to-quit is also changed;

H2: There is a negative correlation between supervisor's behavior & intent-to-quit;

H3: A negative relationship exists between co-workers' behavior and Intent-to-quit;

H4: There is negative correlation between working conditions and Intent-to-quit.

Literature Review

Employee turnover prove to be a major problem to employee performance and organizational productivity. It is the most costly and challenging problem faced by the organizations globally (Shamsozzuha & Shumon, 2010). As it incorporates the cost of selecting, hiring and training a new employee as well as the cost of losing sales due the departure of seasoned staff and hiring of raw and untrained labor (Kumar et al., 2012). Employee turnover can be defined as a three step process. In first step, an employee thinks of quitting job, secondly he or she intends to leave his/her current job and thirdly they start searching for a new job (Sager et al., 1998). In a number of management studies, Intent to

quit (ITQ) is used as an indirect measure to turn over (Mohamed et al., 2006). As per LeMay et al (2009), the workers who show intentions to quit, actually quit their jobs. Fishbein and Ajzen (1975) presented attitude theory, which postulates that intent to perform a specific behavior is the single best measure to predict the actual behavior of that individual. Personally demonstrated intentions are the best approach to foresee actual turn over (Steel & Ovalle, 1984).

Job Satisfaction

Job satisfaction is the level of an individual's contentment with his/her occupation (Parvin & Kabir, 2011). Conventional models depict job satisfaction as the feelings of a person about his/her occupation. But now individual's job expectations are likewise included in job satisfaction. So job satisfaction is the output variable which describes an individual's expectations about his/her job (Jafferi *et al.*, 2011). If it meets his/her expectations then he/she is satisfied and vice versa. Job satisfaction may be sub-divided into various measurements. According to some researchers, co-workers behavior, environment, physical conditions, financial benefits, supervision, company identity, nature of work cause satisfaction (Khatri et al., 2001). Others argue that HRM practices, organizational culture, attitude of boss are critical for job satisfaction (Jhatial et al., 2012).

As the job satisfaction is identified with performance so it is not a matter of amazement that why subject has picked up this much consideration (Lu et al., 2005). The quitting intentions have been the main focus of employers and researchers to understand the actual turnover behavior of the employees. Samad (2006) found a moderate relationship between job satisfaction and turn over intentions. Bushra (2012) figure out that job satisfaction is the fundamental variable that contributes towards employee quit intentions. She conducted her study among the female faculty members of public sector universities. The statistical analysis revealed that the different facets of job satisfaction are closely associated with their intent to quit. The principal target of the present study is to distinguish the quit intentions of female bankers with reference to their job satisfaction.

Compensation

Compensation is comprised of all cash and non-cash remuneration provided to the employee by his/her employer (ACA, p.9). Pay discovered to be the key element for employee satisfaction and commitment. The significance of fringe benefits to retain employees is conceded universally. Employees are retained only when they are satisfied with compensation because in our region, the main reason for staying in the organization is salary (Europhia, 2008). Clark (1999) proved in his study that changes in pay are positively correlated with job satisfaction. Moreover the workers whom pays are higher are more satisfied as compared to those who are having lesser salaries. Researchers are of the opinion that employees mostly quit their jobs for economic reasons. It's the most common reason for employee turnover as employees always remain in search of such jobs which pay well. Shukla & Sinha (2013) are agreed to the fact that if employees are enlisted on low pay rates with fewer benefits then their quit expectation is high. If some other employer offers them a slight higher package, they will effortlessly draw in towards them.

Supervisor's Behavior

One of the factors of job satisfaction is supervisor's behavior. As per Wood et al (1986), one of the most important factors of job satisfaction among employees is that how much

information or guidelines are provided to them through their supervisors. In other words how satisfied employees are with the behavior of their supervisor. Supervisor's support is physical and mental backing to workers given by their immediate supervisor in acknowledgment of their commitment towards association (Tnay et al., 2013). If supervisor is supportive then employees would be satisfied and it will affect their performance levels. Prevalence of such supporting and mentoring environment in the organization creates an organizational culture in which employees feel more satisfied, committed and ultimately show less quit intentions (Jhatial *et al.*, 2012).

As per Scandura & Williams (2004), supervisory support increases the possibilities of an employee to stay with his/her current employer. On the other hand, if supervisor is not supportive or friendly, then employee will start considering quit alternatives. And the employees, who are more satisfied with their supervisors, stay longer in organizations (Tnay *et al.*, 2013; Gentry et al., 2006).

Co-workers' Behavior

Job satisfaction is considered critical success factor for any organization. That's why many organizations are striving to keep its employees satisfied (Chahal et al., 2013). Another dimension of job satisfaction is co-workers' behavior; co-workers' support towards completing a task is also key determinant of job satisfaction. Friendly and supportive co-workers always remain a cause of one's job satisfaction as employees spend most of the time of work life with their co-workers (Parvin & Kabir, 2011). A study conducted by Self et al (2005) showed that co-workers are like social support for each other. If they behave in an unprofessional or antisocial manner then it would be a source of conflict between two parties.

There are many researchers who supported the view that co-worker support and behavior can play significant role in determining employee job satisfaction (Parvin & Kabir, 2011; Bushra, 2012; Masroor & Fakir, 2009). A study conducted by Ali (2005), in which he pointed out that if employees job dissatisfaction is not taken into consideration, then employees start thinking about their quit intentions. Masroor & Fakir (2009) conducted a study among Malaysian nurses to find out relationship between different facets of job satisfaction and their quit intentions. They found that co-worker's behavior or support is an important dimension of job satisfaction and negatively correlated to intent-to-quit.

Working Conditions

Parvin & Kabir (2013) are of the view that working conditions is a critical indicator of job satisfaction. If employees are provided with proper working conditions, they feel satisfied and perform better. Some of the working conditions are proper lighting, building design, temperature, air quality, noise, furniture etc. Employees always seek to have convenient work environment and prefer to work in such environment which gives them physical and mental comfort and convenience as jobs are physically and mentally challenging now a days (Chahal *et al.*, 2013).

In conclusion, level of job satisfaction is playing an important role in determining quit intentions of employees. Ahmad & Nokir (2012) identified six facets of job satisfaction i.e. salary, rewards, working conditions, supervisory support, work nature & communication system. They postulated that these are closely associated with turn over intentions. Human resource managers and policy makers are required to highlight these aspects of job satisfaction if they really wish to retain their talented & experienced workforce. As depicted

by Figure 1, the primary focus of the study is to identify quit intentions of female bankers with reference to their level of job satisfaction.

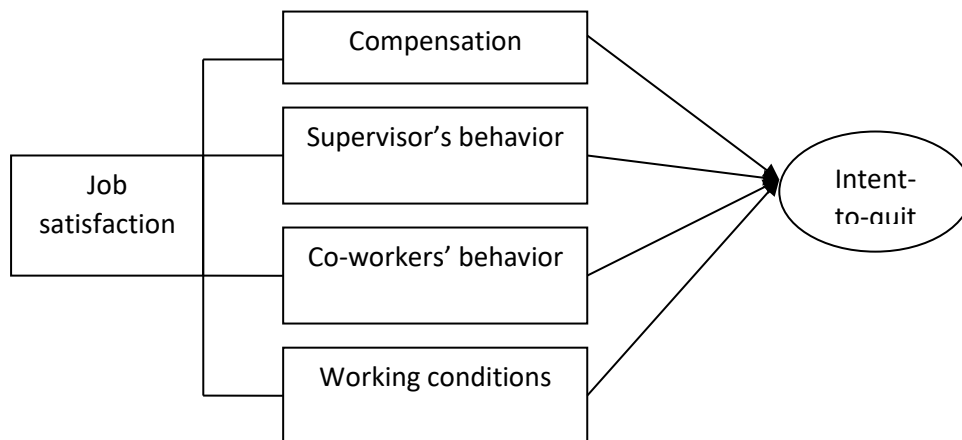


Figure 1. Job satisfaction as a predictor of female intent-to-quit

Methodology of Research

This study deals with turnover intentions of female bankers. It examines the association of female intent-to-quit with job satisfaction.

Population

The population of this study is consisted of female employees of commercial banks in Faisalabad region. For data collection purpose, six banks Habib Bank Ltd (HBL), United Bank Ltd (UBL), Allied Bank Ltd (ABL), Muslim commercial Bank (MCB), Bank Alfiah Ltd (BAL) and Meezan Bank (MB) have been selected randomly. Population is consisted of 378 female employees.

Sampling Technique & Sample

Sample of the study was drawn from the female employees of commercial banks of Faisalabad, Pakistan. Sampling method used here is simple random sampling method and it has been done in different stages (Aslam *et al.*, 2011; Sowmya & Panchanatham, 2011). First of all, out of the whole banking industry of Pakistan, Faisalabad region is selected. Secondly, lists containing branch information of each public & private bank have been obtained from the State Bank of Pakistan (SBP) and six private/commercial banks have been selected by using simple random sampling method. Ultimately, female bankers are chosen for data collection purpose from the above selected banks. All the permanent female bankers either managerial or non-managerial are included in sample. A total of 230 questionnaire were distributed out of which 200 returned, representing response rate of 87%.

Research Instrument

A well framed & structured questionnaire comprising of close ended questions has been used as research instrument which is adoptive in nature. In order to measure intent-to-quit, 4-item scale developed by Kelloway *et al* (1999) has been used. While job satisfaction has been measured by 16-items scale. It is developed by Ahmed (1989) with reference to job satisfaction scale developed by Dubey *et al* (1989), organisational climate, role stress and locus of control, job involvement and Nath (1988), satisfaction among Banking Personnel.

Likert Five-point scale used to measure both highest & lowest attitude of the respondents; it ranges from strongly disagree=1 to strongly agree=5. The demographical information includes marital status, age, qualification, income and experience.

Data Analysis Techniques

Descriptive & inferential statistics have been used to describe & infer the data. For analyzing the available data, SPSS (Statistical package for Social Science) version 20.0 has been used. Pearson correlation coefficient have been used to check the degree of association between dependent and independent variables while in order to test the relative significance of each & every variable, regression analysis has been used.

Results & Findings

The main objective of this analysis is to predict dependent variable on the basis of independent variables.

Table 1

Distribution of the respondents according to their demographics n = 200

Demographic Information	Frequency	Percentage
Marital status		
Single	98	49
Married	102	51
Age (in years)		
18-20	13	6.5
21-30	115	57.5
31-40	67	33.5
41-50	5	2.5
Qualification		
Bachelors	49	24.5
Masters	134	67
M-Phil	17	8.5
Income		
Below 20,000	54	27
20,001-30,000	74	37
30,001-40,000	41	20.5
40,001-50,000	25	12.5
Above 50,000	6	3
Experience (In years)		
1-5 years	95	47.5
6-10 years	84	42
11-15 years	16	8
16-20 years	5	2.5

Table 1 represents the descriptive features of female bankers in terms of their marital status age, qualification, income & experience. Majority of the females are married (51%). While (57.5%) fall within the age category of 21-30. In terms of qualification, (67%) possess

master level education. Most of the females (37%) are earning 20,001-30,000 and most of them (47.5%) are having experience within 1 to 5 years.

Table 2

Mean, Standard Deviation and Rank order of the respondent's thinking about Job satisfaction and intent-to-quit (n=200)

Statement	Mean	S.D.	Rank order
Intent-to-quit			
I intend to ask others about new job opportunities	3.71	1.348	1
I do not plan to stay with this organization much longer	3.56	1.384	2
I am planning to look for a new job	3.45	1.455	3
I am thinking about leaving this organization	3.11	1.406	4
Compensation			
I have been getting promotion as per my qualification and experience	3.34	1.366	1
Promotions are made on merit in this organization	3.25	1.283	2
As per work requirement my pay is fair	2.87	1.179	3
Comparing the salary for similar jobs in other organizations I feel my pay is better	2.79	1.201	4
My pay is enough for providing necessary things in my life	2.67	1.289	5
Supervisor's behavior			
My superior keeps me informed about all policies/happenings of the organization	3.73	1.181	1
My supervisor behaves properly with me	3.72	1.095	2
On the whole, I am satisfied with the general supervision in my department	3.55	1.016	3
My superiors take into account my wishes as well as work done	3.35	1.264	4
Co-workers' behavior			
I often ask the opinion of my co-workers who work in my unit	3.69	1.242	1
Communication between me and my coworkers is free and open	3.68	1.268	2
I am glad to work with all my co-workers in my department	3.63	1.166	3
There is high team spirit in the work group	3.62	1.155	4
My co-workers will inform me of what happened in my department when I was not on duty	3.38	1.000	5
Working conditions			
Working condition in this organization is satisfactory	3.65	1.129	1
I usually feel fresh at the end of the day's work	3.37	1.262	2

Table 2 describes the respondents' thinking about job satisfaction and intent-to-quit in terms of mean, standard deviation and rank order. The average response of female bankers on intent-to-quit scale is 3.5 which reveal that on an average employees are agree with the statements of questionnaire. While on an average, response of female workers regarding compensation is neutral. As far as supervisor's and co-workers' behavior and working conditions are concerned, on an average respondents are agree with the statements of the questionnaire.

Table 3

Correlation Analysis

Variables	Correlation coefficient
Compensation	-.413**
Supervisor behavior	-.386**
Working conditions	-.120
Co-worker behavior	-.468**

** .P-value<0.01 level * .P-value<0.05 level

The table 3 shows the values of correlation coefficients which portray the degree of inter correlation among dependent and independent variables. The results of correlation coefficients are helpful to confirm the relationship between the predictors and outcome variable. The value of correlation coefficients for independent variables such as compensation, supervisor’s behavior and co-workers’ behavior are correlated with intent-to-quit (Parvin & Kabir, 2011; Sowmya & Panchanatham, 2011). All these variables are significant at one percent level of significance (0.01 percent) except working conditions.

Table 4

Results of Regression Analysis

Variables	Unstandardized Coefficients	Std. Error	Standardized Coefficients	Sig.
	B		Beta	
Compensation	-.147	0.070	-.146	.036*
Supervisor behavior	-.260	0.096	-.196	.007**
Working conditions	-0.135	0.074	-.124	.070 ^{NS}
Co-worker behavior	-0.395	0.175	-.169	.025*

a Dependent Variable: Intent to quit

R² = 0.10 F-value = 5.231 P-value = .001

** .P-value<0.01 level * .P-value<0.05 level

The value of R-Square is 10% which shows that the 10 percent change in employees’ thinking about intent to quit is explained by the variables like compensation, supervisor’s behavior, working conditions, co-workers’ behavior in the model. The overall model is statistically significant. The overall significance of the model can also be confirmed by the F-test. The F-value is 5.231 which are significant at less than one percent level of significant. It also suggests that the model is significant.

As we have previously discussed that the main objective of regression coefficient is to explore the relative importance of each & every predictor in explaining the dependent variable. As depicted by table 4, satisfaction with compensation, supervisor’s behavior and co-workers’ behavior are found to be significantly but negatively associated with intent to quit. Remaining variable working conditions has negative but in-significant relationship with intent to quit. The results are found to be consistent with literature like (Tnay *et al.*, 2013; Parvin & Kabir, 2011; Sowmya & Panchanatham, 2011).

Conclusions

The study is presenting some valuable findings in a sense that for the first time, quit intentions of female bankers have been examined. The study has some important

implications for organizational managers to reduce the female turn over especially in banking sector. Job satisfaction always remained a researchable topic due to its multi-dimensionality and close link with intent-to-quit. A set of satisfied employees can do wonders especially in banking sector where client satisfaction is foremost important for running businesses successfully. If the bank's internal customers are not satisfied then satisfaction of its external customers cannot be assured. The findings of the present study found three facets of job satisfaction like compensation; co-workers' behavior and supervisor behavior are negatively but significantly associated with ITQ. The managers and policy makers need to focus on these three aspects to reduce turnover among female bankers.

Research Implications

The recommendations for human resource practitioners and policy makers of banking industry of Pakistan are as follows:

a) This study deals with four facets of job satisfaction which are compensation, co-workers behavior, supervisor behavior and working conditions and except working conditions; all three are found to be significantly associated with intent-to-quit. So policy makers and human resource managers can improve the satisfaction level and decrease the quit intention of female bankers by focusing on these aspects of job satisfaction.

b) Compensation is an important dimension of job satisfaction while pay & promotion are the core elements of compensation. Talking about Asian context, salary is the decisive factor for staying or leaving the organization. It should be reasonable enough to fulfill the basic needs and maintain the living standard of employees. Besides providing reasonable and sufficient salaries to employees, salaries should be competitive enough as compared to that of other banks in competition or related institutions.

c) The policy makers are required to design such promotion policy which is transparent and unbiased. It should be based on true performance measures rather than personal liking or disliking. If employees do not get any promotion, then there should be an open communication to provide them with complete knowledge about their shortcomings and performance loop holes. It will ultimately help them to improve their performance in future and prove themselves eligible for upcoming promotions.

d) Co-worker's and supervisory support is essential to promote a healthy, friendly and supportive environment. In such friendly workplace, employees feel satisfied with their jobs which will ultimately affect their performance levels. So organizations should encourage and motivate such type of team building environment where employees work as collaborative force with their colleagues and immediate supervisors towards achieving organizational and individual goals.

g) Financial and non-financial rewards should be announced for those who perform their duties with hard work and devotion. These rewards work as driving force for employees who increase their motivation, satisfaction and commitment while decreases absenteeism and quit intentions.

Limitations & Future Directions

Data is collected only from Faisalabad region. Data is primarily collected from those braches which are located in urban areas. The findings are representing the thinking of female employees in banks. In future, similar framework may be applied in other industries like telecommunication, hospitality, nursing and manufacturing to better understand the turn over behavior of female employees. Cross industry analysis may help the researchers to

provide a deep insight into female turn-over behavior. The sources, literature and research instrument used in this study has been taken mostly from western journals. There is a need to check the findings in Asian context as variables may respond differently in eastern culture. Only 10% variation in study variable is described by the predictors. It presents the researchers with greater opportunity to further dig out the topic and add more variables in the model.

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