

ORGANISATIONAL FACTORS AFFECTING
TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN
MALAYSIA

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ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
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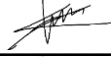


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DECLARATION

We hereby declare that:

- (1) This undergraduate FYP is the end result of our own work and that due acknowledgement has been given in the references to ALL sources information be they printed, electronic, or personal.
- (2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Equal contribution has been made by each group member in completing the FYP.
- (4) The word count of this research report is 25055 words.

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This dissertation is dedicated to:

Our supervisor,

Mr. Fong Chee Yang

For guiding us patiently and sharing his experience for conducting this research
study.

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LIST OF ABBREVIATIONS

ABM	The Association of Banks in Malaysia
DV	Dependent Variable
IDC	International Data Group
IV	Independent Variable
LD	Leadership
MV	Mediating Variable
OC	Organisational Cynicism
OC	Organisational Culture
OC	Organisational Commitment
OJ	Organisational Justice
POS	Perceived Organisation Support
SD	Standard Deviation
SET	Social Exchange Theory
SPM	Sijil Pelajaran Malaysia
SPSS	Statistical Package for Social Science
STPM	Sijil Tinggi Persekolahan Malaysia
TI	Turnover Intention
US	The United States
UTAR	Universiti Tunku Abdul Rahman

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PREFACE

This final year project is a compulsory course that requires each of the Bachelor of Business Administration (HONS) students to complete before they can graduate as a bachelor degree holder. The title of the research project is “Organisational Factors Affecting Turnover Intention Among Female Employees in Banking Industry in Malaysia”.

As the competition in the corporate world increases, employees would be one of the greatest assets for an organisation to utilise in order to compete and sustain in the industry. Unfortunately, it seems that turnover has become a trend in many industries. High turnover of employees can put organisation in a very unhealthy position where the cost to recruit another employee to cover the vacant position would be very high, especially in banking industry. It is discovered that employee turnover has been a significant issue in banking industry, especially in developing countries. Thus, it is extremely important for us to determine the employees’ turnover intention in the banking industry in order to avoid high employee turnover.

The main objective of doing this research project is to examine the factors that could affect the turnover intention of the female employees in banking industry in Malaysia. We had discovered four independent variables which are the organisational cynicism, organisational culture, organisational justice, and perceived organisational support in which categorised as our organisational factors that might affect the turnover intention of the female banking employees. Besides, one mediating variable, organisational commitment, will be included in our research project to enhance the relationship between our independent variable (organisational justice and perceived organisational support) and dependent variable (turnover intention).

ABSTRACT

High employee turnover issue can directly influence the company profitability and also lead to several negative results including expensive recruitment cost, production inefficiency and etc. It is undeniably that the costs that need to be used to cover an employee that quit the organisation is enormously high and organisation will be the one to assume all the costs to find another employee to replace the current one. The study aimed to examine the relationship between factors such as organisational cynicism, organisational culture, perceived organisational support, organisational justice towards turnover intention among female employees in the banking industry in Malaysia. The study uses SPSS (Scientific Package for Social Sciences) to run Descriptive Analysis, Reliability Test, and Inferential Analysis including Pearson's Correlation Coefficient and Multiple Regression Analysis. In addition, PROCESS v3.5 is used to run the mediation analysis. Selangor (included Kuala Lumpur), Penang, and Johor will be targeted as our sampling location. Snowball sampling method is chosen in the study as the data collection method. There are total of 394 responses returned from the respondents from different bank branches and most of the respondents are from junior management and non-managerial position. The analysis discovered that all of the organisational factors have significant relationship with the turnover intention of female employees in banking industry. Besides, the result showed that there is a significant organisational justice and perceived organisational support indirect effect on turnover intention through the organisational commitment among female employees in banking industry in Malaysia.

Keywords: Turnover Intention; Organisational Cynicism; Organisational Culture; Perceived Organisational Support; Organisational Justice; Organisational Commitment

CHAPTER 1: INTRODUCTION

1.0 Introduction

In chapter 1, we aim to examine the organisational factors affecting turnover intention among female employees in banking industry in Malaysia. This chapter discusses the summary of the study setting included that research background, problem statement, research questions, hypothesis of the study, significance of study and lastly, the overall chapter structure.

1.1 Research Background

In the corporate world today, the competitions are intense in each and every industry, especially the banking industry. Generally, employees would be the greatest asset of an organisation and they are the who can determine the organisation overall performance and also the sustainability of an organisation (Arshad & Puteh, 2015). However, turnover seems to be a trend in many industries. It is a huge challenge for every organisation to find the way to retain their best employees or talents to ensure the overall competitiveness of their organisations. Human capital is crucial to enhance the development and growth of an organisation. High employee turnover rate has higher probability to turn the organisation in a very unhealthy position, especially in today workplace where the competition is fierce everywhere. However, the trend of employee turnover rate is growing substantially in the past decade which becomes a serious concern to organisation.

According to Mohamed, Ngui and Mulili (2017), the demand for high talented human capital in banking industry is enormously high in order for the organisation to obtain competitive advantage to compete in the industry. Mohammad, Chai, Aun

and Migin (2014) mentioned that companies treat high employee turnover rate as an important issue as it can directly affect the company's overall profitability. Besides that, high employee turnover rate will not only impact the normal business operation, but it will also result in several negative consequences such as expensive recruitment cost, production inefficiency, and fail to fulfil the objectives (Arvindraj & Shanmugam, 2019; Lam, Lo & Chan, 2002). Bashir and Durrani (2014) added that employee turnover makes organisations have to assume the cost of hiring, training, and keeping the new employee in the pace with the organisation. Yang (2008) share the same view with Bashir and Durrani, stating that organisations have to bear with the cost that related with high employee turnover. Based on the article of Borysenko (2015), the direct employee replacement costs are in between 30% to 50% of an entry-level employee's annual salary while the replacement costs keep on going up to 150% and 400% of their annual salary in order to replace a mid-level employees and high-level employees respectively. It is undeniable that the cost to replace an employee is hefty and it is a critical issue that the organisation has to focus on and to better administer their human capital.

Awang, Amir and Osman (2013) discovered that employees would like to relocate themselves to the other company that value and appreciate them, and the company that give them greater chances. In this case, most organisations face difficulties to retain and hire skilled employees. To cope with the problem, it is a great chance for the company to investigate its organisational factors that could lead to the turnover intention of the employees. In addition, employee turnover has been a significant issue in most of the industry including in the banking industry (Falihat, Gee & Liew, 2019), manufacturing industry (Li, Sawhney & Tortorella, 2019), construction industry (Hussain & See, 2019) and etc. Despite the organisation try to solve the employee turnover issues to retain their talents, turnover is still a common problem in most organisations especially in developing countries (Goh, 2012).

Employee turnover can be defined as the employees who quit their organization (Li et al., 2019). Besides that, Bashir and Durrani (2014), said that employee turnover refers to employee quitting and entering in the organization. According to Abassi

and Hollman (2000), employee turnover can be known as the workers' rotation between companies, jobs and occupations in the labour market as well as between the states of employment and unemployment. Price (1977) defined the "turnover" 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". On the other hand, Woods (as cited in Ongori, 2007) said that "turnover" is a process to fill a vacancy, a new employee must be hired and trained whenever a position is vacated no matter voluntarily or involuntarily. According to Hongvichit (2015), there are two different employee turnover which are the voluntary turnover and involuntary turnover. When employees are the one who request to leave the job, it is known as voluntary turnover. In other words, voluntary turnover is a condition that employees have already made up their minds to quit from working with the organization. Li et al. (2019) added that resignation, quitting or retirement can be considered as voluntary turnover. In contrast, involuntary turnover is when the management of an organization request the employee to leave the organization (Belete, 2018). Termination, discharge, layoff or death can all be included as the example of involuntary turnover (Li et al., 2019). According to Aon Hewitt Total Compensation Management (TCM) 2015 Survey in Malaysia, Malaysia was the country that ranked as second and third highest involuntary and voluntary turnover rate at 6% and 9.5% respectively in South East Asia in 2015 ("Key Insights to," 2015).

Bank is playing a vital role to act as a key driver of the economy of a nation because it can provide necessary and adequate funds to the country when it is needed. In addition, bank take the savings from the individual households and lend the savings to the organisation to conduct businesses and stimulate the economy. Thus, bad things can happen if the turnover rate is high in banking industry in which it would possibly affect the productivity and service quality due to the lack of knowledge and skill of new employees. In Malaysia, the banking industry can be categorized into commercial bank (some of it are foreign banks), investment bank, and the Islamic bank. The banking industry has been the main institutional source of credit to the development of economy in Malaysia (Letchumanan, Apadore & Ramasamy, 2017). According to the Ministry of Human Resource of Malaysia, there are total

of 335,100 employees in the whole banking and financial sector in 2019 (Ministry of Human Resource, 2020, p. 31). In 2019, there are 101,537 number of employees in commercial banks compared to 2017 106,799 employees (The Association of Banks in Malaysia, 2017; The Association of Banks in Malaysia 2019).

In Pakistan, female employees often do not receive adequate support, cooperation and guidance in professional matters as the managers think that female employees are not as reliable as male employees do (Yousaf, Humanyon, Rasheed, Ahmed & Danish, 2014). In this case, female workers who feel that they are undervalued and treated unfairly by the organisation might rethink that is it worth to continue working for the organisation, and they might tempt to resign from the organisation. Besides, Helgesen and Johnson (2010) pointed out that organisation often apply all-male industrial leadership culture as a measure to determine the reward distribution, promotion standard, incentive scheme and etc. It is obviously unfair for the female workers where they have their own ascendancy and value as well. Stamarski and Son Hing (2015) have the same opinion with Helgesen and Johnson where they mentioned that institutional discrimination against women is taken place in the process of organisation's performance appraisals. The situation can be worsened if the organisational decision makers favour male employees than female employees. This disparity can generate a feeling of disappointment and inequality for the female employees to the organisation, and it may eventually lead to the turnover intention.

Based on a report by Compdata in year 2018, the turnover rate in the organisation of US alone hit as high as 19.3% (see Figure 1.2), it indicates an increase of more than 3.5% since 2014 ("Workplace Turnover Rates," 2018). Moreover, the banking and finance industry has one of the highest employee turnover rates among all industries in which it hits 18.6% employee turnover rate based on a survey conducted by Compdata (Ufer, 2020). In addition, the US financial services industry has 27.5% overall employee turnover rates with 16.2% of it are voluntary turnover in 2017 ("Employee Retention Strategies," 2018). Besides that, the voluntary turnover rate of employee in financial services industry in US in 2015

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and 2016 are 14.9% and 14.6% respectively (“Employee Retention Strategies,” 2018) (see Figure 1.1).

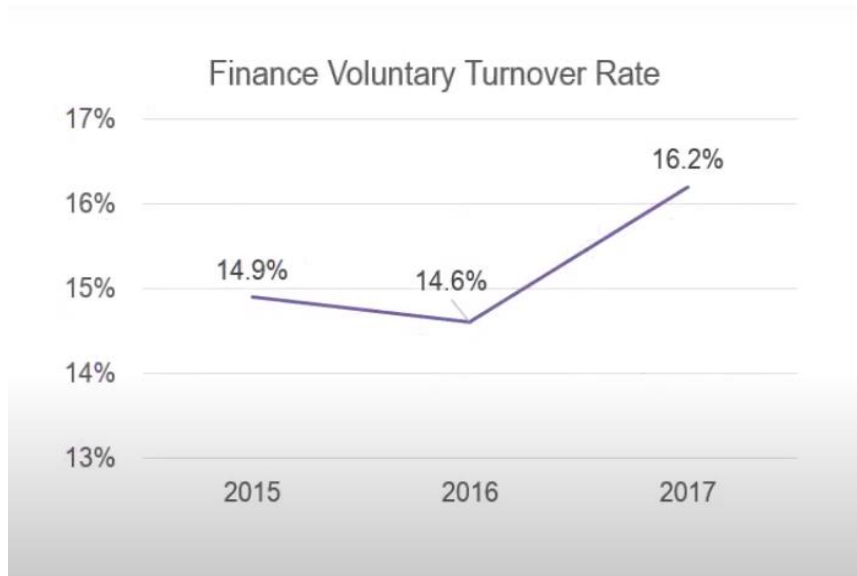


Figure 1.1: The Voluntary Turnover Rate in Financial Services Industry in US from 2015 to 2017

Source: Employee Retention Strategies in the Finance industry. (2018, October 26)

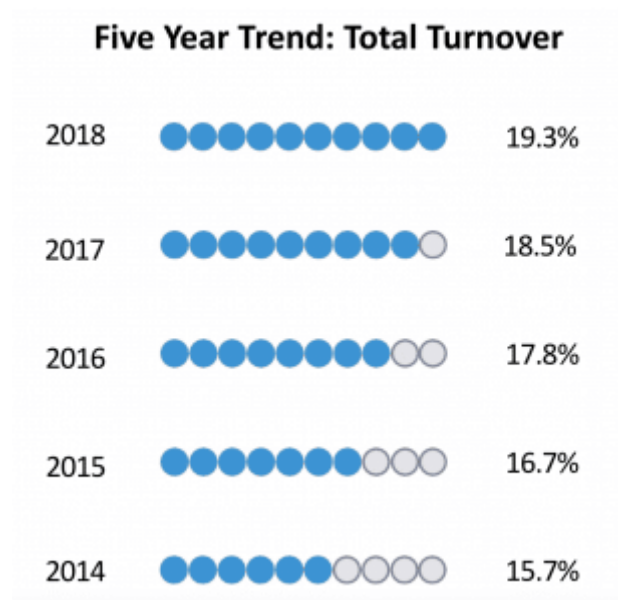


Figure 1.2: The Total Turnover Rate in US from 2014 to 2018

Source: Workplace Turnover Rate Hits All-Time-High. (2018, November 13)

In today's world, the turnover rate of bank employees is still increasing and it is a trend for numerous years in the banking industry in Malaysia and people are still changing their jobs frequently (Kassim & Ibrahim, 2016). In our study, we will mainly focus on how organisational factor which including the organisational cynicism, organisational culture, perceived organisation support, organisational justice and organisational commitment can affect the female employees' turnover intention in the banking industry in Malaysia. All of these factors will be further discussed in the later chapter.

1.2 Problem Statement

In Malaysia, the average rate of employee turnover is at around 18% (Bashir & Durrani, 2014). It was considered high when we compared to the employee turnover rate of our neighbourhood country Thailand which was at 10.8% (Willis Towers Watson, 2017). Besides that, based on a research completed by Global Workforce Study, there are 36% of the employees wish to resign from the company within two years in 2014 as compared to 29% in year 2012 ("Employee Retention," 2015). Furthermore, the average turnover rate of the employees in financial services industry in Malaysia were recorded as 7.4% in 2012 and 13.3% in 2013 where it shows a dramatic rise of turnover rate in the financial services industry (Willis Towers Watson, 2013). In addition, based on a survey conducted by IDC, 79% of Asia/Pacific employees responded that they are satisfied or somewhat satisfied about their job. However, surprisingly, there are about 73% of employees would like to switch their jobs when there is a chance, and almost 43% of employees are considering to switch their jobs within a year ("IDC Report: The Drive," 2018). Malaysia ranks at the second among the Asia/ Pacific countries where the employees have the intention to switch their jobs within a year whenever it is possible. The survey is conducted in countries including Australia, Hong Kong, Japan, Korea, Malaysia, New Zealand, Singapore and Thailand (see Figure 1.3). Besides that, according to the labour market statistics of the financial services sector provided by the Bank Negara Malaysia, the number of employee separation in the

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industry was at 6,419 people in the first quarter of 2018 while there are 5,608 number of employee separation in the first quarter of 2019. The majority of them are quit and resign voluntarily from their job position (Bank Negara Malaysia, 2018).

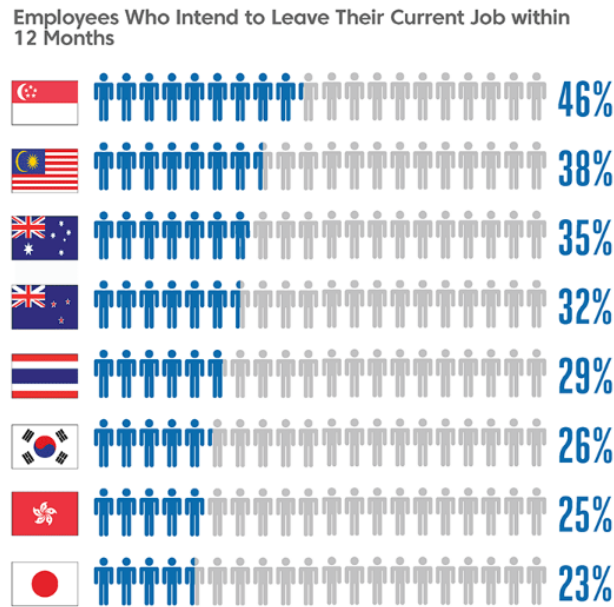


Figure 1.3: The Percentage of Asia/ Pacific Employees Who Intend to Leave Their Current Job Within 12 Months

Source: IDC Report: The Drive for the Digitally-Enabled Workforce. (2018)

Besides that, Malaysia is recognised as a high feminine and low masculine culture-oriented in which it concerns qualities such as the relationship, humility, cooperation, quality of life and caring for each other where it stresses less materialism and more consensus-oriented society (Wan Mohd Isa et al., 2019). Hofstede (1991) mentioned that the material rewards appeared to be less attractive for the people in feminine society and they value more on the quality of life and caring society. This is one of the reasons why we choose organisational factors as our variables in the study.

On the other hand, the female workforce participation rate in Malaysia is recorded at 55.6% (Department of Statistics Malaysia, 2019) when comparing to the world 38.9% (The World Bank, 2019), indicating that the participation of female labour

force is higher than the world. Besides, it is said that the opinion and result will be different regarding employees' turnover intention and organisational factors when there is a different in each employee's demographic characteristics, for example, gender (Nguyen & Shao, 2019). In our study, we will take into attention of the turnover intention of the female workers rather than the male workers. This is due to the reason that female workers often experience unequal treatment and discrimination in the workplace. Although male workers might face the same issues, however, our concentration is on the female workers as female are more often targets (McLaughlin, Uggen & Blackstone, 2012). To cite an example, female employees are dishearten in their low promotion opportunity, salary increment, and other benefits, and the managers tend to discriminate female employees that they are willing to leave their jobs for their families (Merge, 2011). Moreover, it is discovered that the competent of female employees do not being valued and recognized in most of the times, and the male employees appeared to be insecure and show less professional respect to the competent of female employees (Yousaf et al., 2014). As a result, female employees' turnover intention would be greater than male. How the top management manage the organisational factors such as organisational cynicism, organisational culture, perceived organisation support, organisational justice and organisational commitment would have significant influence on female employees' turnover intention.

In short, our study is an attempt to investigate did organisational factors, i.e. organisational cynicism, organisational culture, perceived organisation support, organisational justice and organisational commitment, have significant influence on affecting female employees' turnover intention in banking industry in Malaysia. As we had mentioned above, Malaysia's society culture was recognised as high feminine and low masculine culture-oriented where the material rewards appeared to be less attractive and people in this society tend to focus more on the quality of life. So, we will choose the organisational factors to conduct our study. Besides that, we discovered that there may be a different in the opinion or perspective of the employee's turnover intention when there is a different in demographic characteristics, for example, the gender. The study of Yousaf et al. (2014) showed that the competent female employees often receive less recognition from its

organisation, and the female employees also own lesser opportunity getting benefits and promotion (Merge, 2011). In our case, we will choose to have the female banking employees as our research sample rather than male due to female employees are often the victims of discrimination in the workplace. In addition, our findings of this study will focus in banking industry in Penang, Selangor, and Johor states.

1.3 Research Objectives

In this section, it will carry out and describe key reason for this analysis. This part presented the clear, concrete, and achievable goals that this research project could achieve.

1.3.1 General Objectives

To determine the factors affecting turnover intention among female employees in banking industry in Malaysia.

1.3.2 Specific Objectives

1. To examine whether there is a significant relationship between the four independent variables (organisational cynicism, organisational culture, perceived organisational support and organisational justice) and turnover intention among female employees in banking industry in Malaysia.

2. To examine whether there is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.
3. To examine whether there is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.
4. To examine whether there is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.
5. To examine whether there is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.
6. To examine whether there is a mediating effect of organisational commitment between organisational justice and turnover intention among female employees in banking industry in Malaysia.
7. To examine whether there is a mediating effect of organisational commitment between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

1.4 Research Questions

1. Is there significant relationship between the organisational factors and turnover intention among female employees in banking industry in Malaysia?
2. Is there significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia?
3. Is there significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia?

4. Is there significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia?
5. Is there significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia?
6. Is there mediating effect of organisational commitment on the relationship between organisational justice and turnover intention in banking industry in Malaysia?
7. Is there mediating effect of organisational commitment on the relationship between perceived organisational support and turnover intention in banking industry in Malaysia?

1.5 Hypotheses of the Study

There are four independent variables that influence the turnover intention among female employees in banking industry in Malaysia which are organisational cynicism, organisational culture, perceived organisational support, and organisational justice. In addition, the organisational commitment as the mediating variable between organisational commitment and perceived organisational support.

The following hypotheses are shown as below:

Hypothesis 1: All the organisational factors have significant relationship in affecting female employees' turnover intention in banking industry in Malaysia.

Hypothesis 2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 4: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 5: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 6: The relationship between organisational justice and turnover intention will be mediated by organisational commitment.

Hypothesis 7: The relationship between perceived organisational support and turnover intention will be mediated by organisational commitment.

1.6 Significance of the Study

The main purpose of conducting this study is to provide a framework for recognising the factors encountered by female employees within the organisations in the banking industry as the turnover intention may be considered one of the key issues, particularly in the banking industry in which the female employee leaves the organisation. The current research identifies the following organisational factors as the independent variables on turnover intention: organisational cynicism, organisational culture, perceived organisational support, organisational justice; a mediating variable which is organisational commitment.

Most of the scholars have investigated several factors in various areas that could give an impact on turnover intention and this cause a gap for future study. However, this investigation will be more specific in one area (organisational factors) that most of the researchers did not study it before. Thus, this study can help to examine the relationship between organisational cynicism, organisational culture, perceived

organisational support, organisational justice and turnover intention among female employees in the banking industry in Malaysia.

With the rapid development of globalization, each of the country is facing the same problem which is retaining the employees (Oladapo, 2014). Making employees be satisfied with the company one of the ways to eliminate employee's turnover intention if a firm intends to retain their talented employees. In addition, if employees satisfied with their organisation, it would increase their intention of staying in the company and contribute more efforts to their job. Another significant aspect about the role of female workers in the growth and development of any country cannot be underestimated (Yousaf, Humayon, Rasheed, Ahmed, & Danish, 2014) due to the rising proportion of working women is leading to the national and foreign economies (Hom et al., 2001). So, it contributes to the government and policymakers in Malaysia by having the general concept and ideas to solve it and implement the suitable policies. And also, this study can contribute to the economy growth of Malaysia as the lower the turnover intention of the female workers will lead to the unemployment rate decrease and it typically exists with increasing the GDP, higher production in Malaysia. Through this study can also provide concrete recommendations that will make it easier for banking industry to implement policies to minimize job tension and staff turnover intention (Arslan, 2014). This analysis would allow the bank management to recognise the possible reasons that motivate their employees to leave the current job. The higher the turnover intention, the higher the turnover rate. It is because the employees have the tendency to quit before they deciding to resign the job. This research can be one of the guides for other organisations to examine the reasons that lead to the employees' turnover intention especially female workers. The issue of employee turnover forces companies to compete with other organisations to retain their best talents (Rajan, 2013). By studying this research, the managers or the employees may gain a clearer understanding about the idea of conditions impacting the turnover intention. Besides, it could be helpful to them in evaluating themselves/organisation and making a better decision as there has many information that providing in this study with supportive evidences.

1.7 Chapter Layout

Chapter 1: Introduction

It is an overview of the research background and the problem statement; it can be also defined as an introductory chapter. Besides, it also consists of research objectives, research questions to be set, the hypothesis of the study that needs to be tested, the significance of the study, chapter layout and the conclusion of the study.

Chapter 2: Literature Review

It includes the underlying theories and the literature review of the variables. Moreover, the review of the proposed conceptual framework, hypothesis development will be included in this chapter.

Chapter 3: Research Methodology

It consists of research design, data collection method, sampling design, research instrument, construct measurement, data processing, and the data analysis.

Chapter 4: Research Results

It consists of the description analysis, scale measurement and inferential analysis.

Chapter 5: Discussion and Conclusion

It has involved the overview major findings discussions, practical and theoretical implications of study, the limitations of study as well as the recommendations for the future research.

1.8 Chapter Summary

In short, partially describing this chapter on the general perspective of the whole analysis review. The research background is about the factors affecting turnover intention among female employees in banking industry in Malaysia. Additionally, the following description of the problems, research objectives, research questions and study hypotheses. Furthermore, this chapter also deliberated substantial of the analysis, chapter layout, and conclusion. To strengthen this research in Chapter 2, the additional analysis will be carried out.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

Throughout Chapter 1, the factors influencing turnover intention among female employees in the banking sector in Malaysia were discussed in broadly. Besides, the definition, concept, and dimension of the variables will be reviewed in the literature review.

2.1 Underlying Theories

This section is to find out and analyse the underlying theory that can support our proposed conceptual framework. This section can provide us a clear picture of how to build a conceptual framework through analysing the related underlying theories for our research topic. In addition, this section also helps us to understand the relationship between the underlying theories and our proposed conceptual framework.

2.1.1 Herzberg's Two Factor Theory

Herzberg's Two Factor Theory can be known as Herzberg's Motivation-Hygiene Theory or Herzberg's Dual-Factor Theory. Jones's study (as cited in Alshmemri et al., 2017) mentioned that Herzberg, Mausner and Synderman have inspired by Maslow's hierarchy of needs in 1959 and have established the model of two factors work motivation as well as proposed the theory of motivation-hygiene. This theory can be used to assess which

factors induced the employees' job satisfaction or dissatisfaction as well as which factors influence the employee's turnover intention. This theory consists of two primary parts which are motivators and hygiene factors. The difference between motivators and hygiene factors is that motivators related to the employees' desire for development and self-actualization where hygiene factors are linked to the employees' desire to prevent unpleasantness (Alshmemri et al., 2017). Therefore, different researchers have analysed the result and have come out with different views towards the relationship between Herzberg's Two Factor Theory and employee turnover.

Scholars currently have put their attention on focusing the motivation of employees which can be the predictors for the employees' turnover intention because they found that not only the job satisfaction and commitment of organisation but motivational factors can also influence the turnover intention (Mitchell et al., 2001). It would become an essential reason for every company and enterprise to consider the indicators such as the employee's job incentive to reduce employee turnover events and to mitigate the negative result and effect that arise from it (Chiat & Panatik, 2019). Nanayakkara and Dayarathna (2016) said that Herzberg's Two Factor Theory is effective to do research because it provides a clear view to determine the purpose of employee turnover. Chiat and Panatik (2019) stated that the employee's turnover intention inside the company will be high if any motivational factors are weak in a company. In addition, hygiene factors are performed but not fulfill the expectation of employees, it would lead to an increase the job dissatisfaction and cause the employees to intent to leave the company. Therefore, when workers are unhappy with the hygiene factors, they prefer to leave the company where the employees will get emotionally motivated and love their job when they are pleased with motivators.

Herzberg's Two Factor Theory is associated to one of the independent variables which is organisational cynicism. The value of workers that seek

hygiene factors will be affected by the outer environment. Sutaria (1980) mentioned that workers had no interest in their job, always make mistakes in their job and showed cynicism about the correct moral of work and livelihood overall. Hence, it will increase employee's turnover intention. In addition, organisation should apply good motivational factors to cultivate a good organisational culture. In order to build a successful corporate culture, an effective motivational program for their employees will attain productivity (Mensah & Tawiah, 2015). In addition, the motivators like the job itself could link to POS to help employee reduce turnover intention. According to Lephalala (as cited in Nanayakkara & Dayarathna, 2016)'s study mentioned that motivators are linked to an employee' work directly as well as able to improve the job satisfaction for workers. Organisation should always provide enough support and challenge to the job for employee to adapt so employees will feel that they are being supported and trusted by the organisation in handling their job. Next, the hygiene factor like the wages can also related to POS. Organisation should ensure that providing reasonable and sufficient salary for employees so employees will think that organisation able to fulfil their requirement and being supported by the organisation. The same goes for the organisational justice, it is also related to Herzberg's Two Factor Theory. Organisation should satisfy the hygiene factors by providing accurate wages or compensation for the employees so they will feel they have been treated fairly. According to the study of Ong, Tan, Villareal and Chiu (2019), they found that the influence of prosocial motivation is motivator that contributes to a positive organisational commitment. Organisation should enhance motivators in order to refine employee organisational commitment. Therefore, Herzberg's Two Factor Theory can be one of the suitable underlying theories which linked to our conceptual framework.

2.1.2 Social Exchange Theory (SET)

Social Exchange Theory (SET) can be the generally known view on the reason for employees' turnover intention. This theory can be considered as a broad philosophical framework spanning a variety of disciplines in the social science area which include administration, social psychology area as well as anthropology area (Cropanzano et al., 2017). Malik, Abbas, Kiyani, Malik and Waheed (2011) stated that SET is one of the most important tools for interpreting the behaviour inside the organisation. In addition, Blau's study (as cited in Nawaz et al., 2015) mentioned that SET can be used to support the mediating variable, which is the organisational commitment in the relationship between pay, employees' performance evaluation, worker turnover intention and so on. Hence, when the employees have built a positive expectation towards what they are expected for, they tend to reduce the turnover intention and continue to work for their present job in the organisation. In other words, SET refers to the idea that people share the active and negative sensitivity they acquired towards their company while they are at work in the organisation (Nawaz et al., 2015). Moreover, SET also supports the relationship between organisational cynicism and turnover intention in an organisation. Emerson's study (as cited in Khan, 2014) also stated that SET displays the connection between an individual's cost contribution and benefits that he expects to gain. Once employees contribute high costs such as put in more effort in the job but gain fewer benefits, the employees will feel dissatisfaction towards their job and cause turnover intention.

Furthermore, one of the independent variables which is POS can also be explained by SET. According to the study of Gok, Akgunduz and Alkan (2017), they found that when employees view themselves as important and are valued by their companies, they may display desirable actions like continue to work hard in companies and enhance their work efficiency. Hence, when employees feel that they are supported by organisations, they will be less likely to quit the job voluntarily. Ko and Hur's study (as cited in Yurtkoru et al., 2018) argued that procedural and interactional justice which are part of organisational justice can be supported by SET. In addition,

Allen, Shore and Griffeth's study (as cited in Yurtkoru et al., 2018) stated that SET supports the notion that when employees assume that the company treats them equally or their organisation shows justice towards the employees, the employees will provide favourable outcomes like continue to stay in the company. The relationship of social exchange can be improved by the fair treatment practiced by the organisation and enhances the degree of trust between employees and the organisation. Employee's turnover intention will be low when the organisation treats equally to their employees and trust them. Therefore, SET can be one of the suitable theories that are used to link with our conceptual framework.

2.2 Literature Gap

In the past, the researchers had studied in factors affecting turnover intention such as job satisfaction, job stress, leadership empowerment behaviour, organisation culture, organisational justice, working environment, job enrichment (Arvindraj & Shanmugam, 2019; Falahat et al., 2019; Letchumanan et al., 2017), job demands, job control, job burnout (Cebalano, Ofalia & Quinto, 2019), remuneration growth, career goal progress, professional ability development, promotion speed (Ohunakin, Adeniji, Oludayo & Osibanjo, 2018), compensation satisfaction, work satisfaction, organisational commitment, work pressure (Chen et al., 2014) and so on. There are also several researchers had investigated the study on factors affecting turnover intention in banking industry in Bangladesh (Hossain, Roy & Das, 2017), Pakistan (Yousaf et al., 2014), Nigeria (Aramide & Aderibigbe, 2014), Malaysia (Falahat et al., 2019; Letchumanan et al., 2017) and also specifically in states namely in Penang (Arvindraj & Shanmugam, 2019). To fill the literature gap, this study will investigate on how organisational factors can affect the female employees' turnover intention in banking industry in Malaysia.

2.3 Review of Variables

2.3.1 Dependent variable - Turnover Intention

Employee turnover refers to employees quitting from their current job position and looking for another job in other organisations (Price, 1977; Takawira, Coetzee & Schreuder, 2014). Simon, Müller, and Hasselhorn (2010) said that turnover intention refers to the ideas or intentions of employee to be discharged from a job. Turnover intention can also be defined through the question of whether employees resign from their employment purposely (DeTienne, Agle, Phillips & Ingerson, 2012).

According to the study of Samad and Yusuf (2012), it claimed that turnover intention as employee's conscious effort to look for alternatives available besides the current employment. However, Perryer, Jordan, Firms and Travaglione (2010) regarded turnover intention as an immediate behaviour or plan before committing to actual turnover. On the other hand, Jeswani and Dave (2012) added that turnover intention refers to one's intention to leave the organisation voluntarily. Besides that, turnover intention of employee could occur due to unfulfilled expectations and eventually result in actual turnover (Hassan, 2014).

Based on the study of Harhara, Singh and Hussain (2015), turnover intention can be used to measure the cognition turnover before employees leave the organisation. Besides that, turnover intention can also refer to situation in which employees seek to shift to another organisation that can fulfilled their expectations and needs (Saraih, Aris, Sakdan & Ahmad, 2017).

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

It is said that employees' turnover is closely associated with turnover intention of employees due to the employee' turnover behaviour is determined by the intention of employee to leave the organisation (Yang & Wittenberg, 2016). Boroş and Curşeu (2013) mentioned that the cost of employee turnover could be as expensive as the salary of an employee per year. In addition, the study of Ahlrichs (2000) stressed two types of costs which are the visible and invisible costs as the employees' turnover costs that the employers often overlook. The recruitment costs, temporary worker costs, relocation costs, training costs are all visible turnover costs while invisible cost consists of expansion of HR division, loss of production and informal training.

Apart from that, Ferreira, Martinez, Lamelas and Rodrigues (2017) said that turnover intention can affect organisational effectiveness negatively even it does not lead to actual turnover due to the reason that employees would possibly engage in other withdrawal behaviours. Yamazakia and Petchdee (2015) share the similar viewpoint with Ferreira et al. where turnover intention is not just used to determine the employee actual turnover, but also act as a symptom of avoidance behaviour of employees. For example, employees with high turnover intention may become less productive and efficient in performing their jobs.

Hence, it is extremely important to know what factors are affecting the turnover intention of employees because it could be used to anticipate and prevent employee turnover, as Chang, Wang and Huang (2013) mentioned that organisations are able to make some interventions and plan to improve its competitive advantage as well as avoid turnover costs if the antecedents of turnover intention of employees can be determined in the first place.

2.3.2 Organisational Factors

Organisational factor can be defined as operational attributes, processes or conditions of an organisation (Valaitis et al., 2018). Martín-Rodríguez, Beaulieu, D'Amour and Ferrada-Videla (2015) stated that team resources, administrative support, communication and coordination methods can be included as the organisational factors that influencing collaboration. We have chosen four organisational factors as our independent variables namely organisational cynicism, organisational culture, perceived organisational support and organisational justice. The reason that we choose organisational factors over other factors is that, Malaysia, as a high feminine country, people concern more on the relationship, humility, cooperation and quality of life rather than materialism (Wan Mohd Isa et al., 2019) and material rewards seem to be less attractive for people in feminine society (Hostede, 1991). Hence, organisational factors have been chosen for our study.

The main reason for choosing organisational cynicism as one of the organisational factors in this analysis is because there are rarely scholars who use organisation cynicism in their study even though it is apparent everywhere. Thus, the contribution of this study provides a more detailed view of the construction of organisational cynicism, as shown by previous studies on the existence of cynicism in different types of the organisations as well as countries.

Other than that, organisational culture is a crucial element as it is one of the organisational factors, it has a strong and deep impact on the employees (Habib et al., 2014). The different industry will have different organisational culture, it is interesting to know whether Malaysia banking industry will have the same result as the previous study.

Besides, Perceived Organisational Support (POS) is chosen as one of the organisational factors in our study because many researchers have used this factor to conduct their study. According to Perryer, Jordan, Firms and Travaglione's study (as cited in Ghazali et al., 2018) found that employees will be more dedicated and willing to stay in the organisation once they think that organisation has acted favorably and provide supports to them. Employees tend to leave the organisation if organisation does not consider positive act and does not provide support for employees. Hence, it can be a useful factor for our study.

Lastly, we also included organisational justice as one of our organisational factors due to the reason that there are many studies pointed that organisational justice is the main reason that affect employees' attitudes including turnover intentions (Pan, Chen, Hao & Bi, 2018). The researchers added that low level of organisational justice may cause employee frustration which result to bad consequences. In addition, organisational justice is the key factor to foster integrity and trust in an organisation, without internal organisational justice, the organisation will be at stake as the negative feeling such as distrust and frustration can occur among the employees.

2.3.3 Independent Variable - Organisational Cynicism



Figure 2.1: Organisational Cynicism to Turnover Intention

There is also cynicism everywhere – America, Australia, Asia, Middle East, Africa, and so on (Kanter & Mirvis, 1989; Kouzes, Posner, & Bozarth,

2011). Kanter and Mirvis (1989) said there is forty-three percent of employees had been cynical. Reichers, Wanous, & Austin (1997) identified organisational cynicism as a negative outlook towards one's work organisation. Andersson (1996) describes organisational cynicism as common or attitudes of frustration, vulnerability, institutional or personal distrust, community, philosophy, and social skills. Organisational cynicism is the notion is that an organisation lack integrity, when combined with intense emotional adverse reactions can trigger incredible credibility and sensitive attitudes (Abraham, 2000). Cynical employees against their company claim that the self-interests of management are compromised for justice, integrity, and authenticity (Abraham, 2000). Evidence from the study indicates that organisational cynicism has certain unavoidable implications for both the institution and the employees. Any of these unfavourable effects involve apathy, depression, loss of confidence, disillusionment, low productivity (Andersson, 1996; Dean et al., 1998).

General Cynicism emerges as a psychological characteristic inherent and decided by the character of an entity. General Cynicism includes a term that typically expresses pessimistic views of human actions (Tokgöz & Yılmaz, 2008: 285). Cynicism usually implies individuals practicing dishonest actions and a pessimistic outlook towards work (Nair & Kamalanabhan, 2010). An organisational cynicism arises when one assumes the organisation has multiple problems and his or her attempts were ineffective to address such issues (McClough et al., 1998). There might be a variety of unconstructive feelings in the individual against their own organisations owing to cynicism. The most prominent are emotions of fear, anger, damage, and hate (Dean et al., 1998).

Cynics can observe cynicism in the intention of employees to leave since pessimists feel that their management team loses intention in them and simply use them to achieve the benefit of competition in the sector (Eaton, 2000). Employees' willingness to leave can be influenced by the cynicism

of the organisation, since pessimistic workers tend to leave the organisation (Shahzad and Mehmood, 2012). The most critical reason for leaving is organisational cynicism (Tett and Meyer, 1993).

Besides, there are various forms of cynicism, for example, collective cynicism, workplace cynicism, the cynicism of civil servants, job cynicism, and corporate cynicism. Organisational negativity is a pessimistic mindset towards the institution where someone acts, with aspects of cognitive, affective and behaviour (Çınar, Karcıoğlu, & Aslan, 2014).

The cognitive cynicism applies to the absence of integrity, fairness, and justice in an organisation where cognitive cynicism is access when employees realize which their employer may not value their contributions or concern each of them, and hence will unable to give their best contributions about their organisation (Rehan, Iqbal, Fatima, & Nawab, 2017).

According to the study of Greenberg and Baron (2008), affective cynicism refers to the company's emotional and lonely reactions, including physiological reactions such as discomfort, stress, anxiety, and tenderness, where cynics experience resentment and disappointment towards their organisations. found out that real cynics feel various feelings, such as religious outrage, resentment, and hostility towards their working organisation. Affective cynicism is followed by pride since pessimistic workers feel they have the highest interpretation and excellent knowledge of stuff (Mishra & Spreitzer, 1998).

Rehan et al. (2017) suggested that behavioural cynicism refers to cynical expressions and frequently used pessimistic attitudes within the organisation. It includes ironic humour, interpersonal critique, adverse non-verbal actions,

negative perceptions of organisational behaviour, and pessimistic assumptions regarding the potential operation of the company. Cynical employees' actions include cynical, stingy behaviour and bad talk to their boss. However, people who criticize their organisation and top executives tend to be less inspired to do their job (Kidwell R & Robie, 2003).

According to the research of Peter and Chima (2018), there have several reasons that affect organisational cynicism which is tackling tension, dissatisfaction with corporate norms, loss of influence in the decision-making process, the disparity of power-sharing, and lack of engagement. Cynicism was often used as an assumption dependent on the evaluation process's work experience with a person (Cole, Brunch, & Vogel, 2006). We might term it the behaviour of being dissatisfied with the organisation. Not only does organisational cynicism arise, but other causes may also trigger it; and within these reasons, there could be a specific profession, corporate transition, and top management position (Brown & Cregan, 2008).

In short, cynical employees may also achieve substantial improvement through offering them guidance via behavioural changes, resulting in a substantial impact on the organisation (Peter & Chima, 2018, p.8). Management engagement and strengthened interactions with workers will help build an environment where negativity does not flourish. It may be effective for management to minimize organisational negativity, such as engaging and inspiring staff, requesting feedback, maintaining productivity, and exchanging knowledge (Arslan, 2014).

2.3.4 Independent Variable - Organisational Culture



Figure 2.2: Organisational Culture to Turnover Intention

Organisational culture determines how the people act in the organisation, and it is a system of shared assumptions, values, beliefs, work styles and able to reflect the attitude of its members (Letchumanan et al., 2017). These shared values will have a strong influence on how they behave, dress, and perform tasks. Employees will bring in their individuals' values, attitudes and beliefs to the workplace, and their performance toward the organisation will be different (Lok & Crawford, 2004).

Organisational cultures are a set of group norms and shared values that can control the employee's behaviours (Shim, 2010). Every organisation will have its own unique culture, and the unique culture will provide guidance and limit for the employees on their behaviour and decision making. Organisational culture is also a shared value system, which can evaluate the culture acceptable to employees with different values (Lok & Crawford, 2004). Despite every employee got their own individual value, the organisational culture will interfere the employee on what the organisation value, and what should be focused as well as what should take care of in an organisation.

Organisational culture is explaining a management structure. The different cultures will have different "organisation of work" and "decision making" which is the structure is supported by the shared value (Lee et al., 2004). According to Medina (2012), organisational culture is very important in the

organisational because it will influence employee's job performance, and high-performance culture have been shown to retain talented employees, perform excellent results and motivate in the organisation. Other than that, Silverthorne (2004) said that organisational culture is part of organisational behaviour and can explain how the company is performing.

According to Shim (2010), organisational culture is made up of three parts which are Achievement, Innovation, Competence (AIC), Cooperative, Supports, Responsiveness (CSR), and emphasis on rewards (ER). AIC is focused on the challenging goals that set up by the company (Cooke & Szumal, 2000); develop the employee professional skills and deal more innovative tasks (O'Reilly et al., 1991); help employee acquire competent and sufficient knowledge to deliver the high quality of services (Glisson, 2007).

CSR involves the employee behavioural expectations that related to the support which it can support the employee need in the workgroup (Cooke & Szumal, 2000). CSR focus on more friendly and more sensitive on the contentment of the working group (Cooke & Szumal, 2000); being supportive, constructive, and professional growth to meet all needs in the workgroup (Cooke & Szumal, 2000). ER is focused on the reward, which is the employee get well-paid when they perform excellent performance (Glisson & James, 2002). A high level of AIC, CSR, and ER will lead to positive organisational culture. The employee will tend to work harder if they are working in the positive organisational culture, and in return they will receive greater rewards for a job done well (Shim 2010). Organisational culture involves many areas such as the goals, coordination, and reward, but a strong culture will provide the organisational functioning greater stability. The stability of the organisational functioning will make the employees feel security as they were protected by their corporate structure and encourages them (Saad & Abbas, 2018).

A strong organisational culture will have a positive influence on employee behaviour, which encourages employees to work together when performing their job (Kumar et al., 2012). According to Glisson (2006), the organisation with strong organisational culture is prospective to decrease turnover intention. The result in previous research show that organisational culture will affect turnover intention, when the organisational culture is high then the turnover intention in the organisation will be low (Kumar et al., 2012). The strong organisational culture will provide the employee a clear objective, a complete company rules and regulation, and a set of shared values. In conclusion, strong organisational culture will have positive influence in how the employee behave, how they cooperate and how their decision making (Letchumanan et al., 2017), and the strong organisational culture will lower down the turnover rate (Kumar et al., 2012).

2.3.5 Independent Variable – Perceived Organisational Support



Figure 2.3: Perceived Organisational Support to Turnover Intention

According to Eisenberger, Huntington, Hutchison and Sowa's study (as cited in Ahmed et al., 2011) stated that perceived organisational support (POS) can be described as the belief by an employee that the company will value the employees' dedication as well as concern about the welfare of the employees. Książek, Rożenek and Warmuz (2016) also mentioned that POS is described as the worldwide faith of an individual referring to their results that the organisation will value the employees' effort, reverence employees

as well as concern about the employees' welfare. In other words, workers will build an overall understanding of how much the company will value their efforts and concern for their welfare. Therefore, the main idea behind the philosophy of organisational support is the principal of perceived organisational support, which is focused on the relationship between the employees and the organisation (Ahmed et al., 2011). Within such a partnership the two parties repay with something important to each other. Ahmed, Wan Ismail, Amin and Ramzan (2011) argued that the notion of POS assesses the concept of reciprocation by the organisation. Various researchers offer a different opinion to the POS and try to simplify and clarify the idea which has been made by those researchers. Muse and Stamper's study (as cited in Ahmed et al., 2011) stated that POS has to split into two structure which is the POS-J and POS-R. POS-J cares about the results and efficiency of the employees where POS-R concerned about the well-being and esteem for the employees. Thus, these two structures will influence the understanding of employees towards the support provided by the organisation. If some of these components are lacking it will impact the overall understanding of the organisational support. In addition, the organisational support theory suggests that the growth of POS is stimulated by the trend of employees to allocate the feature of humanlike to the company (Eisenberger et al., 1986).

POS is heavily relied on the ascribe of the employees about the purpose of the organisations to obtain advantageous or disadvantageous treatment (Kurtessis et al., 2017). Moreover, Kurtessis, Eisenberger, Ford, Buffardi, Stewart and Adis (2017) said that POS will also meet the needs of socioemotional, leading to better organisational recognition and engagement, increased motivation to assist the organisation to thrive and improved mental well-being. The psychological mechanisms that underlie the effects of POS also deal with the concept of organisational support. Rhoades and Eisenberger (2002) argued that based on the principle of reciprocity, POS needs to develop a felt duty to care for the well-being of the organisation as well as assist the organisation to achieve the main

objectives. Next, the needs of socioemotional should be performed by the treatment, acceptance and reverence implied by POS, causing the employees to integrate organisational participation and position condition into their social identity. POS also needs to reinforce the perception of employees that the organisation values and rewards improved performance such as the standards of performance-reward. Hence, such procedures will have beneficial effects for both the workers such as improved work satisfaction and improved positive emotion and the company like enhanced affective motivation and success as well as decreased turnover intention (Rhoades & Eisenberger, 2002).

Rhoades and Eisenberger's study (2002) mentioned that there are three common types of perceived preferential treatment earned by the company such as justice, encouragement from the boss, organisational incentives as well as work situation could increase the POS. Moreover, feeling that the company trusts and appreciated is a key to performance, supervisors must focus more on POS because it has an undoubted long-term interest and can lead to a more productive realization of an organisation's goal (Książek et al., 2016). Therefore, POS plays a key role in the relationship between the employee and the company and has significant meanings for enhancing the welfare and positive attitude of the workforce to the organisation.

2.3.6 Independent Variable – Organisational Justice



Figure 2.4: Organisational Justice to Turnover Intention

According to Letchumanan et al. (2017), organisational justice can be defined through whether an organisation being impartial and unbiased to its employees. In addition, organisational justice can be determined by the employees' feelings towards their organisation whether they are being unfairly or fairly treated (Jeon, 2009). Moreover, Ozturk et al. (2016) stated that organisational justice refers to the degree in which employees think that the workplace policies, interactions and outcomes are fair. Furthermore, it is said that organisational justice can be characterized by different individuals in which they have their own views on fairness of behaviours in an organisation and responses to those views (Sokhanvar et al., 2016). Besides that, organisational justice can be defined as the extent in which how the employees perceive the fairness and genuineness of treatment that they received from organisation (Elovainio et al., 2005). The just procedure and outcome received at the organisation can also be described as organisational justice (Hubbel & Chory-Assad, 2005).

Dessler (2008) said that it is crucial for an organisation to recruit the right person and assign them in the right position in order to have an equitable behaviour among the employee. Besides that, Malik and Naeem (as cited in Alkahtani, 2015) suggested that employees tend to have positive attitude and behaviours, for example, commitment, when they feel being treated justly by the organisation in all aspects. Apart from that, Colquitt, Conlon, Wesson, Porter and Ng (2001) stated that organisational justice can be characterized as the fairness integrated in the course of actions by leaders to determine on the distributions, and the impartial distributions.

There are three dimensions namely distributive, procedural, and interactional justice needed to be taken into account by an organisation when the organisation being fair with its employees to measure whether an employee is satisfied, committed, and loyal (Alkahtani, 2015). According to Greenberg (1990), distributive justice mainly refers to the perception of the employee regarding the fairness of the outcomes. For instance, the monetary

compensation of the organisation. Letchumanan et al. (2017) share the similar definition of distributive justice with Greenberg (1990) where they described distributive justice as the employees' perception of fairness regarding the job outcomes such as compensation, classification, promotional opportunities, transfer of departments and so on which can influence employees' welfare. Other than that, distributive justice can be defined as the employees' perception of fairness in the allocation of human resource (Kassim & Ibrahim, 2016). Besides that, Arvindraj and Shanmugam (2019) added that distributive justice can be regarded as a gradual basic because it determines employees' assumptions about their personal outcomes such as compensation and job satisfaction in most instances. It also includes how employees perceive the evaluation of their work, for instance, exertion, commitment and passion towards the outcomes or remunerations given by their organisation. In simple words, distributive justice is depending on employees' perception on whether an outcome is equitable or not. To give an example, when employees give their best in the work and achieve great result in the end, they should be rewarded accordingly. Based on a study by Khan, Afsheen, Jan and Tariq (2018), it indicates that there is a negative relationship between distributive justice and employees' turnover intention.

Procedural justice defined as the impartiality of the procedures on which decisions are made and the impartiality of procedures associated with the issues in organisation including hiring, job promotion, and process to address complaints. (Letchumanan et al., 2017). In other words, procedural justice indicates one's perception on how fair is the procedures which lead to the outcomes that he or she obtained. Usually, procedures that are unjust will cause rejection of the whole system (Al-Salemi, 2013). The main concerns of procedural justice are the processes and methods used that lead to an outcome.

Interactional justice can be defined as the perceived fairness regarding interpersonal treatment where employees receive from the organisation (Aramide & Aderibigbe, 2014). In addition, interactional justice can be measured based on the fairness that employees perceive when they are being treated and communicated with good and respectful manner in their organisation (Colquitt, 2001). Besides that, interactional justice concerned with individual outcomes, for example, supervisory relationship (Colquitt, 2001).

According to past studies, distributive and procedural justice are significant in predicting organisational commitment (Fatt, Khin & Heng, 2010) and it leads to better organisational commitment (Hassan, 2002). There are several researchers and scholars discovered that organisational commitment either fully (Gim & Desa, 2014; Seo, Liu & Kim, 2010) or partially (Elanain, 2010; Seo, Liu & Kim, 2010; Sree Rekha & Kamalanabhan, 2012) mediated the effect of organisational justice on turnover intention. In addition, Tsai (2012) discovered that organisational commitment has mediating relationships among faculty perceived organisational justice and turnover intentions.

2.3.7 Mediating Variable – Organisational Commitment

Becker proposed the concept of organisational commitment in 1960, he believes that employees' performance, turnover, absence, and organisational efficiency can be forecast by the commitment of their organisation (Mowday et al., 1982). Organisational commitment is one of the important topics in organisational research because many scholars believe that organisational commitment is closely related to the reasons for employee turnover (Omar, Anuar, Majid, & Johari, 2012). In addition, scholars and managers believe that it is important to understand how organisational commitments affect turnover intentions because employee

turnover will bring high costs to the company (Schwepker, 1999). Organisational commitment means that employees accept and trust the goals and values of the organisation, as well as their willingness to contribute to the organisation and their willingness to stay in the organisation. (Porter & Steers, 1982). Organisational commitment expresses how individuals feel about the organisation, so it is more effective to understand employee behaviour through organisational commitment than other methods (Mowday et al., 1982). Research shows that organisational commitment comes from job satisfaction, trust, good welfare and positive work experience. Committed and loyal employees have low intentions to leave the organisation, more willing to contribute to the organisation, and unlikely to make destructive behaviours (Meyer, et al., 2002).

There are three parts of organisational commitment which are affective commitment, continuance commitment, and normative commitment (Meyer and Allen 1997). Affective commitment represents the employee's identification, participation, and emotional attachment level with the organisation (Allen & Meyer, 1990). Organisations with high affective commitments show more positive work behaviours. These behaviours include low absenteeism and organisational citizenship behaviours. Because affective commitment is closely related to employees' work behaviour, so many studies have focused on affective commitments (Choi, Tran & Park, 2015).

Continuance commitment means that employees will decide whether to leave the company by calculating the cost of staying or leaving the company. If they stay in the organisation, they will get more rewards and they will choose to stay (Meyer & Allen, 1997). Employees stay in the organisation for fear of losing income, losing retirement benefits, and lack of better employment opportunities until better options emerge. In organisations with higher costs leaving, the employees will assume a high degree of continuous

commitment to retain because they cannot afford the costs of leaving (Garcia-Soto & Garci-Gabrera 2012).

Normative commitment represents the sense of obligation that employees want to stay in the organisation and continue to work. Employees with high-standard commitments feel that they should continue to work in the organisation (Meyer & Allen, 1997). Employees' normative commitments will be affected by their past and present experience. In addition, many studies have shown that employees' normative commitments will be affected by family socialization or organisational socialization (Boer& Dick, 2013).

2.4 Proposed Conceptual Framework

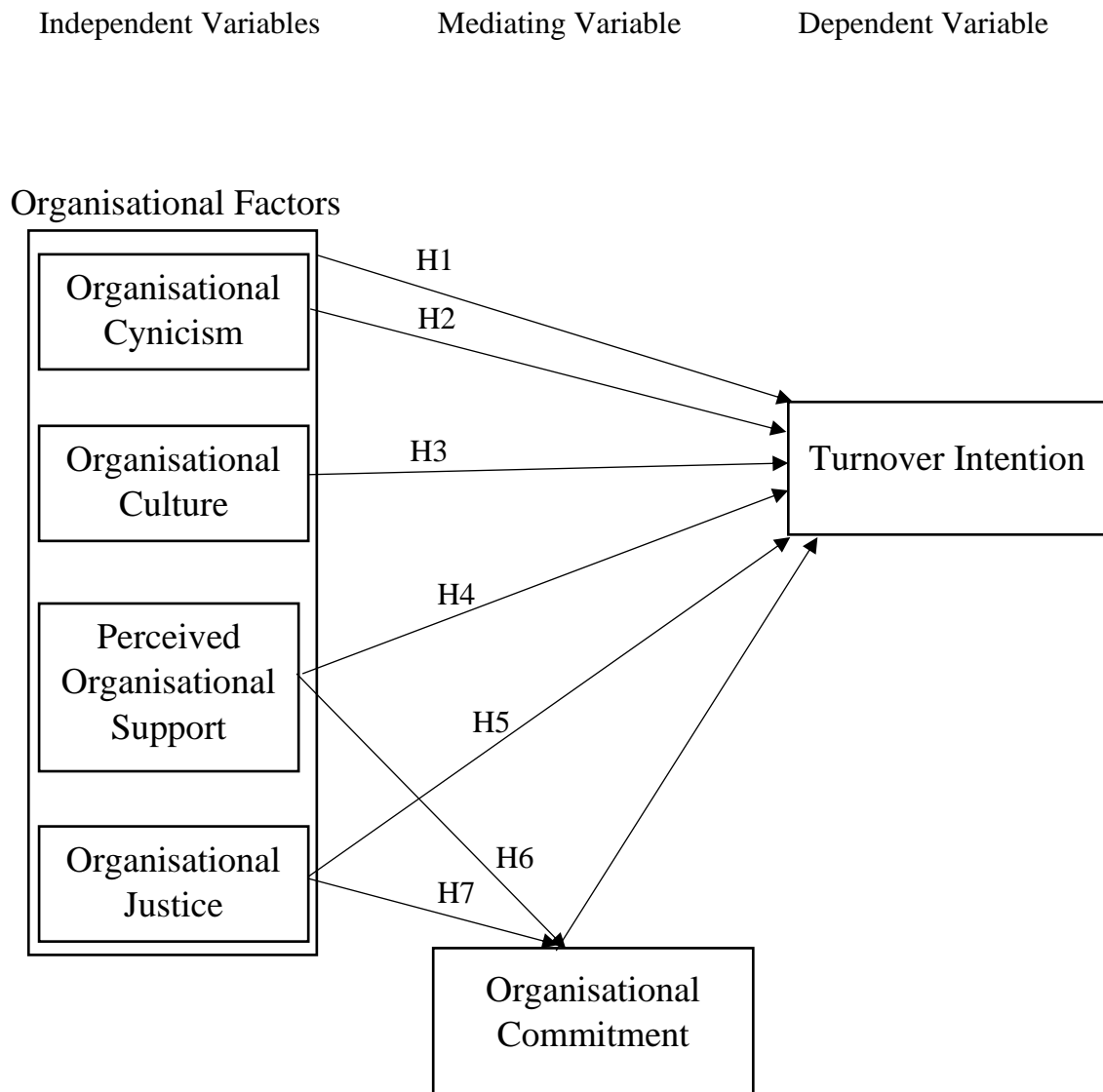


Figure 2.5 Proposed Theoretical Framework

Source: Developed for the research

Hypothesis 1: All the organisational factors have significant relationship in affecting female employees' turnover intention in banking industry in Malaysia.

Hypothesis 2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 4: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 5: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

Hypothesis 6: The relationship between organisational justice and turnover intention will be mediated by organisational commitment.

Hypothesis 7: The relationship between perceived organisational support and turnover intention will be mediated by organisational commitment.

Proposed conceptual framework displayed the relationship between the independent variables, mediating variable and dependent variable of our study. There are four independent variables which are organisational cynicism, organisational culture, perceived organisational support, and organisational justice. Besides, we included organisational commitment as mediating variable of perceived organisational support and organisational justice towards turnover intention. The reason why we choose organisational commitment as mediating variable of perceived organisational support and organisational justice is due to the reason that only this perceived organisational support and organisational justice has established past studies to support our hypothesis. Lastly, our dependent variable will be turnover intention. This conceptual framework is constructed to test the relationship between the four independent variables factors with one mediating variable and turnover intention.

2.5 Hypotheses Development

2.5.1 The Relationship between Organisational Cynicism and Turnover Intention

Based on previous studies, it indicates that there is a favourable association between corporate cynicism and turnover intention. It is a pessimistic mindset across the three aspects of the cynical model formed by an individual to his organisation, which are the structure of cognitive, affective, and behavioural. The cognitive element of organisational cynicism is the belief in lacks authenticity and openness of the organisation. The affective aspect of corporate negativity appeals to the organisation's subjective reactions. The behavioural aspects of cynicism correspond to pessimistic tendencies (Arslan, 2014). Based on the study of Arslan (2014) define there has positive connections between organisational cynicism and turnover intention. According by Eaton (2002), Shahzad and Mehmood (2012), and Tett and Meyer (2006), population observations in their studies have been found as the higher the organisational cynicism, the higher the intention of turnover in the workplace. The above hypothesis is formed according to the reviews. However, Ay & Ünal (2016) observed that the effect of affective, cognitive, and behavioural cynicism on the employees' turnover intention is pointless. Thus, the study would also examine whether there is a major connection between organisational cynicism and the turnover intentions of female employees in Malaysia's banking industry.

Most of the researchers have provided different viewpoints about the relationship between the organisational cynicism and turnover intention. Thus, based on the argument above, the following hypothesis is proposed.

H2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.

2.5.2 The Relationship between Organisational Culture and Turnover Intention

Based on the previous study, some researchers have proven there is a negative relationship between organisational culture and turnover intention (Shafiq & Qureshi, 2014; Habib et al., 2014; Kumar et al., 2012). According to Habib (2014), the result shown in their research is if the organisational culture is positive, it will improve the employee's performance and decrease employee turnover intention.

Positive organisational cultures have higher levels of AIC, CSR, and ER than negative organisational. In a positive organisational culture, high AIC culture will encourage employees to engage in their work task to attain achievement, innovation, and competence (O'Reilly et al., 1991; Cooke & Szumal, 2000). High CSR culture will support the positive behaviours in the organisation, which encourage the employee to cooperate when they are performing the innovation and challenging work tasks (Glisson et al., 2006).

A strong organisational culture has a significant relationship between organisational culture and turnover intention. The strong organisational culture will influence the employees with the set of shared values, clearly know what the business objectives is, follow the company policies, and employees always access to timely accurate information. The strong organisational culture is expected to reduce the employee's turnover intention in the organisation.

There are various previous studies proved that there is a significant relationship between organisational culture and turnover intention, where the strong organisational culture will lead to low turnover intention. However, the study of Shafiq & Qureshi (2014) and Habib et al. (2014) which is done on the foreign country – Pakistan. There is a argue that foreign culture will have the different with our domestic culture, the relationship between the organisational culture and turnover intention may have different result in Malaysia. Thus, based on the argument above, the following hypothesis is proposed.

H3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.

2.5.3 The Relationship between Perceived Organisational Support and Turnover Intention

According to the perceived organisational support (POS) of Eisenberger, Huntington, Hutchison and Sowa (1986), POS proposed that workers build global assumptions about the degree to which the company respects their efforts and concern for their welfare in order to assess the readiness of the company to reward improved job effort and fulfill the demands for recognition and acceptance. Therefore, POS can be considered as a primary indicator of the employees' turnover intention. Tuzun and Kalemci (2012) argued that as POS rises, the desire to leave will reduce since POS produces an organisational sense of responsibility. In contrast, Jawahar and Hemmasi (2006) argued that employees that experienced less POS will increase turnover intention and leave the organisation.

Based on various past studies by different researchers, they have agreed with one idea which is the negative relationship between POS and turnover intention (Blomme et al., 2010; Cho et al., 2009; Wayne et al., 1997). In

addition, Kahumuza and Schlechter's study (as cited in Ghazali et al., 2018) mentioned that employees will raise their efforts, efficiency, loyalty towards organisation as well as dedication to assisting organisation to reach its goals and objectives in order to repay the perceived support. Therefore, Ghazali, Nashuki and Othman (2018) have proposed a hypothesis which is to test whether POS will have a negative relationship on the employees' intention to leave. In researching the impact of POS on the employees' turnover intention, the result that they found has conducted in a negative way. This result has supported the findings from past researches that consent with there was a negative relationship between POS and employees' intention to leave (Ghazali et al., 2018).

Based on the argument above, POS can be view as the primary indicator of employee turnover intention. Thus, there is a significant relationship between POS and turnover intention where workers will have high turnover intention with the decrease in POS and therefore the intention should rise as the POS decrease. However, the employees will have low turnover intentions once the POS provided by the organisation has increased and therefore the intention will decrease as the POS rises.

H4: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

2.5.4 The Relationship between Organisational Justice and Turnover Intention

According to the social exchange theory of Blau (1964), it claimed that individuals would contribute constantly as a mean in return for the favourable treatment from their organisation. In addition, Karatepe and Shahriari (2014) said that the relationship between organisational justice and turnover intention is formed based on the social exchange theory. It is

said that relationships play a vital role in workplace and it will change into belief, mutual commitments and loyalty when the relationships are able to maintain based on social exchange theory (Arif, 2018).

Based on numerous past studies by the researchers, it proved that there is significant (Aghaei, Moshiri & Shahrbanian, 2012; Ozturk et al., 2016; Sokhanvar et al., 2016). and negative (Fatt et al., 2010; Karatepe & Shahriari, 2014; Khan et al., 2018; Ozturk et al., 2016) relationship between organisational justice and turnover intention. According to Aghaei et al. (2012), if organisation treats its employees justly, it will reduce the employees' turnover intention and employees might be able to perform much better in a more effective and efficient way. In addition, the study of Hassan (2002) discovered that distributive and procedural justice influence significantly on employees' turnover intention while Seo et al. (2010) see interactional justice as a stronger predictor that it significantly influences the turnover intention when comparing to both distributive and procedural justice. Moreover, the study of Loi, Ngo and Foley (2006) discovered that the fairness of treatment provided by the organisation is critical and it will influence the turnover intention of the employees. Hence, it is important for an organisation to identify and implement organisational justice in order to enhance employees' performance and reduce turnover intention as well as employee turnover.

However, Saraih et al. (2017) pointed out that organisational justice does not associated with employees' turnover intention and organisational justice does not affect the wish of turnover intention among academicians. The result of the study of Saraih et al. (2017) is inconsistent with many past studies and it provides a mix and debatable result in the relationship between organisational justice and turnover intention. Thus, this study is aim to examine whether there is significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

Most of the researchers have shown that organisational justice appeared to be significant to the turnover intention of the employees where the employers treat the employees fairly, the turnover intention of the employees will be low. However, the study of Saraih et al. (2017) provided conflict result with other past studies. Thus, based on the argument above, the following hypothesis is proposed.

H5: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

2.5.5 The Relationship between Organisational Justice and Turnover Intention: Mediating Role of Organisational Commitment

According to Ölçer (2015), it is said that employees who received fair treatment from their organisations will be more committed to their organisations and hold a positive manner towards their jobs. In other words, employees have less desire to look for another job and perceive that their job now is good enough if they are treated justly by their organisations.

There are few past studies had studied on the mediating relationship of organisational commitment between organisational justice and turnover intention. Geurts, Schaufeli and Rutte (1999) discovered that the relationship between perceived inequality and turnover intention was full mediated by poor organisational commitment. In addition, Sree-Rekha and Kamalanabhan (2012) found that organisational commitment partially mediated the influence of organisational justice on turnover intention. Besides that, Elanain (2010) also obtained the same result as Sree-Rekha

and Kamalanabhan where organisational commitment partially mediated the impact of organisational justice on turnover intention.

On the other hand, Gim and Desa (2014) mentioned that the affective commitment was fully mediating the relationship between distributive and procedural justice with turnover intention. Apart from that, Seo et al. (2010) discovered that both distributive justice and procedural justice influenced turnover intention negatively and it was mediated by affective commitment of employees. Moreover, in the study of faculty turnover intentions by Tsai (2012), it concluded that organisational commitment mediated the impact of faculty perceived organisational justice on turnover intentions.

As what Ölçer (2015) suggested in his study, employees will be more committed and hold a positive attitude towards their jobs if organisations treat them fairly. Thus, high organisational justice means high organisational commitment, and organisational commitment is proved to have significant and negative relationship with turnover intention (Cave et al., 2013; Wu & Polsaram, 2011). Hence, based on the discussion above, the following hypothesis is proposed.

H6: The relationship between organisational justice and turnover intention will be mediated by organisational commitment.

2.5.6 The Relationship between Perceived Organisational Support and Turnover Intention: Mediating Role of Organisational Commitment

According to the study of Yoon and Thye (2002), they discovered perceived organisational support (POS) can be the positive relationship with organisational commitment. This is because it is common for workers to reciprocate with higher rates of dedication as they believe that the company will care about their welfare. Besides, POS can cause a willingness to pay back benefits provided by the organisation through greater affiliation with the company and it can be considered as effective commitment, a normative commitment which is a sense of duty to the company and rising continuance commitment which is a comparative rise in the cost of turnover (Tumwesigye, 2010). The dimension of the organisational environment which is POS will affect strongly on the organisational commitment of workers and it also led to a large impact on the employees' turnover intention (Perryer et al., 2014). Hence, it can be said that the relationship between POS and employees' turnover intention is mediated by organisational commitment.

There are some past researches had studies on the mediating relationship of organisational commitment between perceived organisational support and turnover intention. Maertz, Griffeth, Campbell and Allen (2007) stated that POS had a major influence on the turnover intention by affective and normative commitment. In addition, Tumwesigye (2010) also found that the result of his study affirms affective commitment, normative commitment and continuance commitment can be the mediating role in the relation between the POS and employees' turnover intention. According to Hom and Griffeth's study (as cited in Tumwesigye, 2010) mentioned that the antecedents of employee turnover intention frequently work by mediating variable which is organisational commitment to affect the behavioural as well as actual turnover intention. Therefore, high POS might cause by high rates of commitment, which in effect leads to a decline in avoidance behaviour and employee turnover intention. Organisational commitment may expect to become a mediating relationship between POS and employee turnover intention (Tumwesigye, 2010). According to the study of Nadeem, Khan, Imtiaz and Iftikar (2019), they found that the positive relationship

between POS and employee turnover intention has been greatly mediated by the commitment of the organisation. Furthermore, Islam, Khan, Ahmad and Ahmed (2014) mentioned that once workers received POS from their company, they are strongly committed to the company through the pattern of affective commitment.

Thus, POS will have a strong effect on the employees' turnover intention, while organisational commitment can use to support the POS. In this study, we will investigate whether there is mediating effect of organisational commitment on the relationship between perceived organisational support and turnover intention. Based on the argument above, POS will become lower when the level of organisational commitment becomes lower and it will cause the employee's turnover intention to become higher. However, POS will become higher when the level of organisational commitment becomes higher and it will result in the employee's turnover intention become lower.

H7: The relationship between perceived organisational support and turnover intention will be mediated by organisational commitment.

2.6 Chapter Summary

In this chapter, all the variable are numerous in-depth studies referring to past research and the article gained helpful insight into the discussion. The study will continue by examining the research methodology in Chapter 3.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

In Chapter 3, we will show the process of collecting relevant data and appropriate data for research topic analysis. The focus of this chapter includes research design, data collection methods, sampling design, research instruments, construct measurements, data processing and data analysis methods.

3.1 Research Design

Research design refers to a technique used to express the methods or ways used in collecting the required data (Zikmund, Babin, Griffin and Carr 2010). Exploratory research, descriptive research, and causal research are the three forms of research designs. This research is to find out the causal relationship between two related variables. Therefore, this study will adopt the causal study in the research design. We may discover the causal relationship between variables through causality research, which shows how changes in one variable are influenced by changes in other variables. In addition, this study clarified the relationship between two related variables by using quantitative research. Quantitative research refers to solving research purposes by combining data technology and statistical analysis. It can get statistical information in digital form. In addition, the relationship between two related variables can also be obtained. This research uses questionnaires to collect data and analyse these data.

3.2 Data Collection Methods

The method of data collection plays an important role in research design. We use the primary data in our research, to ensure the accuracy of the research results because the accuracy of the collected data will directly affect the results of the research. The data obtained through the questionnaire survey is called the main data.

3.2.1 Primary Data

The data obtained by researchers after investigating a specific research topic is called the main data. These main data are directly related to the research question, so the accuracy of the main data is very high (Sekaran & Bougie, 2013). The methods of collecting these main data include observations, interviews and questionnaire surveys, so collecting this data takes a lot of time. In addition to facing time constraints, incomplete and untimely response is also one of the problems that will be faced. Researchers usually collect information by distributing questionnaires because questionnaires can easily reach a large number of interviewees and reduce the stress of interviewees when they complete the survey ("Questionnaire Method of Data Collection: Advantages and Disadvantages", n.d.).

In our research project, we have decided to use questionnaire as our primary data collection tool through Google form and distribution of physical questionnaires to respondents. We are able to collect more realistic view and data that preferred by the respondent, and the result of primary data is always up to data.

As we mention above, secondary data has not been used in the study. We are using a questionnaire to gather data, so it is classified as primary data.

3.3 Sampling Design

3.3.1 Target Population

Target population is defined as a group of individual that the researchers would like to observe in the research (Sekaran & Bougie, 2016). Different research has different target populations, we must determine the target population which is most suitable for us to collect data and information for our study. In this research, we want to examine the relationship between organisational cynicism, organisational culture, organisational commitment, perceived organisational support, organisational justice, organisational commitment with the turnover intention among the female employee in the Malaysia banking industry. We only focus on the commercial banks in Malaysia except for the Islamic banks and private financial institutions. Female employees in commercial banks will be our target population in this research. The reason that we choose commercial banks instead of others is due to the reason that the population of commercial banks is larger than others, so we use it to represent the population of all the banks. We are excluding the Islamic banks and some private financial institutions because they occupied lesser in number in the industry. For example, there are only 16 Islamic bank, 6 development financial institution and 11 investment banks in Malaysia, but commercial bank have total 26 in Malaysia. There is total 101,537 employees who work in commercial bank in Malaysia (Association of Banks in Malaysia (ABM), 2019). Since we cannot find the gender distribution in the banking sector, we will refer to the latest annual

report of the commercial bank in Malaysia to find out the estimate gender distribution percentage. There are 49% female employees in Bank Negara Malaysia, 59.9% in Public Bank, 62% in Hong Leong Bank, 62% in AmBank, 61% in Alliance Bank, 62% in Affin Bank, 52% in HSBC Bank, 55.3% in Maybank, 59% in OCBC Bank, 59.2% in RHB Bank, 45.4% in Standard Chartered Bank and 60.9% in UOB bank (Bank Negara Malaysia, 2020; Public Bank, 2020; Hong Leong Bank, 2020; AmBank Group, 2020; Alliance Bank, 2020; Affin Bank, 2019; HSBC Bank, 2020; Maybank, 2020; OCBC Bank, 2020; RHB Bank, 2020; Standard Chartered Bank, 2020; UOB Bank, 2020). The other banks that we are not included in the estimating the female employees, because they are only have one branch in Malaysia and their annual report did not mention the gender distribution of their company workforce in Malaysia. We sum up all the percentage of the female employees from the annual of every bank and find the estimate gender distribution percentage in banking sector. The gender distribution in banking sector on average on female from annual report is 57.3%, we are using the total population 101,537 times with 57.3% and we will get the estimate figure 58,180 as the female employees. The estimated female employees' figure 58,180 will be our target population in this study.

3.3.2 Sampling Frame and Sampling Location

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

According to Turner (2003), a sampling frame is a list in our target population which is qualified to be interviewed in the survey or act as the respondent group. However, in our research we did not able to get the name list of female employees in the banking industry, due to this reason we are unable to get the sampling frame. In this research, our sampling location will be at Penang, Selangor, and Johor.



COMMERCIAL BANKS AND BRANCHES (*) DISTRIBUTION BY STATE AS AT 31 DECEMBER 2019

BANK	PERLIS	KEDAH	PENANG	KELANTAN	TERENGGANU	PAHANG	PERAK	SELANGOR	WP KUALA LUMPUR	WP PUTRAJAYA	WP LABUAN	NEGERI SEMBILAN	MELAKA	JOHOR	SABAH	SARAWAK	TOTAL
Affin Bank Berhad	1	4	8	2	2	4	7	25	16	1	1	5	2	12	5	6	101
Alliance Bank Malaysia Berhad		3	4		1	1	2	20	15	1	1	1	1	12	15	5	82
AmBank (M) Berhad	1	6	14	2	2	8	18	36	22		1	7	6	21	9	15	168
Bangkok Bank Berhad			1					1	1					2			5
Bank of America Malaysia Berhad									1								1
Bank of China (Malaysia) Berhad			1					2	1				1	2		1	8
BNP Paribas Malaysia Berhad									1								1
China Construction Bank (Malaysia) Berhad									1								1
CIMB Bank Berhad	1	9	22	6	5	11	14	53	39	1	1	8	7	27	12	13	229
Citibank Berhad			2					5	1				1	1			10
Deutsche Bank (Malaysia) Berhad									1								1
Hong Leong Bank Berhad	1	10	22	1	3	8	19	69	35			1	8	7	31	10	249
HSBC Bank Malaysia Berhad		2	3	1	1	5	3	7	6		1	1	1	4	3	4	42
India International Bank Malaysia Berhad									1								1
Industrial and Commercial Bank of China (Malaysia) Berhad								1	1		1			1		1	5
J.P. Morgan Chase Bank Berhad									1								1
Malayan Banking Berhad	2	13	26	6	7	16	34	77	53	1	1	13	10	45	21	20	345
Mizuho Bank (Malaysia) Berhad									1								1
MUFG Bank (Malaysia) Berhad			1						1								2
OCBC Bank (Malaysia) Berhad		1	3	1		1	3	7	5			1	1	7	1	2	33
Public Bank Berhad	1	11	21	5	3	13	27	56	40		1	9	7	31	16	21	262
RHB Bank Berhad	1	9	12	3	4	7	20	42	28	2	1	7	5	27	9	21	198
Standard Chartered Bank Malaysia Berhad		1	2			1	2	8	2			1	1	3	3	4	28
Sumitomo Mitsui Banking Corporation Malaysia Berhad									1								1
The Bank of Nova Scotia Berhad			1						1					1			3
United Overseas Bank (Malaysia) Bhd		2	4	1	1	3	1	11	6			1	2	6	3	4	45
TOTAL BY STATE	8	71	147	28	29	78	150	420	281	6	10	62	52	233	107	141	1,823

* Does not include standalone Islamic bank branches.

Figure 3.1: Total bank branches in different states in Malaysia

Based on the report of Association of Banks in Malaysia (ABM), Penang, Selangor, and Johor have the highest bank branches among the states in Malaysia. Penang, Selangor, and Johor also being labelled in top 3 states with best performance in GDP growth in Malaysia. Therefore, our sampling location is Penang, Selangor, and Johor which is contribute the most GDP in Malaysia. The sampling frame will be the female employees who worked in banking industry of Penang, Selangor, and Johor.

3.3.3 Sampling Elements

Sampling elements is the person who is being targeted in this research. In the banking industry, there is consist of a branch manager or director, banker, officer, executive, customer services officer, bank operators, and other administrative workers. Therefore, the female workers in the commercial bank and whoever related to the bank operations no matter the top level, middle level, or lower-level employees will be selected randomly through our non-probability sampling technique.

3.3.4 Sampling Technique

There are two forms of sampling technique which are probability sampling and non-probability sampling. In our research, we are using non-probability sampling technique to conduct our study, since we are unable to get sampling frame for our research. We will be using snowball sampling for our research, snowball sampling is the being used to reduce bias during sampling and maintain confidentiality (Penrod, Preston, Cain & Starks, 2003). In our research team, we have no relationship to employee who work in the banking industry. So, we need to send the questionnaires to the branch managers or the Human Resource Department and spread it out to the female employee in the branch and the female employee will share the questionnaires to their colleague after they done, and keep sharing to let our questionnaires reach more female employees. The questionnaires will be gaining the response slowly among the branch and will keep increasing the number of respondents like a rolling snowball become big and bigger.

3.3.5 Sampling Size

Sampling size is a portion that are taken from the entire population, and the size taken needs to be sufficient to prevent any sampling errors and biases (Gill, Johnson & Clark, 2014). Full population research will be too big and expensive to conduct, set up sampling size will be a best way to reduce cost and time to conduct a research. In our research, the targeted population was 58,180 of female banks' employees in Malaysia. According to Sekaran and Bougie (2016), our research population is between the category of 50,000 and 75,000 population size and the sample size will be 381.

Population Size	Confidence = 95%				Confidence = 99%			
	Margin of Error				Margin of Error			
	5.0%	3.5%	2.5%	1.0%	5.0%	3.5%	2.5%	1.0%
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	50	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
1,000	278	440	606	906	399	575	727	943
1,200	291	474	674	1067	427	636	827	1119
1,500	306	515	759	1297	460	712	959	1376
2,000	322	563	869	1655	498	808	1141	1785
2,500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
300,000,000	384	784	1537	9603	663	1354	2654	16586

Figure 3.2: Required Sample Size

Adapted from Sekaran, U. (2003). *Research method for business: A skill building approach*, 4th edition.

3.4 Research Instrument

The research instrument that will be used in our study is questionnaire. The reason that we choose questionnaire as our research instrument is because the questionnaire method is a less time-consuming and less costly method to collect data compared to other research instrument such as interview. However, in order to collect the relevant and accurate result from respondent, a good design questionnaire is needed to let the respondent have a clear understanding on the question. The questionnaire includes the question of demographic about the respondents, and the question related to the dependent variable (DV), mediating variable (MV), and independent variables (IV). Our questionnaire has used fixed alternative questionnaire to design, the multi-choice answers will be provided in the questionnaires and it will be helping the respondents make a quick decision and also easier for us to transferring into data to analyse.

3.4.1 Questionnaire Design

We have categorized our survey questionnaire into 4 sections. Section A are the respondent's demographic profile have total 9 questions such as gender, age, ethnic group, marital status, education, working experience, how long been work in the organisation, salary, and job title. Section B have 23 questions that related to our four independent variables (Organisational Cynicism, Organisational Culture, Perceived Organisational Support (POS), Organisational Justice), every independent variable has 6 questions except

organisational culture only have 5 questions. Under section C is the mediating variable (Organisational Commitment), which have 6 questions in this section. Section D are the dependent variable (Turnover Intention) and it includes 5 questions in this section. Section B, C and D in the questionnaire are using the 5-point Likert Scale to measure which is from strongly agree to strongly disagree.

3.4.2 Pre-test

This test is to ensure that our questions are relevant and the understanding from the view of the respondent before we establish our questionnaire. Pre-test also help our questions reduce the error and clearly articulated to ensure the respondents interpret the survey in the same way with us. The questionnaires have been reviewed by our supervisor Mr. Fong Chee Yang and approved by UTAR Scientific and Ethical Review Committee (SERC), and based on the comment we have made a minor amendment.

3.4.3 Pilot Study

Pilot study is a study that conducted before the actual study. The purposes of pilot study are to check the reliability and consistency of our research instrument before we conducting the actual study. In our pilot study, we distribute questionnaires to the commercial bank in Selangor by using the Google Form. We received total 50 responds through the Google Form. After filtering out the unusable data, there are only 45 sets useable data are being collected. We exercise SPSS ver. 22 to run the reliability test for the valid 30 sets of data. Below are the results of the reliability of pilot study that we conduct:

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Table 3.1 shows the result of the pilot study. All the variable from the pilot study shows very good reliability of $\alpha=0.80$ to 0.95 .

Table 3.1: Result of Reliability Analysis (Pilot test)

Variables	Dimensions	Cronbach's Alpha
Independent Variable	Organisational Cynicism	0.934
	Organisational Culture	0.875
	Organisational Support	0.844
	Organisational Justice	0.885
Mediating Variable	Organisational Commitment	0.850
Dependent Variable	Turnover Intention	0.939

Source: Derived from the research

3.5 Construct Measurement (Scale and Operational Definitions)

3.5.1 Origin of Construct Measurement

Table 3.2: Origin of Construct Measurement

Variable	Sources	Scale of Measurement
Organisational Cynicism (Independent Variable)	Durrah, O., Chaudhary, M., & Gharib, M. (2019).	Interval Scale
Organisational Culture (Independent Variable)	Sashkin, M., & Rosenbach, W. E. (1990).	Interval Scale
	Saad, G. B., & Abbas, M. (2018).	

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Perceived Organisational Support (Independent Variable)	Albalawi, A. S., Naughton, S., Elayan, M. B., & Sleimi, M. T. (2019). Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986).	Interval Scale
Organisational Justice (Independent Variable)	Niehoff, B. P., & Moorman, R. H. (1993).	Interval Scale
Organisational Commitment (Mediating Variable)	Albalawi, A. S., Naughton, S., Elayan, M. B., & Sleimi, M. T. (2019).	Interval Scale
Turnover Intention (Dependent Variable)	Alniacik, E., Alniacik, U., Erat, S., & Akcin, K. (2013). Jones, E., Chonko, L., Rangaranjan, D., & Roberts, J. (2007). Wang, E. S. T. (2014).	Interval Scale

Source: Developed for the research

3.5.2 Scale of Measurement

The scale of measurement can be considered as a type of information offered by the number in the analysis of statistics. Measurement is the distribution of numbers or symbols to entity the characteristic of items such as people, objects and activity by a predetermined set of regulations (Sekaran & Bougie, 2016). In addition, it is significant to ensure that standardize the rules for allocating numbers to the item characteristic as well as to use them in a consistent way. The number that we tend to assign to the object property will help us to carry out the statistical analysis on the statistical data and to examine the hypotheses that we have formed. Besides, the scale can be considered as a useful tool to differentiate an individual and to analyse how they vary from each other on the variables to our research (Sekaran & Bougie, 2016). Therefore, the measurement scale can be classified into four types of scale which are the nominal scale, ordinal scale, interval scale as well as ratio scale.

3.5.2.1 Nominal Scale

Sekaran and Bougie (2016) stated that the nominal scale is one of the scales of measurement that enable the investigator to allocate theme to different group or classification. The nominal scale is frequently considered the most fundamental type of measurement and this scale is applied in many subjects to classify and interpret the data. Moreover, the nominal scale is only names or attributes that have two or more classification, and the categories do not involve any intrinsic ordered (Mishra et al., 2018). For instance, the nominal scale could regard as the gender variable, the respondents could be divided into two groups which are a male group as well as a female group. Hence, nominal scales classify persons or objects into classes that are mutually exclusive as well as collectively exhaustive collectively (Sekaran & Bougie, 2016).

Example of nominal scale:

1. Gender: Male
 Female

Source: Developed for the research

3.5.2.2 Ordinal Scale

Furthermore, the ordinal scale can be considered as the second scale of measurement. According to Mishra, Pandey, Singh and Gupta (2018) stated that the ordinal scale is just like a nominal scale. The only distinction between the two scales is that the data for the ordinal scale are obviously

ordered. In other words, the nominal scale will not involve the ordering of data, but the ordinal scale will involve the ordering of data. In addition to classifying the variables in such a method to indicate discrepancies between the different classification, the ordinal scale frequently ranks the categories in some important manner (Sekaran & Bougie, 2016). The ordinal scale can be applied for any element for which the group will order base on any preference. For instance, the ordinal scale enables the researchers to rank the preferences from better to worst or ranked the number 1, 2, 3, and so forth (Sekaran & Bougie, 2016). However, the ordinal scale does not involve any value of the interval between the rankings.

Example of ordinal scale:

5. Education

- SPM/STPM or equivalent
- Certificate/Diploma
- Bachelor's Degree
- Master Degree
- PhD Degree
- Others (Please specify) _____

Source: Developed for the research

3.5.2.3 Interval Scale

The other scale of measurement will be the interval scale. According to Sekaran and Bougie (2016), the numerically equivalent distances on the scale reflect equivalent values in the attributes being estimated in an interval scale. In other words, the distance among any two neighbouring

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characteristics is called an interval and these intervals are often equal. Moreover, the interval scale is the scale of measurement that enables us to make a comparison on the discrepancy among the object (Sekaran & Bougie, 2016). The interval scale is dissimilar with the ordinal scale because the interval scale represented the value of the interval between the rankings and it allows the investigators to analyse the difference between objects. Therefore, the interval scale will help researchers to catch the discrepancy, the order, as well as the equivalent of the size of the differences in the variables (Sekaran & Bougie, 2016).

Example of interval scale:

Table 3.3: Questionnaire Design with Interval Scale

No.	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Overall, the rewards I receive here are quite fair.	1	2	3	4	5
2	I consider my work load to be quite fair.	1	2	3	4	5
3	Job decisions are made by the manager in an unbiased manner.	1	2	3	4	5
4	My manager clarifies decisions and provides additional information when requested by employees.	1	2	3	4	5
5	When decisions are made about my job, the manager treats me with respect and dignity.	1	2	3	4	5
6	When decisions are made about my job, the manager deals with me in a truthful manner.	1	2	3	4	5

Source: Developed for the research

3.6 Data Processing

Data processing provides a clear description of the processes for preparing data. The data that the target respondents collected contains missing values. Consequently, discrepancies require several actions to guarantee the reliability and consistency of the results. The steps involved data checking, data editing, data coding, and data transcribing (Sekaran & Bougie, 2016).

3.6.1 Data Checking

Data checking is the first phase in data processing. It offers an opportunity to the researcher checking whether the questionnaire they were collecting is useful and the respondent must answer the questionnaire in detail. This is because it is important to test for consistency and completeness of the questionnaires that were obtained from the respondents. Therefore, the action to delete such missing questionnaires will be taken because incorrect or ambiguous data would allow the answer to be inaccurate. This phase of the inquiry is to maintain the reliability (Sekaran & Bougie, 2016).

3.6.2 Data Editing

Data editing deals with the discovery and correction of illogical, unreliable or improper details and omission of the knowledge that the respondents return. Illogical response can be viewed as an overt response, and inaccurate response can be regarded as the answer that is not in accordance with another knowledge received by the respondent. In fact, omission is one of the issues that would still arise whether the respondent was unwilling to address the query, did not comprehend the query or did not attempt to answer the question. Where the questionnaire includes more than 25 percent

of the element not addressed by the respondent, the questionnaire could be found null and cannot be used in the data collection for. Thus, data editing is the essential stage for data processing and this phase must ensure the precision and preserve this research's degree of reliability and quality (Sekaran & Bougie, 2016).

3.6.3 Data Coding

The following step is data coding. It requires applying numerical code to the details of the respondents appropriately, so that they can be included in the database. This facilitates data input and decreases error rate. Data coding may be one of the data processing steps and some of the mistake may result in the coding and is usually performed by people (Sekaran & Bougie, 2016). Thus, we use the SPSS software in our research as our research analysis software.

3.6.4 Data Transcribing

Transcribing data is the last stage of storing the results. The researcher will manually key the SPSS program with all the coded data and make sure the negative questions are reversed. The SPSS software will then transcribe the details coded into the data analysis. This also conducts the durability check for the acquire findings to evaluate evidence (Sekaran & Bougie, 2016).

3.7 Data Analysis

Data analysis process is a process of turning the data that we get from the questionnaire into information (Galletto, 2018). The data will be processed by Statistical Package for the Social Sciences (SPSS) version 22 after the data is collected in order to further explain the data. The Reliability analysis (Pearson Correlation Coefficient), Multiple Linear Regression, and mediating effect analysis PROCESS Macro in the SPSS software will be used in for our data analysis.

3.7.1 Descriptive Analysis

Descriptive analysis is a summary statistic also known as data simplification such as drawing graph or constructing tables (Loeb, Morris, & Dynarski, 2017). Descriptive analysis is able to let the researcher easier to read and interpret, by converting the raw data into a statement formed. In this research, descriptive analysis tool will be used on the respondent demographic profile data such as gender, age, ethnic group, marital status, education, working experience, how long been work in the organisation, salary, and job title. After we collect the data from our respondent, we will be using the data from our questionnaire Section A to generate a table and transformed into a pie chart. The pie chart is suitable for displaying data and will be easier for the reader to understand.

3.7.2 Scale Measurement – Reliability Test

The data quality that we get from the respondent can be measure by the reliability analysis to know whether our data is consistent and stable. The Cronbach's alpha will be used in our research to calculate the reliability of our questionnaire. We will be run our data reliability test by using the SPSS software. According to Sekaran and Bougie (2016), the coefficient alpha value falls below 0.6 is categorised under poor reliability, the coefficient

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alpha value fall between 0.6 to 0.7 is categorised under fair reliability, the coefficient alpha value fall between 0.7 to 0.8 is categorised under good reliability, the coefficient alpha value fall between 0.8 to 0.95 is categorised under very good reliability.

Table 3.4: Coefficient Alpha

Coefficient Alpha(α)	Level of Reliability
Less than 0.60	Poor reliability
0.60 to 0.70	Fair reliability
0.70 to 0.80	Good reliability
0.80 to 0.95	Very good reliability

Adapted from Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill for business: A skill building approach (7th ed.)*. West Sussex, United Kingdom: John Wiley & Sons Ltd.

Table 3.5: Reliability Analysis Result for Pilot Study

Construct	Items	Cronbach's Alpha Value	Alpha Coefficient Range	Strength Association
Organisational Cynicism	6	0.934	0.80 to 0.95	Very Good
Organisational Culture	5	0.875	0.80 to 0.95	Very Good
Organisational Support	6	0.844	0.80 to 0.95	Very Good
Organisational Justice	6	0.885	0.80 to 0.95	Very Good
Organisational Commitment	6	0.850	0.80 to 0.95	Very Good
Turnover Intention	5	0.939	0.80 to 0.95	Very Good

3.7.3 Inferential Analysis

3.7.3.1 Pearson's Correlation Coefficient

Pearson's Correlation Coefficient is a tool that shows the co-variation or linear relationship through the analysis of the variables' direction, strength, and significance of the relationship among the variables (Sekaran & Bougie, 2013). In simple words, it measures and indicates how the data is related. The correlation is ranged from -1.0 (negative correlation) to +1.0 (positive correlation). In addition, if the correlation shows 0, there will be no correlation between the independent variables and dependent variable. Pearson's Correlation Coefficient Analysis will be used to indicate the association between each independent variable and dependent variable. In our research, SPSS ver. 22 software will be used to run our research data. We used the function of the software to run the Person's Correlation Coefficient test, click on the button on the top of the software Analyse > Correlate > Bivariate, and input the two variable that we want to test to get the Pearson's Correlation Coefficients results.

Table 3.6: The Rule of Thumb about Correlation Coefficient Size

Coefficient Range	Strength of Association
± 0.91 to ± 1.00	Very strong
± 0.71 to ± 0.90	Strong
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
0.00 to ± 0.20	Slight, almost negligible

Adapted from Hair, J. F. Jr., Money, A. H., Samouel, P., & Page, M. (2007). *Research methods for business*. Chichester, West Sussex: John Wiley & Sons, Inc.

3.7.3.2 Multiple Regression Analysis

Multiple regression analysis is used to test the hypothesis generated in this study. Multiple regression analysis is a statistical tool that measures the interrelation between two or more independent variables and a dependent variable using multiple regression equation to estimates the coefficients in the equation for a straight line (Zikmund et al., 2010). It shows the significance of each independent variable in the prediction of dependent variable. Through Multiple regression analysis, we can predict how many portions of the variation in the dependent variable explained to the variation of independent variables. In our study, H7 will be tested through this tool as it used to test the relationship between all independent variable and dependent variable. For the Multiple Regression Analysis, SPSS ver. 22 software will be used to run our research data. Click on the button on the top of the software Analyse > Regression > Linear, input the dependent variable and all the independent variable to get the result.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Table 3.7: Multiple Regression Equation

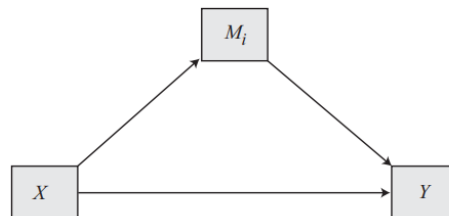
Y	Turnover intention
a	Constant, “Y intercept”
b _i	Value of Parameter Estimates, where i = 1,2,3...
X ₁	Organisational Cynicism
X ₂	Organisational Culture
X ₃	Perceived Organisational Support
X ₄	Organisational Justice

3.7.3.3 Mediation Analysis

In our study, we will be using the PROCESS tool for SPSS. Hayes (2013) proposed conditional process analysis (also known as analysis of moderated mediation). PROCESS tool is the integration of mediation and moderation analysis. Besides, the method can be used when we want to describe and

understand the conditional existence of the processes by which one variable transmits its effect to another (Hayes, 2013). Thus, H5 and H6 will be tested through this tool. As shown in Figure 3.3, it is the model 4 for PROCESS for SPSS that was proposed by Hayes. SPSS ver. 22 software will be used to run the Mediation Analysis. We need to download the PROCESS macro tool from website, and install the extension tool into the SPSS software. Click on the button on the top of the software Analyse > Regression > PROCESS v3.5, input the dependent variable, independent variable, mediator, and choose the model number 4 to run the test and get the result. The result of the mediation analysis will have three main components, which is total effect, direct effect and indirect effect. In order to know whether there is a significant mediating effect between the IV, DV and the mediation, we will be need to look on the indirect effect. if lower level and upper level of the bootstrap result of the indirect effect does not contains 0 which mean the there is a significant mediating effect in the analysis.

Conceptual Diagram



Statistical Diagram

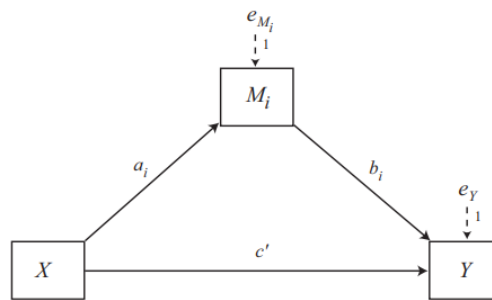


Figure 3.3: Model 4 proposed by Hayes

3.8 Chapter Summary

In this chapter, we have explained the research mythology of this study which who is our target population, what sampling method we are using and how the data we collect is being processed and analysed. Other than that, it also discusses about the sampling design, research instrument and constructs measurement. We will be distributing 30 sets of questionnaires for the pilot study, and 382 sets of questionnaires will be distributing for the full study. We also use SPSS software to test the reliability of the questionnaire and using the PROCESS Macro tool for the mediating analysis.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

In this chapter, we will use SPSS Ver. 22 to evaluate the results of the questionnaires, and the results will be presented in a table and figure. This chapter includes three types of analyses which are descriptive analysis, scale measurement and inferential analysis.

4.1 Descriptive Analysis

The quantitative data was interpreted using descriptive analysis. This section contains a total of 9 questions along with the respondents' personal details.

4.1.1 Respondent Demographic Profile

The information of the respondent demographic profile included gender, age, ethnic group, marital status, education level, banking industry experiences, working experiences for current organisation, monthly salary's range and job title.

4.1.1.1 Gender

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Table 4.1 and Figure 4.1 show the statistics of respondents' gender.

Table 4.1: Statistics of Respondents' Gender

Gender	Frequency	Percent (%)	Cumulative Percent (%)
Female	394	100	100

Source: Developed from SPSS Ver.22

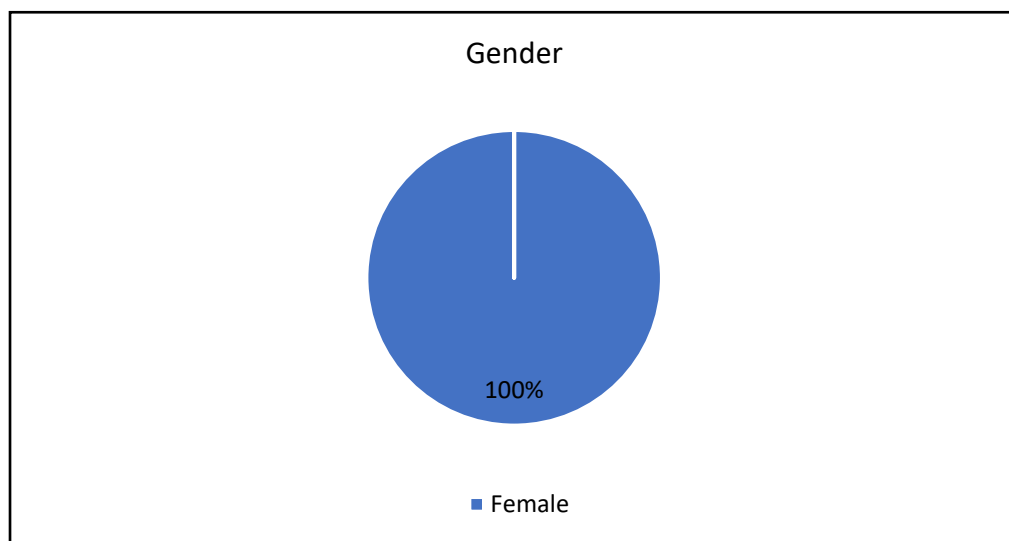


Figure 4.1: Statistics of Respondent's Gender

Table 4.1 and Figure 4.1 show the proportions of respondent's gender who participated in the survey. Our research focuses on females so it consists of 394 females (100%).

4.1.1.2 Age Group

Table 4.2 and Figure 4.2 show the age of the respondents.

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Table 4.2: Statistics of Respondents' Age

Age	Frequency	Percent (%)	Cumulative Percent (%)
Below 21 years old	2	0.5	0.5
21-30 years old	282	71.6	72.1
31-40 years old	93	23.6	95.7
41-50 years old	12	3.0	98.7
51 years old and above	5	1.3	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

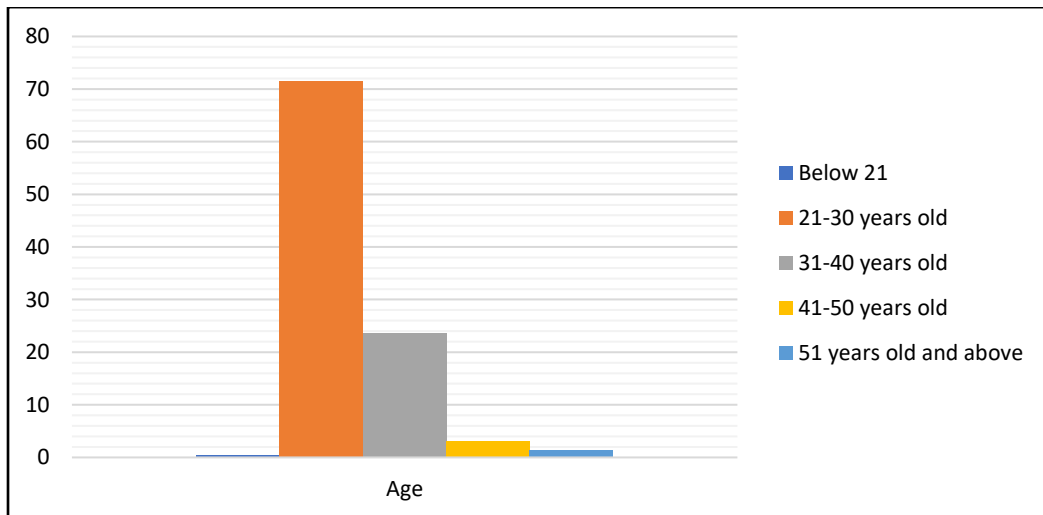


Figure 4.2: Statistics of Respondents' Age

Table 4.2 and Figure 4.2 show the different age group of the respondents participated in this survey. We have five categories of the age group. First is the age group below 21 years old, it consists of 0.5% (2 respondents). Besides is most respondents who between the age 21-30 years old consists 71.6% (282 respondents), followed by the age group of 31-40 years old consists of 23.6% (93 respondents). Next, the age group of 41-50 years old consists of 3% (12 respondents). Lastly, the age group of 51 years old and above consists of 1.3% (5 respondents).

4.1.1.3 Ethic Group

Table 4.3 and Figure 4.3 show the ethnic group of the respondents.

Table 4.3: Statistics of Respondents' Ethnic Group

Ethnic Group	Frequency	Percent (%)	Cumulative Percent (%)
Malay	182	46.2	46.2
Chinese	141	35.8	82.0
Indian	71	18.0	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

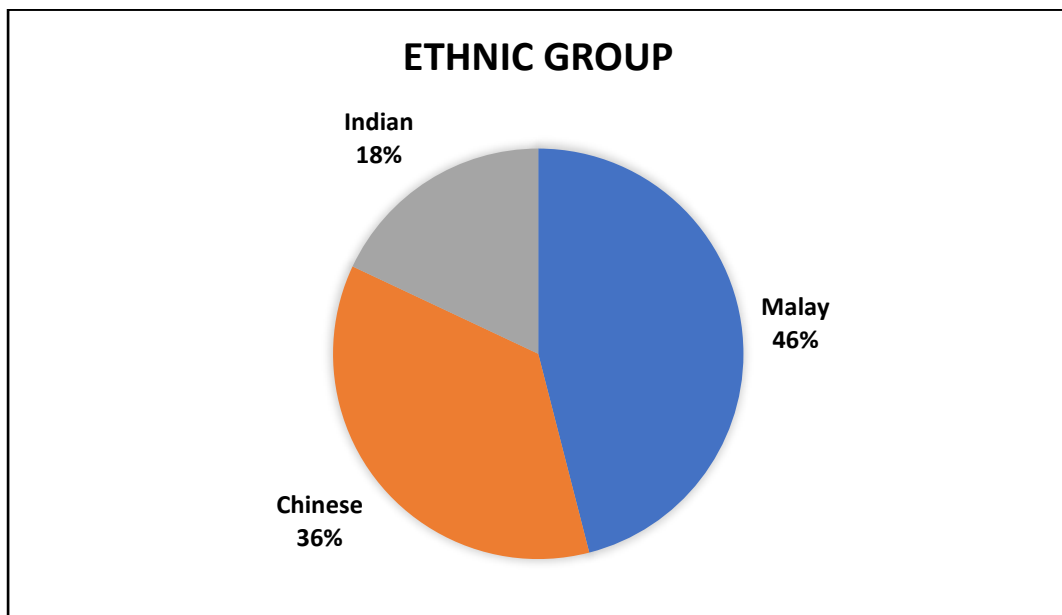


Figure 4.3: Statistics of Respondents' Ethnic Group

Table 4.3 and Figure 4.3 shows that there are three ethnic groups of the respondents which are Malay, Chinese, and Indian. The majority of the respondent is Malay which consists of 46.2% (182 respondents). Next is

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Chinese which consists of 35.8% (141 respondents). Lastly is Indian which consists of 18% (71 respondents).

4.1.1.4 Marital Status

Table 4.4 and Figure 4.4 show the marital status of the respondents.

Table 4.4: Statistics of Respondents' Marital Status

Marital Status	Frequency	Percent (%)	Cumulative Percent (%)
Single	271	68.8	68.8
Married	123	31.2	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

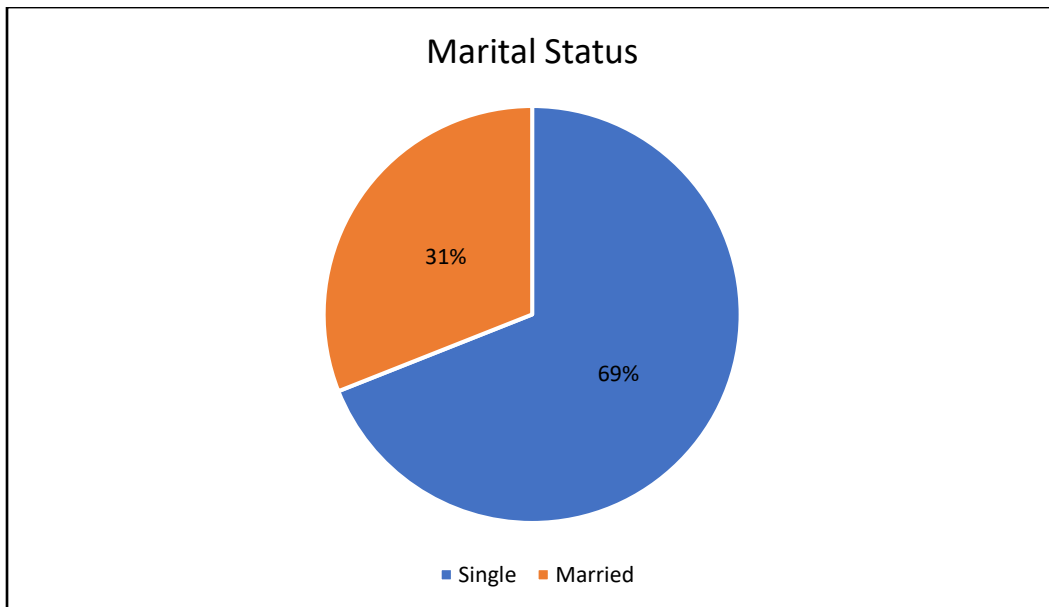


Figure 4.4: Statistics of Respondents' Marital Status

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Based on Table 4.4 and Figure 4.4, both of them show the majority of the respondents are single 68.8% (271 respondents). The remaining 31.2% (123 respondents) are married.

4.1.1.5 Education Level

Table 4.5 and Figure 4.5 shows the education level of the respondents.

Table 4.5 Statistics of Respondents' Education Level

Education Level	Frequency	Percent (%)	Cumulative Percent (%)
SPM/ STPM	2	0.5	0.5
Certificate/ Diploma	27	6.9	7.4
Bachelor's Degree	345	87.6	94.9
Master Degree	20	5.1	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

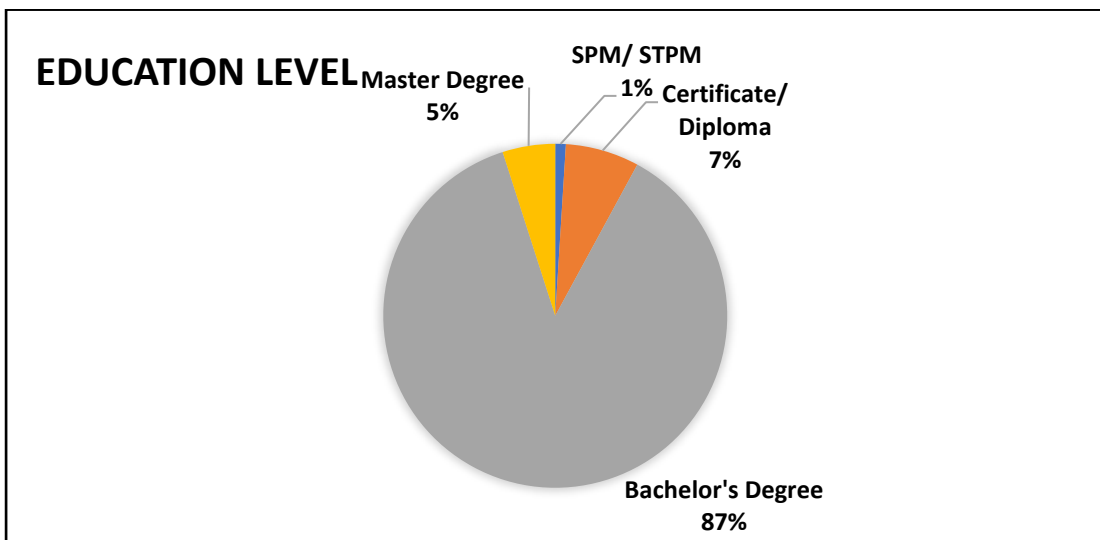


Figure 4.5: Statistics of Respondents' Education Level

Based on Table 4.5 and Figure 4.5, there are four categories of education level which are SPM/ STPM, Certificate/ Diploma, Bachelor's Degree and Master Degree. Most of the respondents are Bachelor's Degree holders which is 87.6% (345 respondents). Besides is Certificate or Diploma holder consists of 6.9% (27 respondents). Next, 5.1% (20 respondents) are Master Degree holders and SPM or STPM holders which consists of 0.5% (2 respondents).

4.1.1.6 Banking Industry Experiences

Table 4.6 and Figure 4.6 shows the statistics of respondent's banking industry experiences.

Table 4.6: Statistics of Respondents' Banking Industry Experiences

Banking Industry Experiences	Frequency	Percent (%)	Cumulative Percent (%)
Less than 1 year	25	6.3	6.3
1-5 years	247	62.7	69.0
6-10 years	64	16.2	85.3
11-15 years	33	8.4	93.7
More than 15 years	25	6.3	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

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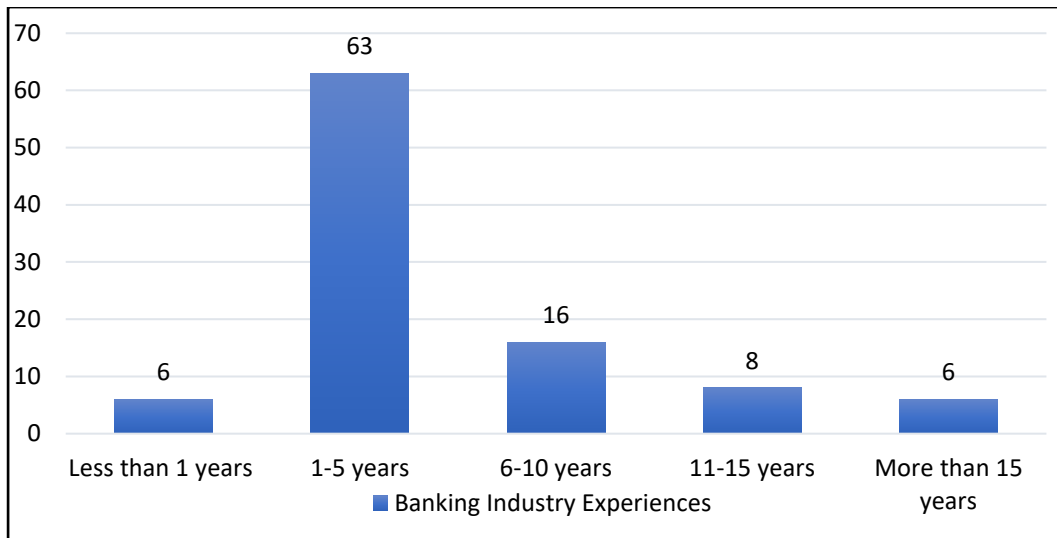


Figure 4.6: Statistics of Respondents' Banking Industry Experiences

Based on Table 4.6 and Figure 4.6, there have 6 classifications of respondent's banking industry experiences which are less than 1 years, 1 to 5 years, 6 to 10 years, 11 to 15 years, and more than 15 years. Most of the respondents work for 1 to 5 years which consists of 62.7% (247 respondents). The second highest working experience is 6 to 10 years which is 16.2% (64 respondents). Followed by the respondents who work for 11 to 15 years which consists of 8.4% (33 respondents). Meanwhile, the respondents who work less than 1 year and more than 1 years are the same which is 6.3% (25 respondents) respectively. Lastly, we found that most respondents have 1-5 years of working experience in the banking industry, which may be caused by sampling bias.

4.1.1.7 Working Experiences in the current organisation

Table 4.7 and Figure 4.7 shows the statistics of respondent's working experiences in the current organisation.

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Table 4.7: Statistics of Respondents' working experiences in the current organisation

Working Experiences	Frequency	Percent (%)	Cumulative Percent (%)
Less than 1 year	39	9.9	9.9
1-5 years	253	64.2	74.1
6-10 years	57	14.5	88.6
11-15 years	30	7.6	96.2
More than 15 years	15	3.8	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

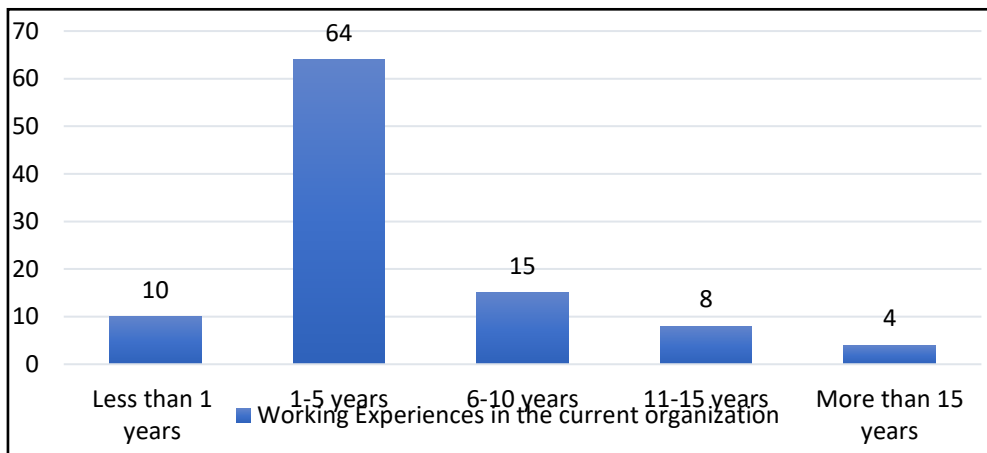


Figure 4.7: Statistics of Respondents' working experiences in the current organisation

Based on Table 4.7 and Figure 4.7, both of them show that there have 6 classifications of working experience in the current organisation. First, most of the respondents work for the current organisation for 1 to 5 years which is 64.2% (253 respondents). The second is those who work for 6-10 years which consists of 14.5% (57 respondents), followed by those who work less than 1 year which is 9.9% (39 respondents). Lastly, the number of respondents who work for 11-15 years and more than 15 years is 7.6% (30 respondents) and 3.8% (15 respondents) respectively.

4.1.1.8 Monthly Salary

Table 4.8 and Figure 4.8 shows the statistics of respondent's monthly salary.

Table 4.8: Statistics of Respondents' Monthly Salary

Monthly Salary	Frequency	Percent (%)	Cumulative Percent (%)
Less than RM2000	11	2.8	2.8
RM2000 to RM4999	303	76.9	79.7
RM5000 to RM10999	76	19.3	99.0
More than RM11000	4	1.0	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

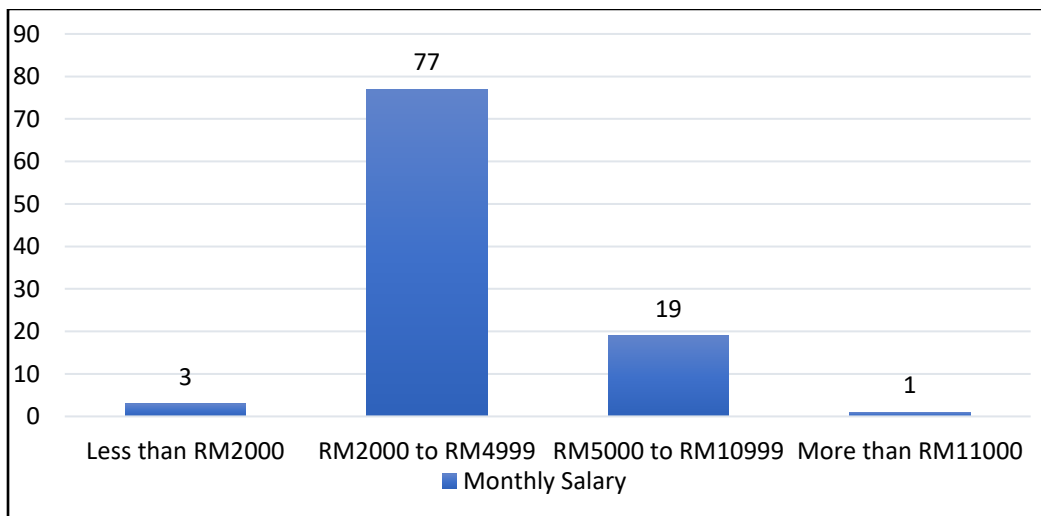


Figure 4.8: Statistics of Respondents' Monthly Salary

Based on Table 4.8 and Figure 4.8, there are 4 categories of respondent's monthly salary which included less than RM2000, RM2000 to RM4999, RM5000 to RM10999, and more than RM11000. Most of the respondents are received RM2000 to RM4999 per month as their salary which consists of 76.9% (303 respondents), followed by the respondents who received

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RM5000 to RM10999 which is 19.3% (76 respondents). Lastly are those who received less than Rm2000 and more than RM11000 are 2.8% (11 respondents) and 1% (4 respondents) respectively.

4.1.1.9 Job Position

Table 4.9 and Figure 4.9 shows the statistics of respondent's job position.

Table 4.9: Statistics of Respondents' Job Position

Job Position	Frequency	Percent (%)	Cumulative Percent (%)
Non-managerial Position	127	32.2	32.2
Junior Management	175	44.4	76.6
Middle Management	84	21.3	98.0
Senior Management	8	2.0	100.0
Total	394	100.0	

Source: Developed from SPSS Ver.22

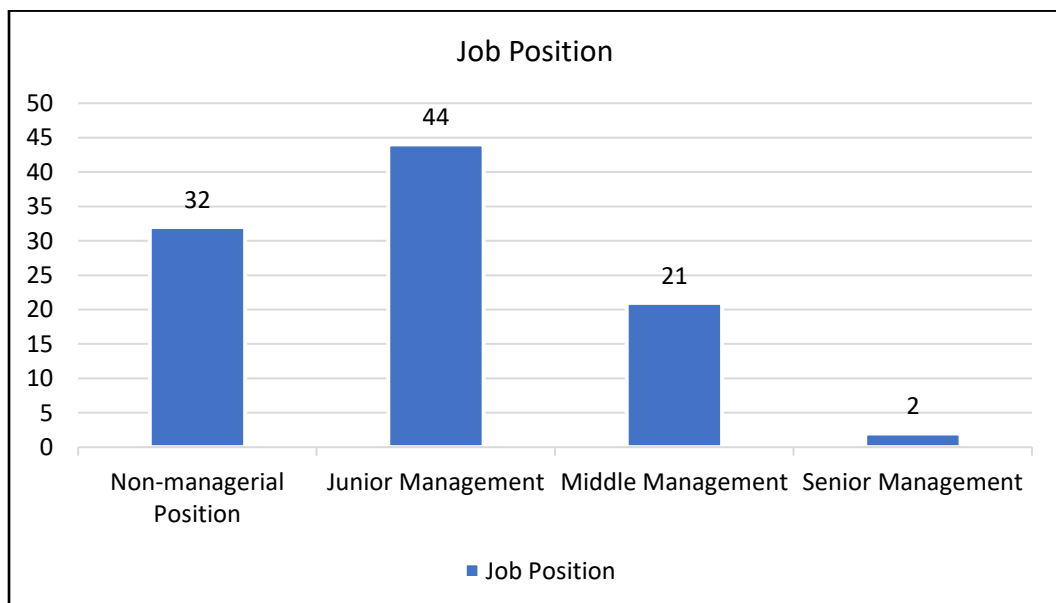


Figure 4.9: Statistics of Respondents' Job Position

Based on Table 4.9 and Figure 4.9, there are 4 categories of job position which are non-managerial position, junior management, middle management, and senior management. Both of them show that most of the respondents are from junior management position which is 44.4% (175 respondents) and followed by 32.2% (127 respondents) from non-managerial position. Besides is from middle management position which consists of 21.3% (84 respondents). Lastly, the respondents from senior management position which is 2% (8 respondents). We found a problem based on this result. When we were collecting questionnaires, most of our respondents were bank customer service staff and front desk staff, but the result of our survey was that most of the respondents came from junior management. It is possible that the respondents misunderstood the meaning of non-managerial position and junior management when they filled up the survey because we didn't specify clearly the job position in our survey questionnaires.

4.1.2 Central Tendencies Measurement of Constructs

In this part we will discuss the value mean and standard deviation of independent variables, mediator variable and dependent variable in the table.

4.1.2.1 Organisational Cynicism

Table 4.10 shows the Central Tendencies Measurement of Organisational Cynicism.

Table 4.10: Central Tendencies Measurement for Organisational Cynicism

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No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	I believe that my company says one thing and does another.	394	2.1168	3	1.02218	1
2	When I think about my company, I feel a sense of anxiety.	394	2.0711	4	1.00888	2
3	I criticize the practices and policies of my company to people outside the bank.	394	2.0279	5	0.97643	6
4	When I think about my company, I get angry.	394	1.9061	6	0.97751	5
5	My company's policies, goals, and practices seem to have little in common.	394	2.2208	1	0.97786	4
6	If an application was said to be done in my company, I would be more skeptical whether it would happen or not.	394	2.1574	2	0.99137	3
	Average		2.0834			

Source: Developed from SPSS Ver.22

Based on the Table 4.10, the statement of “My Company’s policies, goals, and practices seem to have little in common.” has the highest mean which is 2.2208 with the standard deviation (0.97786) which is ranked 4 in the list. Besides, the statement of “When I think about my company, I get angry.” has the lowest mean value (1.9061). Next, the statement has the lowest standard deviation (0.97643) is “I criticize the practices and policies of my company to people outside the bank.” Lastly the statement of “I believe that my company says one thing and does another.” has the highest standard deviation (1.02218).

4.1.2.2 Organisational Culture

Table 4.11 shows the Central Tendencies Measurement of Organisational Culture.

Table 4.11: Central Tendencies Measurement for Organisational Culture

No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	Everyone strongly believes in a set of shared values about how people should work together to solve common problems and reach mutual objectives.	394	4.00000	2	0.822706	4
2	Decisions-making are most often made based on facts and policy of the company, not just perceptions or assumptions.	394	4.02538	1	0.840674	3
3	Everyone knows and understands our business objectives and priorities.	394	3.99746	3	0.842566	2
4	People have access to timely and accurate information about what's really happening in the organisation and why.	394	3.99746	3	0.811805	5
5	People do not always compromise company policy and procedures to reach operational goals.	394	3.82487	4	0.979323	1
	Average		3.9691			

Source: Developed from SPSS Ver.22

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According to result show in Table 4.11, the statements of “People do not always compromise company policy and procedures to reach operational goals.” has the highest standard deviation which is 0.979323 and the lowest mean value which is 3.82487. Besides is the statement of “Decisions-making are most often made based on facts and policy of the company, not just perceptions or assumptions.” has the highest mean value which is 4.02538. Lastly, the mean value of the two statement “Everyone knows and understands our business objectives and priorities.” and “People have access to timely and accurate information about what’s really happening in the organisation and why.” are same which is 3.99746 respectively.

4.1.2.3 Perceived Organisational Support (POS)

Table 4.12 shows the Central Tendencies Measurement of Perceived Organisational Support.

Table 4.12: Central Tendencies Measurement for Perceived Organisational Support

No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	My company strongly considers my goals and values.	394	3.6371	4	0.95323	6
2	My organisation would forgive my honest mistake.	394	3.6244	5	1.05619	3
3	My organisation cares about my general satisfaction.	394	3.6751	3	1.00939	2

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4	Help is available from my organisation when I have a problem.	394	3.8858	1	1.01873	1
5	The organisation wishes to give me the best possible job for which I am qualified.	394	3.7766	2	1.00171	4
6	The organisation is willing to help me when I need a special favor.	394	3.5685	6	0.99955	5
	Average		3.6946			

Source: Developed from SPSS Ver.22

The measurement for perceived organisational support is shown in the Table 4.12. Based on the results, the statements of “Help is available from my organisation when I have a problem.” has the highest value of mean and standard deviation which is 3.8858 and 1.01873 respectively. Besides, the mean value of the statement of “The organisation is willing to help me when I need a special favor.” is ranked 6 which is the lowest (3.5685). Lastly, the statements that has the lowest standard deviation 0.95323 is “My company strongly considers my goals and values.”

4.1.2.4 Organisational Justice

Table 4.13 shows the Central Tendencies Measurement of Organisational Justice.

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Table 4.13: Central Tendencies Measurement for Organisational Justice

No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	Overall, the rewards I receive here are quite fair.	394	3.8223	5	1.00072	2
2	I consider my work load to be quite fair.	394	3.8096	6	1.01481	1
3	Job decisions are made by the manager in an unbiased manner.	394	3.8401	4	0.95567	4
4	My manager clarifies decisions and provides additional information when requested by employees.	394	3.8756	3	0.96095	3
5	When decisions are made about my job, the manager treats me with respect and dignity.	394	3.8934	2	0.91846	5
6	When decisions are made about my job, the manager deals with me in a truthful manner.	394	3.9162	1	0.87695	6
	Average		3.8595			

Source: Developed from SPSS Ver.22

Based on the Table 4.13, the statement of “When decisions are made about my job, the manager deals with me in a truthful manner.” has the highest mean value (3.9162) and the lowest standard deviation (0.87695). Besides, the statement of “I consider my work load to be quite fair.” has the lowest mean value (3.8096) and the highest standard deviation (1.01481). Lastly, the mean value (3.8756) and standard deviation (0.96095) of the statement “My manager clarifies decisions and provides additional information when requested by employees.” are same ranked 3 in the list respectively.

4.1.2.5 Organisational Commitment

Table 4.14 shows the Central Tendencies Measurement of Organisational Commitment.

Table 4.14: Central Tendencies Measurement for Organisational Commitment

No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	I would be very happy to spend the rest of my career in this organisation.	394	3.7716	3	0.92111	5
2	I feel like “part of the family” at my organisation.	394	3.8680	2	0.90396	6
3	It would be very hard for me to leave this organisation right now, even if I wanted to.	394	3.7640	4	0.94781	2
4	Too much of my life would be disrupted if I decided I wanted to leave my organisation right now.	394	3.6904	6	0.98619	1
5	I would not leave my organisation right now because I have a sense of obligation to the people in it.	394	3.8731	1	0.93783	4
6	Even if it were to my advantage, I do not feel it would be right to leave my organisation now.	394	3.7259	5	0.94693	3
	Average		3.7822			

Source: Developed from SPSS Ver.22

According to the results from the Table 4.14, the statement of “Too much of my life would be disrupted if I decided I wanted to leave my organisation right now.” shown the lowest mean value of 3.6904 with the highest standard deviation 0.98619. Next, the statement of “I feel like “part of the family" at my organisation.” has the lowest standard deviation 0.90396 and the statement of “I would not leave my organisation right now because I have a sense of obligation to the people in it.” has the highest mean value 3.8731.

4.1.2.6 Turnover Intention

Table 4.15 shows the Central Tendencies Measurement of Turnover Intention.

Table 4.15: Central Tendencies Measurement for Turnover Intention

No.	Statement	N	Mean	Mean Ranking	Standard Deviation	Standard Deviation Ranking
1	I do not think I will spend my entire career with this organisation.	394	2.5051	1	1.08246	2
2	I intend to leave this organisation within a short period of time.	394	2.1041	4	1.04203	5
3	I often think about quitting.	394	2.0381	5	1.09176	1

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4	It is likely that I will actively look for a new job this year.	394	2.1421	2	1.04606	4
5	I am probably going to be working for another company in a year.	394	2.1193	3	1.08118	3
	Average		2.1817			

Source: Developed from SPSS Ver.22

Based on Table 4.15, the statement of “I do not think I will spend my entire career with this organisation.” which has the highest mean value (2.5051) with standard deviation (1.08246) ranked 2 in the list. Besides, the statement “I often think about quitting.” has the lowest mean value (2.0381) and the highest standard deviation (1.09176). Lastly, the statement of “I intend to leave this organisation within a short period of time.” has the lowest standard deviation ranked 5.

The data we get is different from what we expected in this research. The turnover intention is lower than our research expectation which mean most of the respondents do not have the intention to leave their current organisation. The possible reason is that our respondents’ mindset is affected by the COVID-19, and it is difficult for them to look for another job within this period as most of the companies do not afford to train a new employee. Thus, the respondents are conservative about their intention to leave.

4.2 Scale Measurement

In order to evaluate the dependent variable which is turnover intention, mediator variable which is organisational commitment, and independent variables which are organisational cynicism, organisational culture, perceived organisational support and organisational justice, SPSS version 22 software has been used in this research project for reliability analysis. There are total 394 respondents included in this reliability test.

4.2.1 Reliability Analysis

Table 4.16 shows the Reliability Statistic of the dependent variable, mediator variable and independent variables.

Table 4.16: Reliability Statistic

No	Variable	Cronbach's	Number of Item
1	Turnover Intention	0.905	5
2	Organisational Commitment	0.913	6
3	Organisational Cynicism	0.921	6
4	Organisational Culture	0.890	5
5	Perceived Organisational Support	0.875	6
6	Organisational Justice	0.902	6

Source: Developed from SPSS Ver.22

According to the Table 4.16, all the variables used are reliable. All the variables used in this research have good reliability because all the Cronbach's Alpha values more than 0.7. Organisational Cynicism has the highest Cronbach's Alpha value in this research which is 0.921. Besides, Cronbach's Alpha value of organisational commitment is second highest which 0.913, followed by turnover intention 0.905 and organisational justice

0.902. Next is organisational culture which is 0.890 and the perceived organisational support has the lowest Cronbach's Alpha value among all the variables which is 0.875.

4.3: Inferential Analysis

4.3.1 Pearson Correlation Coefficient Analysis

Table 4.17: *The Result of Pearson Correlation Coefficient Analysis*

IV		Turnover Intention
Organisational Cynicism	Pearson Correlation	0.785
	Sig (2-tailed)	0.000
	N	394
Organisational Culture	Pearson Correlation	-0.786
	Sig (2-tailed)	0.000
	N	394
Perceived Organisational Support	Pearson Correlation	-0.782
	Sig (2-tailed)	0.000
	N	394
Organisational Justice	Pearson Correlation	-0.790
	Sig (2-tailed)	0.000
	N	394

4.3.1.1 Organisational Cynicism and Turnover Intention

Based on the result, the correlation between organisational cynicism and turnover intention is 0.785 with a p-value of 0.0000 which is less than alpha value of 0.05, which means that there is a positive relationship between organisational cynicism and turnover intention since the value shown in Pearson Correlation is positive value. Hence, it indicates that the lower the organisational cynicism, the lower the turnover intention and vice versa. The

strength of this relationship is high as correlation coefficient value of 0.785 falls in ± 0.71 to ± 0.90 .

4.3.1.2 Organisational Culture and Turnover Intention

According to the table above, the result has shown that there is a negative relationship between organisational culture and turnover intention because of the negative value of the correlation coefficient (-0.786) that we have found. Therefore, based on the negative relationship when the company has higher organisational culture for the employees, the less turnover intention that employees tend to quit the organisation. The strength of association for the relationship between organisational culture and turnover intention is high as the value of the correlation coefficient is -0.786 which falls under the Pearson coefficient range ± 0.71 to ± 0.90 . Moreover, the relationship between organisational culture and turnover intention is significant because the p-value 0.000 is less than the alpha value of 0.05.

4.3.1.3 Perceived Organisational Support and Turnover Intention

According to the table above, the result has shown that there is a negative relationship between perceived organisational support and turnover intention because of the negative value of the correlation coefficient (-0.782) that we have found. Therefore, when organisation able to increase perceived organisational support for the employees, the less turnover intention that employees tend to quit the organisation. This is because organisation has fulfilled the employees' desire support and eventually result in the turnover intention of the employees becoming lower. Hence, employees willing to stay at organisation and contribute more to the organisation. The strength of association for the relationship between perceived organisational support and turnover intention is high as the value of the correlation coefficient is -

0.782 which falls under the Pearson coefficient range ± 0.71 to ± 0.90 . Moreover, the relationship between perceived organisational support and turnover intention is significant because the p-value 0.000 is less than the alpha value 0.05.

4.3.1.4 Organisational Justice and Turnover Intention

From the table, we can say that there is a strong correlation between organisational justice and turnover intention. This is because the value of Pearson Correlation is equal to -0.790 which is in between of the range ± 0.71 to ± 0.90 . Thus, we conclude that there is a strong relationship between organisational justice and turnover intention.

On the other hand, from the result we obtained, we found that there is a negative relationship between organisational justice and turnover intention since the value shown in Pearson Correlation is negative value. Hence, it indicates that the higher the organisational justice, the lower the turnover intention and vice versa.

Besides that, it shows that our study regarding the relationship between organisational justice and turnover intention appears to be significant as the p-value (0.000) is lower than the significance level (0.01) of the study.

4.3.2 Multiple Linear Regression (MLR) Analysis

Table 4.18: Multiple Linear Regression Coefficient Summary

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.368	.354		12.352	.000
	<u>CynicismAVE</u>	.341	.054	.305	6.272	.000
	<u>CultureAVE</u>	-.196	.076	-.150	-2.582	.010
	<u>SupportAVE</u>	-.314	.060	-.269	-5.232	.000
	<u>JusticeAVE</u>	-.246	.069	-.201	-3.570	.000

a. Dependent Variable: TurnoverAVE

From the table 4.18, we can say that the relationship between all independent and turnover intention is significant because all the independent p-value is lower than the alpha value 0.05.

4.3.2.1 Organisational Factors and Turnover Intention

H1: All the organisational factors have significant relationship in affecting female employees' turnover intention in banking industry in Malaysia.

Based on the result that generated in SPSS, the p-values of organisational cynicism, perceived organisational support, and organisational justice are 0.000 which is lower than alpha value of 0.05. The p-value of organisational culture is 0.010 is also lower than alpha value of 0.05 which is significant. Thus, all the variables are statistically significant to predict the dependent variable, turnover intention in this study. Thus, the hypothesis (H1) is accepted.

4.3.2.2 Organisational Cynicism and Turnover Intention

H2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.

Based on the result, the relationship between organisational cynicism and turnover intention is significant because the p-value 0.000 is less than the alpha value 0.05. Thus, the hypothesis (H2) is accepted.

4.3.2.3 Organisational Culture and Turnover Intention

H3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.

Based on the result, the relationship between organisational culture and turnover intention is significant because the p-value 0.010 is less than the alpha value 0.05. Thus, the hypothesis (H3) is accepted.

4.3.2.4 Perceived Organisational Support and Turnover Intention

H4: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

Based on the result, the relationship between perceived organisational support and turnover intention is significant because the p-value 0.000 is less than the alpha value 0.05. Thus, the hypothesis (H4) is accepted.

4.3.2.5 Organisational Justice and Turnover Intention

H5: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

Based on the result, the relationship between organisational justice and turnover intention is significant because the p-value 0.000 is less than the alpha value 0.05. Thus, the hypothesis (H5) is accepted.

By referring to our research result table 4.18, we can figure out the below equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

- Y: Turnover intention
- a: Constant value
- X1: Organisational Cynicism
- X2: Organisational Culture
- X3: Perceived Organisational Support
- X4: Organisational Justice

$$\text{Turnover Intention} = 4.368 + 0.341 (\text{Organisational Cynicism}) + (-0.196) (\text{Organisational Culture}) + (-0.314) (\text{Perceived organisational support}) + (-0.246) (\text{Organisational Justice})$$

The standardized Beta coefficients indicate the contribution of each variables to the study. In this analysis, the highest contributing variable in

describing the variation of dependent variable is organisational cynicism since it has the highest Standardized Coefficient Beta value of 0.305. The second highest contributing variable to describe the variance of dependent variable is perceived organisational support because it has the Standardized Coefficient Beta value of 0.269. The third highest contributing variable in explaining the variation of dependent variable is organisational justice as its Standardized Coefficient Beta value of 0.201. Organisational culture is the lowest contributor variable in explaining the variation of dependent variable is organisational culture as it has a Standardized Coefficient Beta value of 0.150.

Table 4.19: Multiple Linear Regression Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 ^a	.726	.723	.48577

a. Predictors: (Constant), JusticeAVE, CynicismAVE, SupportAVE, CultureAVE

Based on the Table 4.19, it shows that the R value of this research is 0.852. Hence, the relationship between the four independent variables and dependent variables is highly positive. Based on the generated outcome, the R square value is 0.726 which shows that the four independent variables can be explained 72.3% of the variation in dependent variable is explained by the independent variables.

4.3.3 Mediation analysis (PROCESS Macro by Andrew F. Hayes)

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Table 4.20: Mediation Analysis PROCESS Macro Summary of OJ & TI

Hypotheses 6	Effect	p	BootLLCI	BootULCI
Total	-0.9676	0.0000	-1.0423	-0.8929
Direct Effect	-0.1752	0.0039	-0.2939	-0.0565
	Effect	BootSE	BootLLCI	BootULCI
Indirect Effect	-0.7924	0.0634	-0.9032	-0.6566

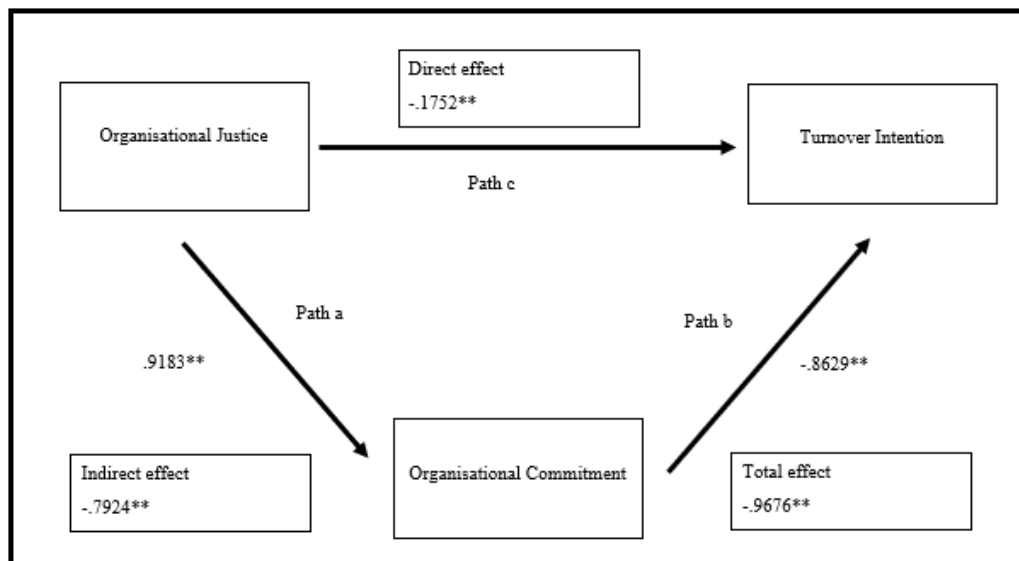


Figure 4.10: Mediation Analysis PROCESS Macro Summary of OJ & TI

In the hypothesis H6, the path b which is organisational justice to organisational commitment was positive and statistically significant ($b = .9183$, $s.e. = .0268$, $p < .001$). The path b which is from organisational commitment to turnover intention was negative and statistically significant ($b = -.8629$, $s.e. = 0.569$, $p < 0.001$). The direct effect of organisational justice on turnover intention is negative and significant ($b = -.1752$, $s.e. = .0604$, $p < 0.01$), indicating that persons scoring higher on organisational commitment are more likely express on turnover intention than those scoring lower on the measure.

From our research result, the indirect effect (IE= $-.7924$) is statistically significant: 95% CI= ($-.9032$, $-.6566$), the zero value are not included in the

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95% confidence interval. Furthermore, the total effect (TE=-.9676) is the combination of the indirect effect and direct effect, and the indirect effect (IE= -.7924) has a bigger proportion than the direct effect (DE= -.1752). It can be concluded that there is a significant OJ indirect effect on TI through the OC.

Table 4.21: Mediation Analysis PROCESS Macro Summary of POS & TI

Hypotheses 7	Effect	p	BootLLCI	BootULCI
Total	-0.9119	0.0000	-0.9841	-0.8397
Direct Effect	-0.2034	0.0001	-0.3063	-0.1005
	Effect	BootSE	BootLLCI	BootULCI
Indirect Effect	-0.7085	0.0679	-0.8189	-0.5493

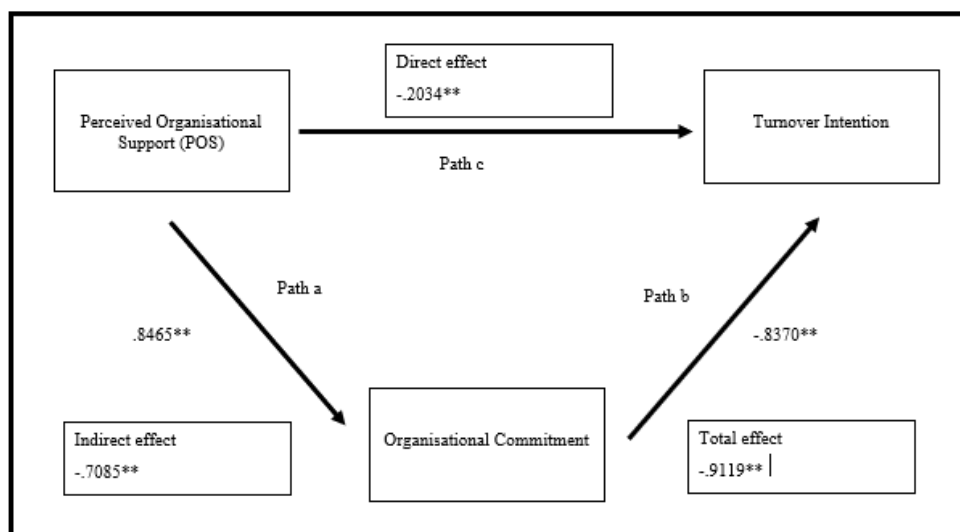


Figure 4.11: Mediation Analysis PROCESS Macro Summary of POS & TI

In the mediation analysis, the path a which is perceived organisational support to organisational commitment was positive and significant (b= .8465, s.e.= .0277, p<.001). The path b which is from organisational commitment to turnover intention was negative and significant (b= -.8370, s.e.= 0.519, p< 0.001). The direct effect of perceived organisational support

on turnover intention is negative and significant ($b = -.2034$, $s.e. = .0523$, $p < 0.01$), indicating that persons scoring higher on organisational commitment are more likely express on turnover intention than those scoring lower on the measure.

The output of the indirect effect of H7, can let us know whether there is a mediating effect or not between the POS to TI with OC as mediator. The confidence interval of the bootstrap result which is lower level (bootLLCI) = -0.8189 and upper level (bootULCI) = -0.5493 . If there are zero values fall between the lower level and upper level of 95% confidence interval, which mean the indirect effect is zero (no mediation effect).

From our research result, the indirect effect (IE = -0.7085) is statistically significant: 95% CI = $(-0.8189, -0.5493)$, the zero value are not included in the 95% confidence interval. Furthermore, the total effect (TE = -0.9119) is the combination of the indirect effect and direct effect, and the indirect effect (IE = -0.7085) has a bigger proportion than the direct effect (DE = -0.2034). It can be concluded that there is a significant POS indirect effect on TI through the OC.

4.4 Conclusion

In this chapter, we had summarized descriptive analysis, scale measurement and inferential analysis. SPSS Ver 22 has been used to run our respondent data and evaluate the relations between the IVs (Organisational Cynicism, Organisational Culture, Perceived Organisational Support, and Organisational Justice), MV (Organisational Commitment) and DV (turnover intention). All the result of Pearson Correlation Coefficient, Multiple Linear Regression and PROCESS Macro will be discussed in Chapter 5.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

In the last chapter, we will discuss about the major findings of our study, the theoretical and practical implications of the study which derived from the previous chapter. In addition, we will list out the limitations of the study, and some recommendations for future research will be given as well in this chapter.

5.1 Discussions of Major Findings

Table 5.1: Summary of the Result of Hypotheses Testing

Hypothesis	Result	Accepted
H1: All the organisational factors have significant relationship in affecting female employees' turnover intention in banking industry in Malaysia.	All IV are statically significant	Accepted
H2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.	B= 0.341 P=0.000 (P<0.05)	Accepted
H3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.	B= -0.196 P=0.010 (P<0.05)	Accepted
H4: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.	B= -0.314 P=0.000 (P<0.05)	Accepted
H5: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.	B= -0.246 P=0.000 (P<0.05)	Accepted
H6: The relationship between organisational justice and turnover intention will be mediated by organisational commitment.	Total Effect= -0.9676 Direct Effect= -0.1752 Indirect Effect= -0.7924 BootLLCI= -0.9032 BootULCI= -0.6566 (no zero value contain)	Accepted
H7: The relationship between perceived organisational support and turnover intention will be mediated by organisational commitment.	Total Effect= -0.9119 Direct Effect= -0.2034 Indirect Effect= -0.7085 BootLLCI= -0.8189 BootULCI= -0.5493 (no zero value contain)	Accepted

Based on our research result on Chapter 4, all our Hypothesis is accepted

5.1.1 Organisational Cynicism and Turnover Intention

H2: There is a significant relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia.

There is a positive relationship between organisational cynicism and turnover intention among female employees in banking industry in Malaysia. The study's outcome indicates that the higher the organisational cynicism, the higher the turnover intention as the correlation coefficient value of 0.785. Moreover, the p-value result of 0.0000 which lower than alpha value of 0.05 indicate a significant relationship between these two variables.

The high organisational cynicism of an employee, it may result in the employees feel desperate, less commitment to their job tasks, lower satisfaction, and result in the employees will decide to withdraw from the organisation (Peter & Chima, 2018, p.8). Another researcher stated that cynicism can contribute to high unemployment and poor employee satisfaction in the workplace. Workers with poor morale also have higher absenteeism rates, high levels of tension, and are less efficient than workers with optimistic attitudes (Arslan, 2014). Pessimism findings are unfavourable towards both the company and the individual, as is the case of negativity, workers are helpless, less dedicated to their jobs, and less satisfied (Nair & Kamalanabhan, 2010).

5.1.2 Organisational Culture and Turnover Intention

H3: There is a significant relationship between organisational culture and turnover intention among female employees in banking industry in Malaysia.

The correlation coefficient value of organisational culture and turnover intention is -0.786. The negative value shows that the organisational culture and turnover intention is high negatively related. The p-value of organisational culture and turnover intention is 0.00 which less than the alpha value of 0.05, therefore the relationship of organisational culture and turnover intention are significantly related. From the Multiple Regression analysis, a significant relationship between organisational culture and turnover intention was identified. To conclude, an increase in organisational culture will result in a decrease of turnover intention of female employees in banking industry in Malaysia.

This research results proven that high organisational culture will be decreasing the turnover intention of the female worker in banking industry of Malaysia. The result also supported by the researcher through their past studies proved that, when the organisational culture is high then the turnover intention in the organisation will be low (Kumar et al., 2012). Our result also coincides with some researchers have proven there is a negative relationship between organisational culture and turnover intention (Shafiq & Qureshi, 2014; Habib et al., 2014; Kumar et al., 2012).

Based on the study, high organisational culture will reduce the female employee turnover intention in banking industry in Malaysia. This result proven that there is a significant relationship between organisational culture and turnover intention, the result is same with the predicted hypothesis.

5.1.3 Perceived Organisational Support and Turnover Intention

H₄: There is a significant relationship between perceived organisational support and turnover intention among female employees in banking industry in Malaysia.

According to the finding that we have found in the previous chapter, the result has proved that perceived organisational support and turnover intention has a strong correlation with each other. It represents that when employees able to perceive desire or enough organisational support from the organisation, the employees' turnover intention will be decreased, and they willing to stay and contribute more to the organisation. Moreover, we also discovered that there is a negative relationship between perceived organisational support and turnover intention which has been agreed with the study of various past researchers (Blomme et al., 2010; Cho et al., 2009; Wayne et al., 1997). We can say that when employees experienced the perceived organisational support is high, the turnover intention for employees will be reduced. Hence, our Hypothesis 3 is supported.

5.1.4 Organisational Justice and Turnover Intention

H₅: There is a significant relationship between organisational justice and turnover intention among female employees in banking industry in Malaysia.

Based on the findings in previous chapter, we found that organisational justice and turnover intention has a strong correlation with one another. So, we can say organisational justice has great amount of contribution to turnover intention of the employees in the banking industry in Malaysia. This is because when the employees perceive that they are being treated fairly, the turnover intention will be reduced and they might be able to perform in a more efficient way. In addition, we found that there is a negative and significance relationship between organisational justice and

turnover intention in which it is in line with the study of the past researchers (Aghaei, Moshiri & Shahrbanian, 2012; Fatt et al., 2010; Khan et al., 2018; Ozturk et al., 2016). When the level of organisational justice is high, the turnover intention of the employees in banking industry in Malaysia is low. Thus, based on the discussion above, our Hypothesis 4 is proved and supported.

5.1.5 Organisational Justice and Turnover Intention mediated by Organisational Commitment

H6: The relationship between organisational justice and turnover intention will be mediated by organisational commitment.

There is a significant organisational justice indirect effect on turnover intention through the organisational commitment among female employees in banking industry in Malaysia. From our research result, the indirect effect (IE= -.7924) is statistically significant: 95% CI= (-.9032, -.6566), the zero value are not included in the 95% confidence interval.

High organisational justice means high organisational commitment, and organisational commitment is proved to have significant and negative relationship with turnover (Care et al., 2013; Wu&Polsaram, 2011). The relationship between distributive and procedural justice with turnover intention was fully mediated by effective commitment. (Gim&Desa, 2014). Moreover, in the study of faculty turnover intentions by Tsai (2012), it concluded that organisational commitment mediated the impact of faculty perceived organisational justice on turnover intentions.

5.1.6 Perceived organisational support and Turnover Intention mediated by Organisational Commitment

H7: The relationship between perceived organisational support and turnover intention will be mediated by organisational commitment.

There is a significant perceived organisational support indirect effect on turnover intention through the organisational commitment among female employees in banking industry in Malaysia. From our research result, the indirect effect (IE= -.7085) is statistically significant: 95% CI= (-.8189, -.5493), the zero value are not included in the 95% confidence interval.

According to the study of Yoon and Thye (2002), they discovered perceived organisational support (POS) can be the positive relationship with organisational commitment. In addition, the dimension of the organisational environment which is POS will affect strongly on the organisational commitment of workers and it also led to a large impact on the employees' turnover intention (Perryer et al., 2014). Moreover, Hom and Griffeth's study (as cited in Tumwesigye, 2010) mentioned that the antecedents of employee turnover intention frequently work by mediating variable which is organisational commitment to affect the behavioural as well as actual turnover intention.

5.2 Implications of the Study

5.2.1 Theoretical Implications

This research has studied and tested the research model that organisational factors affecting turnover intention among female employees in banking industry in Malaysia. There are two main theories underlying turnover intention had been described and discussed in this paper which are Herzberg's Two Factor Theory and Social Exchange Theory (SET). For the Herzberg's two factor theory, the employees will show their intention of leaving the organisation when the factors that lead to employees' overall satisfaction continue to be adversely affected. Besides, the findings also show the lower turnover intention is highly depends on the behaviours that caused by the organisation factors. If the employees received a positive feedbacks or benefits that meet their expectations such as having a good relationship with colleagues, they would tend to stay within the organisation. The connection between employees is made up of bonds, and the strength of the bonds will affect their intention either to retain or leave. From the point of view of SET, the female employees' turnover intention would be lower if the company respects and value its employees equally. Once workers satisfied with these two factors that provided by the organisation, they will tend to stay within the company instead of leaving it shortly.

5.2.2 Practical Implications

Previous studies in this field focused on the factors that mixed with different perspectives such as personal, organisational, job factors involved in one study. However, there is insufficient attention was given to the study that specialised in one perspective with different factors. This is why this study attempts to cover this aspect and fill this gap by researching the organisational factors that affect the female employees' turnover intention in banking industry in Malaysia. By studying the implications of turnover intention reveals that its study resulted a lower turnover intention among female employees in banking industry in Malaysia. It means that the female employees do not have the intention to resign their current job from the

organisation in the short-term period. In addition, the respondents in this study mostly were the junior management and non-managerial position. It could be quite surprised as the employees for the job position mentioned above were more likely to trying new things, changing jobs frequently. All of this could also imply that the banks were coping well in minimizing the turnover intention and retaining their female employees within the organisation by satisfying their requirements. The ways of reducing the turnover intention that were used by the banks could be monetary or non-monetary. It has to depend on the policy, structure, culture, budget, and the requirements of the female employees within the organisation. By understanding the key reasons may help companies reduce the recruiting costs of the workers and retain themselves. The employees considered as an asset of the company. Thus, the bank management could maintain the methods that used in order to reduce the turnover intention.

5.3 Limitation of the study

In our study, it shows that all the organisational factors appeared to be significant with the turnover intention. Besides, organisational commitment was appeared to have mediating relationship with perceived organisational support and organisational justice to turnover intention. However, there are some of the limitations had been identified and should be taken into account in the future research.

The major limitation of our study is that our study is a cross-sectional study which we collected data from different individuals at one specific period of time. The problem with this study design is that the result of the study may be affected by external reasons and the result may not be able to reflect the actual situation. For example, the spread of Covid-19 disease during our data collection period. It may

influence the female banking employees' decision during this abnormal situation, and it may affect the research results.

On the other hand, the data collection method that we have chosen is the snowball sampling method which is categorised as the non-probability sampling technique. The reason that we are using this data collection method is mainly because we are unable to obtain the sampling frame of our respondents (female banking employee). Furthermore, the non-probability will be more cost and time effective since our study is a short-term study. However, there are limitations of using the non-probability sampling method, for example, it may lead to sampling bias and it could affect the accuracy of the research results. Besides that, the result obtained from non-probability sampling method may not be able to represent the entire population and it contains low level of generalization. In our study, we only approach the bank receptionist and the customer services officers who work at the bank branches during the working hours. These two groups of respondents accounted for 76.6% of our research data. It means that we are unable to obtain the data from all the groups equally, and it indicates that the data might be insufficient regarding the perspectives of middle and senior management to support our study since most of the respondents are non-managerial employees and junior managers. Hence, the result of our study may not enough to generalize all the bank employees' perspective from different level towards our study.

Besides that, we discovered that most of the headquarters of the bank branches refused to participate in our study when we contacted them via the email. We had used the email method to conduct the survey instead of distributing it physically is because during our data collection period, the government was implementing the Conditional Movement Control Order (CMCO) in many states of our country due to the spreading of Covid-19, and our data collection method was forced to be changed to the email. We had been notified that the bank employees are not allowed to take part in our study due to confidentiality of internal information. However, this limitation had been solved when we visit the bank branches located in different states and pleaded the employees to support our study during our internship.

Last but not least, another limitation of our study was the time constraint. We are given limited time to collect our data for the study due to the delay of approval on our ethical clearance letter to conduct our survey. To make it worse, the bank branches turned down our request for them to participate in our study when we approached them via the email. To solve this problem, we have to visit to the bank branches physically in Selangor, Penang, and Johor to ask the employees to do our survey personally during our 3-month internship (Oct 2020 – Jan 2021).

5.4 Recommendations for Future Research

Although we had put in much efforts into our study, however, due to the limitations that had been mentioned in the previous section, there is still room for improvement for the future research to make the study as thorough as possible.

From the previous section, we have mentioned that we are conducting cross-sectional study where it may restrict our study findings. Future researchers are encouraged to pursue the longitudinal or long-term study in order to obtain a more accurate data, and it can make the observation of changes more accurate. Besides that, by doing long-term study, the validity of the study will increase because the data is collected time to time. In addition, long-term study allows future researchers to understand the cause-and-effect relationships deeper, and it offers a clear and better results as it requires long periods of time to conduct the study.

On the other hand, it is advised that the future researchers should apply probability sampling technique rather than non-probability sampling technique. This is because probability sampling technique provides every individual in the population the equal chance to be selected and it contains higher level of generalization for the

population. In our study, we found that majority of our respondents are come from non-managerial and junior managerial position in which the result obtained may not reflect the whole bank branches' viewpoint. Future researchers are encouraged to ensure that the sampling element is balance in which the respondents have to come from different job title when obtaining the data. Though the process to obtain sampling frame may be time and cost consuming, however, the data will be more accurate and reliable.

Besides that, we had recognised that some of the bank branches refused to participate in our survey due to the confidentiality of internal information when we contact the bank through the email. It is recommended that future researchers have to ensure they have the appropriate network to reach the bank branches. In addition, future researchers are suggested to make appointment with the bank branches before collecting data. It will be more efficient if the appointment is made prior to the data collection, and it allows researchers to obtain more reliable data with the consent of bank branches. Ultimately, we propose that future researchers have to be considerate when designing the survey question because some questions might be too sensitive for the employees to response, and the employees may fake the answers.

Lastly, time constraint is always the main problem faced by the researchers. To cope with the problem, future researchers have to make a proper planning prior to their research. Besides that, the researchers should obtain the permission from the banking side promptly to conduct the survey to save the time and be efficient.

5.5 Conclusions

In conclusion, our study had discussed the relationship between various organisational factors such as organisational cynicism, organisational culture,

perceived organisational support, organisational justice, and organisational commitment with the turnover intention of female employees in the banking industry in Malaysia. The study discovered that all of the factors are significant in affecting the turnover intention of female banking employees, and the result had been demonstrated in the previous chapter. Besides that, based on the data we received, it shows that the turnover intention is lower than our expectation as the turnover rate of banking industry in Malaysia in the previous year is considered high. This scenario can be justified as the data collection period of our study is within the Covid-19 pandemic, and the economy situation is not well and many people are struggling to find and keep their job not to mention switching jobs. The findings in this study may serve as a reference to the human resource management team of banking organisation and other relevant authorities in examining the turnover intention of female banking employees. However, our study may overlook other related factors where the future researchers should conduct an in-depth research to enhance the knowledge pertaining to the turnover intention of female banking employees in Malaysia.

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ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
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ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
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APPENDICES

APPENDIX A: Google Form Questionnaire Sample

10/30/2020

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

**TITLE: ORGANIZATIONAL FACTORS
AFFECTING TURNOVER INTENTION
AMONG FEMALE EMPLOYEES IN
BANKING INDUSTRY IN MALAYSIA**

* Required

UNIVERSITI TUNKU ABDUL RAHMAN (UTAR)

FACULTY OF BUSINESS AND FINANCE (FBF)

BACHELOR OF BUSINESS ADMINISTRATIONS (HONS)

FINAL YEAR PROJECT

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN
BANKING INDUSTRY IN MALAYSIA

Dear Respondents,

We are final year undergraduate students of Bachelor of Business Administration (Hons), from Universiti Tunku Abdul Rahman (UTAR). We are doing our research with title "Organizational factors affecting turnover intention among female employees in banking industry in Malaysia".

The purpose of this research is to investigate whether there is significant relationship between organizational factors which are organizational cynicism, organizational culture, organizational commitment, perceived organizational support, and organizational justice towards turnover intention in banking industry in Malaysia. This research is conducted to provide a clear insight to the management team in banking industry to better identify the factors affecting turnover intention of female employees.

There are four (4) sections in this questionnaire. Section A is the demographic profile of respondents, section B covers the organizational factors that affecting turnover intention among female employees in banking industry in Malaysia, and section C is assessment on the mediating variable as well as section D is assessment on turnover intention. Please read the instructions carefully before answering the questions. Please answer ALL questions in ALL sections. Completion of this questionnaire will take you approximately 10 to 15 minutes.

The information collected from you will be kept strictly private and confidential. All responses and findings will be used solely for academic purpose. Your assistance in completing this questionnaire is very much appreciated. Thank you for your participation. If you have any question regarding to this questionnaire, you may contact Mr. Chee at 018-3139519.

Research Project Team Member's Details:

NAME	STUDENT ID	CONTACT NUMBER
CHEE LYN SWANE	17ABB01773	018-3139519
GAN ZHI DONG	17ABB01251	
LIM YEONG YUAN	18ABB01225	
TIEW SHEN TI	17ABB01788	
WOI LEE JING JYE	18ABB05490	

<https://docs.google.com/forms/d/1o7puqaUr3B5988onEr3Mw071AZN5JD5m2YO5NQOsY8g/edit>

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ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

Personal Data Protection Statement

PERSONAL DATA PROTECTION STATEMENT

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

Notice:

- The purposes for which your personal data may be used are inclusive but not limited to:-
 - For assessment of any application to UTAR
 - For processing any benefits and services
 - For communication purposes
 - For advertorial and news
 - For general administration and record purposes
 - For enhancing the value of education
 - For educational and related purposes consequential to UTAR
 - For the purpose of our corporate governance
 - For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/ study loan
- Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
- Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
- UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

- By submitting this form you hereby authorise and consent to us processing (including disclosing) your personal data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.
- If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
- You may access and update your personal data by writing to us at _____.

Acknowledgment of Notice

- [] I have been notified by you and that I hereby understood, consented and agreed per UTAR above notice.
- [] I disagree, my personal data will not be processed.

.....
Name:
Date:

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

1. Acknowledgement of Notice *

Mark only one oval.

- I have been notified by you and I hereby understood, consented and agreed per UTAR above notice.
- I disagree, my personal data will not be processed.

2. State *

Mark only one oval.

- Penang
- Selangor
- Johor
- Other: _____

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

3. Bank *

Mark only one oval.

- Affin Bank Berhad
- Alliance Bank Malaysia Berhad
- Ambank (M) Berhad
- BNP Paribas Malaysia Berhad
- Bangkok Bank Berhad
- Bank of America Malaysia Berhad
- Bank of China (Malaysia) Berhad
- CIMB Bank Berhad
- China Construction Bank (Malaysia) Berhad
- Citibank Berhad
- Deutsche Bank (Malaysia) Berhad
- HSBC Bank Malaysia Berhad
- Hong Leong Bank Berhad
- India International Bank (Malaysia) Berhad
- Industrial and Commercial Bank of China (Malaysia) Berhad
- J.P. Morgan Chase Bank Berhad
- MUFG Bank (Malaysia) Berhad
- Malayan Banking Berhad
- Mizuho Bank (Malaysia) Berhad
- OCBC Bank (Malaysia) Berhad
- Public Bank Berhad
- RHB Bank Berhad
- Standard Chartered Bank Malaysia Berhad
- Sumitomo Mitsui Banking Corporation Malaysia Berhad
- The Bank of Nova Scotia Berhad
- United Overseas Bank (Malaysia) Bhd.

Section A: Demographic Profile

Please place a tick "✓" for each of the following:

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

4. 1. Gender *

Mark only one oval.

- Male
 Female

5. 2. Age Group *

Mark only one oval.

- Below 20 years old
 21-30
 31-40
 41-50
 51 and above

6. 3. Ethnic group *

Mark only one oval.

- Malay
 Chinese
 Indian
 Other: _____

7. 4. Marital Status *

Mark only one oval.

- Single
 Married
 Other: _____

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

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TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

8. 5.Education *

Mark only one oval.

- SPM/STPM or equivalent
- Certificate/Diploma
- Bachelor's Degree
- Master Degree
- PhD Degree
- Other: _____

9. 6.How long have you been in banking industry? *

Mark only one oval.

- Less than a year
- 1-5 years
- 6-10 years
- 11-15 years
- More than 15 years

10. 7.How long have you been working for this (current) organization? *

Mark only one oval.

- Less than a year
- 1-5 years
- 6-10 years
- 11-15 years
- More than 15 years

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

11. 8.What is your monthly salary's range? *

Mark only one oval.

- Below RM2,000
- RM2,000 to less than RM4,000
- RM4,000 to less than RM6,000
- RM6,000 and above

12. 9.Which of the following most closely matches your job title? *

Mark only one oval.

- Non-Managerial Position
- Junior Management
- Middle Management
- Senior Management
- Other: _____

Section B: Assessment on The Organizational Factors Affecting Turnover Intention Among Female Employees in Banking Industry in Malaysia

Based on your own opinion, please circle the most appropriate option that best indicates your agreement level about the following statements. This survey is solely used for research purpose.

The questionnaire is using 5-point Likert scale [(1) - Strongly disagree; (2) - Disagree; (3) - Neutral; (4) - Agree and (5) - Strongly agree]

Organizational Cynicism

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

13. 1. I believe that my company says one thing and does another. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

14. 2. When I think about my company, I feel a sense of anxiety. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

15. 3. I criticize the practices and policies of my company to people outside the bank. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

16. 4. When I think about my company, I get angry. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

17. 5. My company's policies, goals, and practices seem to have little in common. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

18. 6. If an application was said to be done in my company, I would be more sceptical whether it would happen or not. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

Organizational Culture

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

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TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

19. 1.Everyone strongly believes in a set of shared values about how people should work together to solve common problems and reach mutual objectives. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

20. 2.Decisions-making are most often made based on facts and policy of the company, not just perceptions or assumptions. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

21. 3.Everyone knows and understands our business objectives and priorities. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

22. 4. People have access to timely and accurate information about what's really happening in the organization and why. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

23. 5. People do not always compromise company policy and procedures to reach operational goals. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

Perceived Organizational Support (POS)

24. 1. My company strongly considers my goals and values. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

25. 2.My organization would forgive my honest mistake. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

26. 3.My organization cares about my general satisfaction. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

27. 4.Help is available from my organization when I have a problem. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

28. 5.The organization wishes to give me the best possible job for which I am qualified. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

29. 6.The organization is willing to help me when I need a special favor. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

Organizational justice (Distributive justice; Procedural justice; Interactional justice)

30. 1.Overall, the rewards I receive here are quite fair. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

<https://docs.google.com/forms/d/1o7puqaUr3B5988onEr3Mw071AZN5JD5m2YO5NQOsY8g/edit>

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ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

31. 2.I consider my work load to be quite fair. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

32. 3.Job decisions are made by the manager in an unbiased manner. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

33. 4.My manager clarifies decisions and provides additional information when requested by employees. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

34. 5. When decisions are made about my job, the manager treats me with respect and dignity. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

35. 6. When decisions are made about my job, the manager deals with me in a truthful manner. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

Section C: Assessment
on Mediating Variable
(Organizational
Commitment)

Based on your own opinion, please circle the most appropriate option that best indicate your agreement level about the following statements. This survey is solely used for research purpose.

The questionnaire is using 5-point Likert scale [(1) – Strongly disagree; (2) – Disagree; (3) – Neutral; (4) – Agree and (5) – Strongly agree]

Organizational commitment (Affective commitment; Continuance commitment; Normative commitment)

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

36. 1.I would be very happy to spend the rest of my career in this organization. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

37. 2.I feel like "part of the family" at my organization. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

38. 3.It would be very hard for me to leave this organization right now, even if I
wanted to. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

39. 4. Too much of my life would be disrupted if I decided I wanted to leave my organization right now. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

40. 5. I would not leave my organization right now because I have a sense of obligation to the people in it. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

41. 6. Even if it were to my advantage, I do not feel it would be right to leave my organization now. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020

TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

Section D: Assessment on Turnover Intention

Based on your own opinion, please circle the most appropriate option that best indicate your agreement level about the following statements. This survey is solely used for research purpose.

The questionnaire is using 5-point Likert scale [(1) – Strongly disagree; (2) – Disagree; (3) – Neutral; (4) – Agree and (5) – Strongly agree]

42. 1.I do not think I will spend my entire career with this organization. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

43. 2.I intend to leave this organization within a short period of time. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

44. 3.I often think about quitting. *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

10/30/2020 TITLE: ORGANIZATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE EMPLOYEES IN BANKING IND...

45. 4.It is likely that I will actively look for a new job this year. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

46. 5.I am probably going to be working for another company in a year. *

Mark only one oval.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

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Google Forms

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX B: Survey Ethical Clearance Letter



UNIVERSITI TUNKU ABDUL RAHMAN

Wholly Owned by UTAR Education Foundation (Company No. 578227-M)

17th November 2020

To Whom It May Concern

Dear Sir/Madam,

Permission to Conduct Survey

This is to confirm that the following students are currently pursuing their *Bachelor of Business Administration (Hons)* program at the Faculty of Business and Finance, Universiti Tunku Abdul Rahman (UTAR) Perak Campus.

I would be most grateful if you could assist them by allowing them to conduct their research at your institution. All information collected will be kept confidential and used only for academic purposes.

The students are as follows:

<u>Name of Student</u>	<u>Student ID</u>
Chee Lyn Swane	17ABB01773
Gan Zhi Dong	17ABB01251
Lim Yeong Yuan	18ABB01225
Tiew Shen Ti	17ABB01788
Woi Lee Jing Jye	18ABB05490

If you need further verification, please do not hesitate to contact me.

Thank you.

Yours sincerely,

.....
Dr Tee Chee Wee
Head of Department,
Faculty of Business and Finance
Email: teecw@utar.edu.my

.....
Mr Fong Chee Yang
Supervisor,
Faculty of Business and Finance
Email: fongcy@utar.edu.my

Kampar Campus : Jalan Universiti, Bandar Barat, 31900 Kampar, Perak Darul Ridzuan, Malaysia
Tel: (605) 468 8888 Fax: (605) 466 1313
Sungai Long Campus : Jalan Sungai Long, Bandar Sungai Long, Cheras, 43000 Kajang, Selangor Darul Ehsan, Malaysia
Tel: (603) 9086 0288 Fax: (603) 9019 8868
Website: www.utar.edu.my



ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX C: Malaysia Commercial Bank Staff Population

FINANCIAL DATA (CONT'D)

**BANK BRANCHES, NUMBER OF STAFF AND SSTs OF COMMERCIAL BANKS
AS AT 31 DECEMBER 2019**

	Bank Branches	Number of Staff	SSTs					Others
			ATM	Cash Deposit Machine	Cash Recycler Machine	Cheque Deposit/Scan Machine	Internet Kiosk/ Electronic Payment Kiosk	
Affin Bank Berhad	101	4,069	296	140	0	103	110	9 coin deposit machines, 11 EPF kiosks
Alliance Bank Malaysia Berhad	82	3,404	180	100	71	99	0	5 coin deposit machines, 24 EPF kiosks
AmBank (M) Berhad	168	7,513	744	75	187	206	176	13 coin deposit machines, 73 EPF kiosks
Bangkok Bank Berhad	5	208	0	0	0	0	0	0
Bank of America Malaysia Berhad	1	89	0	0	0	0	0	0
Bank of China (Malaysia) Berhad	8	432	0	0	18	8	13	0
BNP Paribas Malaysia Berhad	1	99	0	0	0	0	0	0
China Construction Bank (Malaysia) Berhad	1	92	0	0	0	0	0	0
CIMB Bank Berhad	229	14,511	1,824	102	870	454	300	23 coin deposit machines, 233 EPF kiosks
Citibank Berhad	10	1,757	27	36	0	18	20	4 coin deposit machines, 65 phone kiosks
Deutsche Bank (Malaysia) Berhad	1	198	0	0	0	0	0	0
Hong Leong Bank Berhad	249	8,130	290	0	539	264	0	16 coin deposit machines, 38 EPF kiosks
HSBC Bank Malaysia Berhad	42	3,754	206	182	0	130	126	6 coin deposit machines, 68 phone kiosks
India International Bank (Malaysia) Berhad	1	35	0	0	0	0	0	0
Industrial and Commercial Bank of China (Malaysia) Berhad	5	189	8	0	0	0	5	0
J.P. Morgan Chase Bank Berhad	1	153	0	0	0	0	0	0
Malayan Banking Berhad	345	20,380	1,915	0	1,145	378	395	32 coin deposit machines, 27 EPF kiosks
Mizuho Bank (Malaysia) Berhad	1	199	0	0	0	0	0	0
MUFG Bank (Malaysia) Berhad	2	421	0	0	0	0	2	0
OCBC Bank (Malaysia) Berhad	33	3,421	101	102	0	70	0	4 coin deposit machines, 40 EPF kiosks
Public Bank Berhad	262	14,636	281	0	1,271	464	275	28 coin deposit machines
RHB Bank Berhad	198	10,394	942	256	201	354	300	16 coin deposit machines, 266 EPF kiosks
Standard Chartered Bank Malaysia Berhad	28	2,020	49	57	0	42	33	4 coin deposit machines, 43 phone kiosks
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	167	0	0	0	0	0	0
The Bank of Nova Scotia Berhad	3	66	0	0	0	0	0	0
United Overseas Bank (Malaysia) Bhd	45	5,200	44	48	77	80	119	6 coin deposit machines
Total	1,823	101,537	6,907	1,098	4,379	2,670	1,874	1,054

APPENDIX D: Pilot Study Data

Pilot study data

Scale: Cynicism

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.932	6

Scale: Culture

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.874	5

Scale: Support

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.843	6

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Scale: Justice

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.886	6

Scale: Turnover

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.937	5

Scale: Commitment

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	.854	6

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX E: Respondent Demographic Profile

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	394	100.0	100.0	100.0

Ethnic Group

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Malay	182	46.2	46.2	46.2
Chinese	141	35.8	35.8	82.0
Indian	71	18.0	18.0	100.0
Total	394	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <20	2	.5	.5	.5
21-30	282	71.6	71.6	72.1
31-40	93	23.6	23.6	95.7
41-50	12	3.0	3.0	98.7
>51	5	1.3	1.3	100.0
Total	394	100.0	100.0	

MaritalStatus

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	271	68.8	68.8	68.8
Married	123	31.2	31.2	100.0
Total	394	100.0	100.0	

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Highest Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/STMP	2	.5	.5	.5
	Certificate/Diploma	27	6.9	6.9	7.4
	Bachelor's Degree	345	87.6	87.6	94.9
	Master Degree	20	5.1	5.1	100.0
	Total	394	100.0	100.0	

Industry Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1	25	6.3	6.3	6.3
	1-5	247	62.7	62.7	69.0
	6-10	64	16.2	16.2	85.3
	11-15	33	8.4	8.4	93.7
	>15	25	6.3	6.3	100.0
	Total	394	100.0	100.0	

Working period

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1	39	9.9	9.9	9.9
	1-5	253	64.2	64.2	74.1
	6-10	57	14.5	14.5	88.6
	11-15	30	7.6	7.6	96.2
	>15	15	3.8	3.8	100.0
	Total	394	100.0	100.0	

Salary range

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<RM2000	11	2.8	2.8	2.8
	RM2000 to RM4999	303	76.9	76.9	79.7
	RM5000 to RM 10999	76	19.3	19.3	99.0
	>RM11000	4	1.0	1.0	100.0
	Total	394	100.0	100.0	

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Job position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non-Managerial Position	127	32.2	32.2	32.2
	Junior Management	175	44.4	44.4	76.6
	Middle Management	84	21.3	21.3	98.0
	Senior Management	8	2.0	2.0	100.0
	Total	394	100.0	100.0	

APPENDIX F: Full Study Reliability

Scale: Cynicism

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.921	6

Item Statistics

	Mean	Std. Deviation	N
I believe that my company says one thing and does another.	2.1168	1.02218	394
When I think about my company, I feel a sense of anxiety.	2.0711	1.00888	394
I criticize the practices and policies of my company to people outside the bank.	2.0279	.97643	394
When I think about my company, I get angry.	1.9061	.97751	394
My company's policies, goals, and practices seem to have little in common.	2.2208	.97786	394
If an application was said to be done in my company, I would be more sceptical whether it would happen or not.	2.1574	.99137	394

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Scale: Culture

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.895	5

Item Statistics

	Mean	Std. Deviation	N
Everyone strongly believes in a set of shared values about how people should work together to solve common problems and reach mutual objectives.	4.00000	.822706	394
Decisions-making are most often made based on facts and policy of the company, not just perceptions or assumptions.	4.02538	.840674	394
Everyone knows and understands our business objectives and priorities.	3.99746	.842566	394
People have access to timely and accurate information about what's really happening in the organization and why.	3.99746	.811805	394
Culture5	3.82487	.979323	394

Scale: Support

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.875	.876	6

Item Statistics

	Mean	Std. Deviation	N
My company strongly considers my goals and values.	3.6371	.95323	394
My organization would forgive my honest mistake.	3.6244	1.05619	394
My organization cares about my general satisfaction.	3.6751	1.00939	394
Help is available from my organization when I have a problem.	3.8858	1.01873	394
The organization wishes to give me the best possible job for which I am qualified.	3.7766	1.00171	394
The organization is willing to help me when I need a special favor.	3.5685	.99955	394

Scale: Justice

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Total	394	100.0
-------	-----	-------

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.903	6

Item Statistics

	Mean	Std. Deviation	N
Overall, the rewards I receive here are quite fair.	3.8223	1.00072	394
I consider my work load to be quite fair.	3.8096	1.01481	394
Job decisions are made by the manager in an unbiased manner.	3.8401	.95567	394
My manager clarifies decisions and provides additional information when requested by employees.	3.8756	.96095	394
When decisions are made about my job, the manager treats me with respect and dignity.	3.8934	.91846	394
When decisions are made about my job, the manager deals with me in a truthful manner.	3.9162	.87695	394

Scale: Commitment

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.913	6

Item Statistics

	Mean	Std. Deviation	N
I would be very happy to spend the rest of my career in this organization.	3.7716	.92111	394
I feel like "part of the family" at my organization.	3.8680	.90396	394
It would be very hard for me to leave this organization right now, even if I wanted to.	3.7640	.94781	394
Too much of my life would be disrupted if I decided I wanted to leave my organization right now.	3.6904	.98619	394
I would not leave my organization right now because I have a sense of obligation to the people in it.	3.8731	.93783	394
Even if it were to my advantage, I do not feel it would be right to leave my organization now.	3.7259	.94693	394

Scale: Turnover

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.906	5

Item Statistics

	Mean	Std. Deviation	N
I do not think I will spend my entire career with this organization.	2.5051	1.08246	394
I intend to leave this organization within a short period of time.	2.1041	1.04203	394
I often think about quitting.	2.0381	1.09176	394
It is likely that I will actively look for a new job this year.	2.1421	1.04606	394
I am probably going to be working for another company in a year.	2.1193	1.08118	394

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX G: Pearson Correlations Coefficient Analysis

Pearson Correlations

Correlations

		CynicismAVE	TurnoverAVE
CynicismAVE	Pearson Correlation	1	.785**
	Sig. (2-tailed)		.000
	N	394	394
TurnoverAVE	Pearson Correlation	.785**	1
	Sig. (2-tailed)	.000	
	N	394	394

Correlations

		TurnoverAVE	CultureAVE
TurnoverAVE	Pearson Correlation	1	-.786**
	Sig. (2-tailed)		.000
	N	394	394
CultureAVE	Pearson Correlation	-.786**	1
	Sig. (2-tailed)	.000	
	N	394	394

Correlations

		TurnoverAVE	SupportAVE
TurnoverAVE	Pearson Correlation	1	-.782**
	Sig. (2-tailed)		.000
	N	394	394
SupportAVE	Pearson Correlation	-.782**	1
	Sig. (2-tailed)	.000	
	N	394	394

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Correlations

		TurnoverAVE	JusticeAVE
TurnoverAVE	Pearson Correlation	1	-.790**
	Sig. (2-tailed)		.000
	N	394	394
JusticeAVE	Pearson Correlation	-.790**	1
	Sig. (2-tailed)	.000	

Correlations

		TurnoverAVE	CommitmentAVE
TurnoverAVE	Pearson Correlation	1	-.870**
	Sig. (2-tailed)		.000
	N	394	394
CommitmentAVE	Pearson Correlation	-.870**	1
	Sig. (2-tailed)	.000	
	N	394	394

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX H: Multiple Regression Analysis

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	JusticeAVE, CynicismAVE, SupportAVE, CultureAVE ^b		Enter

a. Dependent Variable: TurnoverAVE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 ^a	.726	.723	.48577

a. Predictors: (Constant), JusticeAVE, CynicismAVE, SupportAVE, CultureAVE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.368	.354		12.352	.000
	CynicismAVE	.341	.054	.305	6.272	.000
	CultureAVE	-.196	.076	-.150	-2.582	.010
	SupportAVE	-.314	.060	-.269	-5.232	.000
	JusticeAVE	-.246	.069	-.201	-3.570	.000

a. Dependent Variable: TurnoverAVE

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

APPENDIX I: PROCESS Marco Result

IV: Perceived Organisational Support

DV: Turnover Intention

MV: Organisational Commitment

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 3.5.2

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2018).
www.guilford.com/p/hayes3

Model : 4
Y : Turnover
X : SupportA
M : Commitme

Sample
Size: 394

OUTCOME VARIABLE:
Commitme

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.8388	.7036	.1897	930.5556	1.0000	
	392.0000	.0000				

Model

	coeff	se	t	p	LLCI
ULCI					
constant	.6307	.1074			
	5.8754	.0000	.4197	.8418	
SupportA	.8465	.0277			
	30.5050	.0000	.7920	.9011	

Standardized coefficients

	coeff
SupportA	.8388

OUTCOME VARIABLE:
Turnover

Model Summary

**ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA**

	R	R-sq	MSE	F	df1	df2
p	.8756	.7667	.1999	642.6350	2.0000	
	391.0000	.0000				

Model	coeff	se	t	p	LLCI
ULCI					
constant	6.0938	.1150	53.0109	.0000	5.8678
6.3199					
SupportA	-.2034	.0523	-3.8867	.0001	-.3063
-.1005					
Commitme	-.8370	.0519	-16.1427	.0000	-.9389
-.7351					

Standardized coefficients

	coeff
SupportA	-.1744
Commitme	-.7242

***** TOTAL EFFECT MODEL

OUTCOME VARIABLE:
Turnover

Model Summary	R	R-sq	MSE	F	df1	df2
p	.7818	.6113	.3323	616.4587	1.0000	
	392.0000	.0000				

Model	coeff	se	t	p	LLCI
ULCI					
constant	5.5659	.1421	39.1737	.0000	5.2866
5.8453					
SupportA	-.9119	.0367	-24.8286	.0000	-.9841
-.8397					

Standardized coefficients

	coeff
SupportA	-.7818

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y

Total effect of X on Y		Effect	se	t	p	LLCI	ULCI
c_ps	c_cs						
		-.9119	.0367	-24.8286	.0000	-.9841	-.8397
		-.9875	-.7818				

Direct effect of X on Y		Effect	se	t	p	LLCI	ULCI
c'_ps	c'_cs						
		-.2034	.0523	-3.8867	.0001	-.3063	-.1005
		-.2202	-.1744				

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.7085	.0679	-.8189	-.5493

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

Partially standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.7672	.0703	-.8865	-.6122

Completely standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.6075	.0557	-.6996	-.4788

***** ANALYSIS NOTES AND ERRORS

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence
intervals:
5000

WARNING: Variables names longer than eight characters can produce
incorrect output
when some variables in the data file have the same first eight
characters. Shorter
variable names are recommended. By using this output, you are
accepting all risk
and consequences of interpreting or reporting results that may be
incorrect.

----- END MATRIX -----

ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA

PROCESS Macro Result

IV: Organisational Justice

DV: Turnover Intention

MV: Organisational Commitment

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 3.5.2

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2018).
www.guilford.com/p/hayes3

Model : 4
Y : Turnover
X : JusticeA
M : Commitme

Sample
Size: 394

OUTCOME VARIABLE:
Commitme

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.8661	.7501	.1599	1176.8583	1.0000	
	392.0000	.0000				

Model

	coeff	se	t	p	LLCI
ULCI					
constant	.2063	.1077	1.9155	.0562	
-.0054	.4181				
JusticeA	.9183	.0268			
34.3054	.0000	.8656	.9709		

Standardized coefficients

	coeff
JusticeA	.8661

OUTCOME VARIABLE:
Turnover

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.8734	.7628	.2033	628.8340	2.0000	
	391.0000	.0000				

**ORGANISATIONAL FACTORS AFFECTING TURNOVER INTENTION AMONG FEMALE
EMPLOYEES IN BANKING INDUSTRY IN MALAYSIA**

Model	coeff	se	t	p	LLCI
ULCI					
constant	6.1157	.1220	50.1259	.0000	5.8758
6.3556					
JusticeA	-.1752	.0604	-2.9016	.0039	-.2939
-.0565					
Commitme	-.8629	.0569	-15.1545	.0000	-.9749
-.7510					

Standardized coefficients

	coeff
JusticeA	-.1430
Commitme	-.7467

***** TOTAL EFFECT MODEL

OUTCOME VARIABLE:
Turnover

Model Summary

	R	R-sq	MSE	F	df1	df2
p	.7896	.6235	.3219	649.2790	1.0000	
	392.0000	.0000				

Model	coeff	se	t	p	LLCI
ULCI					
constant	5.9376	.1528	38.8571	.0000	5.6372
6.2381					
JusticeA	-.9676	.0380	-25.4810	.0000	-1.0423
-.8929					

Standardized coefficients

	coeff
JusticeA	-.7896

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
c_ps	c_cs				
-.9676	.0380	-25.4810	.0000	-1.0423	-.8929
-1.0478	-.7896				

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
c'_ps	c'_cs				
-.1752	.0604	-2.9016	.0039	-.2939	-.0565
-.1897	-.1430				

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.7924	.0634	-.9032	-.6566

Partially standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.8581	.0722	-.9949	-.7105

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Completely standardized indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Commitme	-.6467	.0522	-.7406	-.5315

***** ANALYSIS NOTES AND ERRORS

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence
intervals:
5000

WARNING: Variables names longer than eight characters can produce
incorrect output
when some variables in the data file have the same first eight
characters. Shorter
variable names are recommended. By using this output, you are
accepting all risk
and consequences of interpreting or reporting results that may be
incorrect.

----- END MATRIX -----