

FACTORS AFFECT EMPLOYEE'S TURNOVER  
INTENTION IN BANKING INDUSTRY

BY

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## DECLARATION

We hereby declare that:

- (1) This undergraduate research project is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.
- (2) No portion of this research project 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 research project.
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## LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
CR	Composite Reliability
EVP	Employee Value Proposition
R <sup>2</sup>	R Square
HTMT	Heterotrait-Monotrait Ratio
PLS	Partial Least Squares Path Modelling
SPSS	Statistical Package for Social
UTAR	University Tunku Abdul Rahman

## **PREFACE**

The topic of this research is “Factors affect employee’s turnover intention in banking industry”. The reason of chosen this topic is because employees’ turnover intention can lead to high turnover rate and therefore affect a bank’s performance. The success of any bank or organization depends on staff member who enjoy their work and tend to stay longer in the bank.

In this research, the factors affect employee’s turnover intention in banking industry is conducted across different banks in Malaysia. We have identified various factors such as job enrichment, salary, workplace environment, job stress and job satisfaction. By conducting this research, we found that these factors are crucial in affecting the employees’ intention to leave their job or bank.

We have determined the most appropriate methodology to conduct the research. We have also decided on the way to design the research, method of collect data, and some other details such as target population, sample size, sampling frame, sampling technique as well as research instrument.

Last but not least, the ways to analyse the market survey result is also described in the last chapter of this research study. The data and statistical analysis is categorize into descriptive and inferential and is carried out through different statistical software. After analysing all the data, the result is able to help banks to identify the ways to reduce the turnover rate and provide a better direction on how to increase job satisfaction level of employees in work.

## **ABSTRACT**

This research mainly is to focus on the factors that affect the turnover intention in banking industry. As nowadays the turnover has become a trend in almost all the industry. A high turnover in a company will not only affect the company overall performance but also affect the company in long run as the company unable to retain the talents. This paper mainly discuss the factors that will affect the turnover intention of the banking industry in Malaysia.

In this research, a total 500 questionnaires been distributed and total 395 qualified respondents been collected. SPSS ver. 23 and PLS been used for the data processing and data analysis.

The results showed that working environment, job enrichment, job stress could significantly affect the job satisfaction; while job stress and job satisfaction will significantly affect the turnover intention. The results also found that working environment and job stress have indirect effect on turnover intention.

The managerial implications also listed in the research to provide insight for the user to understand what can be done to reduce their organization turnover intention. The limitations of the study and the recommendations are provided for the researchers to conduct future research.

## **CHAPTER 1: INTRODUCTION**

### **1.0 Introduction**

This study is conducted for the purpose of examining the factors of employee's turnover intention in the service industry, specifically banking sectors. This study will focus on the interrelated association between the factor and the intention to leave the bank. This chapter defined the whole picture of research by providing background, problem statement, research objectives, research questions, research hypotheses, significance of the study, research layout, and summary of this chapter.

### **1.1 Research Background**

Nowadays, turnover has become an important issue that concerning by all the industry in Malaysia. According to Khatri (1999), turnover can be better understanding as the leaving of employee of their job from one company to another with a particular intention (Letchumanan, Apadore, & Ramasamy, 2017). The intention could be arising from many factors such as market condition, organization related factors, and or personal issues. The switching of employees from one company to another company can cause unfavourable effects, for instants, poor productivity, service quality problems, and increase recruitment cost. Furthermore, it could also lead to work overload, distraction in work arrangement, and more turnover to happen (Letchumanan, et al., 2017).

According to one panellist at the Global Business Service Forum 2017 reported by The Sun e-paper, the average of turnover for Malaysian in this era and age is two-and-a-half years in any industry. This phenomenon indicates that Malaysia has a high turnover



rate. Although, global economy is uncertain, but employees felt the Malaysia economy will be fine. Besides, many banking institutions are also beginning to enhance their employee value proposition (EVP) and offering attractive salaries and opportunities to attract talent (Towers Watson, 2013).

A bank is the licensed institution that provided to receive deposits from and make loan services to household and business sectors (Gobat, 2012). Malaysia banking industry comprises of commercial bank and investment bank and both types of banks were controlled by the centre bank (“List of Licensed Financial Institutions”, n.d.). Up to the end of 2016, there are 57 licensed banking institutions in Malaysia, consists of 29 local banks such as Public Bank, CIMB, Ambank, and 28 foreign banks such as UOB, HSBC, and OCBC (“Financial Stability and Payment Systems Report”, 2016).

With the advancement of the technology, the banking industry started to change their traditional business operating model to modern technology operation method (“Financial Stability and Payment Systems Report”, 2016; Forbes, 2017). In these reports showed that, with the growth of Fintech companies, those traditional payment methods for the business transactions and also household had been changed. Those transactions changed to become cashless or no need pass through the bank. But yet, in Malaysia due to the lack of trust and familiarity, the deployment of the Fintech was facing the obstacle (“Financial Stability and Payment Systems Report”, 2016). According to Chakrabarty (2012), banking industry need not only be efficiency in risk management, but also human resource management as the banking industry can be said “People Business”. Besides that, a good risk management is cannot without highly skilled and knowledgeable human capital. According to Ebiringa (2011) as cited by Letchumanan, et al. (2017), the most stressed out sector is the banking industry. It requires high commitments from employees to create a sustainable competitive advantage. Therefore, it is crucial for banks to pay attention on the issues related to the development of human capital.

## 1.2 Problem Statement

Nowadays, turnover has become a culture or trend in almost all the industry. High turnover has become a crucial issue that concerning all the companies as it will affect company's overall profitability (Mohammad, Chai, Aun, & Migin, 2014).

Previous studies on turnover found that many organizations face challenges in hiring and retain talent in their organization because of the increasing demand and opportunity discover that lead employees decided to move to another organization (Awang, Amir, & Osman, 2013). The common reasons employees left an organization are due to better job offer, limited growth potential, and further studies (Awang, et al., 2013). Therefore, the Human Resource Department in an organization plays an important role in recruiting the right talent in the right place at the right time to ensure the new joiner will continuously serve the company and add value to the company in the long run.

The raising of voluntary turnover from year to year puts the company into a challenge in maintaining the manpower and coordinating activities in the company. Insufficient of manpower will limit the growth of a business and burden the existing staff by responsible for more task which will lead to job stress (Harper, 2016). Moreover, lack of sufficient staff will limit the bank's competency to serve their large customer base, thus losing their valuable customer. Indirectly, it could affect the economic development of Malaysia.

Statistic shows that Malaysia's financial services industry has greatly increased turnover rate from 7.4% in 2012 to 13.3% in 2013 (Willis Towers Watson, 2013). In addition, financial and banking sector is found to have the highest turnover rate with 18.3% (Letchumanan, et al., 2017). High turnover is an unfavourable situation whereby it will result in increasing costs in terms of recruitment, training and development as well as benefits and compensation. When an employee leaves the organization,

management have to incur additional expenses by recruiting new staff, design salary package and provide training course (Javed, Balouch, & Hassan, 2014). Eventually, it will affect negatively to the bank performance in the market in term of profit margin.

## **1.3 Research Objectives**

### **1.3.1 General Objective**

The research objective is to investigate and analyse the factors affect employee's job satisfaction and turnover intention in banking industry. This study also aims to investigate the direct and indirect effect between all the IVs, mediator and dependent variable.

### **1.3.2 Specific Objectives**

1. To investigate whether the working environment affecting job satisfaction in banking industry.
2. To investigate whether the salary affecting job satisfaction in banking industry.
3. To investigate whether the job enrichment affecting job satisfaction in banking industry.
4. To investigate whether the job stress affecting job satisfaction in banking industry.

5. To investigate whether the job satisfaction affecting turnover intention in banking industry.
6. To investigate whether the working environment affecting turnover intention in banking industry.
7. To investigate whether the salary affecting turnover intention in banking industry.
8. To investigate whether the job enrichment affecting turnover intention in banking industry.
9. To investigate whether the job stress affecting turnover intention in banking industry.
10. To investigate whether the job satisfaction mediate the relationship between working environment and turnover intention in banking industry.
11. To investigate whether the job satisfaction mediate the relationship between salary and turnover intention in banking industry.
12. To investigate whether the job satisfaction mediate the relationship between job enrichment and turnover intention in banking industry.
13. To investigate whether the job satisfaction mediate the relationship between job stress and turnover intention in banking industry.

## **1.4 Research Questions**

The research questions are as follows:

1. What is the relationship between working environment and job satisfaction?
2. What is the relationship between salary and job satisfaction?
3. What is the relationship between job enrichment and job satisfaction?
4. What is the relationship between job stress and job satisfaction?
5. What is the relationship between job satisfaction and turnover intention?

6. What is the relationship between working environment and turnover intention?
7. What is the relationship between salary and turnover intention?
8. What is the relationship between job enrichment and turnover intention?
9. What is the relationship between job stress and turnover intention?
10. Is the job satisfaction mediate the relationship between working environment and turnover intention?
11. Is the job satisfaction mediate the relationship between salary and turnover intention?
12. Is the job satisfaction mediate the relationship between job enrichment and turnover intention?
13. Is the job satisfaction mediate the relationship between job stress and turnover intention?

## **1.5 Hypotheses of the Study**

There are thirteen hypotheses to be proven in this research:

H1: There is a significant positive relationship between working environment and job satisfaction

H2: There is a significant positive relationship between salary and job satisfaction

H3: There is a significant positive relationship between job enrichment and job satisfaction

H4: There is a significant negative relationship between job stress and job satisfaction

H5: There is a significant negative relationship between working environment and turnover intention.

H6: There is a significant negative relationship between salary and turnover intention.

H7: There is a significant negative relationship between job enrichment and turnover intention.

H8: There is a significant positive relationship between job stress and turnover intention.

H9: There is a significant negative relationship between job satisfaction and turnover intention.

H10: Job satisfaction will mediate the relationship between working environment and turnover intention.

H11: Job satisfaction will mediate the relationship between salary and turnover intention.

H12: Job satisfaction will mediate the relationship between job enrichment and turnover intention.

H13: Job satisfaction will mediate the relationship between job stress and turnover intention.

## **1.6 Significance of Study**

This study indicates the perception of employees toward intention to turnover in the banking industry. The high level of turnover rate will result in poor performance in the banking industry, which will indirectly affect the economic growth of the whole country as banking industry carrying a critical role in managing the cash flow of household and business sector in the market. By conducting this study, organization will be able to enhance their capability in retaining valuable employees and increase employee's loyalty toward the organization. Loyalty comes only when employees feel satisfied or developed a positive feeling toward their job and organization on the whole, they often stay longer in the organization to support its mission and work hard to help achieve its objectives (Management Study Guide, n.d.). In order to lower the turnover rate in banking industry, there is a need for the bank to identify the areas to be improvise to reduce the turnover intention of their employees.

Also, high turnover rate will result in lack of manpower in the bank, therefore, the management have to incur large amount of expenses to recruit people fill up the position. Therefore, it is necessary to understand the leaving intention of banking employee as it will help to reduce the turnover cost such as expenses spend in recruitment of new employees, compensation of the employees, and conducting job training.

## **1.7 Chapter Layout**

This research consists of five chapters. The chapters are in a sequence to allow reader have better understanding of the report.

Chapter one is the introductory chapter where the overview of the study context will be provided. It explains the research problem and outlines the objectives to be achieved, the research questions to be answered, hypotheses to be tested, and signification of the study.

Chapter two consists of the review of the literature and relevant theoretical models. The conceptual framework is provided for the identification of the network relationships between the important variables in the problem situation. Then, testable hypotheses will be developed to examine whether the theory formulated is valid or not.

Chapter three describes how the research is conducted in terms of research design, data collection methods, sampling design, operational definitions of constructs, measurement scales, and methods of data analysis.

Chapter four presents the results patterns and analyses of the results which are relevant to the research questions and hypotheses.

Chapter five is the last chapter in which it concludes the research and discuss about the implications of employee's turnover intention and limitation of the study. Lastly, recommendations for future research will be provided before overall conclusion is made.

## **1.8 Conclusion**

Basically, Chapter 1 has discussed about the overview of turnover issues in Malaysia. It also provides some general outlooks about the banking trend in Malaysia to allow readers to have a brief picture of the research topic. On next chapter, readers will be exposed to the discussion of past research studies and the identification of theoretical framework, and hypotheses development of this research project.



## **CHAPTER 2: LITERATURE REVIEW**

### **2.0 Introduction**

This chapter will discuss the literature review of the research. In the chapter consists of relevant theories that used to support the framework, literature review for independent variables and dependant variable, factor analysis, review of journals, proposal conceptual framework and hypothesis development.

### **2.1 Relevant Theories**

#### **2.1.1 Maslow's Hierarchy of Need**

Maslow's need of hierarchy was developed by Maslow (1943) to discover the factors of motivation. According to the theory, the motivation factors for a person can be divided into five level of basic goals, which is physiological, safety, love (belongings), esteem and self-actualization. All of these goals are interrelated to each other and need to fulfil the least or first level basic goal then next level of goals will come to become the next target to fulfil.

The first level of goal, physiological is the most basic need that must be able to fulfil. The physiological included the need of necessity for a person to continue they survival such as food. If the physiological need can't be satisfied then that person won't be motivated and won't be continue to stay. In other word, the

person need to be giving the capability to fulfil their physiological need such as giving them a paid or to provide basic necessity.

Second level of goal is safety need. In Maslow's theory explained that a person could be rather prefer been satisfied under an environment that is safety, order, predictable and those uncertain dangerous won't be happened. An organization have to provide that person a safety physical environment for him or her to feel certain and safety to fulfil their need of safety.

Love or belongings discussed about the feeling of needed by others, where also can be translated as affiliation. It is different from safety need where need for a safety physical environment but it is need for the emotionally which is the need of belongingness and affection. It also can be said is the relationship of between a person from another person, where to building up the good relationship between one and each other.

Self-esteem, is the need of a person regarding to the self-respect or the respect from others. A person will be feel desire for the achievement, strength and for independence and freedom. Once the need of self-esteem been satisfied, the person will be felt confidence, worth and being useful and necessary in the world. But if a person's self-esteem didn't be satisfied, the person will fall into discouragement or loss their self-confident.

Lastly will be the ultimate goal, which is the need of self-actualization. Self-actualization is after all the needs been satisfied, a person may still looking for to be actualized in what the person is or the desire to become more what a person is capable to become. Self-actualization is vary from one person to another one where each of the person might have a different for their need for self-actualization.

### **2.1.2 Herzberg's Two Factors Theory**

Herzberg (1968) developed a theory model for the management to understand the factors that will discourage the job satisfaction and also what is the factors that will increase that will enhance the job satisfaction of the employee. By knowing these, the management will able to know how to motivate their employee by promoting the factors that will enhance their job satisfaction.

Herzberg justified that there were two different type of needs by the employee. First need is the need that drive by human-being nature or to avoid suffer or struggler from the pain. Example, for a man to prevent from starvation, to earn an income will become a necessary for him. Second need will be related to the ability of a person to achieve through psychological growth experiences or hunger for the self-achievement.

Herzberg categorised his findings based on these two type of needs as the motivators-hygiene factors or Two Factors Theory to explain and justify how the employee will be dissatisfied and how will be satisfied.

Motivators, or the factors that primarily enhance the job satisfaction of the employee and also can defined as intrinsic factors to the job. When the management able to promote the motivators within the organisation, the employee will be motivated and also enhance the level of job satisfaction. These factors that included in the motivators are achievement, recognition, independence of work, responsibility of employee toward own tasks, self-advancement or self-growth.

While hygiene, or the factors that will cause the job dissatisfaction, or the extrinsic factors to the job. The hygiene factors will reduce the level of job dissatisfaction when the management able to enhance those factors where will

reduce employee's job dissatisfaction. In Herzberg's findings, hygiene factors included company policy and administration, supervision from the supervisor, relationship with supervisor, peers and subordinates, working environment, personal life, status and security.

Herzberg found out job enrichment could be the method for the management to promote motivators. Herzberg proposed few considerations for management when management wish to practice job enrichment in the organization. Management should choose those jobs that have poor attitudes, the hygiene factors become very costly and the changes of the job won't be too costly. Whenever management are thinking on what contents can be used to enrich the job, the hygiene costs also need to take into the consideration. Management also need to convict the employee to accept the job enriched or job change to avoid high resistance from employee. Lastly, management need to keep on evaluate the outcome of enriched job whether it got promote the motivators. If the enriched job didn't promoted the motivators then management need to redesign the job content again.

## **2.2 Literature Review**

### **2.2.1 Turnover Intention**

Turnover is the moving of employment from one company to another company by employee and this was a crucial issue for many companies. The turnover will lead to sever impacts to the company such as reduction of productivity, low service quality and increasing of costing such as recruitment cost (Letchumanan, et al., 2017).

Turnover intention is a good and reliable indicator to measure the actual turnover and it also is a strongest to predict the actual turnover (Liu & Onwuegbuzie 2012). Bhatnagar (2012) stated that turnover intention is a key to modelling the employee turnover intention and the turnover intention is related to the actual turnover. Turnover intention also can be referred as turnover plan or turnover tendency. It is a behavioural tendency that employee to seek to leave the company and this may lead to the actual turnover (Chen, Su, Lo, Chiu, Hu & Shieh, 2014).

Awang, et al. (2013) justified that turnover intention is a voluntary withdrawal of an individual from a job to another job alternatives. Turnover can be divided into two types which is voluntary and involuntary. Voluntary turnover is the employee make the decision to leave the company by their intention based on several determinants such as job stress and job satisfaction. While involuntary turnover intention is the employee leave the company which is not because of their intention. Involuntary turnover can be termination by company.

### **2.2.2 Working Environment**

Jain and Kaur (2014) stated that the working environment or working condition was consisted of three main elements which is physical environment, mental environment and social environment. Physical environment consists of infrastructure, temperature and noise; mental environment consists of fatigue, boredom and monotony while social environment is the cluster of the employee belong to.

Raziq and Maulabakhsh (2015) established a model for their study on the working environment and job satisfaction. The working environment under

their model consists of working hours, job safety and security, relationship with peer, esteem needs and top management of the organization.

While working environment not only will be influential factor to job satisfaction but also the turnover intention of the employee (Coomber & Barriball, 2007). The researchers found that by empower the working environment that will lead the reduction of the dissatisfied of employee.

On the other hand, the working environment will caused the high degree of emotional exhaustion by having a stressful environment (Kim & Stoner 2008). But with a supportive working environment will help to reduce the stress level of employee but also the accompaniment of employee to the company. Manager should focus to establish a decentralized and supportive working environment instead of centralized working environment.

Sveinsdottir (2006) conducted a research in the nursing industry and found that the unsupportive working environment will cause the impact on the job satisfaction. The working environment included the characteristics such as work load, decision control, job ambiguity, interpersonal relationships with the co-workers and supervisor and physical environment.

With a poor and unfavourable working conditions is one of the major reason for high degree of turnover intention (Qureshi, Iftikhar, Abbas, Hassan, Khan & Zaman, 2013). The quality of the supervision will also influence the turnover intention. The less supervision and support from the manager will lead to the high stress degree and also the turnover intention.

### **2.2.3 Salary**

According to Wang, Liu, Wang and Mu (2017), salary consists of basic payment, performance payment, subsidy and incentive payment. Luna-Arocas and Camps (2007) mentioned that, salary strategies is an important employee staff retention strategy and prove that salary strategies will directly and indirectly influenced the employee turnover intention. While Graham, Harvey and Puri (2013) showed that the compensation package included fixed salary, or performance-related package such as stock option and bonus or mixed of both. Hou, Priem and Goranova (2017) also supported that compensation package can be divided performance-based compensation (stock option and bonus) and non-performance-based compensation (salary).

Chaudhry, Sabir, Rafi and Kalyar (2011) mentioned that salary is a kind of compensation for employee by the company. Salary is one of the costing for the company to run the business operations. For the different positions, there will different range of salary. Company can use salary as one kind of the rewards to motivate or shape the behaviour of employee. Even though there will other factors that will influence job satisfaction of the employee but yet salary is a must for the employee's job satisfaction. And with the empirical research proven that if the company failed to pay the employee with appropriate salary will cause the dissatisfaction of the employee and even is the turnover (Lee & Sabharwal, 2016).

### **2.2.4 Job Enrichment**

Job Enrichment is change of the job that increasing the autonomy level, feedback in the employee's working environment and the significance of the employee work (Feder, 1999). This will maximize the employee job satisfaction

but in term of performance the results were mixed. In Herzberg's studies found that job enrichment have the positive relationship to the job performance but Stone's 1986 review on the job enrichment and job performance found that the results were significantly inconsistent due to various factors such as role of supervisor and working environment.

Tausif (2012) categorised job enrichment with promotion and job autonomy under the non-financial rewards and the non-financial rewards played an important task to make employee satisfied and motivated. Tausif used the contribution of Feder's (1999) in job enrichment as the base of definition and found that job enrichment have positively impact to the job satisfaction.

While Mosadeghrad and Ferdosi (2013) stated that job enrichment can be as one of the motivation strategy other than job rotation to increase the employee satisfaction. The job enrichment provide the employee opportunities to achieve their personal achievement, challenge on jobs and recognition. By job enrichment, the commitment of employee will increase.

Job enrichment is a practice that included many of different working practices like quality circles, self-directed, job rotation and others (Mohr & Zoghi, 2006). The reason to practice job enrichment is to motivate the employee, take them into the decision making process but also have challenges for them. This will increase their job satisfaction and also increase the productivity as long as the employee enjoy the job challenge and job autonomy that given. On the other hand, a study on the Malaysia Retail Company for job satisfaction, organizational commitment and turnover intention, the results showed that job enrichment would be useful in administration operation (Salleh, Nair & Harun, 2012). As job enrichment will increase the freedom, independence, responsibility and authority of the employee, which will contribute to the higher job satisfaction and lower job stress.



### 2.2.5 Job Stress

Job stress, or occupational stress, is an unbalances physiological and psychological condition when the mismatch of capability and demand of the situational (Sheraz, Wajid, Sajid, Qureshi & Rizwan, 2014; Mosadeghrad, 2013). The symptoms of stress for physiological which will reflect in physically are headache, tired, chest pain et cetera while for psychological which will be the emotional response are anxiety, tension, nervous, frustrate et cetera. Stress even can lead to more serious circumstances such as mentally illness, drug abuse, physical illness et cetera (Sheraz, et al., 2014).

Mosadeghrad (2013) had studied the nursing industry in Isfahan, Iran which has the high turnover rate in that particular industry. And he noted that the job stress is critical determinant for the employee and bring impacts to the employee's turnover intention. With the unmatched between the demand of work and employee's ability to cope will caused the job stress.

While Finney, Stergiopoulos, Hensel, Bonato and Dewa (2013) said that stress is the psychological pressure or stress that caused by over-demanding conditions. With the long term job stress will caused the lot of negative syndrome responses such as burnout, emotional exhaustion and other negative feelings. Job stress and burnout will not only lead to the decrease in productivity but also the organization commitment will get affected negatively.

Nowadays, job stress has become a common issues that faced by company human resource management and modern life. Stress not only is harmful for the individuals himself or herself but also the company such as company's outcome and turnover rate. When an employee feel stressful at the workplace, he or she will become less motivated, poor health condition, and even is less productivity

and directly resulting in the company's performance and successfulness (Arshadi & Damiri, 2013).

### **2.2.6 Job Satisfaction**

Job satisfaction is the primary concern for the researchers to study and it does not only in business sector but also for public administration and psychology (Lee & Sabharwal, 2016). Locke (1976) defined job satisfaction is emotional state of one person on his or her work or working experiences (Fu & Deshpande, 2014). While Belias and Koustelios (2014) stated that job satisfaction is a multidimensional factor that influenced by different external factors and internal factors and used Herzberg Two Factors Theory to explain the job satisfaction can be influenced by Motivator factors (satisfiers) and Hygiene factors (dissatisfiers).

Organ and Ryan (1995) defined that job satisfaction is employee's attitude which is important in term of theoretical and practically in workplace (Loi, Chan & Lam, 2013). Job satisfaction is an attitude of a worker toward the job where if the employees will make more contribution when he or she is satisfied.

Shah and Jumani (2015) referring job satisfaction as the feeling of the worker after they performed the job. They also mentioned that when worker are satisfied with their job, the company will have the low absents.

Job satisfaction is one of the positive emotional that affected by the job experiences or the appraisal of the job. The job satisfaction is the important factor that will impact one's work-related results such as the performance of the work or the efficiency of production. Besides that, the job's content is the

primary determinant for the job satisfaction (Kautonen, Hytti, Bogenhold & Heinonen, 2012).

According to Gabrani, Hoxha, Gabrani, Petrela, Zaimi, and Avdullari (2016), job satisfaction is an individuals' feelings toward their jobs or the general attitude of the employee toward the job. There were three focus dimensions for the job satisfaction which are (1) job situation's emotion response, (2) the expectations for outcome meet or exceed, and (3) work content, compensation, career advancement, colleague and supervision.

## **2.3 Factors Analysis**

On 11 November 2017 at 8.30 pm to 8.40pm, we have interviewed candidate A which is a Chinese female from Public Bank as a Customer Service. Candidate A is a degree holder and is 25 year-old. She join Public Bank since 2014. She left her job because she found the stress level is too high until she couldn't cope with it. The workload is high and there is no work life balance. Also, the challenge of the job and work satisfaction is part of the reason caused her to leave Public Bank. Candidate A also mentioned that salary would be another factor where it does not meet to her expectation. In her opinion, the possible factor that might cause any other banking employees to leave their job could be the relationship with peer and superior where the support from organization is an important variable that influence this relationship. The support is in the form of how organization guide employees and solve their problems.

From this interview, we are analysed out that job stress, job enrichment, job satisfaction, salary and working environment as the factors that will affect the turnover intention.

On 11 November 2017 at 8.45pm to 8.50pm, we have interviewed candidate B which is a Chinese male from AmBank as a Personal Banker. Candidate B is a degree holder and is 27 year-old. He join AmBank since mid of 2017. He said that the condition that might cause him to leave the bank is work stress where the sales target is difficult to achieve due to the current economic. In his opinion, the possible factor that might cause any other banking employees to leave their job could be work stress.

From the interview session, we found out that job stress as the factor that will affect the turnover intention.

On 20 November 2017 at 7.1pm to 7.20pm, we have interviewed candidate C, an Indian female from UOB Bank as a Customer Service. Candidate C is a degree holder and is 27 year-old. She join UOB since July 2017. She is looking for better job that is much more challenging instead of sitting in the call centre. She think that, the possible factor that might cause any other banking employees to leave their job could be the working environment in bank.

This interview showed that the factors that will affect the turnover intention would be job enrichment and working environment of the bank.

On 20 November 2017 at 8.22pm to 8.28pm, we have interviewed candidate D, an Indian male from RHB Bank as a Senior Executive. Candidate D is a degree holder and is 30 year-old. He join RHB since November 2016. He left the bank as his contract for 1 year is ended. In his opinion, the possible factor that might cause any other banking employees to leave their job could be have a flexible working hours but this is impossible to get in a service industry like bank.

The factor that will affect turnover intention we analysed in this interview is job enrichment.

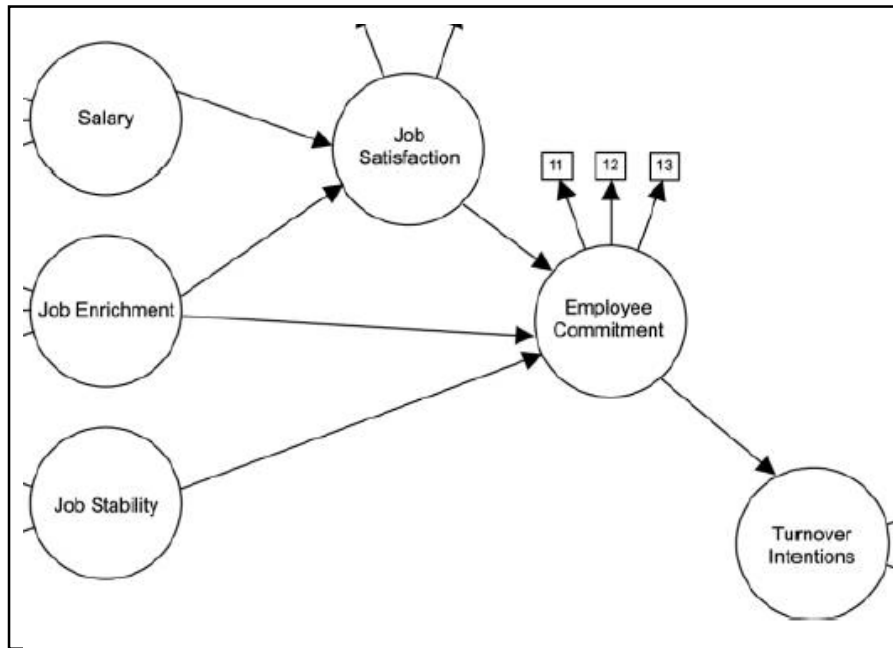
On 24 November 2017 at 2.39 pm to 2.45pm, we have interviewed candidate E, a Malay male from Hong Leong Bank as a Sales Executive. Candidate E is a degree holder and is 27 year-old. He join this bank since September 2017. Previously, he was with RHB Bank for 1 year plus. He left because of career advancement. He received better job offer from Hong Leong Bank in terms of salary and working hours. He think that, the possible factor that might cause any other banking employees to leave their job could be the salary and the working environment where nowadays people like to work in office rather than outdoor.

In this interview, we analysed that factors for influence turnover intention are salary and working environment.

In conclusion, based on the interview with employees from different banks, different gender and different races, we propose the framework that suggest five (5) factors will have influences to the turnover intention. Those five factors are salary, job satisfaction, job enrichment, job stress, and working environment.

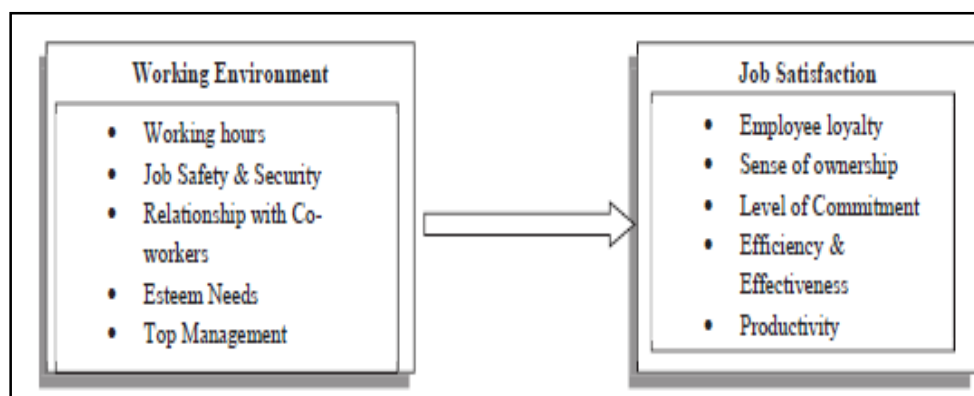
## **2.4 Review of Journals**

Figure 2.1: Framework of Luna-Arocas and Campus, 2007



This framework was developed by Luna-Arocas and Campus (2007). The purpose of this research to test the model of high performance work practices and turnover intentions. According to the factor analysis results, we will adopted the relationship of the salary and job satisfaction, job enrichment and job satisfaction and job satisfaction to turnover intention.

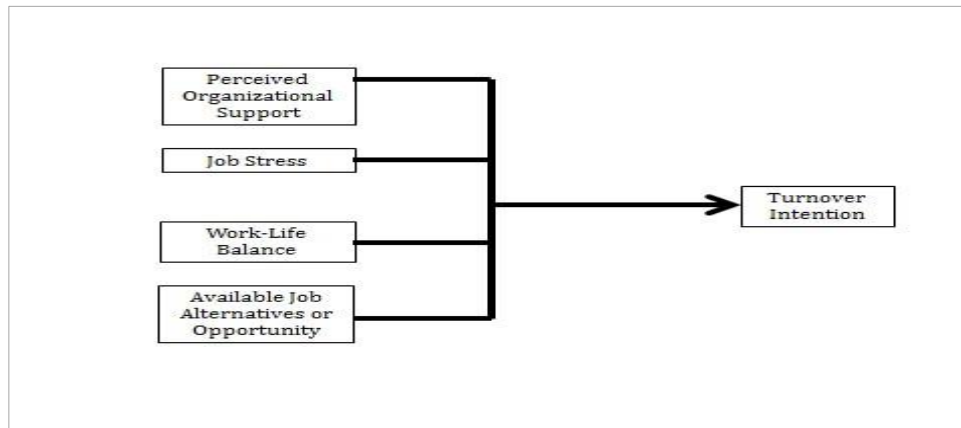
Figure 2.2: Model of Raziq and Maulabakhsh, 2015



This model is developed by Raziq and Maulabakhsh (2015) to test on the impact of working environment on job satisfaction. This research is conducted in Pakistan's

banking industry, telecommunication industry and universities. The result showed that working environment have positive relationship to job satisfaction. We will adopted the relationship of working environment to job satisfaction according to the factor analysis results.

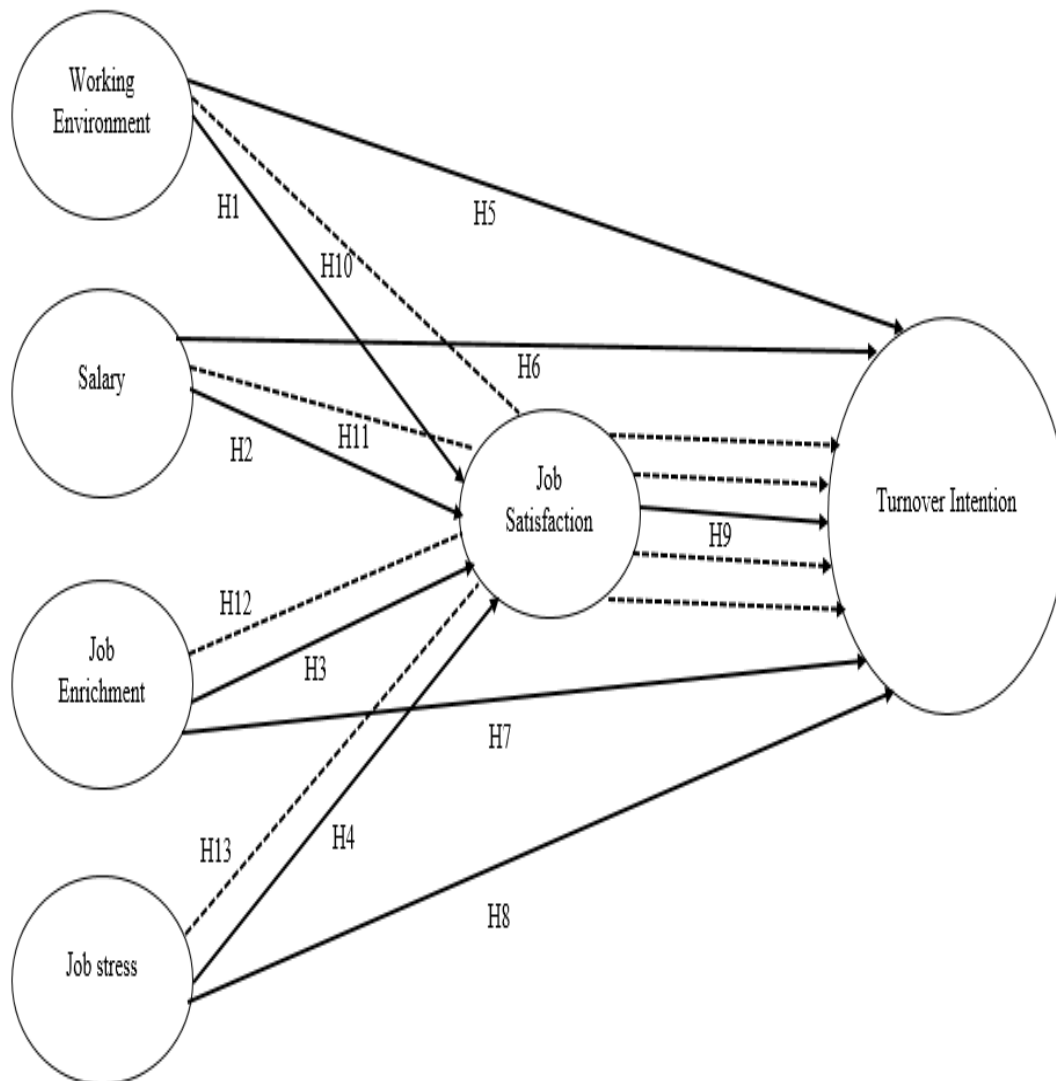
Figure 2.3: Framework of Arshad and Puteh, 2015



This framework is developed by Arshad and Puteh (2015) in Malaysia retail industry. This research mainly to focus on the determinants that will affect the turnover intention among the employee. Based on the analysis of factors that we conducted, we will adopted the relationship between job stress and turnover.

## **2.5 Proposal Conceptual Framework**

Figure 2.4: Proposed Conceptual Framework



Above is the proposal conceptual framework for this research's foundation. In this framework, turnover intention will be the dependent variable; working environment, salary, job enrichment, job stress, and job satisfaction will be the independent variables while job satisfaction will also act as the mediator between working environment, salary, job enrichment and job stress and turnover intention.



## **2.6 Hypothesis Development**

### **2.6.1 The Relationship between working environment and job satisfaction**

Raziq and Maulabakhsh (2015) conducted a research on the relationship between working environment and job satisfaction in the Pakistan's banking industry, telecommunication industry and universities. They found that the working environment has the positive relationship toward job satisfaction. The respondents of those industries agreed that good working environment will play an important role for the job satisfaction.

Tzeng (2002) done a research in Taiwan's nursing industry regarding to the working environment whether will have the significant relationship for indicator of job satisfaction. The results showed that working environment have the significant positive relationship toward the job satisfaction. In results showed that the working environment could be a predictor for measuring the job satisfaction and turnover intention.

Lu, While & Barriball (2005) found that working environment has the positive relationship toward the job satisfaction. The researchers conducted the research on nursing industry to study the indicator of the job satisfaction for turnover intention. With the good working environment, the higher the job satisfaction.

Idson (1990) conducted a research to investigate the type of working environment has any relationship toward job satisfaction. The results of the research showed that the rigid type of working environment will have the low

job satisfaction while the flexible working environment will have high job satisfaction.

Johnson, Kraft and Papay (2011) investigated the relationship for the working environment on the job satisfaction among the teacher in Massachusetts, New York City and North Carolina. They found out that a supportive working environment will give the high job satisfaction and low turnover rate. The teachers who teach in a favourable working environment will have the high satisfaction while comparing to those teachers teach in less favourable working environment and they will have less intention to transfer or leave.

From the studies and researches above, we can conclude that the working environment has significant positive relationship toward job satisfaction.

**H1: Working environment have significant positive relationship to job satisfaction.**

### **2.6.2 The Relationship between salary and job satisfaction**

Kumar (2016) conducted a research in the study in the public sector bank of India. The purpose of study is to examine the personal variables how to impact the job satisfaction. In study showed that salary has the positive relationship toward the job satisfaction. However in the public sector the achievement will have higher significant comparing to salary.

While Lee and Sabharwal (2016) done a research on studying salary and job satisfaction among U.S.'s college graduates. The research showed that salary

has the significant relationship with job satisfaction. The higher paid of salary will lead to higher job satisfaction while when the employee faced the education job-mismatched, salary also can help to increase the job satisfaction.

A research conducted by Malik, Danish and Munir (2012) for the impact of salary toward job satisfaction. They studied the higher education institutes in Pakistan to find out what is the relationship between salary and job satisfaction. The results showed that salary has the positive relationship toward job satisfaction and also has the significant influence to the job satisfaction.

Salleh, Nair and Harun (2012) studied the retail employee in Malaysia regarding to the salary and job satisfaction. In the research they found out that the retails of Malaysia are offering the low salary payment which lead to low satisfaction of employee. They found out that salary has positive relationship to job satisfaction among the retails' employee.

Chung and Kowalski (2012) studied the determinants of job satisfaction of nursing industry in U.S. The results that found showed that the salary has positive relationship toward the job satisfaction. The salary could be the influential factors to study the job satisfaction.

Based on the results of studies above, we can make a conclusion and form the hypothesis statement that salary have significant positive relationship with job satisfaction.

**H2: Salary has significant positive relationship to job satisfaction.**

### **2.6.3 The relationship between job enrichment and job satisfaction**

A research done by Cook and Salvendy (1999) to find out the relationship between job enrichment and job satisfaction. They studied in a laboratory environment in US university as it provide greater control to them. In their study they found out that job enrichment have the positive relationship toward job satisfaction.

Mohr and Zoghi (2006) investigated the relationship of job enrichment and job satisfaction. They targeted Canada's employee as the target population to examine what is the relationship between job enrichment and job satisfaction. The outcomes showed that job enrichment has significant positive relationship to the job satisfaction. The job enrichment is a kind of motivation factor for the employee's job satisfaction.

Yang and Lee (2009) used the General Social Survey data to conduct a study on how the job enrichment affect the job satisfaction. In their results, they found out that the job enrichment have significant positive relationship to job satisfaction.

Tausif (2012) studies Pakistan's educational sector regarding to the impact of job enrichment to job satisfaction. The results of the job enrichment to job satisfaction is positive relationship. They also found that with job enrichment is one of the strong determinants for job satisfaction.

Kooji, Guest, Clinton, Knight, Jansen and Dikkers (2013) conducted a study on the relationship between job enrichment and job satisfaction. They choose the

three public sectors' employees in UK as the study target. In their study, they found out that job enrichment have the positive relationship to job satisfaction.

From the studies above, we can concluded and form a hypothesis statement that job enrichment have significant positive relationship toward job satisfaction.

**H3: Job enrichment have significant positive relationship to job satisfaction.**

#### **2.6.4 The relationship between job stress and job satisfaction**

Trivellas, Reklitis and Platis (2013) conducted a study to investigate the relationship of job stress and job satisfaction. They used 271 nurses in Greek hospital as the sample. In their study, they found out that job stress have negative relationship toward job satisfaction.

A research conducted by Reilly, Dhingra and Boduszek (2014) to investigate how job stress affect job satisfaction. 121 primary school teachers been used as the sample to test on their research. Their results showed that job stress have a negative relationship with job satisfaction

Voltmer, Rosta, Siegrist and Aasland (2012) also conducted a research to test on the relationship between job stress and job satisfaction. They choose private sector as their target industry and collected 754 sample for the analysis use. In their results showed that, job stress have negative relationship toward job satisfaction.

Mosadeghrad (2013) done a study on the job stress and job satisfaction. In the study, the researcher used hospital industry as study target and collected 296 samples from it. In the study the researcher found out that job stress having the negative relationship toward job satisfaction.

Arshadi and Damiri (2013) also conducted a study regarding to the relationship of job stress toward job satisfaction. They used random sampling method to collect 286 respondents from Iran Company. In the results they found that job stress have a negative relationship toward job satisfaction.

From the studies and researches above, we can have a conclusion and form a hypothesis that job stress have significant negative relationship with job satisfaction.

**H4: Job stress have significant negative relationship to job satisfaction.**

### **2.6.5 The relationship between working environment and turnover intention**

Qureshi, et al. (2013) conducted a research in textile industry of Pakistan. They collected 250 samples from the industry and conducted an analysis on the relationship of working environment and turnover intention. They found out that working environment have negative relationship toward turnover intention.

Dane and Brummel (2014) done a study on how working environment affect the turnover intention in restaurant industry. They conducted the interview section and also collect the survey data with the managers of the restaurant.

They found that working environment have the negative relationship with turnover intention.

Zhang, You, Liu, Zheng, Fang, Lu, Lu, Ma, Wang, Wang, Wu, Zhu and Bu (2014) studied the relationship between working environment and turnover in the hospital industry in China. They collected 9,698 samples to conduct the analysis. In their results showed that working environment have the negative relationship with turnover intention.

AlBattat and Som (2013) conducted at theoretical study on the relationship between working environment and turnover intention. They studied the hospital industry and tourism employment in Malaysia. They came out with that working environment will have the negative relationship toward the turnover intention.

A study conducted by Jou, Kuo and Tang (2013) to study is the working environment will have any relationship toward turnover intention. They used 189 employees from air traffic controller as the samples. In their study found out working environment didn't have the relationship toward turnover intention.

We can use the studies and researches above to conclude and form a hypothesis statement that, working environment have negative relationship toward turnover intention.

**H5: Working environment have significant negative relationship to turnover intention.**

### **2.6.6 The relationship between salary and turnover intention**

Monynihán and Landuyt (2008) studied that how the salary can affect the turnover intention of employee. They conducted the study on Texas' employee they found out that salary have the positive relationship to the turnover intention and not significant.

Lee, Huang and Zhao (2012) conducted a study in hotel industry in Taiwan. They used 350 samples to study the relationship of salary and turnover intention. And they found out that salary didn't have significant relationship to turnover intention.

A research conducted Luna-Arocas and Camps (2007) in studying the relationship between salary and turnover intention. They used 198 employees working in city of Spain as their samples. In the results they found out that salary have negative relationship toward turnover intention.

Kim and Stoner (2008) conducted a research to study the relationship of salary and turnover intention. In their research, they used 478 samples from 1,500 social workers to conduct the analysis. Their results showed that salary have the negative relationship to turnover intention.

Guan, Wen, Chen, Liu, Si, Liu, Wang, Fu, Zhang and Dong (2014) investigated how the salary going to affect the turnover intention. They used to study the China manger with the sample size of 324. Their study showed that salary have the negative relationship with turnover intention.

As above researches and studies, we can conclude and form a hypothesis statement that salary have negative relationship toward turnover intention.



**H6: Salary have significant negative relationship to turnover intention.**

### **2.6.7 The relationship between job enrichment and turnover intention**

Baba and Jamal (1991) done a study to investigate job enrichment how to affect the turnover intention. They used to conduct a study based on the Canadian nurse and collected 1148 respondents as the samples. The results showed that job enrichment will have lower down the impact of turnover intention and also to improve the quality of working life.

Heilmann, Holt and Rilovick (2008) studied the factors that affecting the turnover intention. In their study they choose organization employee and 326 respondents been collected. They found that job enrichment could be one of the factors that affect turnover intention where job enrichment have negative relationship toward turnover intention.

Lam, Lo and Chan (2002) conducted their studies on what is the factors that will affect the turnover intention of new employee. They used hotel industry in Hong Kong as their target population and collected 249 set of respondents as their samples. They found that and suggested that job enrichment can be used as the method to reduce the turnover intention of new employee as job enrichment have negative relationship to turnover intention.

Awang, et al. (2013) studied the relationship of job enrichment with turnover intention. They selected Sime Darby property Limited as their study target and randomly select 350 employees from the company as the sample size. In their study they proposed that job enrichment should have negative relationship

toward the turnover intention however in the results showed that job enrichment have positive relationship toward turnover intention.

Duffield, Baldwin, Roche and Wise (2014) conducted a study on the impact of job enrichment on turnover intention. They studied the relationship via interview section with 54 senior staff nurses in South Australia. In their findings they concluded that job enrichment will not able to reduce the turnover intention.

We can use the studies and researches above to conclude and form a hypothesis statement that, job enrichment have negative relationship toward turnover intention.

**H7: Job enrichment have significant negative relationship to turnover intention.**

### **2.6.8 The relationship between job stress and turnover intention**

Jung and Yoon (2014) studied the food service industry to understand how job stress affect the turnover intention of the employee. They used 338 employee from food industry as the samples for the analysis. In their findings they found out that job stress have the positive relationship toward turnover intention.

A research conducted by Qureshi, et al. (2013) in textile industry to find out the relationship of job stress to turnover intention. In their research they used 250 employees as the samples. They found out that job stress is positive relationship to turnover intention.

A similar study also been conducted by Arshadi and Damiri (2013) to carry out what is the relationship between job stress and turnover intention. 286 employees from Iranian National Drilling Company been used as the sample for the analysis. Their results showed that job stress have positive relationship toward turnover intention.

Jou, et at. (2013) conducted a study to study will the job stress contribute to the turnover intention. 189 employees from air traffic controller been used as the samples for the data analysis purpose. In the results showed that job stress have the positive relationship toward turnover intention.

Hwang, Lee, Park, Chang and Kim (2014) conducted a study to investigate how job stress explain turnover intention of employee. In their study, 288 respondents from hotel industry been used as samples. The findings showed that job stress have positive relationship to turnover where the higher the stress, the higher the turnover intention of employee.

From the studies and research above, we can form the hypothesis that job stress have the positive relationship toward turnover intention.

**H8: Job stress have significant positive relationship to turnover intention.**

### **2.6.9 The relationship between job satisfaction and turnover intention**

Bonenberger, Aikins, Akweongo and Wyss (2014) conducted a study on the relationship between job satisfaction and turnover intention. They used 256

health workers as the samples for data analysis. Their results showed that job satisfaction have the strong negative relationship toward turnover intention.

Olusegun (2013) studied what is the influence of job satisfaction toward the turnover intention. 233 library official from the public and private universities been used as the samples in the study. The findings showed that job satisfaction have negative relationship toward turnover intention.

Kuo, Lin and Li (2014) investigated the effect of job satisfaction on turnover intention. In the study, 173 respondents from long term care nurses been collected for the data analysis use. Their study showed that job satisfaction have negative relationship on turnover intention.

A research been conducted by Javed, Balouch and Hassan (2014) to carry out what is the impact of job satisfaction to turnover intention. The employees in Bahawalpur been choose as the target population and 150 respondents been collected. They found that job satisfaction will have the negative relationship toward turnover intention.

Scanlan and Still (2013) been studied that the relationship between job satisfaction and turnover intention. 277 of clinical and management staff respondents been collected as the sample of target population. The findings outcome showed that job satisfaction have negative relationship on turnover intention.

We can concluded and form a hypothesis statement based on the researches and studies above, that job satisfaction have negative relationship toward turnover intention.

**H9: Job satisfaction have significant negative relationship to turnover intention.**

### **2.6.10 The mediation relationship of job satisfaction between working environment and turnover intention**

From the studies and researches above, we can see that working environment will have the positive relationship toward job satisfaction. While working environment have the negative relationship on turnover intention. For job satisfaction, it have the negative relationship on turnover intention. We can see that job satisfaction might have the mediation effect between working environment and turnover intention.

However, Jou, et al. (2013) also conducted a study to study the mediation effect of job satisfaction between working environment and turnover intention. 189 employees from air traffic controller been used as the samples for the data analysis purpose. In the results showed that working environment didn't have direct effect to turnover intention but when job satisfaction, mediation effect take in working environment will have the indirect effect to turnover intention.

So we proposed that job satisfaction will have the mediation effect between working environment and turnover intention.

**H10: Job satisfaction will have mediation effect between working environment and turnover intention.**

### **2.6.11 The mediation relationship of job satisfaction between salary and turnover intention**

From the studies and researches above, we can see that salary will have the positive relationship toward job satisfaction and have the negative relationship on turnover intention. For job satisfaction, it have the negative relationship on turnover intention. We can see that job satisfaction might have the mediation effect between salary and turnover intention.

Guan et al. (2014) investigated the indirect relationship of salary and turnover intention when job satisfaction as the mediator. They used to study the China manger with the sample size of 324. Their study showed that salary didn't have indirect relationship with turnover intention and job satisfaction have the mediation effect on the indirect relationship.

So we proposed that job satisfaction will have the mediation effect between salary and turnover intention.

**H11: Job satisfaction will have mediation effect between salary and turnover intention.**

### **2.6.12 The mediation relationship of job satisfaction between job enrichment and turnover intention**

From the studies and researches above, we can see that job enrichment will have the positive relationship toward job satisfaction and have the negative relationship on turnover intention. For job satisfaction, it have the negative

relationship on turnover intention. We can see that job satisfaction might have the mediation effect between job enrichment and turnover intention.

So we proposed that job satisfaction will have the mediation effect between job enrichment and turnover intention.

**H12: Job satisfaction will have mediation effect between job enrichment and turnover intention.**

### **2.6.13 The mediation relationship of job satisfaction between job stress and turnover intention**

From the studies and researches above, we can see that salary will have the negative relationship toward job satisfaction and have the positive relationship on turnover intention. For job satisfaction, it have the negative relationship on turnover intention. We can see that job satisfaction might have the mediation effect between job stress and turnover intention.

Kou, Lin and Li (2014) conducted a study on the mediating effect of job satisfaction on job stress and turnover intention. They used long term care nurse in Taiwan as the target population and collected 173 respondents as samples. They found that job satisfaction have the mediation effect on job stress and turnover intention.

So we proposed that job satisfaction will have the mediation effect between job stress and turnover intention.

**H13: Job satisfaction will have mediation effect between job stress and turnover intention.**

## **2.7 Conclusion**

In this chapter, Maslow's Hierarchy of Need and Herzberg's Two Factors Theory been used as the theory to support the conceptual framework. All the independent variables and dependant variable's definition were clearly defined. A conceptual framework was been proposed by reviewing the past research journal articles and the hypothesis had been developed accordingly.



## **CHAPTER 3: METHODOLOGY**

### **3.0 Introduction**

This chapter discusses the methodology that is used in this research study which is Factors Affect Employee's Turnover Intention in Banking Industry. This particular chapter will include research design, data collection methods and sampling design.

### **3.1 Research Design**

The research method for this particular research is descriptive and causal research design. Both quantitative and qualitative research approaches are used in this research study where a survey questionnaire and interview were conducted among banking employees. Descriptive research in this study is carried out where the demographic information of banking employees is shown in the sample data through administered questionnaires. On the other hand, causal research is used typically to determine the relationship between factors affect job satisfaction and turnover intention in the banking industry.

### **3.2 Data Collection Methods**

In this research study, both primary and secondary data were used. Primary data include information obtained from observation, responses from survey questionnaire and

interview with a focus group. On the other hand, secondary data include data compilation from print and electronic sources such as book, journals, thesis from UTAR digital library and general websites.

### **3.2.1 Primary Data**

In this research, a survey questionnaire is used to collect information from Malaysian banking employees as it is a cost-effective means of gathering information. The research data was collected through distribution of survey questionnaires in printed form and electronically.

Next, interviews are also conducted to obtain important information from the respondents. It is carried out by asking questions related to turnover in the banking industry and examining the respondent. The interviews are conducted in person and over the phone with five banking employees. In order to ensure the fairness of research result, the information was collected from two current banking employees and three previous banking employees to analyse the factors in different situation.

### **3.2.2 Secondary Data**

In this research study, secondary data from various sources were used such as internet database, internet website, and books to collect information. We had also access to UTAR digital library, Google Scholar and other search engines such as SCI Hub to retrieve relevant journal articles to provide evidence for this study. The reason of using secondary data is because it can be done at anytime and anywhere, provide convenience to researchers, and it is inexpensive.

### **3.3 Sampling Design**

#### **3.3.1 Target Population**

Target population can be defined as the complete group of specific population elements related to the research study (Zikmund, 2013).. The target population for this research is 500 banking employees working in different types of banks in different states of West Malaysia.

#### **3.3.2 Sampling Frame and Sampling Location**

Sampling frame can be defined as the set of reference point or source materials which the appropriate sample is selected for the research study (Turner, 2003). In this research study, the target respondent will be involved employees mainly from commercial banks in Malaysia such as Maybank, Public Bank, CIMB, AmBank, Bank Rakyat, HSBC, Hong Leong Bank, Standard Chartered, RHB, OCBC Bank, BSN, Mizuho Bank, UOB, and others. This research also cover respondent from various locations particularly in West Malaysia such as Kuala Lumpur, Selangor, Kedah, Pahang, Negeri Sembilan, Johor, Malacca, Pulau Pinang, and Perak.

### **3.3.3 Sampling Elements**

The targeted respondents are Malaysian banking employees as the research context of this study is focusing on the banking industry. The respondents consist of employees from different level which include administrator level, executive level, and lower level in different banks. All the respondents held position in different functional areas such as director, manager, specialist, coordinator, analyst, officer, clerks and associate. It is more accurate to target different group of employees as the result will be more accurate and generalizable in the Malaysia banking industry.

### **3.3.4 Sampling Technique**

A non-probability sampling technique is conducted for this research. Non-probability sampling act as a subjective method used to decide which elements are included in the sample instead of random select sample from the population of interest (Michael, 2011). Under non-probability sampling, convenience sampling method is used by approaching employees in different banks to invite them participate in the survey questionnaires or interview. It is conducted through face to face communication, online communication, and telecommunication. A visitation to different banks around Klang Valley, Selangor, and Kuala Lumpur area has been done to collect data. Meanwhile, online data collection is conducted by approaching bankers individually through social media. On the other hand, the telecommunication is used to conduct an in-depth interview with few banking employees over the phone for the purpose of factors analysis. This technique is chosen as it allows a large number of questionnaires to be distributed and collected timely and efficiently without spending too much cost ("Convenience sampling," 2012).

### **3.3.5 Sample Size**

Sample size is the number of respondents need to obtain in the study. In this research study, the sample size is 500 respondents for quantitative research and 5 interviews for qualitative study. Roscoe's study (Bee, Mak, Jak, & Ching, 2014) suggests that the appropriate sample size is between 30 to 500 respondents. A larger sample group tend to have more accurate research results. However, cost and time is the major concern in the data collection, therefore, the sample size was set at 500. The questionnaire is given to a selected lecturer for test on relevancy and rectification purpose before it is distributed.

## **3.4 Research Instrument**

In this research study, a survey sampling method is used. Questionnaire distribution method and interviews is conducted for the purpose of determining the factors that affect the turnover intention of employees in the banking industry, Malaysia. By using questionnaire survey, we are able to obtain direct and immediate response from the target population. Self-administered questionnaires were used where it is distributed in a printed form and through electronic such as social networks. The sample of survey questionnaire and interview question will be attached in Appendix A and Appendix B respectively.

There are two parts of the questionnaire which consists of forty-seven questions in total. There is only one open ended question being asked, the rest were closed-ended questions. Part A consists of nine questions which related to the demographic profile such as gender, race, age, and income level. On the other hand, part B consists of questions related to the dependent and independent variables of this research such as job turnover intention, workplace environment, salary, job enrichment, job stress, and

job satisfaction. All the questions were adopted from various past studies and modified to make the survey more relevant to the context of this research. The questions are designed based on the Five Point Likert Scale rating for respondents to select the range of strongly agree, agree, neither agree or disagree, disagree, and strongly disagree.

Apart from that, an in depth interview has also been carried out with five employees who work in different banks through physical meeting and over the phone to collect information about their perception towards job turnover intention. The information was then used for factors analysis purpose. Structure interview is conducted in this research whereby interviewee has been asked for few fixed questions related to the independent variables and dependent variable of this research.

A pre-test was conducted where the construct measurements were revised and reviewed by the supervisor in order to test on the relevancy and rectification of questions. Then, the pilot test was conducted on a smaller group which consist of 20 respondents to collect the feedback of banking employees towards the questionnaire. The result showed that there is no error or unclear statement in the questionnaire. The time taken to conduct the pilot test and data collection is around one month.

### **3.5 Constructs Measurement**

The different levels of scale measurement for the research are described and operationalization process is conducted in this section. Few measurement scales are described in this research in designing the survey questionnaire such as nominal scale, ordinal scale, ratio scale and interval scale. Nominal, ordinal, and ratio scale are used in Section A, while Interval scale is used in Section B.

### **3.5.1 Measurement Scales**

#### **3.5.1.1 Nominal Scale**

Nominal scales are the most elementary level of measurement which the values are assigned to an object for identification or classification purpose only (Zikmund et al., 2013). Nominal scale is applied in this research to obtain general information and demographic profiles of respondents such as respondent's gender, location, marital status and race. The example of nominal scale used in the questionnaire administered as follows:

##### **Question 1. Gender:**

1. Male
2. Female

#### **3.5.1.2 Ordinal Scale**

Ordinal scale basically is a ranking scale, allowing things to be arranged based on how much of some concept they seem possible (Zikmund et.al. 2013). It is used in the questionnaire Section A to address the demographic profile of respondents like education level. The example of ordinal scale used in this questionnaire as follows:

##### **Question 4. Education Level:**

1. Secondary School
2. College Diploma
3. Bachelor Degree
4. Postgraduate Degree

### 3.5.1.3 Ratio Scale

Ratio scale has the characteristics as an interval scales. However, it is differing from the interval scale as it has a meaningful zero (Stephanie, 2017). In this research, ratio scale is used to obtain the demographic profiles of banking employees such as age, income level, and years attached with the bank. The example of ratio scale used in this questionnaire as follows:

#### Question 8. Monthly income:

1. RM 1,500 – RM 3,000
2. RM 3,001 – RM 4,000
3. RM 4,001 – RM 5,500
4. RM 5,501 – RM 8,500
5. RM 8,501 – RM 15,000

### 3.5.1.4 Interval Scale

Interval scale is a measurement scale that consists both nominal and ordinal properties, but this scale capture information about differences in quantities of a concept (Zikmund et al., 2013). In this research study, Likert scale is designed to examine the strength on subject agreement or disagreement with statements on a five-point scale with the scoring are in number. The measurement items for variables on a five-point Likert scale ranging from 1= strongly disagree to 5= strongly agree. The example below demonstrates the five-point Likert Scale applied for Section B of the questionnaire:

Table 3.1: Five-Point Likert Scale

STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
I often think about quitting.	1	2	3	4	5



### 3.5.2 Origin and Measurement of Constructs

#### 3.5.2.1 Operational definitions of constructs

##### Part A: Demographic Profile

Table 3.2: Demographic Profile

1. Are you currently work in bank?	Developed for research
2. Gender	
3. Race	
4. Education Level	
5. Bank name	
6. Location	
7. How many years attached with this bank?	
8. Monthly income	
9. Marital Status	

##### Part B: Dependent Variable and Independent Variables

Table 3.3: Questionnaire Items

No.	Variables	Items	Reference
1.	Turnover Intentions	1. I often think about quitting. 2. It is likely that I will actively look for a new job next 12 months. 3. I will probably look for a new job in the next 12 months. 4. I often think of changing my job.	Javed, M., Balouch, R., & Hassan, F. (2014)
2.	Job Satisfaction	1. Overall, I am pleased with my work 2. Overall, I am satisfied in my current practice	Bashir & Durrani (2014)

		<p>3. My current work situation is one of the major source of happiness in my life</p> <p>4. My current work place has met my expectations</p> <p>5. If I had it to do it all over again, I'd still choose to work where I do now</p>	
3.	Salary	<p>1. I am happy with my salary as I am well paid in bank in comparison to my experience, responsibilities and qualification</p> <p>2. The amount of pay I receive for my job is equal to others doing similar work in other banks</p> <p>3. The number of vacation, sick leave and insurance policy (safety, health) given by the bank is adequate</p> <p>4. I am happy with assistance given by bank in terms of school fee, leave for exams and subscriptions</p> <p>5. I am happy with company's assistance for Loans –housing, vehicle, personal and staff loans</p> <p>6. I feel that the performance bonus structure is fairly rewards my effort</p>	Gemechu, B. (2017)
4.	Workplace Environment	<p>1. The working environment is satisfactory for the me</p> <p>2. I get adequate support services I need on my job.</p> <p>3. The working hours are satisfactory with the work load in bank</p> <p>4. I am involved in decision making in bank</p> <p>5. I feel the bank is fair in general and treat employees fairly</p>	Gemechu, B. (2017)

		6. I am extremely glad that I chose this bank to work for, over other organizations	
5.	Job Stress	<ol style="list-style-type: none"> <li>1. I feel emotionally drained by my job</li> <li>2. I feel burned-out by my job</li> <li>3. I feel frustrated at my job</li> <li>4. I feel tense at my job</li> <li>5. I lose my appetite because of my job related problems</li> <li>6. Job related problems make me awake at night</li> <li>7. Job related problems make my stomach upset</li> <li>8. Job related problems make my heart beat faster than usual</li> </ol>	Bashir & Durrani (2014)
6.	Job Enrichment	<ol style="list-style-type: none"> <li>1. My job requires that I keep learning new things.</li> <li>2. I get to do a number of different things on my job.</li> <li>3. My job lets me use my skills and abilities.</li> <li>4. I have an opportunity to develop my own special abilities.</li> </ol>	Hackman & Oldham (1974)

### 3.6 Data Processing

After data collection is done, all the survey questionnaires need to be sent for data processing before they are analyze in the next stage. This process involved data checking, editing, coding, and transcribing to ensure the usefulness of information provided in the questionnaires.

### **3.6.1 Data Checking**

The first step of data processing is to check any errors in the questionnaires and filtering all the bias responses obtained. During the process, we found five responses collected are unusable because the pattern of responses is such that we suspect the respondent did not answer the questions properly or they do not follow instructions given. Since the five particular responses are bias, therefore, we exclude them from further analysis to prevent it affect the final result.

### **3.6.2 Data Editing**

Data editing is the process of transforming all the raw data into meaningful information. In this process, detecting errors and correcting action is take place such as reduce the errors at lowest possible, and minimize gaps in the responses collected. The raw data obtained may contain problems such as omissions, ambiguity, inconsistencies of responses, and lack of cooperation (Kumar, Salim, & Ramayah, 2013). Therefore, data editing is required ensure the data standard quality is maintained.

### **3.6.3 Data Coding**

This process involved converting all the information into numerical values before enter in the software. The information collected need to be code for all the open-ended as well as close-ended questions in order to analyze the information by using the data analysis software (Kumar et. al., 2013). Coded is done by establish meaningful categories and character symbols for groups of responses before it can be presented (Zikmund et al., 2013). In this research, coding was conducted by using the statistical software known as SPSS. Using the questionnaire survey in this research as an example, the answer for each independent variables question is coded as follow:

Table 3.4: Data Coding

Construct	Items
Turnover Intention	ti1 ti2 ti3 ti4
Working Environment	we1 we2 we3 we4 we5 we6
Salary	s1 s2 s3 s4 s5 s6
Job Enrichment	je1 je2 je3 je4
Job Stress	jss1 jss2 jss3 jss4 jss5 jss6 jss7 jss8
Job Satisfaction	js1 js2 js3

	js4
	js5

### **3.6.4 Data Transcribing**

As data coding completed, all the coded data was exported to another statistical software called Partial Least Squares (PLS) to run the data analysis.

## **3.7 Data Analysis**

Data analysis is conducted after data processing. In this stage, all the quantitative data were analyzed in a rational and analytical method and the relevant findings revealed in the investigation will be summarized to support the hypothesis developed in the previous chapter (Zikmund et al., 2013). In this research The SPSS is computer software that used to analyse the data for descriptive analysis and reliability test. On the other hand, the PLS software is used for scale measurement such as outer loadings, Composite Reliability (CR), Average Variance Extracted (AVE), and discriminant validity. Besides, inferential analysis is also carried out by using the PLS system.

### **3.7.1 Descriptive Analysis**

According to Zikmund et al. (2013) descriptive analysis is where the data is transformed to describe the primary attributes such as central tendency, distribution, and variability. It involves presenting the data into the form of charts, graphs, pie chart, histogram or tables in order to compare and describe information. In this research, descriptive analysis is used to describe and present the demographic profiles of the respondents such as gender, age, race, education level, income level and other information in an effective way.

### **3.7.2 Scale Measurement**

The consistency and stability of each variables in the research is measured by the reliability test where it can also examine the relationship between the construct items in the scale. As mentioned by Zikmund et al. (2013), Cronbach's coefficient alpha is most commonly used to test the reliability and it will indicate the direction and strength of the relationship between independent and dependent variables. The coefficient alpha can be easily compute by using the SPSS software and the different ranges of coefficient alpha in value indicates different level of reliability and consistency.

Apart from using Cronbach's coefficient alpha, other measurement scale such as outer loadings and CR, AVE, discriminant validity has also been used in this research to examine the reliability and consistency. The difference is that, it was analysed by using the PLS software.

### **3.7.3 Inferential Analysis**

The inferential analysis is used to make assumptions or generalize about a population from a sample. The objective is to test the sample that can be generalized to the entire population. The rule of thumb is that the sample must be drawn by random procedure to ensure the equal chances of being selected (Zikmund et al., 2013). In this research study, bootstrapping is conducted by using the PLS in order to carry out the inferential analysis.

#### **3.7.3.1 Bootstrapping**

Since PLS assume the data are not normally distributed, the significance of coefficients such as outer weighs, outer loadings, and path coefficients are hardly to test. Therefore, bootstrapping is used to test the significance of coefficients. Besides, bootstrapping also plays a significant role in evaluating

the structural model path coefficients. The procedure of bootstrapping typically starts with picking up large number of samples from the original sample with replacement. Therefore, each bootstrap sample has equal size of observations with the original sample. The rule of thumb is that the number of bootstrap samples must be at least 5,000 in order to estimate the coefficients. The bootstrapping analysis also provides the standard error about a coefficient which plays a role in determining the  $t$  value and its corresponding  $p$  value (Hair et al., 2016).

### **3.8 Conclusion**

This chapter highlighted some of the techniques used in the research design, data collection, sampling design, research instrument, construct measurement, data processing and data analysis. SPSS and PLS was used to analyze the data collected from target respondents which is banking employees. In this the following chapter, the details of the analysis will be discussed together with the result obtained.



## **CHAPTER 4: RESULT ANALYSIS**

### **4.0 Introduction**

This chapter will discuss about the interpretation of the data analysis. It included the data collection, descriptive analysis, assessment of structural analysis, assessment of reflective measurement model, and hypothesis results findings.

### **4.1 Data Collection**

Total 500 questionnaires were distributed via printed form and Google form. From the total 500 questionnaires, 421 were collected (399 online; 22 hard copy), 21 are not qualified, 5 responses are bias therefore we exclude it from further analysis, and remaining 395 are usable. The analysis will be depends on the total number of usable questionnaires.

### **4.2 Descriptive Analysis**

In data collection, 395 of total respondents been used in the analysis after excluded all the bias and not target respondents response. For gender, there was 254 (64.3%) of respondents are male while 141 (35.7%) of respondents are female. In term of race, Malay consists of 111 (28.1%) respondents; Chinese consists of 236 (59.7%) respondents; Indian consists of 39 (9.9%) respondents while others consists of 9 (2.3%)

respondents. For the age range, 44 (11.1%) of respondents fall under 18-24 years old; 144 (36.5%) of respondents fall under 25-29 years old; 104 (26.3%) of respondents fall under 30-34 years old; 63 (15.9%) of respondents fall under 35-39 years old; 31 (7.8%) of respondents fall under 40-44 years old; 3 (0.8%) of respondents fall under 45-49 years old while 6 (1.5%) of respondents fall under 50 years old and above.

For education level, under secondary school category consists of 11 (2.8%) respondents; under college diploma category consists of 33 (8.4%) respondents; under bachelor degree category consists of 278 (70.4%) respondents while under postgraduate degree consists of 73 (18.5%) respondents. For bank name that respondents work for, due to it consists of 66 missing value, so we don't report it or use it for any data analysis.

For the location, majority of respondents are from Kuala Lumpur which is 319 (80.8%) of respondents while Selangor consists of 63 (15.9%) respondents; Johor consist of 3 (0.8%) respondents; Pulau Pinang, Malacca, Pahang and Negeri Sembilan each consists of 2 (0.5%) respondents while Perak and Kedah each consists of 1 (0.3%) respondent.

In years attached with the bank, 229 (58.0%) of respondents choose below 3 years; 87 (22.0%) of respondents choose 3 years and below 6 years; 42 (10.6%) of respondents choose 6 years and below 9 years; 19 (4.8%) of respondents choose 9 years and below 12 years while 18 (4.6%) of respondent choose 12 years and above.

Under monthly income, 43 (10.9%) of respondents fall under RM1,500-RM3,000 category; 70 (17.7%) of respondents fall under RM3,001-RM4,000 category; 70 (17.7%) of respondents fall under RM4,001-RM5,500 category; 87 (22.0%) of respondents fall under RM5,501-RM8,500 category while 125 (31.6) of respondents fall under RM8,501-RM15,000 category. For marital status, 238 (60.3%) of respondents fall under single category; 146 (37.0%) of respondents fall under married category; 3 (0.8%) of respondents fall under widowed category while 8 (2.0%) fall under divorced category.

### 4.3 Assessment of Structural Model

R square ( $R^2$ ) is to explain the predictive power of the model which mean how the model can be explained by the latent variables. According to Hair et al. (2016),  $R^2$  value is ranges from 0 to 1, and the higher the value referring that the higher predictive accuracy of the model. For social science, when  $R^2$  is above 0.2 are considered as high.

In our model, consists of two  $R^2$ , which is  $R^2$  of job satisfaction and turnover intention. For job satisfaction, the value of  $R^2$  is 0.577, while turnover intention  $R^2$ 's value is 0.407. Which mean 57.7% of job satisfaction can be explained by working environment, salary, job stress and job enrichment; and 40.7 of turnover intention can be explained by working environment, salary, job stress, job enrichment and job satisfaction.

Table 4.1: R Square Analysis

	R Square ( $R^2$ )
Job Satisfaction	0.577
Turnover Intention	0.407

Source: Developed for the research

### 4.4 Assessment of Reflective Measurement Models

This assessment mainly to measure the internal consistency, indicators of each variables' reliability and convergent validity. In this assessment will consists of outer loadings, Cronbach's Alpha Reliability, Composite Reliability (CR) and Average Variance Extracted (AVE). Besides that, to measure the extent of distinction of one variable's construct to other variables' construct, a discriminant validity test will be conducted

which will included cross-loadings, Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio (HTMT) analysis.

#### **4.4.1 Construct Reliability and Validity**

According to Zikmund, et al. (2013), the value of Cronbach's Alpha should be at least or larger than 0.700 ( $\geq 0.700$ ). If the value is less than 0.700 ( $< 0.700$ ) then the construct considered as not reliable. From Table 1, we can see that all the constructs that used is above 0.700 which from 0.806 to 0.913. Based on the rule of Cronbach's Alpha analysis, all of the constructs considered as reliable.

However, according to Hair et al. (2016), Cronbach's Alpha analysis is sensitive to the total number of items which generally underestimate the internal consistency reliability. Due to this limitation, Hair et al. (2016) proposed to use CR and AVE to overcome this limitation.

Before proceed to CR and AVE, we will have to look into the outer loadings, which is the indicator reliability. The outer loadings is to measure the associated indicators or items have how much in common (Hair et al., 2016). An outer loadings should have a value which is at least or higher than 0.700 ( $\geq 0.700$ ) considered as significant. In our results, mostly all the outer loadings are above 0.700 except working environment's items (we3 0.684 and we4 0.662), salary's items (s3 0.630, s4 0.686 and s5 0.680) and job stress's item (jss6 0.697).

Based on Hair et al. (2016), a weaker outer loading (which is less than 0.700,  $< 0.700$  but more than 0.400,  $\geq 0.400$ ) should remove from the constructs with consider the impact of deletion of the particular outer loadings on the internal consistency reliability which is CR values and AVE values. If CR values and

AVE values are at the satisfactory values, and deletion of weak outer loadings didn't affect the values of CR and AVE, the weak outer loadings should be retain. In our results, CR and AVE values are at the satisfactory and the deletion of weak outer loadings didn't increase the CR and AVE's values. So we decided to retain those items and not to remove it from the constructs.

A CR values more than 0.700 ( $\geq 0.700$ ) is acceptable and considered as satisfactory and the values below 0.600 considered as lack of internal consistency reliability. According to the results, our CR values of each constructs are more than 0.700 ( $\geq 0.700$ ) which is 0.860 to 0.929. We can concluded that all of the constructs have the satisfactory internal consistency reliability.

AVE is to measure the convergent validity which is a measurement of correlates positively of one item with another alternative item of same construct (Hair et al. 2016). An AVE value with at least or more than 0.500 ( $\geq 0.500$ ) represents that the constructs averagely explain more than half of the variance of its indicators which is considered as satisfactory. Based on the results, all of our constructs' AVE have more than 0.500 ( $\geq 0.500$ ) which is 0.508 to 0.753. From the results we can concluded that all of our constructs are in satisfactory and averagely explain more than half of the variance.

From the CR and AVE results, we can concluded that our constructs is considered as reliable and validate.

Table 4.2: Construct Reliability and Validity

Construct	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Turnover Intention	ti1	0.838	0.891	0.924	0.753
	ti2	0.888			
	ti3	0.879			
	ti4	0.866			
Working Environment	we1	0.846	0.865	0.900	0.601
	we2	0.839			
	we3	0.684			
	we4	0.662			
	we5	0.782			
	we6	0.818			
Salary	s1	0.768	0.806	0.860	0.508
	s2	0.713			
	s3	0.630			
	s4	0.686			
	s5	0.680			
	s6	0.786			
Job Enrichment	je1	0.815	0.881	0.918	0.737
	je2	0.811			
	je3	0.905			
	je4	0.898			
Job Stress	jss1	0.822	0.913	0.929	0.620
	jss2	0.854			
	jss3	0.823			
	jss4	0.823			
	jss5	0.791			
	jss6	0.697			
	jss7	0.727			
	jss8	0.748			

Job Satisfaction	js1	0.822	0.878	0.911	0.672
	js2	0.846			
	js3	0.789			
	js4	0.856			
	js5	0.784			

Source: Developed for the research

#### 4.4.2 Discriminant Validity

Discriminant validity mainly is to measure the extent of a construct is distinct from other constructs. This analysis is prove that a construct is measuring a phenomena which is different from other constructs measure to avoid two constructs are measuring the same phenomena (Hair et al., 2016). In discriminant validity will mainly look into three aspects, which is cross loading, Fornell-Larcker criterion and heterotrait-monotrait ratio (HTMT).

Cross loadings is the first approach to measure the discriminant validity. The items of each constructs' outer loadings should have higher values in its associated construct compare to the cross loadings on other constructs (Hair et al. 2016). In the Table 4.2, we can see each items have the higher values in their associated constructs and have lower values under other constructs. From the cross loadings results, we can claimed that our items of each constructs are distinct from one and other constructs.

Next is Fornell-Larcker criterion which is a construct shares more variance with its items or indicators. Fornell-Larcker criterion is use AVE's square root to compare with variable correlations. The value of AVE's square root should have a higher value with its associated construct comparing to other constructs (Hair

et al., 2016). According to Table 4.3, Fornell-Larcker criterion's results showed that all of the constructs have the satisfactory results which is each of the construct has higher AVE with its associated construct and have lower value when come to other constructs.

However, Fornell-Larcker criterion's performs is not satisfied when the outer loadings of a construct are didn't have much different (vary between 0.600 and 0.800) and even is the outer loadings vary much stronger. To overcome this issue, we will also look into heterotrait-monotrait ratio (HTMT). HTMT is to estimate the true correlation between two constructs or disattenuated correlation. When the HTMT value is above 0.900 ( $\geq 0.900$ ) means the constructs are lack of discriminant validity. A satisfactory value for HTMT should fall under at least or less than 0.850 ( $\leq 0.850$ ) (Hair et al., 2016). From our results (Table 4.4), all the results is fall under the satisfactory value which is 0.303 to 0.840.

From all the tests mentioned above, we can be concluded that all of the constructs is distinct from each other.

Table 4.3: Cross Loadings of all constructs

	<b>Job Enrichment</b>	<b>Job Satisfaction</b>	<b>Job Stress</b>	<b>Salary</b>	<b>Turnover Intention</b>	<b>Working Environment</b>
je1	<b>0.815</b>	0.360	-0.237	0.306	-0.287	0.366
je2	<b>0.811</b>	0.340	-0.203	0.199	-0.253	0.336
je3	<b>0.905</b>	0.426	-0.273	0.320	-0.328	0.451
je4	<b>0.898</b>	0.426	-0.216	0.350	-0.331	0.454
js1	0.369	<b>0.822</b>	-0.438	0.387	-0.408	0.586
js2	0.351	<b>0.846</b>	-0.443	0.401	-0.430	0.617
js3	0.345	<b>0.789</b>	-0.376	0.316	-0.438	0.540
js4	0.424	<b>0.856</b>	-0.435	0.464	-0.457	0.676
js5	0.369	<b>0.784</b>	-0.450	0.372	-0.449	0.606
jss1	-0.151	-0.430	<b>0.822</b>	-0.230	0.435	-0.450
jss2	-0.193	-0.477	<b>0.854</b>	-0.254	0.491	-0.524
jss3	-0.291	-0.513	<b>0.823</b>	-0.336	0.570	-0.536
jss4	-0.119	-0.404	<b>0.823</b>	-0.236	0.415	-0.475



<b>jss5</b>	-0.241	-0.425	<b>0.791</b>	-0.244	0.437	-0.455
<b>jss6</b>	-0.207	-0.281	<b>0.697</b>	-0.206	0.323	-0.366
<b>jss7</b>	-0.239	-0.336	<b>0.727</b>	-0.251	0.375	-0.400
<b>jss8</b>	-0.271	-0.360	<b>0.748</b>	-0.203	0.371	-0.398
<b>s1</b>	0.159	0.354	-0.216	<b>0.768</b>	-0.287	0.418
<b>s2</b>	0.156	0.332	-0.144	<b>0.713</b>	-0.218	0.380
<b>s3</b>	0.280	0.323	-0.179	<b>0.630</b>	-0.158	0.384
<b>s4</b>	0.329	0.333	-0.216	<b>0.686</b>	-0.229	0.433
<b>s5</b>	0.256	0.261	-0.185	<b>0.680</b>	-0.204	0.388
<b>s6</b>	0.309	0.406	-0.362	<b>0.786</b>	-0.358	0.551
<b>ti1</b>	-0.315	-0.517	0.507	-0.324	<b>0.838</b>	-0.498
<b>ti2</b>	-0.326	-0.466	0.442	-0.298	<b>0.888</b>	-0.479
<b>ti3</b>	-0.327	-0.422	0.429	-0.264	<b>0.879</b>	-0.427
<b>ti4</b>	-0.253	-0.434	0.532	-0.327	<b>0.866</b>	-0.424
<b>we1</b>	0.382	0.631	-0.447	0.482	-0.442	<b>0.846</b>
<b>we2</b>	0.440	0.578	-0.454	0.506	-0.450	<b>0.839</b>
<b>we3</b>	0.198	0.508	-0.512	0.396	-0.347	<b>0.684</b>
<b>we4</b>	0.400	0.499	-0.349	0.330	-0.353	<b>0.662</b>
<b>we5</b>	0.386	0.492	-0.439	0.567	-0.377	<b>0.782</b>
<b>we6</b>	0.380	0.695	-0.492	0.518	-0.468	<b>0.818</b>

Source: Developed for the research

Table 4.4: Fornell-Larcker Criterion

	Job Enrichment	Job Satisfaction	Job Stress	Salary	Turnover Intention	Working Environment
Job Enrichment	<b>0.858</b>					
Job Satisfaction	0.455	<b>0.820</b>				
Job Stress	-0.272	-0.523	<b>0.787</b>			
Salary	0.347	0.476	-0.316	<b>0.712</b>		
Turnover Intention	-0.352	-0.533	0.554	-0.351	<b>0.868</b>	
Working Environment	0.472	0.740	-0.580	0.605	-0.529	<b>0.775</b>

Source: Developed for the research

Table 4.5: Heterotrait-Monotrait Ratio (HTMT)

	Job Enrichment	Job Satisfaction	Job Stress	Salary	Turnover Intention	Working Environment
Job Enrichment						
Job Satisfaction	0.513					
Job Stress	0.303	0.572				
Salary	0.409	0.556	0.350			
Turnover Intention	0.395	0.599	0.598	0.399		
Working Environment	0.535	0.840	0.646	0.713	0.596	

Source: Developed for the research

## 4.5 Inferential Analysis

### 4.5.1 Results Finding

Table 4.6: Hypothesis Results for Research Model

Hypothesises	Standardized Beta (B)	Sample Mean (M)	Standard Deviation (STDEV)	P-Value	Decision
H1: Working Environment -> Job Satisfaction	0.571	0.568	0.058	0.000	Supported
H2: Salary -> Job Satisfaction	0.039	0.041	0.046	0.394	Not Supported
H3: Job Enrichment -> Job Satisfaction	0.132	0.133	0.051	0.009	Supported
H4: Job Stress -> Job Satisfaction	-0.145	-0.147	0.047	0.002	Supported
H5: Working Environment -> Turnover Intention	-0.094	-0.093	0.077	0.219	Not Supported
H6: Salary -> Turnover Intention	-0.050	-0.054	0.052	0.339	Not Supported
H7: Job Enrichment -> Turnover Intention	-0.099	-0.097	0.055	0.071	Not Supported

Hypotheses	Standardized Beta (B)	Sample Mean (M)	Standard Deviation (STDEV)	P-Value	Decision
H8: Job Stress -> Turnover Intention	0.345	0.347	0.052	0.000	Supported
H9: Job Satisfaction -> Turnover Intention	-0.214	-0.213	0.076	0.005	Supported
H10: Working Environment -> Job Satisfaction Job Satisfaction -> Turnover Intention	-0.122	-0.121	0.045	0.007	Supported
H11: Salary -> Job Satisfaction Job Satisfaction -> Turnover Intention	-0.008	-0.009	0.011	0.454	Not Supported
H12: Job Enrichment -> Job Satisfaction Job Satisfaction -> Turnover Intention	-0.028	-0.029	0.017	0.088	Not Supported
H13: Job Stress -> Job Satisfaction Job Satisfaction -> Turnover Intention	0.031	0.031	0.015	0.040	Supported

Source: Developed for the research

Table 4.6 is the results of hypothesis testing or bootstrapping testing results. The hypothesis will only be accepted when the p-value is less than 0.05 ( $p < 0.05$ ) and the standardized beta will use to determine the direction of the relationship where negative sign represented negative relationship and positive sign represented positive relationship (Hair et al., 2016)

Working environment have the significant relationship with job satisfaction. The p-value of working environment with job satisfaction is less than 0.05 ( $p < 0.05$ ) which is 0.000. The standardized beta of working environment to job satisfaction is 0.571 which indicated that working environment have positive relationship to job satisfaction. We can concluded that H1 is supported.

**H1: Working Environment have significant positive relationship with job satisfaction.**

Salary didn't have the significant relationship with the job satisfaction. The p-value of salary to job satisfaction is greater than 0.05 ( $p < 0.05$ ) which is 0.394. The standardized beta of salary to job satisfaction is 0.039 which mean the relationship between salary and job satisfaction is positive relationship. However, due to p-value of salary with job satisfaction is greater 0.05 ( $> 0.05$ ), we can concluded that H2 is not supported.

**H2: Salary didn't have significant positive relationship with job satisfaction.**

Job enrichment have significant relationship with job satisfaction. As the p-value of job enrichment to job satisfaction is less than 0.05 ( $p < 0.05$ ) which is 0.009. The standardized beta of job enrichment with job satisfaction is 0.132 indicated that job enrichment have positive relationship to job satisfaction. We can conclude that H3 is supported.

**H3: Job enrichment have significant positive relationship to job satisfaction.**

Job stress consist of significant relationship with job satisfaction where the p-value for job stress to job satisfaction is 0.002 which is less than 0.05 ( $p < 0.05$ ). Job stress have the negative relationship with job satisfaction where can be proven by the standardized beta of job stress to job satisfaction have the negative sign which is -0.145. From that, we can concluded that H4 is supported

**H4: Job stress have the significant negative relationship with job satisfaction.**

Working environment didn't have significant relationship with turnover intention. The p-value of working environment to turnover intention is more than 0.05 ( $p < 0.05$ ) which is 0.219. The standardized beta for working environment with turnover intention is -0.094 which indicated that working environment have negative relationship to turnover intention. We can concluded that H5 is not supported.

**H5: Working environment didn't have significant negative relationship with turnover intention.**

Salary didn't have significant relationship to turnover intention as the p-value of salary to turnover intention is 0.339 which is more than 0.05 ( $p < 0.05$ ). Where else salary to turnover intention have a negative standardized beta which is -0.050 which showed that salary have the negative relationship with turnover intention. From p-value, we can concluded that H6 is not supported.

**H6: Salary didn't have significant negative relationship with turnover intention.**

Job enrichment didn't have significant relationship with turnover intention. The p-value of job enrichment to turnover intention is 0.071 which is more than 0.05 ( $p < 0.05$ ). From the standardized beta of job enrichment with turnover intention which is -0.099, which proven that job enrichment have negative relationship to turnover intention. Hereby, we can concluded that H7 is not supported.

**H7: Job enrichment didn't have significant negative relationship with turnover intention.**

Job satisfaction have significant relationship with turnover intention where the p-value of job satisfaction to turnover intention is 0.005 which is less than 0.05 ( $p < 0.05$ ). The standardized beta of job satisfaction with turnover intention is -0.214 which indicated that job satisfaction have negative relationship to turnover intention. We can concluded that H9 is supported.

**H9: Job satisfaction have significant positive relationship with turnover intention.**

Job satisfaction have significant mediation effect between working environment and turnover intention. The p-value of mediation effect of job satisfaction between working environment and turnover intention is 0.007 which is less than 0.05 ( $p < 0.05$ ). The standardized beta for job satisfaction between working environment and turnover intention is -0.122 which indicated that is a negative indirect relationship. From the results above, working environment have significant relationship to job satisfaction and have no significant relationship with turnover intention which indicated that job satisfaction have full mediation effect between working environment and turnover intention. Hereby we can concluded that H10 is supported.



**H10: Job satisfaction have the mediation effect between working environment and turnover intention.**

Job satisfaction didn't have mediation effect between salary and turnover intention. The p-value of mediation effect for job satisfaction between salary and turnover intention is more than 0.05 ( $p < 0.05$ ) which is 0.454. For standardized beta is -0.008 which indicated that salary have negative indirect relationship to turnover intention when job satisfaction as the mediator. We can concluded that H11 is not supported.

**H11: Job satisfaction didn't have mediation effect between salary and turnover intention**

Job satisfaction didn't have mediation effect between job enrichment and turnover intention. For the p-value of mediation effect of job satisfaction between job enrichment and turnover intention is 0.088 which is more than 0.05 ( $p < 0.05$ ). Where the standardized beta of indirect relationship of job enrichment and turnover intention when job satisfaction as mediator is -0.028 which indicated that is a negative indirection relationship. We can concluded that H12 is not supported.

**H12: Job satisfaction didn't have mediation effect between job enrichment and turnover intention**

Job satisfaction have significant mediation effect between job stress and turnover intention. The p-value of mediation effect of job satisfaction between job stress and turnover intention is 0.040 which is less than 0.05 ( $p < 0.05$ ). The indirect relationship for job stress and turnover intention's standardized beta is 0.031 when job satisfaction as the mediator which indicated that there is a positive indirect relationship. From the results above, job stress have both

significant relationship toward job satisfaction and turnover intention which we can concluded that job satisfaction have partial mediation effect between job stress and turnover intention. We also can concluded that H13 is supported.

**H13: Job satisfaction have mediation effect between job stress and turnover intention**

## **4.6 Conclusion**

From this chapter, the descriptive results are obtained from SPSS software while other analysis results are obtained from SmartPLS software. The demographic information are interpreted under the descriptive analysis. For the construct's reliability and validity are explained by reliability test, outer loadings, CR, AVE, cross loadings, Fornell-Larcker criterion and HTMT analysis. For the inferential analysis, bootstrapping analysis been used to explain the hypothesis results.

## **CHAPTER 5: DISCUSSION, IMPLICATION AND CONCLUSION**

### **5.0 Introduction**

From chapter 4, we have analysed the data collected via SPSS software and SmartPLS software. In chapter 4, we have also interpreted the results of descriptive analysis, structural model analysis, construct reliability and validity, and bootstrapping analysis. For chapter 5, we will do provide the summary for the results from chapter 4 and the discussion on the results. Besides that, we will also provide the managerial implication, limitation of study and also the recommendation for future study.

### **5.1 Summary of Descriptive Analysis**

From the analysis of descriptive analysis, in total of 395 respondents, the majority respondents are male which consists of 64.3% while female is 35.7%. For the race, mainly the respondents are built up by Chinese (59.7%) while following by Malay (35.7%). The response from Indian and other races is very little which not more than 14%. Majority of the respondents' age range is within 25-29 years old and following by 30-34 years old group. The least respondents' age range is 45-49 years old which built by 0.8% of respondents.

Majority of the respondents hold a bachelor of degree (70.4%) while they are mainly from Kuala Lumpur areas (80.8%) followed by Selangor (15.9%). The respondents most attached with the current bank below 3 years (58.0%) which means mostly the respondents are fresh in the current bank.

31.6% respondents are earning a high salary which is RM8,501-RM15,000 while only 10.9% respondents are earning a lower salary which is RM1,500-RM3,000. While majority of the respondents are in single status (60.3%) and 37.0% of the respondents are in married status.

## **5.2 Discussion on Major Findings**

### **5.2.1 Structural Model Analysis**

From the analysis,  $R^2$ , we can see that 57.7% of job satisfaction's variables only been explained by working environment, salary, job enrichment and job stress while 40.7% of turnover intention's variables only been explained by working environment, salary, job enrichment, job stress and job satisfaction. From here we can see that our model is substantially explain the variables of job satisfaction and turnover intention.

### **5.2.2 Construct Reliability and Validity**

From the results in Chapter 4, we can see that our constructs are reliable to explain all the variables where all the results are at the satisfactory level. While from the results of discriminant validity, we can prove that each of the variables are explaining the different phenomena and didn't measuring the same phenomena.

### **5.2.3 Hypothesis Results Discussion**

#### **H1: Working Environment have significant positive relationship to job satisfaction**

The hypothesis result is aligned with the empirical testing of Raziq and Mulabakhsh (2015). Their findings stated that a good working environment will play an important role in increase of job satisfaction. Besides that the result of this study also consistent with Johnson, Kraft and Papay (2011) where the employee will tend to have higher job satisfaction with a good working environment.

#### **H2: Salary didn't have significant positive relationship to job satisfaction**

This study's result didn't consistent with the study result of Lee and Sabharwal (2016) and Malik, Danish and Munir (2012) where the salary will lead to higher job satisfaction. This might because the respondents mainly having the high salary income so that they didn't take salary as the first consideration for turnover intention.

#### **H3: Job enrichment have significant positive relationship to job satisfaction**

In our study, the result is support the empirical result of Tausif (2012). Tausif mentioned that job enrichment is a strong determinants to increase job satisfaction. Kooji et al. (2013)'s result also consistent with our result where job enrichment have the positive relationship to job satisfaction

#### **H4: Job stress have significant negative relationship to job satisfaction**

The result in our study is aligned with Reilly, Dhingra and Boduszek (2014)'s empirical result where job stress have negative relationship with job satisfaction. Our result also consistent with Voltmer et al. (2012)'s study result which job stress have the negative relationship toward job satisfaction.

**H5: Working environment didn't have significant negative relationship to turnover intention**

The hypothesis result didn't aligned with the results of AlBattat and Som (2013) and Zhang et al. (2014). In both researches' results showed that working environment have negative relationship to turnover intention. However, our study result support the study of Jou, Kuo and Tang (2013). Jou, Kuo and Tang conducted the study in air traffic controller and found that working environment didn't have relationship to turnover intention due to working environment didn't predict the turnover intention directly but is indirectly.

**H6: Salary didn't have significant negative relationship to turnover intention**

The researchers Guan et al. (2014) and Kim and Stoner (2008)'s empirical results showed that salary have the negative relationship to turnover intention. However, our result showed that salary didn't have the significant negative relationship to turnover intention which is not consistent with Guan et al. and Kim and Stoner. Our result is similar to Monynihan and Landuyt (2008) and Lee, et al. (2012) where the salary didn't have the significant relationship to turnover intention. This is because the salary is not the main factor for the employee when other factors come into the consideration about the turnover intention.

**H7: Job enrichment didn't have significant negative relationship to turnover intention**

According to result of this study, job enrichment didn't have significant negative relationship to turnover intention which is not aligned with the results of Heilmann, et al. (2008) and Lam, et al. (2002). But still, our result is support the result of Duffied et al. (2014) where the job enrichment didn't have the significant relationship to turnover intention. This is because job enrichment which allowed the employee to challenge themselves gives them high burn-out level where job is over enriched and didn't promote the motivator factors.

**H8: Job stress have significant positive relationship to turnover intention**

The hypothesis result is aligned with the empirical results of other researchers. Qureshi et al. (2013)'s result showed that job stress have the positive relationship toward turnover intention. While Arshadi and Damiri (2013) also proven that job stress will positively increase the turnover intention of employee.

**H9: Job satisfaction have significant negative relationship to turnover intention**

Based on the results of Bonenberger et al. (2014) and Olusegun (2013), they proven that job satisfaction have the negative relationship toward the turnover intention. While Javed et al. (2014) also carry out that job satisfaction will have the negative impact toward turnover intention where the higher the job satisfaction, the lower the turnover intention of employee. Our results proven that our findings are consistent and supported with these studies' results.

**H10: Job satisfaction have mediation effect between working environment and turnover intention**

In the findings of Jou et al. (2013), showed that working environment have the indirect relationship to turnover intention when job satisfaction playing the mediator role. This showed that our results is supported and consistent with the findings of Jou et al.'s results. This showed that job satisfaction will have the full mediation effect between working environment and turnover intention and working environment will have the negative indirect relationship toward turnover intention. Working environment will enhance the job satisfaction first then only the job satisfaction will reduce the turnover intention.

**H11: Job satisfaction didn't have the mediation effect between salary and turnover intention**

Guan et al. (2014)'s results found that salary didn't have negative indirect relationship toward turnover intention when job satisfaction acted as mediator which is aligned with our findings. This is because that salary are not significant to job satisfaction and turnover which determined that salary won't have any significant direct relationship and indirect relationship toward turnover intention.

**H12: Job satisfaction didn't have the mediation effect between job enrichment and turnover intention**

For job enrichment, in our findings showed that job enrichment only have the significant relationship toward job satisfaction and didn't have significant relationship toward turnover intention. Job enrichment have the direct effect toward job satisfaction however job enrichment didn't have the both direct effect and indirect effect toward turnover intention. According Herzberg (1968) even though job enrichment will enhance the job satisfaction but yet job enrichment still have the probability that will over-enriched which cause the hygiene factors and lead to increase of turnover intention.



**H13: Job satisfaction have mediation effect between job stress and turnover intention**

Kou et al. (2014)'s findings proven that job satisfaction will have the mediation effect between job stress and turnover intention where job stress will have the positive indirect relationship toward turnover intention. As job stress have the significant negative relationship to job satisfaction and have positive direct relationship to turnover intention. This determined that job satisfaction have the partial mediation effect for job stress and turnover intention where job stress will not only reduce the job satisfaction and lead to increase the turnover intention but also directly contributed to increment of turnover intention.

**5.3 Managerial Implication**

This study mainly is to understand what factors can affect the turnover intention and to give the insight to the bank on how to reduce the turnover rate on their bank. From the results we can see that working environment, job stress, job enrichment and job satisfaction will have the effect to turnover intention.

From the direct effect to turnover intention, we can see that job stress and job satisfaction will the direct impact to turnover intention. And from the indirect effect, working environment and job stress will have the indirect impact toward turnover intention.

In Chapter 2 showed that, job stress will actually harm the health of the employee but also the performance of the task. Bank should measures the stress level of the employee and to assign the tasks according the ability of the employee to avoid the employee feel overstress on the tasks assigned. When the job stress level reduced, the turnover

intention of the employee should also reduce. Job stress have also the indirect effect to turnover intention which will also affected the job satisfaction level of employee where low job satisfaction will increase the turnover intention of employee.

Job satisfaction, not only having the direct effect but also having the mediation effect between working environment and job stress. From here we can see that in order to fulfil or to increase the job satisfaction of the employee to reduce the turnover intention, bank can firstly to focus on enhancing the working environment of bank as it have the greatest positive impact toward job satisfaction and have the greatest indirect impact toward turnover intention which can be proven by the standardized beta results.

Bank can improve the working environment such as by providing a supportive working environment to increase the job satisfaction of the employee and indirectly reduce the turnover intention. Besides that, bank can also enrich their employee job via job enlargement or job design to increase their job satisfaction thus reduce employee's turnover intention.

Next factors for bank to enhance job satisfaction will follow by job enrichment and job stress according to the represented standardized beta value. Whenever bank are using the job enrichment to enhance the job satisfaction of employee, bank have be careful on whether the job will be over-enriched which lead to job dissatisfaction by keep on observing the performance of employee with job enriched.

## **5.4 The limitations of the study**

In this study, the results cannot be generalizable and to say the sample is represented to the population. To generalize the results, the data collection method should be probability sampling method which is random sampling method (Zikmund et al., 2013)

while we used non-probability sampling method, convenience sampling method. Next is that the respondents mainly are from Kuala Lumpur area and Selangor area and other areas only few or no respondent and also mainly populated by Chinese and Malay while the Indian and others response are relatively low.

Second limitation will be the time constraint. The time period that been given to finish this study only have 6 months period. The time limitation constrained the time available for data collection where we have to set the limit for the data collection.

## **5.5 Recommendations for Future Study**

For future study, the researchers can focus on to generalize the data collection to make the results of the model to be able represented to the whole population. Researchers can consider to use probability sampling method for data collection to make the sample can be represented populations.

Researchers also can consider other factors that could affect the turnover intention into the model. Researchers can consider to increase number of interviewee to increase the results of factors analysis to determine what the undiscovered variables for turnover intention. The researchers may also to consider organization commitment and loyalty of employee to company as independent variables to study the impact on the turnover intention.

## **5.6 Conclusion**

This study have determine the factors that will affect the turnover intention of Malaysian banking industry successfully. From this study showed that for bank to reduce the turnover intention of banking employee bank can focus on enhancing job satisfaction via working environment and job enrichment and to reduce the job stress level of employee. In this chapter a summary for descriptive analysis, reflective measurement analysis and bootstrapping been discussed. The managerial implication for bank also been discussed. The limitations of this study also listed out and provided with the recommendation for further study on this research topic.

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**APPENDIX A: Survey Questionnaire**



**Questionnaire Survey**

**UNIVERSITY TUNKU ABDUL RAHMAN**  
**FACULTY OF ACCOUNTANCY AND MANAGEMENT (FAM)**  
**ACADEMIC YEAR 2017**  
**OCTOBER 2017 TRIMESTER**  
**BACHELOR OF INTERNATIONAL BUSINESS (HONS)**

Dear respondent,

**Survey on the factors affect employee’s turnover intention in banking industry**

We are degree students from University Tunku Abdul Rahman (UTAR), we are conducting a research project on the topic of “Factors Affect Employee’s Turnover Intention in Banking Industry”.

This questionnaire takes approximately fifteen (15) minutes to complete. All responses obtained will be analyzed and are solely for academic purpose. **All** information, answers and identity of respondent will be kept strictly **PRIVATE AND CONFIDENTIAL**.

<b>Name</b>	<b>ID</b>
<b>Gee Siew Kit</b>	1401427
<b>Liew Chin Min</b>	1503878

**QUESTIONNAIRE**

Please proceed to answer the questions if you **currently working in Banking Industry**

**Section I: General Information**

Please provide the following information:-

**1. Gender:**

<b>1. Male</b>	<b>2. Female</b>
----------------	------------------

**2. Race:**

<b>1. Malay</b>	<b>2. Chinese</b>
<b>3. Indian</b>	4. Others

**3. Age:**

<b>1. 18 – 24 years old</b>	<b>2. 25 – 29 years old</b>	<b>3. 30 – 34 years old</b>
<b>4. 35 - 39 years old</b>	5. 40 – 44 years old	6. 45 – 49 years old
<b>7. 50 and above</b>		

**4. Education Level:**

<b>1. Secondary School</b>	<b>2. College Diploma</b>
<b>3. Bachelor Degree</b>	4. Postgraduate Degree

**5. Bank name:** \_\_\_\_\_

**6. Location:**

<b>1. Kuala Lumpur</b>	<b>2. Selangor</b>	<b>3. Pulau Pinang</b>	<b>4. Johor</b>
<b>5. Perak</b>	6. Kedah	7. Terengganu	8. Malacca
<b>9. Kelantan</b>	10. Pahang	11. Perlis	12. Negeri Sembilan

**7. How many years attached with this bank:**

<b>1. Below 3 years</b>	<b>2. 3 years and below 6 years</b>
<b>3. 6 years and below 9 years</b>	4. 9 years and below 12 years
<b>5. 12 years and above</b>	

**8. Monthly income:**

<b>1. RM 1,500 – RM 3,000</b>	<b>2. RM 3,001 – RM 4,000</b>
<b>3. RM 4,001 – RM 5,500</b>	4. RM 5,501 – RM 8,500
<b>5. RM 8,501 – RM 15,000</b>	

**9. Marital Status:**

<b>1. Single</b>	<b>2. Married</b>
<b>3. Widowed</b>	4. Divorced



**Section II:**

The statements below are related to **job turnover intention** among employees in banking industry. Please indicate how strongly you agree or disagree with the statements. The five point scale, anchored on “Strongly agree” to “Strongly disagree”.

No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	1. I often think about quitting.	1	2	3	4	5
2	It is likely that I will actively look for a new job next 12 months.	1	2	3	4	5
3	I will probably look for a new job in the next 12 months.	1	2	3	4	5
4	I often think of changing my job.	1	2	3	4	5

The statements below are related to **job satisfaction** among employees in banking industry. Please indicate how strongly you agree or disagree with the statements. The five point scale, anchored on “Strongly agree” to “Strongly disagree”.

No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	Overall, I am pleased with my work	1	2	3	4	5
2	Overall, I am satisfied in my current practice	1	2	3	4	5

3	My current work situation is one of the major source of happiness in my life	1	2	3	4	5
4	My work in this practice has met my expectations	1	2	3	4	5
5	If I had it to do it all over again, I'd still choose to work where I do now	1	2	3	4	5

**The statements below are related to salary among employees in banking industry. Please indicate how strongly you agree or disagree with the statements. The five point scale, anchored on “Strongly agree” to “Strongly disagree”.**

No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	I am happy with my salary as I am well paid in bank in comparison to my experience, responsibilities and qualification	1	2	3	4	5
2	The amount of pay I receive for my job is equal to others doing similar work in other banks	1	2	3	4	5

3	The number of vacation, sick leave and insurance policy (safety, health) given by the bank is adequate	1	2	3	4	5
4	I am happy with assistance given by bank in terms of school fee, leave for exams and subscriptions	1	2	3	4	5
5	I am happy with company's assistance for Loans –housing, vehicle, personal and staff loans	1	2	3	4	5
6	I feel that the performance bonus structure is fairly rewards my effort	1	2	3	4	5

The statements below are related to working environment among employees in banking industry. Please indicate how strongly you agree or disagree with the statements. The five point scale, anchored on “Strongly agree” to “Strongly disagree”.

No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree

1	The working environment in bank is satisfactory for me	1	2	3	4	5
2	I get adequate support services in my job	1	2	3	4	5
3	The working hours are satisfactory with the work load in bank	1	2	3	4	5
4	I can be involved in decision making in bank	1	2	3	4	5
5	I feel the bank is fair in general and treat employees fairly	1	2	3	4	5
6	I am extremely glad that I chose this bank to work for, over other organizations	1	2	3	4	5

**The statements below are related to job stress among employees in banking industry. Please indicate how strongly you agree or disagree with the statements. The five point scale, anchored on “Strongly agree” to “Strongly disagree”.**

No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	I feel emotionally drained by my job	1	2	3	4	5
2	I feel burned-out by my job	1	2	3	4	5
3	I feel frustrated at my job	1	2	3	4	5

4	I feel tense at my job	1	2	3	4	5
5	I lose my appetite because of my job related problems	1	2	3	4	5
6	Job related problems make me awake at night	1	2	3	4	5
7	Job related problems make my stomach upset	1	2	3	4	5
8	Job related problems make my heart beat faster than usual	1	2	3	4	5

**The statements below are related to job enrichment among employees in banking industry. Please indicate how strongly you agree or disagree with the statements.**

**The five point scale, anchored on “Strongly agree” to “Strongly disagree”.**

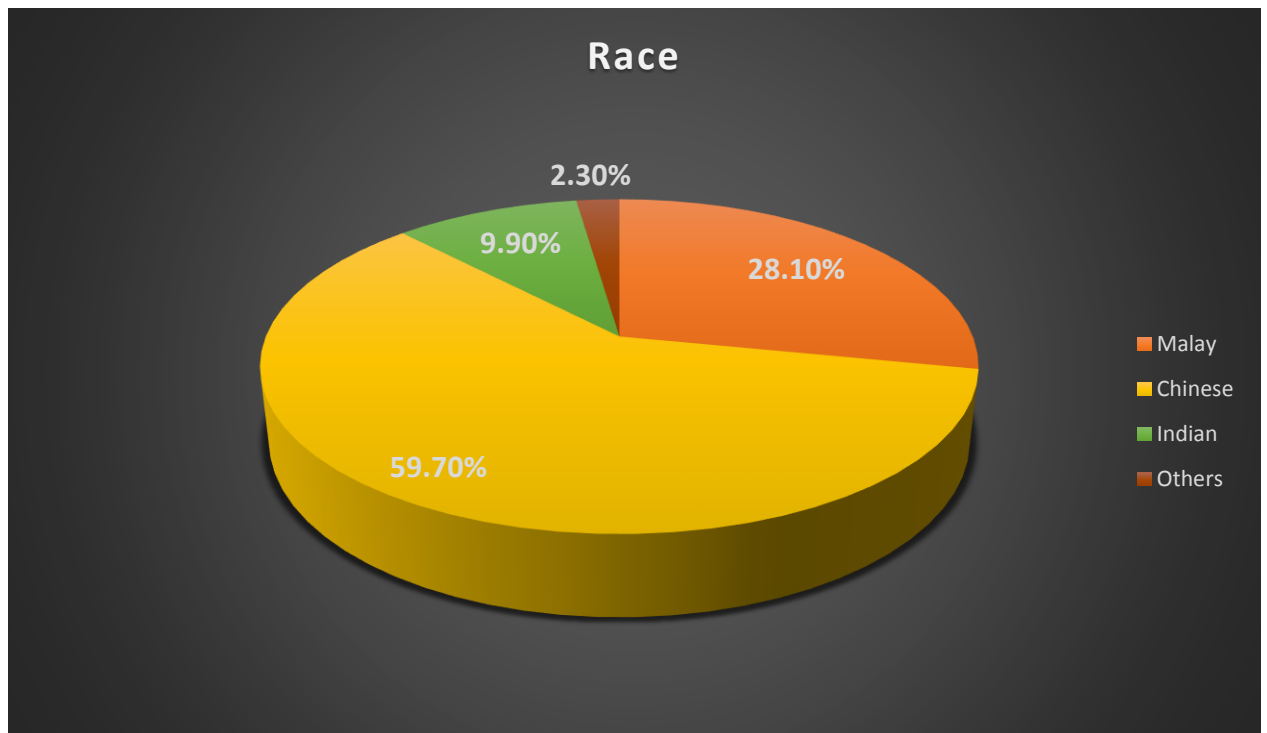
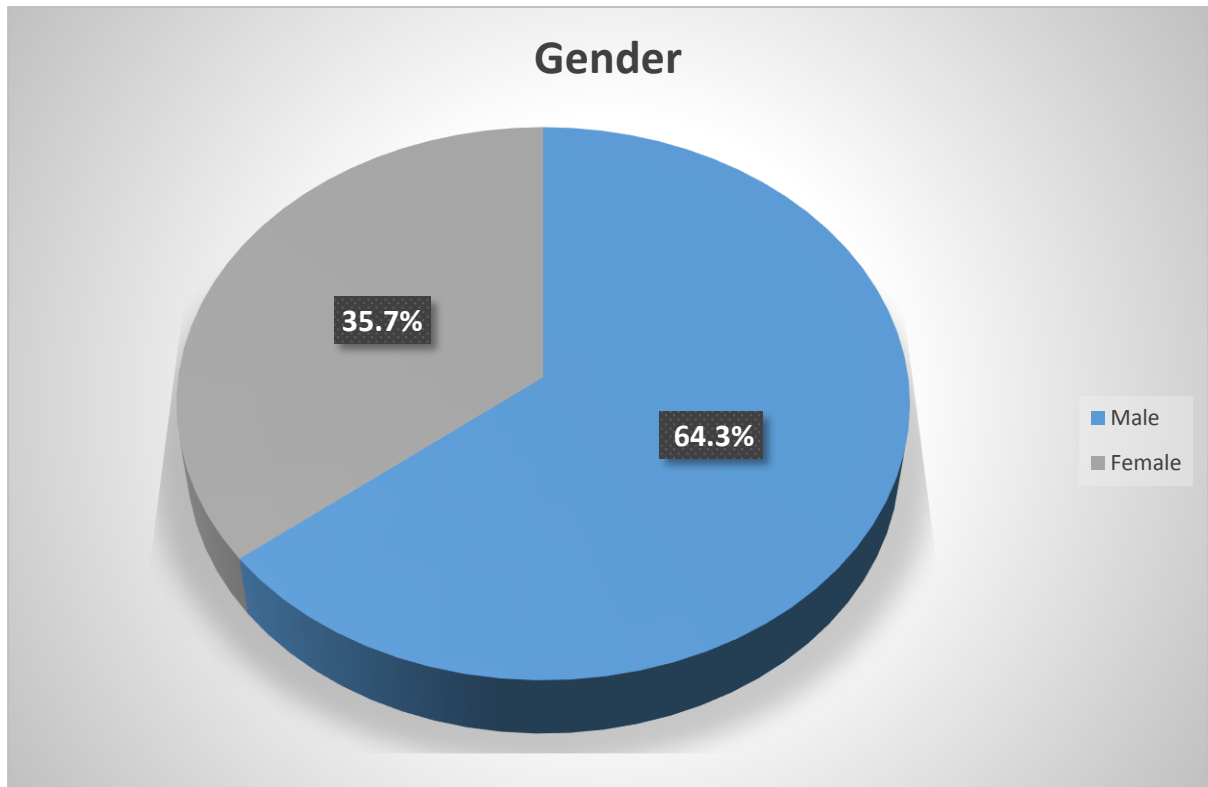
No.	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	My job requires that I keep learning new things.	1	2	3	4	5
2	I get to do a number of different things on my job.	1	2	3	4	5
3	My job lets me use my skills and abilities.	1	2	3	4	5
4	I have an opportunity to develop my own special abilities.	1	2	3	4	5

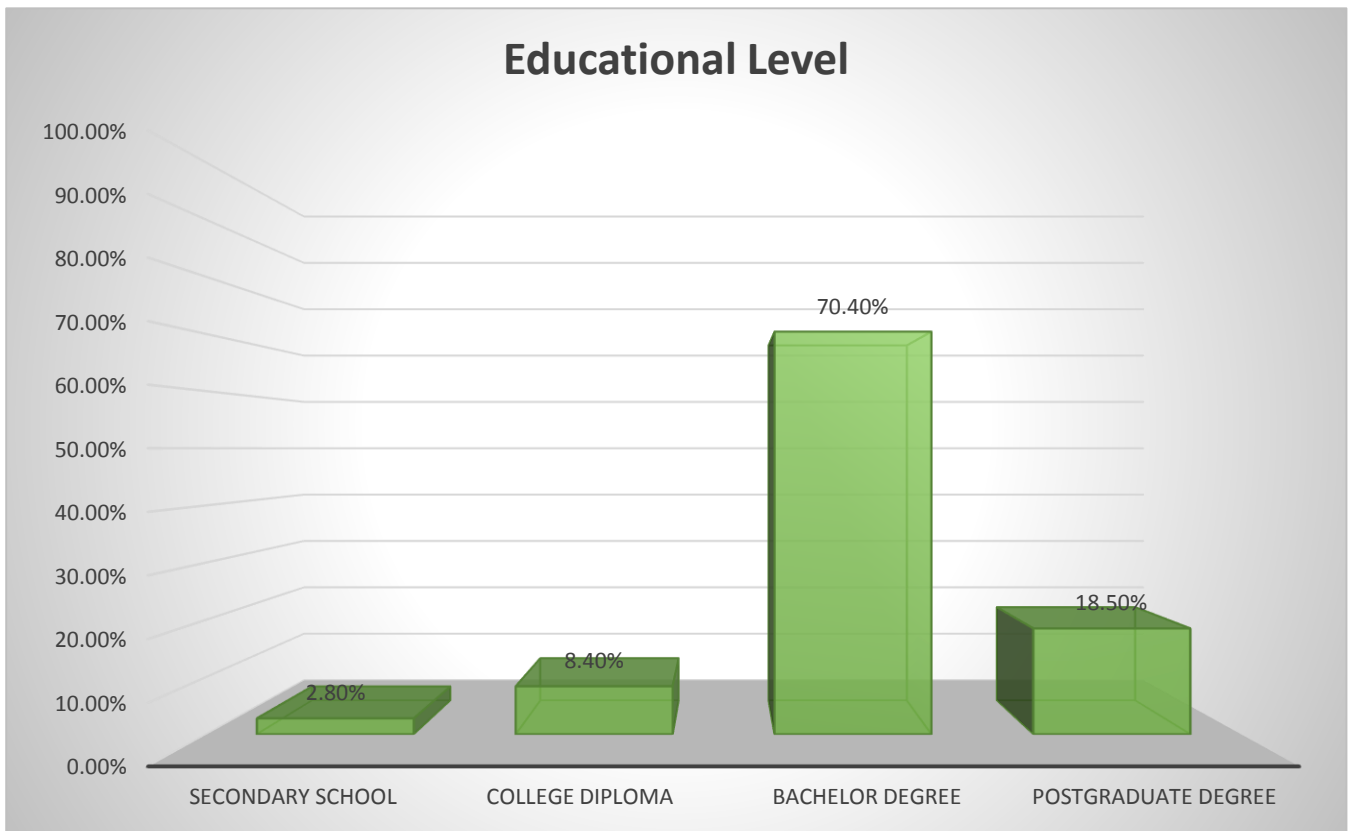
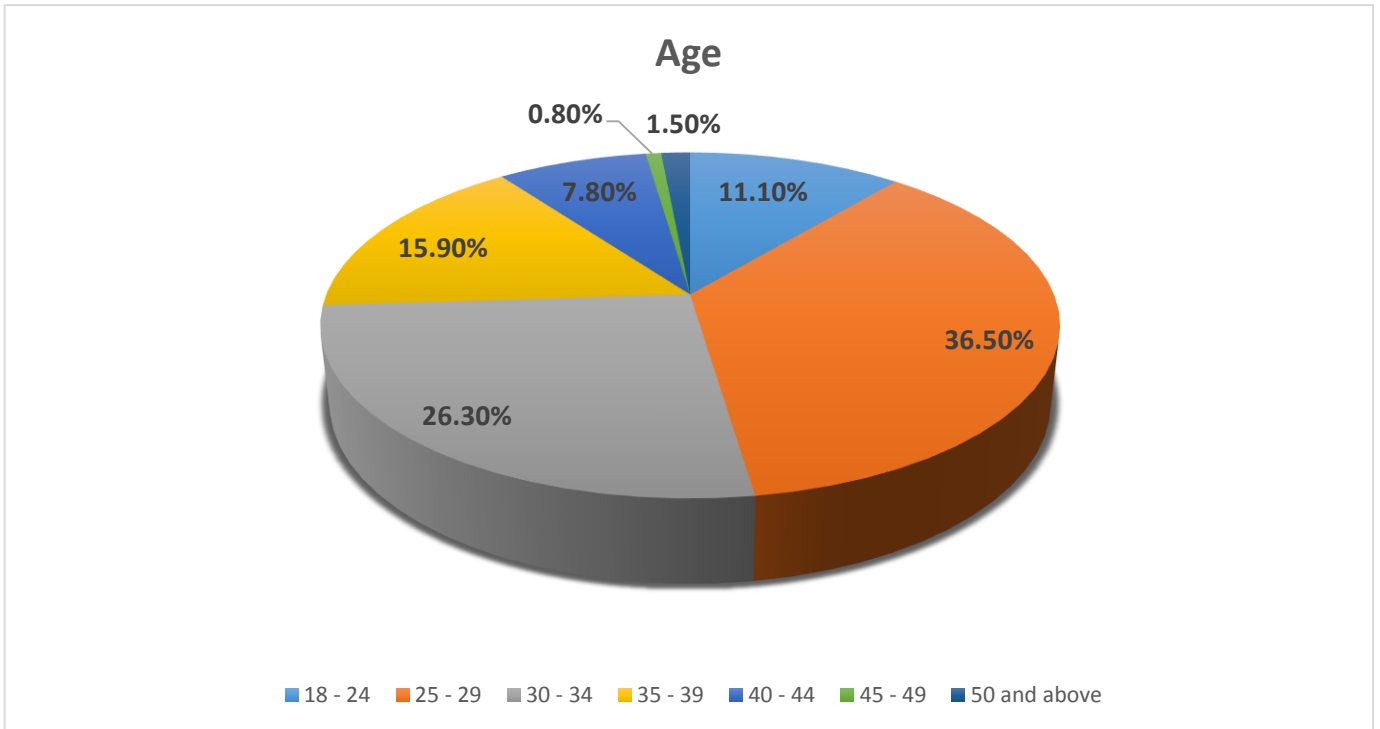
## **APPENDIX B: Interview Questions**

There are ten questions is asked during the structure interview:

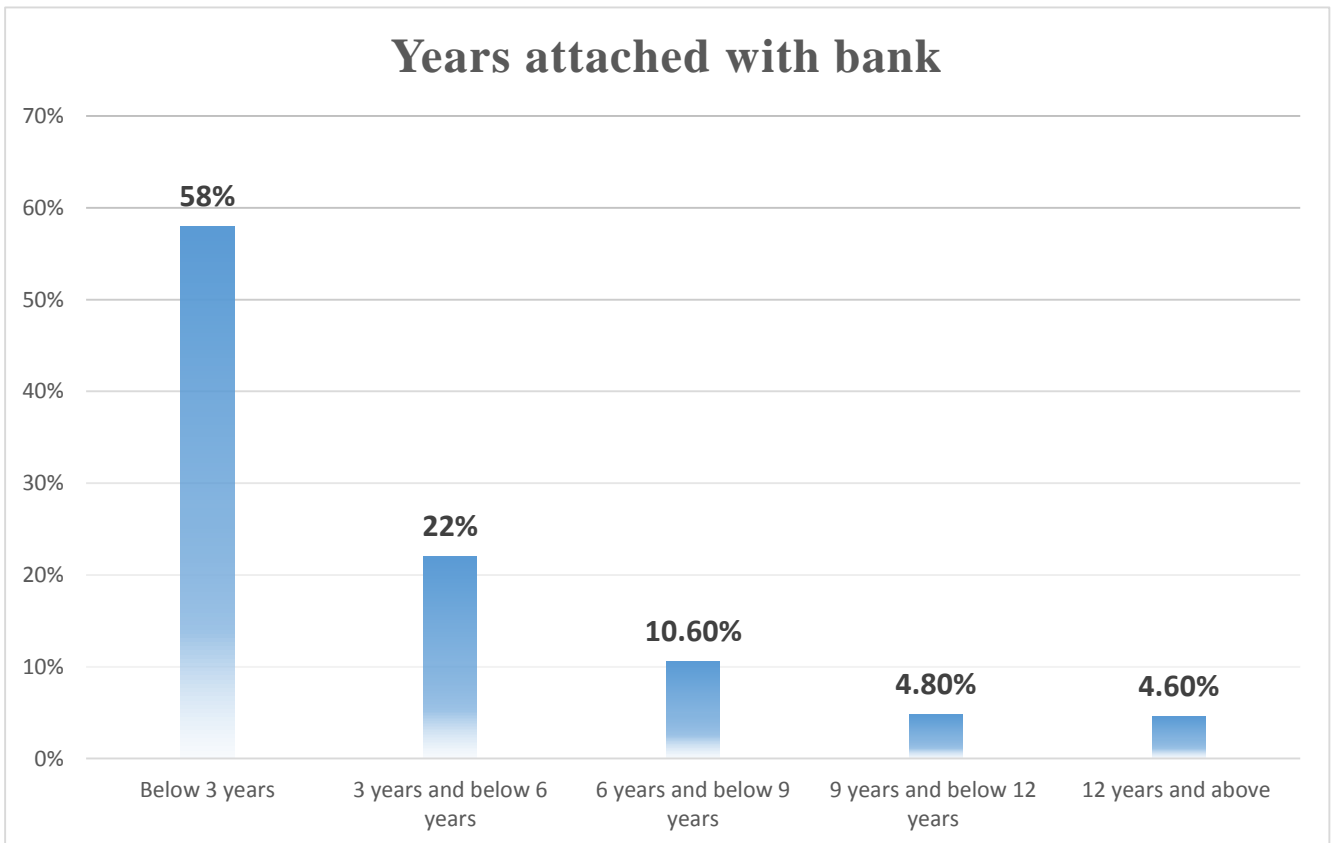
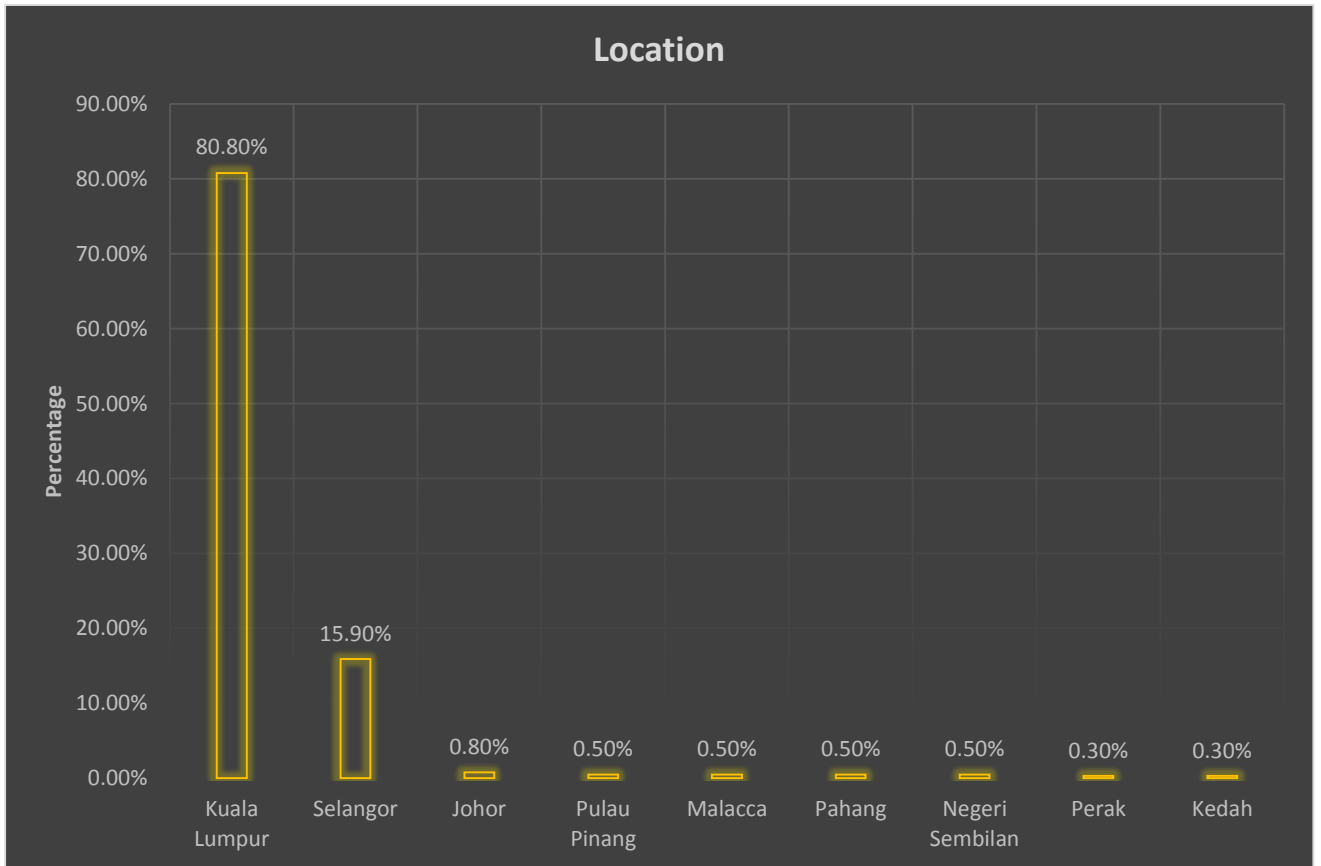
1. Bank Name
2. Bank Address
3. Position in this bank
4. Gender
5. Race
6. Age
7. Education level
8. When you join this Bank
9. Please elaborate in what condition you may consider to leave this Bank
10. What is the possible factor(s) that you think it might cause any banking employees to leave their job in general?

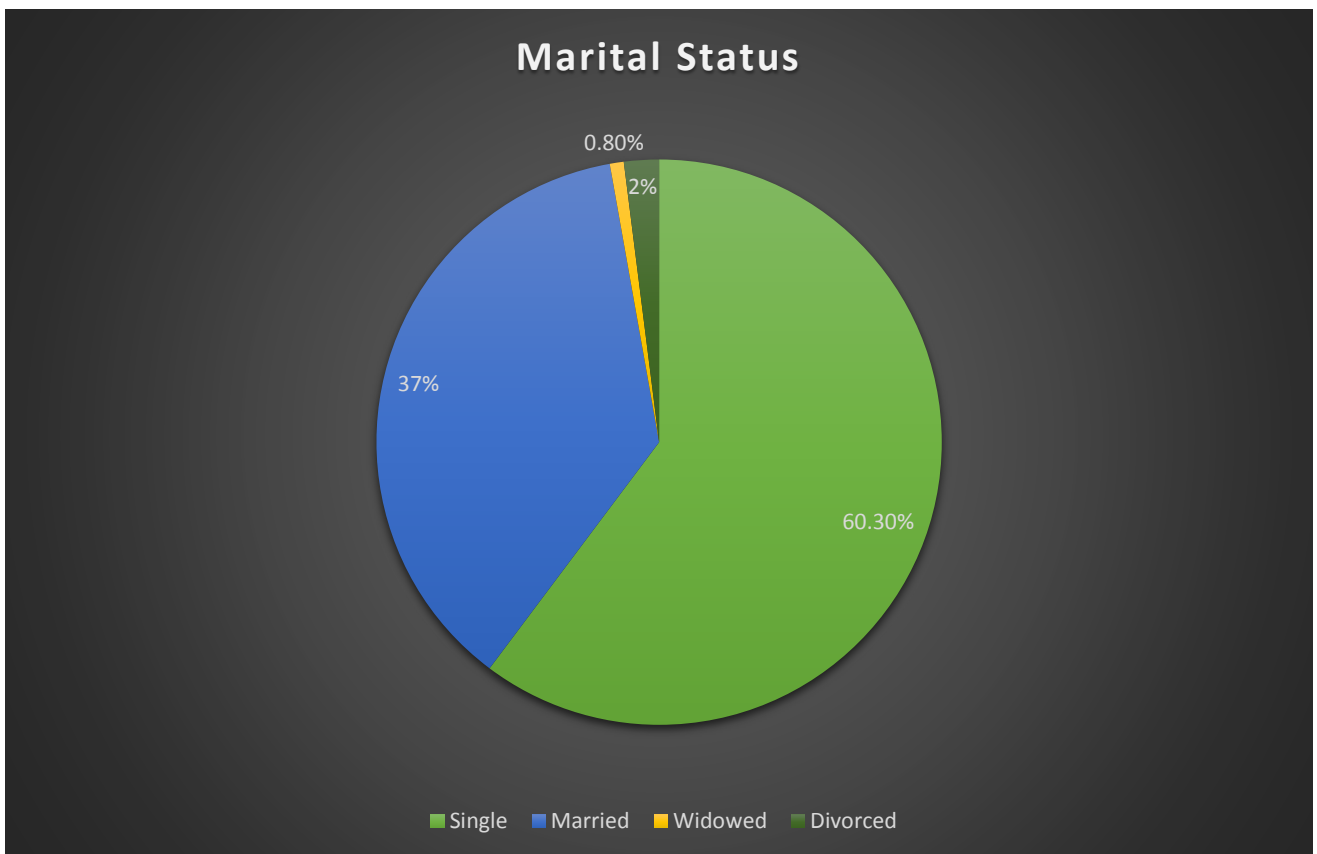
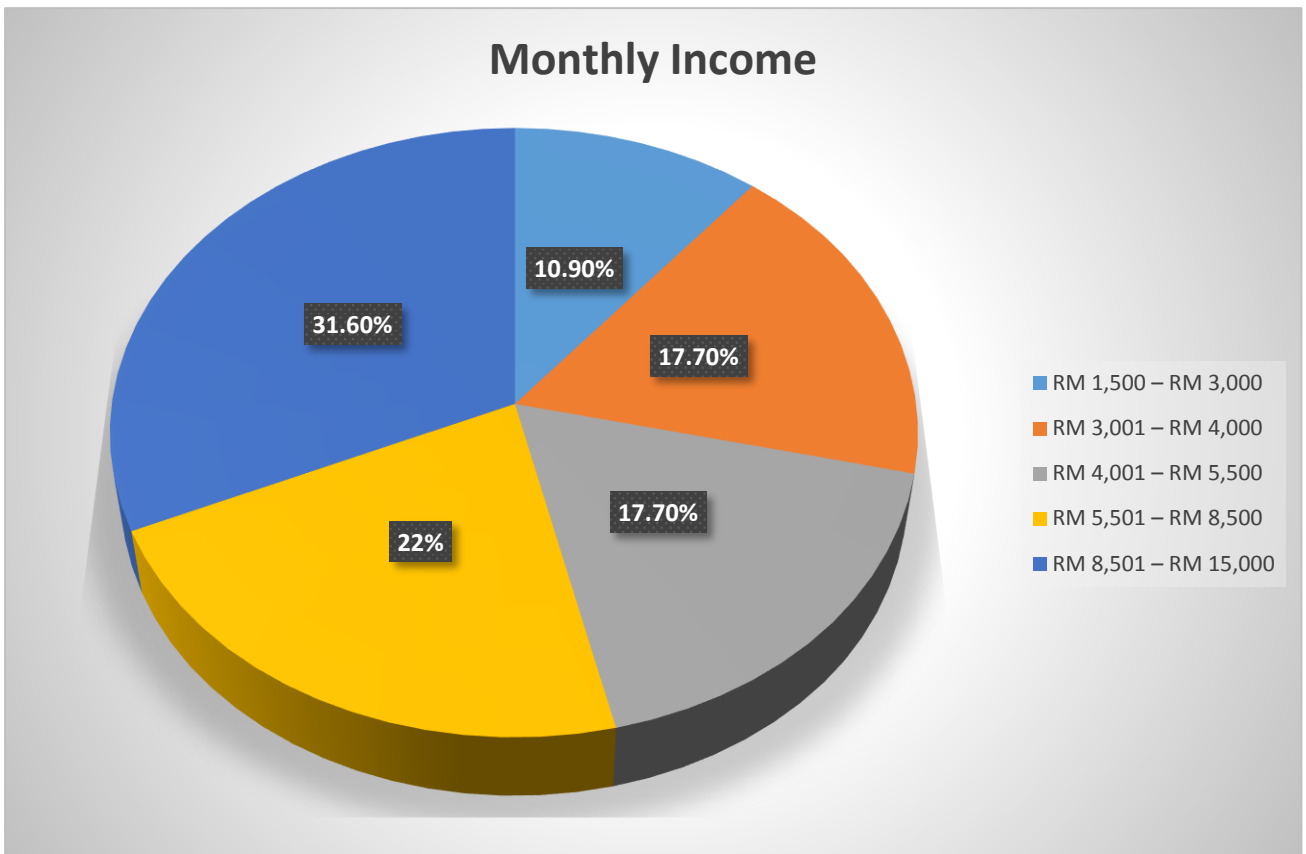
**APPENDIX C: Respondent's Demographic Profile**











**APPENDIX D: Acceptance Letter for the 1<sup>st</sup> International Conference of World Academy of Islamic Management**



**THE 1<sup>st</sup> INTERNATIONAL  
CONFERENCE OF WORLD ACADEMY  
OF ISLAMIC MANAGEMENT**



**UniKL**  
UNIVERSITI  
KUALA LUMPUR

*World Academy of Islamic Management.*

*Business School, Universiti Kuala Lumpur.*

**ACCEPTANCE LETTER**

**Dear Dr. Mohammad Falahat , Gee Siew Kit & Liew Chin Min**  
Faculty of Accountancy and Management  
Universiti Tunku Abdul Rahman (UTAR)

9<sup>th</sup> April 2018

**Paper ID No: 136/2018**

Congratulation! The technical committee is delighted to inform that your paper titled “**A Model for Turnover Intention for Malaysian Banking Industry**” has been accepted for oral presentation at the 1<sup>st</sup> International Conference of World Academy of Islamic Management (WAIM) 2018 in Bestari Hall of Universiti Kuala Lumpur (UniKL), Kuala Lumpur.

Your paper has been reviewed and it was found relevant to the theme of WAIM’s conference 2018. The Scientific Committee will evaluate your paper to be published in the International Journal of Economics and Management (Scopus Index).

Please note that the deadline for registration, payment and full paper submission is on 10<sup>th</sup> April, 2018. Should you require further clarification or assistance, please do not hesitate to contact the secretariat.

Once again, we would like to thank you for submitting your paper to WAIM and indeed we look forward to meeting you on 12-13 May 2018 in Kuala Lumpur.

**Best regards,**  
**The President of WAIM and Conference Chairman**  
**Professor Emeritus Mohamed Sulaiman.**  
**World Academy of Islamic Management Conference 2018.**

**12-13 MAY 2018**  
**Saturday & Sunday**

**Venue:**  
**Bestari Hall**  
**Universiti Kuala Lumpur**  
Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia