

Factors Influencing Intention to Quit Among Bank
Employees in Malaysia

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Employees in Malaysia

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ABSTRACT

FACTORS INFLUENCING INTENTION TO QUIT AMONG BANK EMPLOYEES IN MALAYSIA

Cha Xin Yi

Employees are the most important and valuable assets of an organization. An organization's success could not be realized without employees' support and contribution. This study examined factors influencing intention to quit among bank employees in Malaysia. Researcher had identified four factors that could influence intention to quit. The four factors are identified as empowerment, organization justice, perceived alternative employment opportunities and occupational stress. In addition, this study also explored the mediator relationship between empowerment, organization justice, perceived alternative employment opportunities, occupational stress and job attitudes (which consist of job satisfaction and organization commitment) towards intention to quit. 250 sets of survey questionnaire were distributed to employees working in retail banks. The result of this study indicates that empowerment has a very strong inverse relationship with intention to quit where Pearson Correlation indicated as -0.844^{**} and $\beta=0.600$. This indicates that empowerment is the most important contributor to intention to quit. Occupational stress has strong positive relationship with intention to quit where Pearson Correlation indicated as $+0.618^{**}$ and $\beta=0.227$. Perceived alternative employment opportunities Pearson Correlation is $+0.563^{**}$ and $\beta=0.133$ shows a very significant positive relationship between perceived alternative employment opportunities and intention to quit. There is a very significant negative relationship between organization justice and intention to quit where Pearson Correlation is -0.599^{**} and $\beta=0.124$. The result also indicates that job attitudes is the mediator of intention to

quit with partial mediation effect. At the end of this project, several implications to managers are presented.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Employees are important human assets of an organization as high productivity and performance of most organizations could not be realized without employees' support and contribution. The availability and sustainability of the right type of human resource at the right time and right place is the essence to every organization's success. The long term well maintained employer-employees' relationship not only ensures sustainability and competitive advantage over rivalry, it also promotes good organizational culture and motivation at the workplace. Therefore, staffing and maintaining well trained and committed employees in any organization are hallmark of the management at all times.

In general, an unhappy and dissatisfied employee will not remain long in the organization neither he nor she will be able to provide the best services for the customers. A satisfied and happy employee will always smile while on the way to work and strive his best to do his job. The employees working in the banks, particularly the executives and the tellers, are the ambassadors of the bank. Their duties are not only limited at processing transactions and servicing the customers over the counter but at the same time creating a rewarding experience for each customers so that the customers will

continue to patron the bank and thus repeatedly generating profit for the bank (either in terms of deposits or all type of loans).

One must reconcile that voluntary turnover among bank employees is a past and present problem for bank management. Unfortunately, the factors influencing the intention to quit among bank employees in Malaysia remain unknown. This study aims to investigate the factors influencing the intention to quit among the bank employees in Malaysia.

1.1 Background of Study

The term “financial institution” encompasses a broad range of institutions such as retail banks, commercial banks, investment banks, among others. Below are some general definition and classification in banking.

1.1.1 Retail Banking

Retail banking is defined as the provision of services to individuals and small businesses where the financial institutions are dealing in large volumes of low value transactions (Lewis & Davis, 1987). Individual consumers deal with the bank’s employee in carry out their banking transaction every day. Positions involving frontline customer services, office and administrative, operations make up a significant number of employments in the banking industry. Our study shall focus on this definition.

1.1.2 Business Banking

Business banking is defined as financial dealings with an institution that provides business loans, credit, savings and checking accounts specifically for companies. Business banking is also known as commercial banking and only deals with businesses (Levis & Davis, 1987).

1.1.3 Investment Banks

Banks that deals with capital markets is known as an investment bank (Levis & Davis, 1987).

Financial institutions are crucial to the growth of economy in a particular country. They act as the nerve centre of the economy (Oreoluwa & Oludele, 2010). In the past few years, Malaysia financial system has witnessed significant changes in terms of its structures, management techniques and regulatory environment. Both internal and external factors such as banking deregulation, increase competitive pressure, technology innovation are taking place at both the national and global macro-environment of banking calls for a dynamic change in banking management.

The banking industry in Malaysia is facing deregulation and globalization since year 2000 (“Consolidation of Domestic Banking Institutions”, 2000). Deregulation is defined as the removal or relaxation of previously enacted public laws that exert control over business and industry. This is because Government rules and regulation limits competition, growth and development of the free market economy (Levis & Davis, 1987). The banking industry is moving towards free market. New entrants such as foreign banks are

permitted to enter the banking industry. This increased number of players in market creates intense competition in the banking industry.

In order to compete with the foreign banks, Bank Negara has initiated merger programs. As a recap, Malaysia bank's merger and rationalization of branches was initiated as early as mid 1980's when the banking industry was badly hit by the 1985 – 1986 economic recession. Following the 1997-1998 Asian financial crisis gave the much needed push for the banking industry to merge. The merger programs undertaken by the Malaysia banking system was proposed by the Central Bank in year 1999 and the completion of formation of 10 anchor banking groups was completed in year 2000 ("Consolidation of Domestic Banking Institutions", 2000).

A merger is a combination of two companies where one loses its corporate existence, and the surviving company acquires both the assets and the liabilities of merged company (Fauzias, 2003). The main objective of merger was to create bigger and stronger domestic banks that are able to compete with foreign banks when the financial sector is liberalized under the World Trade Organization Agreement ("WTO") (Sufian & Habibullah, 2009).

To a certain degree, bank merger will cause system disruption and technical default. System disruption and technical default cause long queue lines, more stress on customers and employees and increase the risk of losing both the customer and the employee (Oreoluwa & Oludele, 2010). The operational framework of the bank also requires bank workers to resume early and close very late and weekend banking. According to Christina (2011), an article in The Star, 2011 – "All work and no play" quoted that the Branch Secretary of National Union Bank Employees ("NUBE") Kuala Lumpur commented that

bank employees work late because they don't have choice. The nature of banking work and the working environment of the employees in branch outlet in the day to day banking could trigger occupational stress and intention to quit.

According to Oxford Dictionary, the word "rationalize" means to reform an industry by eliminating waste in labour, time and material. The larger financial institutions are aiming to reduce the overall size of their network while maintaining and even increasing their market shares. The key activities includes closure of non-profitable branches that offers little promise or improvement, relocating the branches that are under performing due to poor retail location and downgrade or upgrade the level of service provision supplied. The rationale behind rationalization of branches is to provide a cost-effective delivery service system (Greenland, 1994). The relocation of branches and movement of staffs could trigger intention to quit as the staff has to travel very far from home to work on daily basis.

Besides that, the financial services salesperson working in retail banks is facing different set of challenges. Financial services salespersons are susceptible to a high degree of job stress (Montgomery, Blodgett & Barnes, 1996) and job dissatisfaction. An article reported by one the major newspaper provided us with some clues on the event happening in the banking sector. The Malaysian Industrial Development Finance Berhad ("MIDF") indicated weaker economic outlook, coupled with slower loan growth, margin compression and higher credit cost had lead to some research houses to downgrade the local banking sector (Dhesi, 2011). The financial services salesperson may face short term pressure from management to meet sales quotas (Montgomery, Blodgett, & Barnes, 1996).

As a result, financial services salespersons may be tempted to ignore the best interests of their customers and focus on generating commissions for the organization in order to retain their jobs. Therefore, financial services salespersons could be vulnerable to occupational stress and intention to quit (Chonko, Howell, & Bellinger, 1986).

1.2 Problem Statement

Generally, the nature of work in banks is very busy and demanding. The bank's structure is hierarchical, bureaucratic and heavily regulated. For branch outlet, the normal working hours is from 8.45am to 5.45pm. However, in most circumstances, employees are required to work for longer hours such as to facilitate the loading and unloading of ATMs, Cash Deposit Machines ("CDM") and Cheque Deposit Machine ("CQM") during public holidays. The working environment of the employees in branch outlet deals with volume of customers in the day to day banking. There are high and continuous interactions with customers. Employees who stay longer in the organization will build up good relationship with the customers in the long run. They are well versed with the product knowledge, experience in handling customers and understand the customers' need. Thus, frequent turnover will somehow causes uneasiness to the customers and disruption of services.

According to an interview with Dr Yeah Kim Leng, RAM Holdings Group Chief Economist quoted that the performance of the Malaysia banking industry is likely to be moderate next year in line with the economy ("Banking sector performance", 2011). With the moderate performance outlook of the

banking industry, the likelihood of getting good promotion and incremental in salary could be beyond reach. Could it be the low salary, the long working hours, high sales quota coupled with the current economic epidemic that triggered intention to quit? There is a crucial need to have more comprehensive studies on the factors that influence the intention to quit among bank employees. The results of this study will give a new perspective to the findings of the previous studies on the issue of intention to quit of the bank employees. The main purpose of this research is to explore the factors influence the intention to quit among bank employees in Malaysia.

1.3 Objectives of the Study

The objectives of the study are as follows:-

1.3.1 General Objective

It investigates the relationship of empowerment, organization justice, perceived alternative employment opportunities, occupational stress and its relationship with intention to quit among bank employees in Malaysia. To investigate the relationship whether job attitudes, which consists of job satisfaction and organization commitment, is the mediator of intention to quit.

1.3.2 Specific Objective

1. To examine the relationship between organization justice and intention to quit;
2. To examine the relationship between empowerment and intention to quit;

-
3. To examine the relationship between perceived alternative employment opportunities and intention to quit;
 4. To examine the relationship between occupational stress and intention to quit; and
 5. To examine whether job attitudes is the mediator of intention to quit.

1.4 Significant of Study

1. Understanding the variables (organization justice, empowerment, perceived alternative employment opportunities, occupational stress, job attitudes and intention to quit) on the bank employees is necessary for the organization to identify the possible reasons to quit and to draw up proper talent retention program;
2. Understanding the insight of the variables may help the company in reducing the employees' turnover cost. Regardless of the type of organization, turnover is disruptive and harmful to the organization. This is because organizations rely so heavily on human factor (Stohr, Self, & Lovrich, 1992). Recruitment, testing, selection and training of new staff are expensive (Kiekbusch, Price, & Theis, 2003).
3. Employees turnover will disrupts the social networks and contacts that staff members develop over time with inmates and other employees (Mitchell, Mackenzie, Styve, & Gover, 2000). Employee morale can be impacted by turnover (Byrd, Cochran, Silverman, & Blount, 2000; Stohr, Self, & Lovrich, 1992). Operational functions are disrupted due to insufficient staffing which typically leads to overworking of the staff that remains.

1.5 Organization of the Research

The format and style adopted by this thesis is in compliance with University of Tunku Abdul Rahman. The research consists of three main sections namely the preliminary matters, the main contents and the closing matters.

The preliminary matters include the title page, supervisor page, copyright page, declaration, acknowledgements, table of contents, list of tables, list of figures, and abstracts.

The main contents are organized into five major chapters:-

Chapter One: Introduction

Chapter One previews the research study. These include background of the study, problem statement, research objectives, significant of the study, scope of study, and organization of the thesis.

Chapter Two: Literature Review

Chapter Two provides the literature review of the study. This chapter provides a review of the literature and past research related to the topic under study. It also presents discussion of the review relating to aspects in the study namely organization justice, empowerment, perceived alternative employment opportunities, occupational stress, job attitude and intention to quit. This encompasses relevant review from the previous study about of the subject matter. The literatures were extracted from publications of journals, books and articles as references for this research.

Chapter Three: Research Method

Chapter Three discusses the methodology used in the study as well as statistical analyses involved. It provides a discussion on the theoretical framework of the studies.

Chapter Four: Research Results

Chapter Four presents the results of the analyses on collected data in this study correspond to the objectives mentioned earlier. It presents a complete account of the findings. The descriptive statistics of the unit of analysis in the study are presented. In addition, interpretation of results and discussion on the significance of such findings are discussed.

Chapter Five: Discussion and Conclusions

Chapter Five concludes the findings of the study and provides recommendation for future research. Discussion includes the interpretation of the results and whether the hypotheses are supported by the data. Possible reasons are given if the hypotheses are not being supported by the data. Implications to managers are given accordingly. It also highlights the weakness and limitations of the study. Lastly, conclusions of the research study which includes predictions, future trends and what further research is needed for a deeper understanding of the topic in question.

1.6 Conclusion

This chapter provides the overview of this research project. It describes the background and issues of intention to quit among bank employees in Malaysia, research questions, objectives, significant of study and organization of this research project. It also provides some general outlook on retail banking industry in Malaysia. The purpose is to provide reader a brief picture of the study. On next chapter, past researchers' studies will be discussed to identify theoretical framework and potential hypotheses for this research project.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter, it focuses on literature review of the past studies done by other researchers to provide the foundation background and basis for the research project. It laid out the theories supporting the research project and served as guidance to the development of the theoretical framework and hypotheses.

2.1 Job Attitudes and Organizational Attitude Theory

According to Ajzen & Fishbein (1977), attitude are directed at entities that may be defined by four different elements including attitude toward targets (dogs), toward actions (eating spaghetti), toward contexts (in a local restaurant), toward times (in the next three months), or toward any combination of elements. They suggest that attitude with different targets are distinct. Organizational attitude may reflect more general employment policies and practices. In contrast, job attitudes may reflect the type of work, tasks, and immediate supervision experienced by the employee on the job. Thus, an employee may feel quite positively about the job because of the immediate experience of the job, but feel negatively towards the

organization due to policies regarding pay scales or promotion (Shore, Newton, & Thornton III, 1990).

These positive or negative feelings about jobs and organizations then contribute to more specific attitude such as job satisfaction or organizational commitment. That is, feelings of liking or disliking your job (satisfaction) can be distinguished from feelings of attachment to the job (commitment), though these attitude should certainly be related since they have the same focus (i.e the organization) (Ajzen & Fishbein, 1977).

Several researchers (e.g Wiener & Vardi, 1980), proposed that job and organizational attitude produce different work outcomes. Porter, Steers, Mowday, & Boulian (1974) suggested that attitude towards the organization may be more important than job attitudes in the employee's decision to leave the organization. Wiener & Vardi (1980) hypothesized that when the object of the commitment was the employing organization, the most likely behavior to be affected by commitment would be organization –oriented behaviour such as turnover intentions. Similarly, the most likely for behaviour to be affected by job involvement would be task-oriented behavior such as work effect and performance.

Drawing on the attitude theory, Harrison, Newman, & Roth (2006), derived that job attitudes are combination of job satisfaction and organization commitment, which provides powerful prediction of more integrative behavioral criteria such as focal performance, contextual performance, lateness, absence and turnover. According to Harrison, Newman, & Roth, (2006), a combination of these two constructs captures an employee's general attitude towards their job and is important for understanding work behaviour.

Based on the above literature, our research is to test if job attitudes act as the mediator of intention to quit.

2.1.1 Job Satisfaction

Locke (1976) defined job satisfaction is a pleasurable or positive emotional state, resulting from the appraisal of one's job or job experience. It is an affective or emotional response toward various facets of one's job. Smith, Kendall, & Hulin (1969) defined job satisfaction as the feelings a worker has about his/her job. Job satisfaction is defined as "an effective reaction to a job that results from the incumbent's comparison of actual outcomes with those that are desired" (Cranny, Smith, & Stone, 1992, p.1).

Many theorist have tried to explain job satisfaction and its' influence such as the work of Maslow's Hierarchy of Needs (1943), Hertzberg's Two Factor (Motivator-Hygiene) (1968), Adam's Equity Theory (1965), Porter and Lawler's (1968) modified of Vroom's (1964) VIE Model, Locke's (1969) Discrepancy Theory, Hackman and Oldham's (1976) Job Characteristic Model, Locke's (1976) Range of Affect Theory, Bandura's (1977) Social Learning Theory, and Landy's (1978) (Opponent Process Theory).

According to Hertzberg's Two Factor (Motivator-Hygiene) Theory (1968) suggest that satisfaction and dissatisfaction stem from different groups of variables (motivators) and hygiene factors. According to this theory, people were satisfied with aspects of their jobs that had to do with the work itself or to outcomes directly resulting from it. Promotion, opportunities for personal growth, recognition, responsibility and achievement are referred as motivators.

By contrast, dissatisfaction was associated with the conditions surrounding the job, such as working conditions, pay, security, relations with others, rather than the work itself are referred as hygiene factors. The Hertzberg Theory has often been linked to that of Maslow's Theory of Hierarchy of Needs which suggests that there are higher order needs and lower order needs.

According to Dawal, Taha, & Ismail (2009), when employees are satisfied with their jobs, they generally work harder and perform better. However, if the job satisfaction is low, it will deter employees' work commitment by spending less time and effort and increase the intentions to withdraw themselves either from the job or organization (Cohen & Golan, 2007). The withdrawals either from the job or organization could be reflected via decreased performance or increased absenteeism (Firth, Mellor, Moore, & Loquet, 2004) while others through actual quitting (Park & Kim, 2009).

According to Bernstein & Nash (2008), job satisfaction has emotional, cognitive and behavioural component. The emotional component refers to feelings regarding the job such as excitement. The cognitive component of job satisfaction refers to beliefs regarding one's job such as feeling that one's job is mentally demanding and challenging. Behavioral component includes actions in relation to their work such as pretending to be ill to avoid work.

Cotton & Tuttle (1986) identified three categories of causes of employee turnover:-

- Work-related factors (for example: job satisfaction, pay, performance, organizational commitment);
- Individual factors (for example: age, education, sex, job tenure);and

-
- External factors (for example: unemployment rates, employment perceptions, union presence)

According to Martins & Coetzee (2007), job satisfaction is described as one of those experiences of work that make it less likely that an employee will think about leaving even if there are available opportunities. If job satisfaction is absent and other opportunities are available, turnover could increase (Martins & Coetzee, 2007). Hence, job satisfaction is viewed as a reaction to a job, what an individual seeks in job in comparison to the actual outcomes that the job provides (Rothman & Coetzer, 2002).

Job satisfaction is an indicator of organizational effectiveness (Rothman & Coetzer, 2002), and it is influenced by organizational and personal factors. The optimal function of an organization depends on the level of job satisfaction of employees. This indicates to us the importance of job satisfaction.

Numerous western studies have generally supported a negative relationship between job satisfaction and employee turnover (Griffeth, Hom, & Gaertner, 2000; Kinicki, Schriesheim, McKee-Ryan, & Carson, 2002; Price & Mueller, 1986). Improving employees' job satisfaction thus appears to be instrumental for decreasing employee turnover (Rust, Stewart, Miller, & Pielack, 1996).

2.1.2 Organization Commitment

According to Porter, Crampon, & Smith (1976), organizational commitment was defined as the relative strength of an individual's identification with and

involvement in a particular organization. It can be characterized with three factors:-

- A strong belief in and acceptance of the organization's goals and values;
- A willingness to exert considerable effort on behalf of the organization; and
- A strong desire to maintain membership in the organization

By this definition, commitment represents something beyond mere passive loyalty to an organization. It involves an active relationship with the organization such that individuals are willing to give something of themselves in order to contribute to the organization's well being. Hence, commitment could be inferred not only from the expressions of an individual's beliefs and opinions but also from his or her actions (Mowday, Steers, & Porter, 1979).

An expansion of the organizational commitment theory by Meyer & Allen (1991) incorporated both the attitudinal and behavioral approaches and their complementary relationship. Meyer & Allen (1991) expand the concept of commitment to include desire (Affective Commitment), need (Continuance Commitment), and obligation to remain (Normative Commitment):-

- Affective Commitment refers to the to the employees emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment with the organization because they *want* to do so;
- Continuance Commitment refers to an awareness of the costs associated with leaving the organization. Employees remain with an organization because they *need* to do so;

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- Normative Commitment refers to a feeling of obligation to continue employment. Employees with a high level of normative commitment feel that they *ought* to remain with the organization

Among the three forms of commitment, affective commitment may be considered most desirable for an organization, as employees with high affective commitment are more likely to willingly contribute to the organizational performance and even do more than it is expected from them (Kazlauskaite, Buciuniene, & Turauskas, 2006).

Organizational commitment and job satisfaction have theoretical and empirical commonalities (Harrison et al, 2006). In Meyer & Allen's (1991) three dimensional re-conceptualization, affective commitment is the most strongly overlapping with constitutive and operational definition with attitude. Hulin (1991) noted considerable theoretical overlap between affective commitment and overall job satisfaction, remarking that the only clear difference between the two is the conceptual target. The target of job satisfaction is one's position or work role; the target of affective commitment is the entire organization (Hulin, 1991: 489).

Affective commitment and satisfaction have a strong correlation (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002). Judge, Thoreson, Bono, & Patton (2001) argued that one can conceptualize both job satisfaction and organizational commitment as an underlying overall job attitude. Hence, it is reasonable to treat job satisfaction and attitudinal commitment as specific reflections of a general attitude, the fundamental evaluation of one's job experience.

2.2 Organization justice

Organization justice refers to the study of fairness within organization settings and originates from work in social psychology aimed at understanding fairness issues in social interactions (Greenberg, 1990a).

2.2.1 Distributive justice

Distributive justice refers to the perceived fairness of the amounts of compensation employees received (Folger & Konovsky, 1989, pg 115). Before 1975, the study of justice was primarily concerned with distributive justice (Colquitt, Wesson, Porter, Conlon, & Ng, 2001, pg 426). It was derived from the initial work conducted by Adams (1965), who used a social exchange theory framework to evaluate fairness.

According to Adams (1965), what people were concerned about was not the absolute level of outcomes per se but whether those outcomes were fair. Adams (1965) suggested that one way to determine whether an outcome was fair was to calculate the ratio of one's contributions or inputs (e.g. education, intelligence and experience) to one's outcome and then compare that ratio with that of a comparison of others.

Whereas Adam's (1965) theory promotes the use of an equity rule to determine fairness, there are several other allocation rules have also been identified, such as equality and need (e.g, Leventhal, 1976). Employees have been found to apply three basic standards when making distributive justice judgments: equity, equality and need (Chen & Church, 1993).

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- The equity standard holds those outcomes are in accord with each employee's contributions to the organization (Adams, 1965);
 - The equality standard holds that outcomes are equal across employees, irrespective of their contributions (Deutsch, 1975); and
 - The need standard requires that outcome to be based on each employee's personal needs (Deutsch, 1975)

An extensive literature has demonstrated that distributive justice is a determinant of employee attitude and behavior for e.g budgetary resource allocation (Bies & Shapiro, 1988), personnel selection (Bies & Shapiro, 1988) and pay allocation (Folger & Konovsky, 1989).

The above literature reviews that employees compare the outcomes (e.g budgetary resource allocations, performance, evaluations, pay) they receive from the organization to some normative standard as a basis for assessing distributive justice (Colquitt, Wesson, Porter, Conlon, & Ng, 2001). When the difference between the actual outcome and normative outcomes represents a condition of unfairness, employees will attempt to remedy this unfair condition through attitudinal and/or behavioral changes (Colquitt et al, 2001). He or she may make behavioral changes that increase/decrease his or her input or cause a change in received outcomes (e.g altering job performance) (Loi, Ngo, & Foley, 2006).

Research shows that distributive justice affects attitude and behaviours. In previous analyses (Colquitt et al., 2001; Cohen-Charash & Spector, 2001), distributive justice was linked to job satisfaction and organizational commitment.

2.2.2 Procedural Justice

The studies on organizational justice were then shifted from the focus of distributive justice to procedural justice, the justice of the processes that led up to the decision outcomes (Greenberg, 1990b; Thibaut & Walker, 1975).

A focus on outcomes only partly explains employee reactions to organizational decisions. Researchers have demonstrated that the fairness of the decision making process is also important in affecting positive employee attitude and functional behavior (Lind & Tyler, 1988). Leventhal, Karuza, & Fry (1980) suggested that procedures could be perceived as fair if they met the following six criteria:-

- Accuracy: Truthful and correct information need to be gathered and used in the decision making process;
- Consistency: Both temporally and interpersonally, the procedure should guarantee similar treatment across all people and times;
- Ethical: The procedure conforms to the prevailing stands of ethics and morality;
- Correctable: The procedures have a means of correcting flawed decisions in place;
- Free from bias: Third party must not have a vested interest in particular outcome or make decisions based on his or her own personal beliefs; and
- Representations: The procedure must insure that all affected parties have an opportunity to state their concerns and opinions

Folger & Konovsky (1989)'s study supported these six criteria. Folger & Konovsky (1989) found that procedural justice accounted for more variance in

organizational commitment and trust in supervisor. In other words, pay raise evaluative procedures, which are applied consistently across people and time, free from bias or favoritism, utilize accurate information, have a system in place for correcting errors, follow organization standards, and account for the opinions of both the organization as well as individual employees, are suggested to result in increased organization commitment and trust in supervisor. Alexander & Ruderman (1987) found that procedural justice accounted for more variance in management evaluations, job satisfaction and perceived conflict than distributive justice.

Overall, these results suggested that procedural justice may be a more important prediction related to evaluating a company as an institution and its representatives such as organization commitment. In contrast, distribution justice may be a more important predictor of personal outcomes such as pay level satisfaction and job satisfaction (McFarlin & Sweeney, 1992).

2.3 Empowerment

Empowerment refers to the set of managerial practices such as work re-design and leader behaviour which is believed gives rise to such employee reactions (Quinn & Spreitzer, 1997). The notion of empowerment emerged in management science in the late 1980s (Kazlauskaite, Buciuniene, & Turauskas, 2006). The concept has much associated with Total Quality Management and Human Resource Management.

Wilkinson (1998) proposes that empowerment emerged as an attempt to reject the classical management model associated with Taylor and Ford, which first

and foremost, relied on the standardization of production, economy of scale, and labour division. According to Wilkinson (1998), there are two main sources of empowerment. Firstly, the emergence of empowerment was inspired to some extent by the humanistic approach to management and increased employee expectations regarding the quality of working life. Secondly, the shift to customized production and flattening of organizational structures has led to a considerably greater focus on people as a resource and necessity to give the latter more decision making authority in meeting customer needs and expectations.

Conger & Kanungo (1988) distinguished two empowerment constructs: relational and motivational. They define the first one as a process of sharing power i.e formal authority or control over an organization's resources, with subordinates. From this perspective, empowerment is viewed as the implementation of certain organizational processes. As a motivational construct, empowerment is defined as "a process of enhancing feelings of self-efficacy among organizational members through the identification of conditions that foster powerlessness and through their removal by both formal organizational practices and informal techniques of providing efficacy information" (Conger & Kanungo, 1988, p.474)

Thomas & Velthouse (1990) further developed Conger & Kanungo's motivational approach to empowerment. They proposed the idea of empowerment being a multifaceted concept and defined it as intrinsic task motivation consisting of four cognitive components: impact, competence, meaningfulness, and choice (the latter was termed by Spreitzer (1995a) as self-determination). In their model, impact refers to the degree to which an employee can influence outcomes at work; competence indicated

meaningfulness concerns the value of the task goal as perceived by an individual in relation to his/her own ideals or standards; and choice is understood as an employee's causal responsibility for his/her actions (Thomas & Velthouse, 1990).

Menon (2001) argued that the concept of empowerment means a lot more than a simple managerial practice of delegation suggests grouping different approaches to empowerment under three broad categories: act (giving power to employees, process (processes leading to empowerment), and psychological state. Hence, the act of empowering concerns the employer while the process and state perspectives focus on the employee.

The practice of empowerment in an organization entails the delegation of decision making responsibilities down the hierarchical levels, which incorporates job redesign where it allows the employees more autonomy to make decisions about how they go about their daily activities and control over their work (Carless, 2004). For this reason, empowerment is described as “high involvement” management (Spreitzer, 1996) as it includes many other initiatives such as job enrichment, self-management, teamwork quality circles and total quality management.

The motive of empowerment is very clear which is to enhance effectiveness at work. It is through empowerment practice, organization hope to promote motivation, initiative, implicit knowledge, flexibility, involvement and commitment required from employees (Foy, 1994; Lawler, 1992). Research found that empowering management practices demonstrate stronger job satisfaction and organizational commitment, and thus empowerment helps to

lead to lower turnover intention (Humborstad & Perry, 2011; Kazlauskaite et al., 2006)

2.4 Perceived Alternatives Employment Opportunities

Perceived alternative employment opportunities refers to an individual's perception of the availability of alternative jobs in the organization's environment (Price & Mueller, 1986), and it is the function of labour market conditions. Research has substantiated that the perceptions or expectations of finding a different job have upon the turnover decision (e.g. Hom & Griffeth, 1988). Generally, people do not engage in job search activities unless they expect that it will be successful.

Another perspective by Rothwell & Arnold (2007), coined the term perceived employability which concerns the individual's belief about how easy it is to find new employment. It is a parallel with the concepts of perceived ease of movement (March & Simon, 1958) and perceived alternatives (Mobley, Griffeth, Hand, & Meglino, 1979). The reason for the commonly assumed relationship between perceived employability and intention to quit is that employees may be more inclined to quit when they believe that they can quit without substantial losses (De Cuyper, Mauno, Kinnunen, & Makikangas, 2011).

In contrast, less employable employees may be less likely to consider quitting given that acting upon their intention carries the risk of unemployment and underemployment. The term employability literally combines the word employment and ability; ability in this case reflecting the employee's stock of

skills and competences relative to labour market demand (De Cuyper, Mauno, Kinnune, & Makikangas, 2011). The concept of perceived employability is mostly measured in terms of quantity and/or quality of job alternatives (Steel & Griffeth, 1989).

The argument as to why perceived employability may trigger intention to quit is grounded on the literature about the changing work life and new career models (De Cuyper et al., 2011). The changing work life induced feelings of job insecurity among the workers (De Cuyper & De Witte, 2008). Some of the workers feel that they can no longer rely on their employer to provide ongoing employment. They have learned to manage their own career, and to become “employable”. The workers no longer feel an obligation to be loyal in exchange for the security offered by the employer, which may stimulate quitting the organization when other opportunities come along.

2.5 Stress

Every individual experienced stress in their daily life. Stress is a common element in any kind of job that people do. A mild stress could stimulate individuals towards higher level of achievement. However, when stress becomes too severe, it can become dangerous due to its physical, psychological and behavioural harmful effects on the individual.

The word stress originally derived from the Latin word *stringere*, which refers to draw tight, to describe hardships and or affliction (Cartwright & Cooper, 1997). It occur when individuals’ physical and emotion do not match with their job demands, constraints and or opportunities (Leka,

Griffiths, & Cox, 2004). There are two major types of stress which are eustress (good stress) and distress (bad stress) (Fevre, Matheny, & Kolt, 2003; Selye, 1984).

Eustress is defined as individuals who have experienced moderate and low stress levels. Individuals who are experiencing eustress will be able to meet job demands which lead to positive work life. Distress is defined as individuals who have experienced high stress levels. Distressed individuals will not be able to meet job demands. The inability to meet job demands could de-motivate them and subsequently their quality of work life deteriorates (Fevre, Matheny, & Kolt, 2003; Leka, Griffiths, & Cox, 2004).

According to Selye (1984), individuals constantly strive to achieve a balance between the good forces of eustress and the destructive forces of distress. However, an acceptable stress level differs from one person to the other. It exists within the person's personal and internal experience, which is the experience of the individual (Selye, 1984). Hence, stress is an internal experience of an individual arising from his or her ability to adapt to internal and external pressure.

According to Materson (1980), there are many causes of stress such as workload, cuts in staff, change at work, long working hours, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues. Another researcher Ganster & Logan (2005) identified key factors such as work environment, management support, workload determines how stressful the work can be and its effect on employee physical and mental health.

2.5.1 Occupational Stress

In an organization context, occupational stress is also known as job stress or work stress. The terms has been used interchangeably, but it refers to the same meaning (Larson, 2004). Physiological stress and psychological stress are identified as two major dimension of occupational stress. Physiological stress is viewed as the physiological reaction of the body such as migraine, chest pain, sleep disturbance, smoking habits and various kind of stress behaviour that could trigger at workplace (Crithcley, Rothshtein, Nagai, O'Doherty, Mathias, & Dolan, 2004). Psychological stress refers to emotional reaction such as anxiety, burnout, depression and tension as a result of unable to cope with job demand (Antoniou, Davidson, & Cooper, 2003).

According to Fairbrother & Warn (2003), the ability to manage both physiological and psychological stresses has significant impact on job satisfaction. Job satisfaction is higher when the employees have the ability to control their physiological stress, psychological stress while performing their job (Antoniou, Davidson, & Cooper, 2003; Fairbrother & Warn, 2003).

According to Siu (2002), there is significant evidence to suggest that chronic and high levels of occupational stress is related to job dissatisfaction, absenteeism, stress-related injury and intention to quit. The negative effects of occupational stress include impaired performance or a reduction in productivity, diminishing levels of customer service, health problems, industrial accidents, alcohol and drug use and purposefully destructive behaviors (Wright & Smye, 1996).

Bank employees could be under stress due to many antecedents. Occupational environment organizational structure and policies, role and task demands have been identified as determining factor in the level of stress (Dhamangadan, 1988). A study conducted by Khattak, Khan, Ayas Ul Haq, Muhammad Arif, & Minhas (2001) in retail banks suggested that “the workplace is potentially an important source of stress because of the amount of time they spent in their respective banks.” Hence, occupation of the individuals could be major source of stress in the given circumstances.

2.6 Intention to Quit

Intention to quit is a manifestation of actual turnover (Mohd Makhbul, Mohd Radzuan, & Mohamad Hasun, 2011). Aijen (1991) indicated that intention to quit act as a predictor to the action of real turnover because of the theory of planned behaviour. According to the theory, behavioral intention is a good predictor of an actual intention (Aijen, 1991).

It is learned that intention to quit will lead to actual turnover (Cohen & Golan, 2007; Shore & Martin 1989). Bluedorn (1982) and Price & Mueller (1981) recommended to use of turnover intention over actual turnover because actual turnover is more difficult to predict than intentions as there are many external factors that affect turnover behavior. Intention to quit is probably the most important and immediate antecedent of turnover intentions (Bluedorn, 1982).

Employees within organization will intend to quit their jobs at some point in time. When an employee feels that the organization he or she works for does not fulfill his or her needs anymore (as suggested by Maslow’s

Hierarchy of Needs, 1943), intention to quit would trigger one's mind. According to Carmeli (2005), employees' intention to quit comprises of thinking to quit and intention to quit. As the feelings to quit triggered one's mind, turnover intentions would be displayed (Hanisch & Hulin, 1991). Individual's intention to quit is portrayed through job search behaviours such as contacting employment agencies, preparing curriculum vitae, submitting curriculum vitae to various employers and actually attending interviews (Spector, 1997).

2.7 Conclusion

In this chapter, it covers the review of past studies. Articles are adopted to construct the theoretical framework and hypotheses. The findings of past researchers are used to support the postulate hypotheses and relationship between those variables and mediator. The explanation of research methodology such as questionnaire design, method analysis and research instrument will be presented in next chapter.

The theoretical framework addresses the relationship between organization justice, empowerment, perceived alternatives employment opportunities and occupational stress towards intention to quit. This study will explore if job attitudes is the mediator towards intention to quit. This study will also explore the significant difference between age group, number of years with current organization, education level, gender and intention to quit.

3.2 Hypothesis Development

From the research model discussed above, hypotheses were developed for this research.

H1: There is a significant difference between age group and intention to quit ($p < 0.05$)

H2: There is a significant difference between number of years with current organization and intention to quit ($p < 0.05$)

H3: There is a significant difference between education level and intention to quit ($p < 0.05$)

H4: There is a significant difference between gender and intention to quit ($p < 0.05$)

H5: There is a significant relationship between empowerment and intention to quit ($p < 0.05$)

H6: There is a significant relationship between organization justice and intention to quit ($p < 0.05$)

H7: There is a significant relationship between perceived alternative employment opportunities and intention to quit ($p < 0.05$)

H8: There is a significant relationship between occupational stress and intention to quit ($p < 0.05$)

H9: Job attitudes will mediate the relationship between empowerment and intention to quit

H10: Job attitudes will mediate the relationship between organization justice and intention quit

H11: Job attitudes will mediate the relationship between perceived alternative employment opportunities and intention to quit

H12: Job attitudes will mediate the relationship between occupational stress and intention to quit

3.3 Research Design

Research Design is a master plan which acts as a guide in conducting the research project. The research project is design based on quantitative approach, which concerning on measuring phenomena by collecting,

analyzing numerical data and applying statistic test (Hair, Money, Samouel, & Page, 2007).

This research project is using descriptive and inferential analysis. Descriptive analysis is used to describe the characteristic of population or phenomena (Zikmund, 2003). Inferential analysis is used to explain hypothesis. Inferential analysis provides the bases for predictions, forecasts, and estimate that are used to transform information into knowledge (Hair, Black, Babin, Anderson, & Thatham, 2006).

3.4 Data Collection

In this research project, it adopts primary data collection method. It used first hand data collected through survey questionnaires. The data acquiring process was segmented into a few stages; namely, identification of areas for questionnaire distribution, distribution of questionnaires, reminding respondents of questionnaire dateline, gathering of questionnaire and analyzing of data.

3.4.1 Primary Data

Primary data were data collected from the original sources for specific purpose. Attainment of primary data in this research was accomplished through distribution of questionnaires to Malaysian respondents.

3.4.2 Secondary Data

Secondary data are existing information, which do not require direct access to the respondents. These data refers journals of past research works, articles from media, relevant websites, as well as other periodicals from libraries.

3.5 Sampling Design

3.5.1 Target Population

Target population is the specific, complete groups that are relevant to the research project (Zikmund, 2003). The aim of this research is to identify the factor influence intention to quit among bank employees in Malaysia. The target population for this research will be the employees working in retail banks in Klang Valley, Malaysia. It will be distributed to 250 bank employees working in Klang Valley as Klang Valley has the highest concentration of banks.

3.5.2 Sample Size

Sample size is the number of respondents to be included in the study. The sample size consists of 250 employees. Factors such as cost and time were major considerations in choosing the sample size. From the total of 250 questionnaires, 199 were collected (79.6% response rate). Thus, the analysis will be based on the data from this total number of questionnaires.

3.5.3 Sampling Technique

According to Hair, Black, Babin, Anderson, & Thatham (2006), there are two sampling technique in collecting sample which is probability sampling technique and non-probability sampling technique. Non-probability sampling is defined as a sampling technique that not every element of the target population has a chance of being selected, in which units of the sample selected on the basis of personal judgment or convenience (Hair et al., 2006).

The sampling technique used in this research project is convenience sampling which is under non-probability sampling. This is a sampling procedure used to obtain data from those persons who were easily available. This method is also able to obtain a large number completed questionnaire quickly, conveniently and economically.

3.6 Research Instrument

Questionnaire survey is the most common method and it has been adopted in this research project. The questionnaire consists of eight sections (see Appendix A): Demographic Information (Section I), Empowerment (Section II), Organization Justice (Section III), perceived alternative employment opportunities (Section IV), organization commitment (Section V), Job Satisfaction (Section VI), Occupational Stress (Section VII) and Intention to Quit (section VIII).

Section I consists of questions that would provide information about the respondents. This section of the questionnaires comprised of demographic data such as gender, age group, education level, number of years with current organization, working experience and income level.

Section II of the questionnaires contained questions that covered empowerment. The questionnaires on empowerment were adapted from Hayes (1994). The respondents were asked to indicate whether empowerment leads to their intention to quit in each items based on Likert Scale rated varying from 1 to 5 (1= strongly disagree and 5=strongly agree).

Section III examines organization justice affecting intention to quit. Three statements: (1) "In my organization, I am fairly rewarded for the amount of effort I have put in"; (2) "I am able to express my views about my job" and (3) "I received the evaluation that I deserved" were modified from Greenberg & Baron (2008). Four statements: (1) "The evaluation reflected the quality of my performance"; (2) "The company used consistent standards in evaluating your performance"; (3) "The company gave me feedback that helped me to learn how well I am doing"; (4) "The company made clear of what was expected from me as an employee" were adapted from Magner, Johnson, & Elfrink (1994). One statement "The company obtained accurate information about my performance" was modified from Folger & Konovsky (1989).

Section IV deals with the employees' perceived alternative employment opportunities towards intention to quit. First statement "If I quit my current job, the chances that I would be able to find another job which is as good as, or better than my present one is high" was adapted from Mowday, Koberg, &

McArthur (1984). Second statement “If I leave this job, I would have another job as good as this one within one month” was adapted from Billings & Wemmerus (1983). Third statement “There is no doubt in my mind that I can find a job that is at least as good as the one I now have” was adapted from Arnold & Feldman (1982). The statements “Given my age, education, and the general economic condition, the chance of attaining suitable position in some other organization is slim” and “The chance of finding another job that would be acceptable is high” were adapted from Michaels & Spector (1982). Perceived alternative employment opportunities was measured using five-point Likert Scale varying from 1 to 5 (1=strongly agree and 5=strongly disagree) to assess respondents’ perceptions towards alternative employment opportunities available in the market.

Section V of the questionnaires contained questions that covered organization commitment. Five statements: (1) “I am willing to put in a great deal of effort beyond the normal expectation in order to help this organization to be successful”; (2) “I talk up this organization to my friends as a great organization to work for”; (3) “I would accept almost any type of job assignment in order to keep working for this organization”; (4) “I am extremely glad that I chose this organization to work for over others I was considering at the time I joined”; (5) I really care about the fate of this organization were adapted from Mowday, Steers, & Porter (1979). Three statements: (1) “It would be very hard for me to leave my organization right now, even I wanted to”; (2) Too much in my life would be disrupted if I decided I to leave my organizations now”; (3) “I was taught to believe in the value of remaining loyal to the organization” were adapted from Allen & Meyer (1990). Respondents indicated on a five-point Likert Scale varying

from 1 to 5 (1=strongly agree and 5=strongly disagree) on their commitment towards current organization.

Section VI deals with the employees' job satisfaction towards their job. The eight statements from this studies were adapted from Firth, Mellor, Moore, & Loquet (2004). Job satisfaction was measured using five-point Likert Scale varying from 1 to 5 (1=very satisfied and 5=strongly dissatisfied) to assess respondents' agreement towards their job satisfaction such as salary, job security, recognition received for work done.

Section VII tends to investigate the degree of occupational stress experience by the employees towards their job duties and responsibilities. The statements on the occupational stress were absorbed from Firth, Mellor, Moore, & Loquet (2004). Occupational stress were measured with eight items (e.g I feel emotionally drained by my job). Respondents indicated on a five-point Likert Scale varying from 1 to 5 (1=almost always and 5=almost Never) the degree to which they experienced each of these occupational stress symptoms.

Section VIII tends to explore the level of intention on employees in quitting their current job. Respondents are given the option to choose their answers using Likert Scale varying from 1 to 5 (1=very often and 5=rarely or never). Three statements "How often do you think of leaving your present job"; "How likely are you to look for a new job within the next year?" and "I would consider joining other organization, if the opportunities arise" were taken from Firth et al, (2004).

3.6.1 Measurement Scale

There are few type of measurement scales, the most common will be nominal scale, ordinal scale, interval scale and ratio scale. In this research, nominal scale, ordinal scale and ratio scale had been used to measure the research questionnaire.

3.6.1.1 Nominal Scale

A nominal scale uses numbers as labels to identify and classify the individuals, objects, or events on a scale (Hair et al, 2006). It is the simplest type of scale by placing data into the related categories. The demographic information is measured by nominal scale includes gender, highest education level, and job level.

3.6.1.2 Ordinal Scale

An ordinal scale is a ranking scale (Hair et al., 2006) such as preferences or rankings. A Likert Scale is also a type of ordinal scale. It allows respondents to indicate their level of agreement or disagreement such as “strongly agree”, “agree”, “neutral”, “disagree” and “strongly disagree”. In this research study, demographic information such as age group is measured by ordinal scale.

3.6.1.3 Likert Scale

Likert scale is a level of measurement of attitude designed to allow respondents to indicate how strongly they agree or disagree with constructed statement that range from positive to negative towards an attitudinal object (Zikmund, 2003). Likert (1932) developed the principle of measuring attitude by requesting respondents to respond to a series of statements about a topic, the extent to which they agree with them. Usually, five Likert Scale is the most common and widely used in research questionnaire. The respondents chose from five alternative options: “strongly disagree”, “disagree”, “neither agree nor disagree”, “agree” and “strongly agree” from each statement. Each of the five responses would have a numerical value which would be used to measure the attitude under study. The value can be summed up to measure the participant’s overall attitude.

3.7 Pilot Test

A pilot test is a small scale of data collection before the actual data is collected from respondents. The purpose of pilot test is to ensure that the questionnaire is fully understood by the respondents. At the same time, it also identifies problems that may arise as well as to test its reliability and validity.

In this research project, a pilot test was conducted before the actual survey. Pilot testing acts as a tool to help researcher in identifying problems and makes necessary adjustment and amendment.

3.8 Data Processing

After the collection of data, data were filtered to segregate those incomplete information or unusable data due to incomplete questionnaires. The remaining 199 set of questionnaires were used for data processing using several types of data analysis techniques to convert the quantitative data.

The analysis results allow research to further interpret the data and justify the hypotheses. All the analyses are done using SPSS 17 computer software programme as SPSS enables researchers to calculate and analyze the quantitative data in a more effective and efficient manner. The method of analysis used in this research includes descriptive analysis, Pearson's Bivariate Correlation Analysis, Multiple Linear Regression, One Way ANOVA Analysis, Independent-Samples T-Test and mediation analysis.

3.8.1 Descriptive Analysis

According to Hair et al. (2006), descriptive statistics include graphical and numerical procedures that are used to summarize and process data and transform data into information. In this research study, it is used to analyze the demographic and general data. The results of descriptive analysis can be presented using table in the form of bar chart, pie chart, line chart and others for analysis. In this research project, the descriptive analysis is used to analyze the respondent's demographic information.

3.8.2 Reliability Analysis

Reliability is the degree to which measures are free from errors and therefore yield consistent results (Zikmund, 2003). Low reliability indicates the imperfection in the measuring process that influenced the research project in different ways each time when the measurement is taken (Zikmund, 2003). The reliability test is to ensure the question asked is able to measure the variables. Reliability is indicated by Cronbach's Alpha or Coefficient Alpha (Hair, Babin, Money, & Samouel. 2003).

3.8.3 Multiple Regression Analysis

There are two types of regression analyses which is univariate and bivariate analysis. Bivariate regression analysis is adopted in this research project. Multiple regression is a type of bivariate regression analysis. Multiple regression is used to analyze the relationship between a single dependent and several independent variables. Formula for multiple regression is stated as follows:-

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + \dots + b_n X_n$$

Where: Y= Predicted Variable

a= Constant value, the value of Y when the line cuts Y axis all X
value=0

b= The slope, or change in Y for any corresponding change in one
unit of X

X= The Variable use to predict Y

The F-statistics is used to determine if the overall regression model is statistically significant.

3.8.4 Pearson's Bivariate Correlation Analysis

Correlation is a statistical measure of the co-variation, or association between two variables (Zikmund, 2003). It indicates the direction and significant of the bivariate relationship of the variables in the study. The significant or strength of the relationship can be determined by looking at the (*) or (**) sign, which mean that there is significant relationship or very significant relationship between the variables tested.

3.8.5 Comparative Analysis

Comparative analysis requires comparison of pertinent population parameter for each population. Depending on the number of groups (populations) involved. Two frequently used statistical techniques are Independent-Samples T-Test and One-Way ANOVA Analysis.

3.8.5.1 Independent-Samples T-Test

A T-Test is used to test the hypothesis that the mean scores from two samples of groups such as male and female) on some interval or ration scaled variables significantly differ from each other. It assumes that the two groups are normally distributed and that their variance is equal.

3.8.5.2 One-Way ANOVA Analysis

This method compares the mean of sample more than two populations or group to determine if the differences are statistically significant. The total variance observed is placed in two classes namely: within group variations and between group variation.

In our research project, the One-Way ANOVA analysis is used to analysis the significance difference of age group, education level and number years with current organization.

3.8.6 Mediator analysis

The moderating variable is one that has a strong contingent effect on the independent variable-dependent variable relationship. The presence of a third variable (the moderating variable) modifies the original relationship between the independent and the dependent variables (Sekaran & Bougie, 2009).

The Sobel test will be used to analyze the effect carried by the mediator between independent variables and dependent variable. Before performing Sobel test, regression analysis needs to be performed.

MacKinnon & Dwyer (1993) outlined three simple steps to test the mediation effect. Generally the steps require three regression analysis:-

-
- Conduct a simple regression model on independent variable predicting the mediator;
 - Conduct a multiple regression model on independent variable and mediator predicting the dependent variable
 - Conduct a simple regression model on independent variable predicting the dependent variable.

When the third step of regression model is insignificant, it means there is a pure or full mediation effect. This means that the effect of mediator is too strong and the independent variable only will affect dependent variable when the mediator exists. When the independent variable and mediator have strong effect towards dependent variable, it will be partial mediation effect.

3.9 Conclusions

This chapter consists of the construction of research instrument. It begins with the methods of analysis from questionnaire design until the type of data analysis method. In the next chapter, data analysis techniques are performed to interpret the information collected from the questionnaire surveys. All the results will be presented in table or chart form to ensure easy presentation and fast readings.

CHAPTER 4

RESEARCH RESULT AND FINDING

4.0 Introduction

Chapter 3 has introduced the research instrument on how data were being conducted and analyzed. In this chapter, researcher will interpret the data using the selected statistical analysis scale.

All results were obtained from the output of SPSS 17 computation analysis software. The presentation of the results in this chapter includes descriptive analysis, simple linear regression and mediation analysis. Conclusion will be presented at the end of this chapter.

4.1 Descriptive Analysis

Although 250 sets of questionnaires have been distributed but only 199 sets are completed and returned (79.6% response rate). The rest of the questionnaires have been filtered due to the reason of incompleteness. In this section, several profile are presented such as the overview description of respondents' demographic information including gender, age group, highest

education attained, marital status, job level, working experience, annual income, current salary scheme and number of years with current organization.

4.1.1 Frequency of Respondents Based on Gender

Table 2 : Gender of the Respondents

(Extracted from Appendix B1)

Gender of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	80	40.2	40.2	40.2
	Female	119	59.8	59.8	100.0
	Total	199	100.0	100.0	

Based on Table 2, there are 80 (40.2%) male and 119 (59.8%) female respondents were involved in this research survey.

4.1.2 Frequency of Respondents Based on Marital Status

Table 3 : Marital Status of the Respondents

(Extracted from Appendix B1)

Marital Status of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	93	46.7	46.7	46.7
	Single	106	53.3	53.3	100.0
	Total	199	100.0	100.0	

Table 3 shows the respondents' marital status. Majority of the respondents are singles which consists of 106 (53.3%) respondents. Out of 199 respondents, 93 (46.7%) respondents were married.

4.1.3 Frequency of Respondents Based on Age of Respondents

Table 4 : Age of Respondents

(Extracted from Appendix B1)

Age of Respondents		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	93	46.7	46.7	46.7
	30-39	80	40.2	40.2	86.9
	40-49	15	7.5	7.5	94.5
	50 and above	11	5.5	5.5	100.0
	Total	199	100.0	100.0	

Table 4 shows that among the respondents, majority of the respondents fall between the age range of 20-29 years old which constitute of 93 respondents or equivalent to (46.7%). Followed by 80 (40.2%) respondents are between age range of 30-39 years old, 15 (0.07%) respondents' fall between the age range of 40 – 49 years old and 11 (0.05%) respondents' age fall between age range 50 and above.

4.1.4 Frequency of Respondents Based on Education Level

Table 5 : Education Level of the Respondents

(Extracted from Appendix B1)

Education level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary	39	19.6	19.6	19.6
	Diploma	46	23.1	23.1	42.7
	Bachelor Degree	112	56.3	56.3	99.0
	Post graduate	2	1.0	1.0	100.0
	Total	199	100.0	100.0	

In terms of education level, 112 respondents (56.3%) have achieved Bachelor Degree, followed by 46 respondents (23.1%) have completed their diploma, 39 respondents (19.6%) have completed secondary school and 2 respondents (1.0%) have attained their Post Graduate Degree.

4.1.5 Frequency of Respondents Based on Job Level

Table 6 : Job Level of the Respondents

(Extracted from Appendix B1)

		Job level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	clerk	30	15.1	15.1	15.1
	Officer	26	13.1	13.1	28.1
	Executive	105	52.8	52.8	80.9
	Manager	38	19.1	19.1	100.0
	Total	199	100.0	100.0	

In terms of job level, there are 105 (52.8%) are executives, followed by 38 (19.1%) are managers, 30 (15.1%) are clerk and 26 (13.1%) are officers.

4.1.6 Frequency of Respondents Based on Years of Working Experience

Table 7 : Years of Working Experience of the Respondents

(Extracted from Appendix B1)

Total years of working experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 and below	71	35.7	35.7	35.7
	6 to 10 years	73	36.7	36.7	72.4
	11 to 15 years	21	10.6	10.6	82.9
	16 to 20 years	22	11.1	11.1	94.0
	21 and above	12	6.0	6.0	100.0
	Total	199	100.0	100.0	

Out of 199 respondents, majority of the respondents' working experience fall between the range of 6 -10 years which constitute of 73 respondents or equivalent to (36.7%). Followed by 71 respondents working experience fall between the range of 5 years and below (35.7%). 22 respondents' working experience fall between the range of 16-20 years. 12 or (6.0%) of the respondents' working experience fall between 21 years and above.

4.1.7 Frequency of Respondents Based on Number of Years with Current Organization

Table 8 : Number of Years With Current Organization
(Extracted from Appendix B1)

Number of years with current organization					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 3 years	91	45.7	45.7	45.7
	3 to 6 years	30	15.1	15.1	60.8
	6 to 9 years	30	15.1	15.1	75.9
	9 to 12 years	14	7.0	7.0	82.9
	12 years and above	34	17.1	17.1	100.0
	Total	199	100.0	100.0	

Based on Table 8, majority of the respondents have been attached to the current organization for less than 3 years, which constitute of 91 respondents or (45.7%); followed by 34 (17.1%) respondents have been attached with the current organization for the range of 12 years and above; 30 (15.1%) respondents have been attached with the current organization for the range of 3 years to 6 years and 6 years to 9 years; 14 (7.0%) respondents have been attached with the current organization for the range of 12 years and above.

4.1.8 Frequency of Respondents Based on Income

Table 9 : Income

(Extracted from Appendix B1)

Current income bracket					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 24,000	19	9.5	9.5	9.5
	24001 to 30000	40	20.1	20.1	29.6
	30001 to 36000	43	21.6	21.6	51.3
	36001 to 42000	29	14.6	14.6	65.8
	42001 and above	68	34.2	34.2	100.0
	Total	199	100.0	100.0	

In terms of income, majority of the respondents earnings fall between the income bracket of RM42,001 and above, which constitute of 68 (32.2%). The following 43 (21.6%) respondents' earnings fall between the income bracket of RM30,001 to RM36,000. 40 (20.1%) respondents' earnings fall between income bracket RM24,001 to RM30,000.00. 29 (14.6%) respondents' earning fall between income bracket RM36,001 to RM42,000. 19 (9.5%) respondents' earning fall below RM24,000.00.

4.1.9 Frequency of Respondents Based on Current Salary Scheme

Table 10 : Current Salary Scheme

(Extracted from Appendix B1)

Current salary scheme					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fixed salary	126	63.3	63.3	63.3
	variable salary (basic + commission)	72	36.2	36.2	99.5
	4	1	.5	.5	100.0
	Total	199	100.0	100.0	

Based on Table 10, most respondents are receiving fixed salary, which constitute 126 respondents or (63.3%). 72 respondents or (36.2%) are receiving variable salary, which is basic salary plus commission.

4.2 Outcome of Reliability Analysis

The Cronbach's Apha Coefficient was used to assess the reliability of all constructs, empowerment, organization justice, perceived alternative employment opportunities, organization commitment, job satisfaction, occupational stress and intention to quit. When the coefficient range is high, it means stronger correlation and resulted higher reliability of the research results. The result of the reliability test is shown in Table 1.

Table 1: Reliability Analysis Result for Pilot Test

(Extracted from Appendix B2 – B9)

Independent variables	No of Items	Cronbach's Alpha
Empowerment	7	0.866
Organization justice	8	0.799
Perceived Alternative Employment Opportunities	5	0.835
Occupational Stress	8	0.944
Job Satisfaction	8	0.921
Organization Commitment	8	0.912

Mediator	No of Items	Cronbach's Alpha
Job Attitudes	2	0.786

Dependent variables	No of Items	Cronbach's Alpha
Intention to Quit	3	0.712

Based on Table 1, all the variables (independent, dependent and mediator) are reliable as the values of Cronbach's Alpha Coefficient are above 0.70. The overall results indicate that every item is measuring the same underlying variable. Therefore, we conclude that the questionnaire is reliable and it is ready to distribute to the target population.

4.3 Hypotheses Testing

In the present study, hypotheses H1, H2, H3, were tested using One-Way ANOVA analysis. Hypothesis H4 was tested using Independent-samples T-Test. Hypotheses H5, H6, H7, H8 were tested using the Pearson's Bivariate Correlation Analysis. The Correlation Coefficient (r) in Pearson's Bivariate Correlation Analysis revealed the magnitude and direction of relationships within the variables. The magnitude is the degree to which variables move in unison or opposition. It also used Multiple Linear Regression to analyze the relationship between a single dependent and several independent variables. Hypotheses H9, H10, H11, H12 were tested using Multiple Linear Regression and Sobel Test to test the mediation effect.

4.3.1 H1: There is a significant difference between age group and intention to quit ($p < 0.05$)

Table 11 : ANOVA (Age Group and Intention and Quit)
(Extracted from Appendix B10)

ANOVA					
Intention					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	12.270	3	4.090	3.670	.013
Within Groups	217.336	195	1.115		
Total	229.606	198			

Table 11 shows that the significant P-value =0.013 is lesser than critical value 0.05. Therefore, we accept H1. There is significant difference between age group and intention to quit.

Table 12 : Post Hoc Test (Age Group and Intention and Quit)
(Extracted from Appendix B10)

Multiple Comparisons

Intention

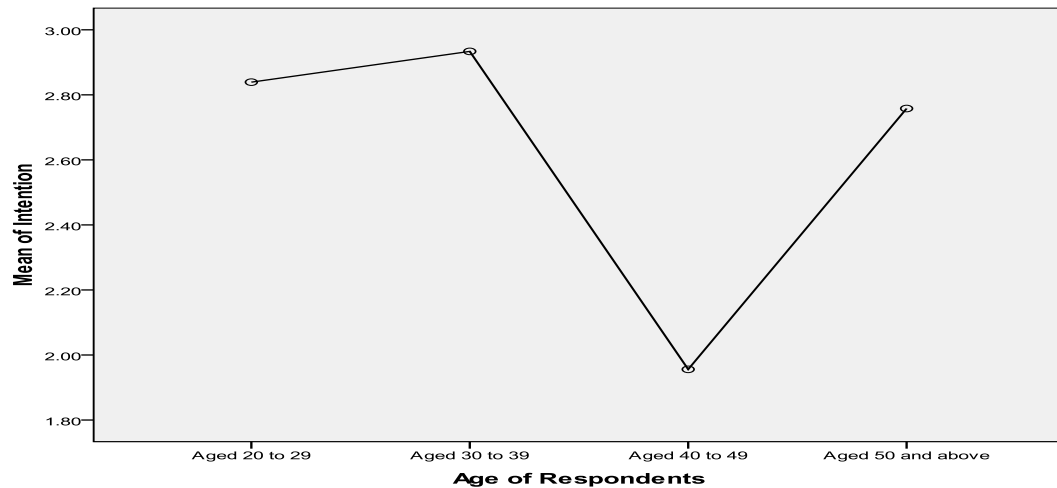
Tukey HSD

(I) Age of Respondents	(J) Age of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20 -29	30-39	-.09460	.16098	.936	-.5118	.3226
	40-49	.88313*	.29375	.016	.1219	1.6443
	50 and above	.08109	.33661	.995	-.7912	.9534
30-39	20 -29	.09460	.16098	.936	-.3226	.5118
	40-49	.97773*	.29704	.006	.2080	1.7475
	50 and above	.17569	.33949	.955	-.7040	1.0554
40-49	20 -29	-.88313*	.29375	.016	-1.6443	-.1219
	30-39	-.97773*	.29704	.006	-1.7475	-.2080
	50 and above	-.80204	.41908	.226	-1.8880	.2839
50 and above	20 -29	-.08109	.33661	.995	-.9534	.7912
	30-39	-.17569	.33949	.955	-1.0554	.7040
	40-49	.80204	.41908	.226	-.2839	1.8880

*. The mean difference is significant at the 0.05 level.

From Table 12, it can be seen from the figures market with (*) in the means difference column that there is significant difference for employees' age group between 20-29 and 30-39 in intention to quit. It is illustrated using the mean plot shown in Figure 2.

Figure 2: Mean Plots (Age Group and Intention to Quit)
(Extracted from Appendix B10)



4.3.2 H2: There is a significant difference between number of years with current organization and intention to quit ($p < 0.05$)

Table 13: ANOVA (Number of Years with Current Organization and Intention to Quit)
(Extracted from Appendix B11)

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	17.031	4	4.258	3.886	.005
Within Groups	212.575	194	1.096		
Total	229.606	198			

Table 13 shows that the significant P-value = 0.005. Therefore, accept H2. There is significant difference between number of years with current organization and intention to quit.

Table 14: Post Hoc Test (Number of Years with Current Organization and Intention to Quit) (Extracted from Appendix B11)

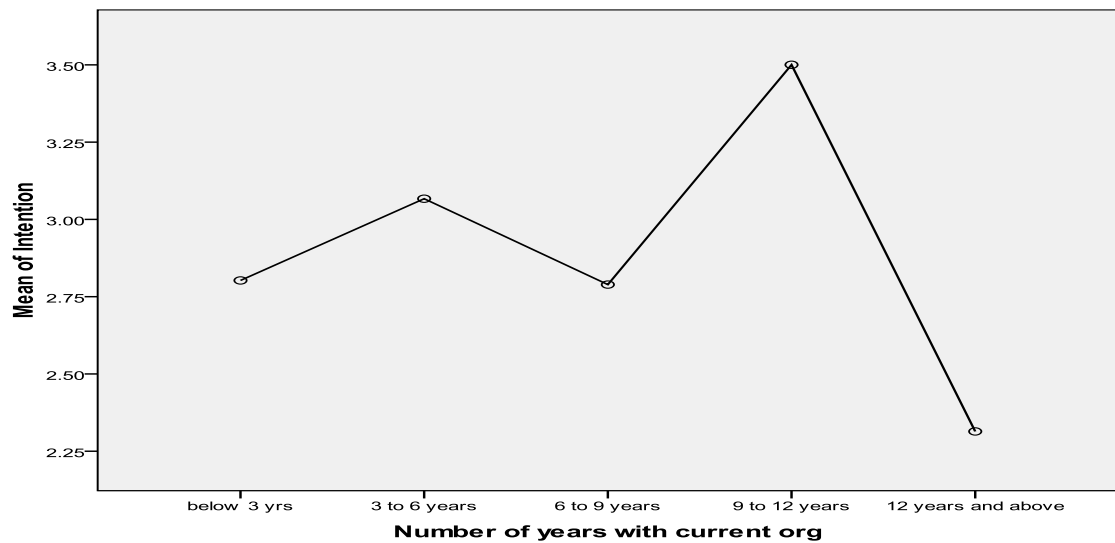
Multiple Comparisons

Intention Tukey HSD

(I) Number of years with current org	(J) Number of years with current org	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
below 3 yrs	3 to 6 years	-.26443	.22038	.751	-.8713	.3424
	6 to 9 years	.01337	.22038	1.000	-.5935	.6202
	9 to 12 years	-.69778	.30051	.142	-1.5253	.1297
	12 years and above	.48851	.21040	.142	-.0909	1.0679
3 to 6 years	below 3 yrs	.26443	.22038	.751	-.3424	.8713
	6 to 9 years	.27780	.27028	.842	-.4664	1.0220
	9 to 12 years	-.43335	.33881	.704	-1.3663	.4996
	12 years and above	.75293 [*]	.26221	.036	.0309	1.4749
6 to 9 years	below 3 yrs	-.01337	.22038	1.000	-.6202	.5935
	3 to 6 years	-.27780	.27028	.842	-1.0220	.4664
	9 to 12 years	-.71115	.33881	.225	-1.6441	.2218
	12 years and above	.47513	.26221	.370	-.2469	1.1971
9 to 12 years	below 3 yrs	.69778	.30051	.142	-.1297	1.5253
	3 to 6 years	.43335	.33881	.704	-.4996	1.3663
	6 to 9 years	.71115	.33881	.225	-.2218	1.6441
	12 years and above	1.18629 [*]	.33241	.004	.2710	2.1016
12 years and above	below 3 yrs	-.48851	.21040	.142	-1.0679	.0909
	3 to 6 years	-.75293 [*]	.26221	.036	-1.4749	-.0309
	6 to 9 years	-.47513	.26221	.370	-1.1971	.2469
	9 to 12 years	-1.18629 [*]	.33241	.004	-2.1016	-.2710

From Table 14, it can be seen from the figures marked with (*) in the means difference column that there is significant difference between 3-6 years and 9 -12 years in intention to quit. This is illustrated in Figure 3.

Figure 3: Mean Plots (Number of Years with Current Organization and Intention to Quit)
(Extracted from Appendix B11)



4.3.3 H3: There is a significant difference between education level and intention to quit ($p < 0.05$)

Table 15 : ANOVA (Education Level and Intention to Quit)
(Extracted from Appendix B12)

ANOVA					
Intention					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.058	3	4.686	4.239	.006
Within Groups	215.548	195	1.105		
Total	229.606	198			

Table 15 shows that the significant P-value = 0.006 which is lesser than critical value 0.05. Therefore, accept H3. There is significant difference between education level and intention to quit.

Table 16: Post Hoc Test (Education Level and Intention to Quit)
(Extracted from Appendix B12)

Multiple Comparisons

Intention

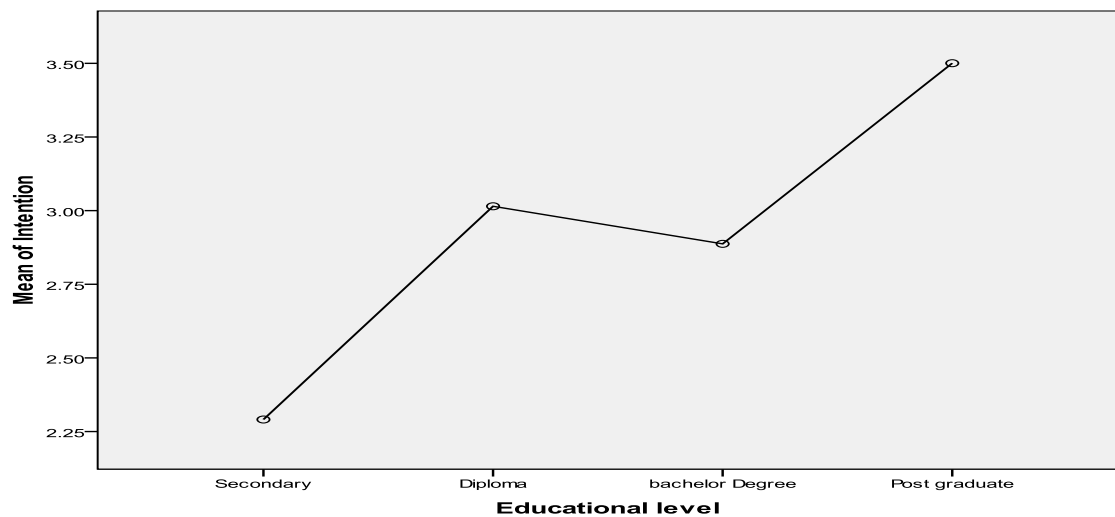
Tukey HSD

(I) Educational level	(J) Educational level	Mean Difference (I- J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Secondary	Diploma	-.72394 [*]	.22885	.010	-1.3170	-.1309
	bachelor Degree	-.59635 [*]	.19548	.014	-1.1029	-.0898
	Post graduate	-1.20965	.76225	.388	-3.1849	.7656
Diploma	Secondary	.72394 [*]	.22885	.010	.1309	1.3170
	bachelor Degree	.12759	.18412	.900	-.3495	.6047
	Post graduate	-.48572	.75942	.919	-2.4536	1.4822
bachelor Degree	Secondary	.59635 [*]	.19548	.014	.0898	1.1029
	Diploma	-.12759	.18412	.900	-.6047	.3495
	Post graduate	-.61330	.75004	.846	-2.5569	1.3303
Post graduate	Secondary	1.20965	.76225	.388	-.7656	3.1849
	Diploma	.48572	.75942	.919	-1.4822	2.4536
	bachelor Degree	.61330	.75004	.846	-1.3303	2.5569

*. The mean difference is significant at the 0.05 level.

From the Post Hoc Test (Table 16), it shows that the Diploma Holder and Bachelor Degree have significant difference in intention to leave. This is illustrated in the mean plot in Figure 4.

Figure 4: Mean Plots (Education Level and Intention to Quit)
(Extracted from Appendix B12)



4.3.4 H4: There is a significant difference between gender and intention to quit (p<0.05)

Table 17: Group Statistics (Gender and Intention to Quit)

(Extracted from Appendix B13)

Group Statistics					
Gender of Respondents		N	Mean	Std. Deviation	Std. Error Mean
Intention	Male	80	2.7003	1.20436	.13465
	Female	119	2.8770	.98085	.08991

Table 17 shows both group statistic and independent sample T-Test for gender, both male and female.

Table 18: Independent Sample T-Test (Gender and Intention to Quit)
(Extracted from Appendix B13)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Intention	Equal variances assumed	3.569	.060	-1.136	197	.257	-.17677	.15558	-.48358	.13005
	Equal variances not assumed			-1.092	145.757	.277	-.17677	.16191	-.49677	.14323

From Table 18 above, the Levene's Test for Equality of Variances column shows the significant P-value =0.060 is greater than critical value 0.05. Therefore, reject H4 and concluded that there is no significant difference between male and female in their intention to leave.

4.3.5 H5: There is a significant relationship between empowerment and intention to quit ($p < 0.05$)

Table 19 : Pearson Correlations (Empowerment and Intention to Quit)
(Extracted from Appendix B14)

Correlations		Empower	Intention
Empower	Pearson Correlation	1	-.844**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	-.844**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

As shown in Table 19, the Pearson Correlation between empowerment and intention to quit is -0.844^{**} . This indicates that there is a very significant (negative) relationship between empowerment and intention to quit. Based on the result of Bivariate Correlation analysis, H5 is accepted. The more empowerment is practiced in an organization, the lesser intention to quit.

4.3.6 H6: There is a significant relationship between organization justice and intention to quit ($p < 0.05$)

Table 20 : Pearson Correlations (Organization Justice and Intention to Quit)
(Extracted from Appendix B15)

Correlations		Justice	Intention
Justice	Pearson Correlation	1	-.599**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	-.599**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

Table 20 shows the Pearson Correlation between organization justice and intention to quit is -0.599^{**} . This indicates that there is a very significant (negative) relationship between organization justice and intention to quit. Based on the result of Bivariate Correlation analysis, H6 is accepted.

4.3.7 H7: There is a significant relationship between perceived alternative employment opportunities and intention to quit ($p < 0.05$)

Table 21 : Pearson Correlations (Perceived Alternative Employment Opportunities and Intention to Quit)
(Extracted from Appendix B16)

Correlations		Opportunity	Intention
Opportunity	Pearson Correlation	1	.563**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	.563**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

From Table 21, it indicates that the Pearson Correlation between perceived alternative employment opportunities and intention to quit is +0.563**. This indicates that there is a very significant (positive) relationship between perceived alternative employment opportunities and intention to quit. Based on the result of Bivariate Correlation analysis, H7 is accepted.

4.3.8 H8: There is a significant relationship between occupational stress and intention to quit ($p < 0.05$)

Table 22 : Pearson Correlations (Occupational Stress and Intention to Quit)
(Extracted from Appendix B17)

Correlations		Stress	Intention
Stress	Pearson Correlation	1	.618**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	.618**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

Table 22 indicates that the Pearson Correlation between occupational stress and intention to quit is +0.618**. This indicates that there is a very significant (positive) relationship between occupational stress and intention to quit. Based on the result of Bivariate Correlation analysis, H8 is accepted.

4.4 Multiple Linear Regression Analysis

Table 23 : Model Summary of Independent Variables
(Extracted from Appendix B18)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892 ^a	.796	.792	.49121

a. Predictors: (Constant), Stress, Justice, Opportunity, Empowerment

In Table 23, the column adjusted R shows 0.792 (79.2%). It indicates that the 4 independent variables: empowerment, organization justice, perceived alternative employment opportunities and occupational stress) are the main factors that influenced employees' intention to quit. It means that 79.2% of the variance had been explained by the 4 independent variables. Another 20.8% is unexplained. In other words, 79.2% of empowerment, organization justice, perceived alternative employment opportunities and occupational stress contribute to intention to quit. The remaining 20.8% are other factors that contribute to intention to quit.

Table 24 : ANOVA^b of Independent Variables
(Extracted from Appendix B18)

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	182.795	4	45.699	189.394	.000 ^a
	Residual	46.810	194	.241		
	Total	229.606	198			

a. Predictors: (Constant), Stress, Justice, Opportunity, Empower

b. Dependent Variable: Intention

Based on the result from Table 24, the model is highly significant and accepted because the p-value of F ratio is less than 0.05. Empowerment, organization justice, perceived alternative employment opportunities and occupational stress significantly influence intention to quit. It can be explained that the 4 independent variables: empowerment, organization justice, perceived alternative employment opportunities and occupational stress in the regression model are able to be used to predict employees' intention to quit.

Table 25 : Coefficients^a of Independent Variables

(Extracted from Appendix B18)

Coefficients ^a											
		Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	4.445	.409		10.871	.000					
	Empowerment	-.943	.069	-.600	-13.750	.000	-.844	-.703	-.446	.552	1.811
	Justice	-.215	.070	-.124	-3.088	.002	-.599	-.216	-.100	.655	1.528
	Opportunity	.207	.059	.133	3.474	.001	.563	.242	.113	.714	1.401
	Stress	.374	.063	.227	5.945	.000	.618	.393	.193	.720	1.389

a. Dependent Variable: Intention to Quit

In Table 25, it shows that all the independent variables: empowerment, organization justice, perceived alternative employment opportunities and occupational stress are making a statistically significant contribution to the equation ($P < 0.05$).

The beta computed from Table 25, empowerment has the highest Beta ($\beta = 0.600$). This denotes that empowerment is the most important contributor to intention to quit. Followed by occupational stress with $\beta = 0.227$; perceived alternative employment opportunities with $\beta = 0.133$ and lastly organization justice with $\beta = 0.124$.

The un-standardized coefficients values indicate the contribution of every independent variable to the dependent variables. Empowerment (-13.750) and organization justice (-3.088) has a negative relationship with intention to quit.

Perceived alternative employment opportunities (3.474) and occupational stress (5.945) has a positive relationship with intention to quit. Therefore, the relationship between the 4 independent variables and intention to quit can be explained by using the following equations:-

Intention to quit: $4.445 - 13.750 (\text{empowerment}) - 3.088 (\text{organization justice}) + 3.474 (\text{perceived alternative employment opportunities}) + 5.945 (\text{occupational stress})$

4.5 Mediation Analysis

In order to test the mediation effect within the theoretical framework, it must ensure it has significant relationship between the independent variables, mediator and dependent variable. If there is any insignificant relationship, there will be no mediation effect in the framework.

4.5.1 Mediation Effect between Empowerment and Intention to Quit

To test the mediation effect of job attitudes between all independent variables and intention to quit, research performs Sobel Test calculation adopted from Preacher & Leonardelli (2010).

H9: Job attitudes will mediate the relationship between empowerment and intention to quit

Table 26 : Coefficients^a for Mediation Effect between Empowerment and Intention to Quit (1)
(Extracted from Appendix B19)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.690	.230		3.003	.003					
Empower	.916	.077	.647	11.925	.000	.647	.647	.647	1.000	1.00

a. Dependent variable: Job Attitude

Table 27 : Coefficients^a for Mediation Effect between Empowerment and Intention to Quit (2)
(Extracted from Appendix B19)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.939	.160		43.340	.000					
Job Attitude	-.385	.049	-.346	-7.932	.000	-.748	-.493	-.264	.581	1.722
Empowerment	-.975	.069	-.620	-14.199	.000	-.844	-.712	-.473	.581	1.722

a. Dependent variable: Intention to Quit

Table 28 : Coefficients^a for Mediation Effect between Empowerment and Intention to Quit (3)

(Extracted from Appendix B19)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.673	.179		37.180	.00					
Empowerment	-1.327	.060	-.844	-22.131	.00	-.844	-.844	-.844	1.000	1.00

a. Dependent variable: Intention to Quit

Table 29 : Mediation Effect of Job Attitudes between Empowerment and Intention to Quit Using Sobel Test

(Extracted from Appendix B19)

Input:	Test statistic:	p-value:
t_a 11.92510086691	Sobel test: 6.60444118	0
t_b 7.932006353994	Aroian test: 6.5884012	0
	Goodman test: 6.62059887	0
Reset all		Calculate

Based on the result of Sobel Test (see Table 29: t value=6.604, p -value=0), it concludes that job attitudes has mediation effect between empowerment and intention to quit. Based on Table 28, it shows that empowerment has a significant direct effect on intention to quit where $t = -22.131$, p -value=0.00. Hence, H_9 accepted. Job attitudes have partial mediating effect between empowerment and intention to quit.

4.5.2 Mediation Effect between Organization Justice and Intention to Quit

H10: Job attitudes will mediate the relationship between organization justice and intention quit

Table 30 : Coefficients^a for Mediation Effect between Organization Justice and Intention to Quit (1)

(Extracted from Appendix B20)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.105	.302		3.664	.000					
Justice	.747	.098	.478	7.630	.000	.478	.478	.478	1.000	1.000

a. Dependent Variable: Job Attitude

Table 31 : Coefficients^a for Mediation Effect between Organization Justice and Intention to Quit (2)

(Extracted from Appendix B20)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.680	.239		27.985	.000					
Justice	-.543	.085	-.313	-6.368	.000	-.599	-.414	-.275	.772	1.296
Job Attitude	-.665	.055	-.599	-12.187	.000	-.748	-.657	-.526	.772	1.296

a. Dependent Variable: Intention to Quit

Table 32 : Coefficients^a for Mediation Effect between Organization Justice and Intention to Quit (3)

(Extracted from Appendix B20)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.945	.305		19.465	.000					
Justice	-1.040	.099	-.599	-10.491	.000	-.599	-.599	-.599	1.000	1.000

a. Dependent Variable: Intention to Quit

Table 33 : Mediation Effect between Organization Justice and Intention to Quit Using Sobel Test

(Extracted from Appendix B20)

Input:	Test statistic:	p-value:
t_a 7.630411598108	Sobel test: 6.46731598	0
t_b 12.18680269057	Aroian test: 6.45173142	0
	Goodman test: 6.48301404	0
Reset all		Calculate

Based on the result of Sobel Test (see Table 33: t value=6.467, p -value=0), it concludes that job attitudes has mediation effect between organization justice and intention to quit. Based on Table 32, it shows that organization justice has a significant direct effect on intention to quit where $t = -10.491$, p -value=0.00. Hence, H_{10} accepted. Job attitudes have partial mediating effect between organization justice and intention to quit.

4.5.3 Mediation Effect between Perceived Alternative Employment Opportunities and Intention to Quit

H11: Job attitudes will mediate the relationship between perceived alternative employment opportunities and intention to quit

Table 34 : Coefficients^a for Mediation Effect between Perceived Alternative Employment Opportunities and Intention to Quit (1)
(Extracted from Appendix B21)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.147	.295		17.469	.000					
Opportunity	-.565	.091	-.405	-6.212	.000	-.405	-.405	-.405	1.000	1.000

Table 35 : Coefficients^a for Mediation Effect between Perceived Alternative Employment Opportunities and Intention to Quit (2)
(Extracted from Appendix B21)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	3.601	.344		10.480	.000					
Opportunity	.482	.073	.311	6.640	.000	.563	.429	.284	.836	1.196
Job Attitude	-.691	.052	-.622	-13.281	.000	-.748	-.688	-.569	.836	1.196

a. Dependent variable: Intention to Quit

Table 36 : Coefficients^a for Mediation Effect between Perceived Alternative Employment Opportunities and Intention to Quit (3)
(Extracted from Appendix B21)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.044	.296		.148	.883					
Opportunity	.873	.091	.563	9.557	.000	.563	.563	.563	1.000	1.000

a. Dependent variable: Intention to Quit

Table 37 : Mediation Effect between Perceived Alternative Employment Opportunities and Intention to Quit Using Sobel Test
(Extracted from Appendix B21)

Input:	Test statistic:	p-value:
t _a 6.212	Sobel test: 5.62690199	0
t _b 13.281	Aroian test: 5.61386007	0
	Goodman test: 5.64003524	0
Reset all		Calculate

Based on the result of Sobel Test (see Table 37: t-value=5.626, p-value=0), it concludes that job attitudes has mediation effect between perceived alternative employment opportunities and intention to quit. Based on Table 36, it shows that perceived alternative employment opportunities has a significant direct effect on intention to quit where t= 9.557, p-value=0.00. Hence, accept H11. Job attitudes have partial mediating effect between perceived alternative employment opportunities and intention to quit.

4.5.4 Mediation Effect between Occupational Stress and Intention to Quit

H12: Job attitudes will mediate the relationship between occupational stress and intention to quit

Table 38: Coefficients^a for Mediation Effect between Occupational Stress and Intention to Quit (1)

(Extracted from Appendix 22)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.713	.269		21.268	.000					
Stress	-.799	.089	-.539	-8.974	.000	-.539	-.539	-.539	1.000	1.000

a. Dependent variable: Job Attitude

Table 39: Coefficients^a for Mediation Effect between Occupational Stress and Intention to Quit (2)

(Extracted from Appendix 22)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	3.514	.395		8.900	.000					
Stress	.500	.086	.303	5.844	.000	.618	.385	.256	.710	1.409
Job Attitude	-.649	.058	-.585	-11.256	.000	-.748	-.627	-.492	.710	1.409

a. Dependent variable: Intention to Quit

Table 40 : Coefficients^a for Mediation Effect between Occupational Stress and Intention to Quit (3)
(Extracted from Appendix 22)

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-.195	.278		-.702	.484					
Stress	1.019	.092	.618	11.043	.000	.618	.618	.618	1.000	1.000

a. Dependent variable: Intention to Quit

Table 41 : Mediation Effect between Occupational Stress and Intention to Quit Using Sobel Test
(Extracted from Appendix 22)

Input:	Test statistic:	p-value:
t_a 8.974239299488	Sobel test: 7.01708628	0
t_b 11.25640830511	Aroian test: 7.00021774	0
	Goodman test: 7.03407734	0
Reset all		Calculate

Based on the result of Sobel Test (see Table 41: t value=7.017, p -value=0), it concludes that job attitudes has mediation effect between occupational stress and intention to quit. Based on Table 40, it shows that occupational stress has a significant direct effect on intention to quit where $t = 11.043$, p -value=0.00. Hence, accept H12. Job attitudes have partial mediating effect between occupational stress and intention to quit.

4.6 Conclusion

This chapter presented the interpretation of the result which is obtained through the survey questionnaire. These results provides researcher deeper understanding on bank employees' intention to quit. Based on these analyses, researcher are able to analyse and predict the causes of employees' intention to quit in retail banks. Based on these results and past studies, an in-dept discussion of the causal and effects will be presented in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 Introduction

In this chapter, an in-depth discussion and summary of the research findings will be presented by researcher. The discussion and conclusion will be linked to research objective that had been discussed in Chapter 1. Through current and past literatures coupled with these research findings, it provides valuable insight for employers to address employees' intention to quit and develop effective employees' retention strategy. Lastly, conclusion will be presented at the end of this chapter.

5.1 Discussion of Major Findings

This research project mainly aims to investigate the factors influencing the intention to quit among the bank employees in Malaysia. Based on the research finding in the previous chapter, researcher makes an in-depth discussion to discuss the phenomenon. It will also link to research objectives to provide a clear understanding towards intention to quit among bank employees.

5.1.1 Findings on the Hypotheses

H1: There is a significant difference between age group and intention to quit ($p < 0.05$)

Based on Table 11, the P -value=0.013 which is lesser than critical value 0.05. Therefore H1 is accepted. There is a significant difference between age group and intention to quit. The Post Hoc Test indicated that there is significant difference for employees' age group between 20-29 and 30-39 in intention to quit. This age group represents the younger workers. The younger workers have grown up in a very different career landscape (Ng & Feldman, 2009).

Research has found that the younger workers are more prone to changing their jobs when opportunities tagged along due to their ability of attaining higher tertiary of education and aggressiveness in moving up the career ladder. The younger workers are more likely to consider if an organization will provide them with opportunities to develop a wide range of job skills (Finegold, Mohrman, & Spreitzer, 2002; Rowe & Snizek, 1995). Moreover, younger workers face more difficulties identifying their career goals and trying to find a job that meets all their criteria for acceptability. Hence, they are more willing than older workers to move on to new employment opportunities (Dunegan, 1993).

According to Ng & Feldman (2009), there are underlying changes in individuals' emotional experiences, preferred social relationships and self-concepts as an individual aged. Older workers are more likely than younger workers to experience positive emotions at work and value familiar social relationships. The older workers are more susceptible to experience positive emotions and less susceptible to experience negative emotions as compared to younger workers. Hence, the older

workers are less likely to leave their jobs when they face adversity at work. The older workers adjust themselves to difficult circumstances (Brandstadter & Renner, 1990). Secondly, many older adults valued of having quality social relationships with spouses, family and friends in order to make a successful transition to old age because these social relationships offer fulfillment of status and affiliation needs (Sterns & Gray, 1999; Steverink & Lindenberg, 2006).

At the same time, the older workers are less likely to feel confident about getting similar or comparable jobs in the external labour market. Researchers have observed that middle aged and older workers increasingly value their job security (Igbaria, Kassicieh, & Silver, 1999). This could be due to older workers still face some age discrimination in the market place even though age discrimination may not be as great as it was 30 years ago (Weiss & Maurer, 2004).

Ng & Feldman (2007) argued that the organizations that provide handsome compensation and extrinsic rewards such as pensions scheme and benefits exert strong embedding forces on long-tenured workers also discourage them to seek out for new employment opportunities. Compared to younger workers, the older workers also less likely to feel satisfy with their new jobs in terms of pay and benefits (Mallinckrodt, 1990). Hence, they are less likely to leave their current employment due to fear of losing the attractive compensation. Moreover, the older workers are less likely to find quality replacement jobs as their younger colleagues do in the market (Feldman, Leana, & Bolino, 2002).

Another explanation provided by Park & Gursoy (2011) in relations to age and intention to quit, is that there are generational differences in regards to work values, attitudes, personality traits and expectations in life. A generation can be defined as a group of individuals of similar age who share historical experience within the same

time period (Ryder, 1965). Baby Boomers (“Boomers”) who born from 1946 to 1964) where their idealism is remain loyal and committed to an organization, value work more than younger generations and see work as central to their lives than younger generations (Smola & Sutton, 2002). The Boomers are now slowly being replaced by the younger generation, known as Generation X (“Gen X”) and Generation Y (“Millennials”). In our research study, it also reflects that the Boomers are slowing replaced by Gen X and Millennials, where the majority age group of our respondents fall between the age range of 20-29 years old which constitute of 93 respondents or equivalent to 46.7% (which categorized as “Millennial”). Followed by 80 or 40.2% respondents are between age range of 30-39 years old (which categorized as “Gen X”). There are only 15 or 0.07% respondents fall between the age range of 40 – 49 years old and 11 or 0.05% respondents’ age fall between age range 50 and above (which categorized as “Boomers”).

Gen X who born from 1965 to 1980 is currently dominant the workforce as Boomers is retiring. Gen X characteristics are shaped by some of the critical events such as economic recessions in early and late 1970s and early 1980s where there are high unemployment (Twenge, Campbell, Hoffman, & Lance, 2010). As a result, Gen X are likely to be independent and individualistic, placing more value on their own career than being loyal to an organization (Beutell & Wittig-Berman, 2008). Instead of looking for job security, Gen X actively pursuit challenging jobs and better opportunities to develop their own career (Kupperschmidt, 2000) as they have higher external locus of control (Twenge, Zhang, & Im, 2004) and self-esteem (Twenge & Campbell, 2001). Hence, Gen X will not hesitate to leave the organization when better opportunities tagged along, which leads to intention to quit.

Gen Y or Millennials are the youngest generations. The millennial generation has been characterized by the economic prosperity, advancement in technologies through

the internet, social networking and globalization. Gen Y valued high leisure work values (Twenge, Campbell, Hoffman, & Lance, 2010) and low work centrality. Millennials have higher expectations about promotions and pay rise in workplace (Ng, Schweitzer, & Lyons, 2010). Millennials placed greater value on meaningful and fulfilling work and not tolerant of less challenging work (Lancaster & Stillman, 2002). Hence, if an organization fails to provide learning and growth development environment to the Millennials, this could trigger intention to quit.

H2: There is a significant difference between number of years with current organization and intention to quit ($p < 0.05$)

Based on Table 13, it indicates that the significant P-value = 0.005. Therefore, H2 is accepted. There is significant difference between number of years with current organization and intention to quit. As discussed above, organizations provides handsome compensation and extrinsic rewards such as pension scheme and benefits for long-tenured workers to discourage the employees to seek out for new employment opportunities (Ng & Feldman, 2007). As number of years attached with current organization increased, the desire to leave decreased.

Becker (1960) associates this cost as “sunken costs”. As a person spends more time within an organization, it also means that he/she has invested more and more time and effort in the organization. These “sunken costs” bind the person to continued employment. Employees, who are covered by the retirement system and who have vested long time in the system are less likely to sacrifice the compensation by quitting their jobs.

H3: There is a significant difference between education level and intention to quit ($p < 0.05$)

The significant P-value=0.006 which is lesser than critical value 0.05 (see Table 15) shows significant difference between education level and intention to quit. Therefore, H3 is accepted. This is consistent with the findings Cotton & Tuttle (1986) where higher tertiary of education (e.g Diploma holders and Bachelor Degree holders) contributes to intention to quit due to better job opportunities available in the market. Similarly, more educated persons have higher expectations in their life. They have different needs and higher goals that are unlikely to be met by staying long in an organization (Jurik & Musheno, 1986).

H4: There is a significant difference between gender and intention to quit ($p < 0.05$)

The Levene's Test for Equality of Variances column shows the P-value is 0.060 is greater than critical value 0.05. Therefore, reject H4 and concluded that there is no significant difference between male and female in their intention to leave. This is consistent with the study by Rosin & Korabik (1991) where there is no gender difference in their intention to quit. This could attribute to the socio-economic and cultures of Malaysia. In Malaysia, males and females attained the equal level of education and job level.

H5: There is a significant relationship between empowerment and intention to quit ($p < 0.05$)

As shown in Table 19, the Pearson Correlation between empowerment and intention to quit is -0.844**. This indicates that there is a very strong (inverse) relationship

between empowerment and intention to quit. Secondly, the beta computed from Table 25 indicated that empowerment has the highest Beta ($\beta=0.600$). Hence, empowerment is the most important contributor to intention to quit.

Empowerment was based on the movement of power down an organization's hierarchy (Menon, 2001) where sources of power could be legal (control of office, normative (control of symbolic rewards); remunerative (control of material rewards); coercive (control of punishment); and/or knowledge/expertise (control of information) (Conger & Kanungo, 1988). Empowerment incorporates job redesign where it allows the employees more autonomy to make decisions about how they go about their daily activities and control over their work (Carless, 2004).

The motive of empowerment is very clear which is to enhance effectiveness at work. It is through empowerment practice, organization hope to promote motivation, initiative, implicit knowledge, flexibility, involvement and commitment required from employees (Foy, 1994; Lawler, 1992). Research found that empowering management practices demonstrate stronger job satisfaction and organizational commitment, and thus empowerment helps to lead to lower turnover intention (Humborstad & Perry, 2011; Kazlauskaite et al., 2006)

H6: There is a significant relationship between organization justice and intention to quit ($p<0.05$)

The correlation between organization justice and intention to quit is -0.599^{**} . This indicates that there is a very significant (negative) relationship between organization justice and intention to quit. Among the variables, organization justice has the lowest beta with $\beta=0.124$. The outcome is consistent with the study of Choong, Wong, &

Tioh (2010) where distributive justice was related to job satisfaction and this support a significant negative relationship to intention to quit.

Employees were more satisfied when they were fairly rewarded for their genuine contributions to the organization and consistent with the reward policies. The reward many include a variety of benefits and perquisites other than monetary gains. Findings implied that the higher level of employees' perception towards fairness to the means used to determine outcomes (procedural justice) and fairness of the outcomes employees receive (distributive justice) tends to reduce intention to quit (Choong, Wong, & Tioh, 2010).

H7: There is a significant relationship between perceived alternative employment opportunities and intention to quit ($p < 0.05$)

The Pearson Correlation between perceived alternative employment opportunities and intention to quit is $+0.563^{**}$. This indicates that there is a very significant (positive) relationship between perceived alternative employment opportunities and intention to quit. The beta (β) for perceived alternative employment opportunities is $\beta = 0.133$; ranked the third after occupational stress where $\beta = 0.227$.

Argument as to why perceived alternative employment opportunities may trigger intention to quit is about the changing work life. The changing work life has induced feelings of job insecurity among employees (De Cuyper & De Witte, 2008). The employees feel that they can no longer rely on their employer to provide ongoing employment. They have learned to manage their own career. This group of employees, known as Gen X, no longer feels an obligation to be loyal in an organization in exchange for the security offered by the employer and hence leads to intention to quit.

As explained, Gen X are likely to be independent and individualistic, placing more value on their own career than being loyal to an organization (Beutell & Wittig-Berman, 2008). Instead of looking for job security, Gen X actively pursue challenging jobs and better opportunities to develop their own career (Kupperschmidt, 2000) as they have higher external locus of control (Twenge, Zhang, & Im, 2004) and self-esteem (Twenge & Campbell, 2001). As and when there are better opportunities knock at their door, Gen X are optimistic and confident to forge forward towards new employment.

According to Sullivan (1999), the emerging of new career models or so called the “boundaryless career” as compared to traditional career model could contribute to intention to quit. Traditional career model is defined as professional advancement within one or two firms. Boundaryless career is defined as a sequence of job opportunities that go beyond the boundaries of a single employment setting (DeFillippi & Arthur, 1996, p. 116). Some of the characteristic of boundaryless career includes: portable skills, knowledge and abilities across multiple firms (Arthur, Claman, & DeFillippi, 1995) and on the job learning (McCall, Lombardon, & Morrison, 1988).

The boundaryless employee is typically highly employable (Briscoe & Hall, 2006; DeFillippi & Arthur, 1994). He or she engages in job-hopping search of attractive jobs, or pursuing his or her own values (Sullivan, 1999). The boundaryless employee is less committed to one organization (De Grip, Van Loo, & Sanders, 2004; Elman & O’Rand, 2002; Pearce & Randel, 2004), which then fosters intentions to quit. The lesser commitment they have within an organization and the more they perceived there are many alternatives employment opportunities available in the market, they

will actively search for jobs, attending job interviews and move forward towards new employment.

H8: There is a significant relationship between occupational stress and intention to quit ($p < 0.05$)

The Pearson Correlation between occupational stress and intention to quit is +0.618** (see Table 22). This indicates that there is a very significant (positive) relationship between occupational stress and intention to quit. From Table 25, it indicated that occupational stress's $\beta = 0.227$, ranked the second highest beta after empowerment.

According to Oberlechner & Nimgade (2005), financial workers may be particularly prone to mental stress. A number of specific aspects of their work may expose the finance professionals to increased levels of stress such as bonus incentive schemes (Levi, 1972), intense time pressures (Kahn & Cooper, 1993), work functions (Kahn & Cooper, 1993; Rodahl, 1989), job security, relationship with customers and role conflicts. Whilst these aspects are within their control, there are other aspects that beyond their control such as economic climate and government regulations (Montgomery et al., 1996). Some of these regulations are deregulations, merger and acquisition, rationalization coupled with weaker economic outlook on banking sector which resulted in tightening of financing criterion and affecting loan growth. These are some of the indicators of the presence of occupational stress in the banking environment which could have adversely affect banks. A recognition of early signal and adoption of appropriate coping strategy by both management and the employees themselves is necessary in order to avoid the impact of occupational stress on the employees and the organization.

H9: Job attitude will mediate the relationship between empowerment and intention to quit

Based on the result of Sobel Test (see Table 29: t value=6.604, p -value=0), it concludes that job attitude has mediation effect between empowerment and intention to quit. Based on Table 28, it shows that empowerment has a significant direct effect on intention to quit where $t=-22.131$, p -value=0.00. Job attitudes has partial mediating effect between empowerment and intention to quit. This is consistent with the findings of Humborstad & Perry (2011) where job attitudes (which consists of job satisfaction and organization commitment) is the mechanism that helps empowerment that lead to lower intention to quit among the employees. Managers use empowerment to allow workers to solve problems lead to higher autonomy and control over their work. However, manager must also include actions that foster job satisfaction and organization commitment to ensure that empowerment would reduce intention to quit.

Job satisfaction such as work environment include the supervisors practicing open door policy to encourage different ideas and opinions so that the employees would feel more committed to their work as their voices are being heard and their contributions would have impact on their company's performance (Tian-Foreman, 2009). In term of commitment, it would involve emotional commitment to be part of the "family" in the organization. This means that give employees a sense of belonging to the organization by sharing values would make them feel emotionally attached and be "part of the family". With emphases on the job satisfaction and commitment, empowerment would become more effective in retaining the talent. Therefore, empowering management practices will demonstrate higher job

satisfaction and organization commitment and help empowerment to lead to lower intention to quit.

H10: Job attitude will mediate the relationship between organization justice and intention quit

Based on the result of Sobel Test (see Table 33: t value=6.467, p -value=0), it concludes that job attitude has mediation effect between organization justice and intention to quit. Based on Table 32, it shows that organization justice has a significant direct effect on intention to quit where $t=-10.491$, p -value=0.00. Job attitudes has partial mediating effect between organization justice and intention to quit.

According to Choong et al., (2010), the employees with higher job satisfaction believed that the organization would have tremendous future in the long run and therefore care about the quality of their work. Hence, the employees were more committed to the organization, have higher retention rates and higher productivity (Ishigaki, 2004). Committed employees more likely remained in the employment of the company longer, resisted competitive job offers, did not actively look for other employment and recommend the company to others as a good place to work.

H11: Job attitude will mediate the relationship between perceived alternative employment opportunities and intention to quit

Based on the result of Sobel Test (see Table 37: t value=5.626, p -value=0), it concludes that job attitude has mediation effect between perceived alternative

employment opportunities and intention to quit. Based on Table 36, it shows that perceived alternative employment opportunities has a significant direct effect on intention to quit where $t=9.557$, $p\text{-value}=0.00$. Job attitudes has partial mediating effect between perceived alternative employment opportunities and intention to quit

The turnover model includes the aspects related to ability to move and the aspect related to the desirability to move (March & Simon, 1958). The idea of turnover is a function of not only the worker's ability to move but also include his or her desire to move. According to Trevor (2001), the desire to move is based on dissatisfaction with the present job. Dissatisfied workers may be more motivated to leave their job, less committed to their job and more inclined to quit. In other words, job satisfaction may bind the worker to their organization.

Mobley (1977) supports the idea that job satisfaction will mediate the intention to quit. Firstly, the employee evaluates the existing job, the result of which is either job satisfaction or dissatisfaction. Dissatisfaction, however, stimulates lesser commitment on the existing job and the thoughts of quitting. In turn, the employee evaluates job search alternatives and the cost of quitting. If the dissatisfied employee further believed that an acceptable alternative can be found and the cost of quitting is not prohibitive, the employee then evaluates the available employment alternative and compare with the present job. If the comparison favors an alternative, the employee decides to resign and leaves the job.

H12: Job attitude will mediate the relationship between occupational stress and intention to quit

Based on the result of Sobel Test (see Table 41: t value=7.017, p -value=0), it concludes that job attitude has mediation effect between occupational stress and intention to quit. Based on Table 40, it shows that occupational stress has a significant direct effect on intention to quit where $t= 11.043$, p -value=0.00. Job attitude has partial mediating effect between occupational stress and intention to quit.

Organization commitment has been found to be a stress moderator (e.g Begley & Czajka, 1993). According to Begley & Czajka (1993), commitment buffered the relationship between occupational stress and job displeasure (including job dissatisfaction, intention to quit and irritation at work). It is established that due to their positive attitudes, committed employees are less distressed by occupational stressors and therefore they perceive less stress (Siu, 2002). That is, stress increased job displeasure only when commitment was low.

Previous research has attributed the indirect or moderating effect of commitment towards occupational stress. Kobasa, Maddi, & Kahn (1982) supported that commitment protects individuals from the negative effects of stress because it enables them to attach direction and meaning to their work. Mowday, Porter, & Steers (1982) explained that organization commitment can provide people with stability and a feeling of belonging.

5.2 Implications

Employees have always been the key asset of an organization. Their departures could have significant effect on the implementations of the organization's business plan and decline in productivity. To understand more on bank employees' intention to quit, manager must understand factors influencing intention to quit and the antecedents of job attitudes that affecting the behaviours.

5.2.1 Empowerment

From our research findings, it clearly indicated that empowerment is the most important factor affecting intention to quit.

Empowerment incorporates job redesign where it allows the employees more autonomy to make decisions about how they go about their daily activities and control over their work (Carless, 2004). Empowerment helps to enhance effectiveness at work. Through empowerment practice, organization hope to promote motivation, initiative, implicit knowledge, flexibility, involvement and commitment required from employees (Foy, 1994; Lawler, 1992).

According to Potter (1994), one of the most effective ways to develop the best out of their people is to empower them. Porter (1994) suggested that empowerment should be undertaken in three other issues: alignment, competence and the ability to act. By alignment means everyone in the organization should understand the nature of their job objective. Competence means the competencies and abilities of the people in completing the task and lastly the ability to act where task is delegated to the people according to their level of competence. The manager's role then is to provide coaching and feedback on the employees' performance. With this, a well empowered

management will enhance effectiveness and efficiencies in workplace. As a result, employees demonstrate stronger job satisfaction and organizational commitment, and thus empowerment helps to lead to lower turnover intention. Therefore, managers should pay extra attention on how to practice empowerment at workplace.

5.2.2 Organization Justice

Organization justice is found as one of the factors that contributed to intention to quit among bank employees. Employees will have greater satisfaction when they feel that they were fairly rewarded for their genuine contributions to the organization and consistent with the reward policies. The reward may include a variety of benefits and perquisites other than monetary gains (Choong et al., 2010).

According to Cole & Flint (2004), employees were found having higher job satisfaction (and hence greater equity and feeling being treated fairly) in their workplace with flexible plans than those in traditional benefit plans. Flexible plans involved allocating employer contribution amount by choosing benefits and coverage levels. Therefore, employees were able to have control over benefit outcomes such as life insurance, long-term disability, health insurance, dental insurance and pensions. Employers were becoming facilitators rather than providers of benefits in the flexible benefit plan. This may provide a higher perceived value of benefits because the employees become more aware of the value of their benefits.

Besides that, this kind of consistent treatment meant that all employees had the opportunity to make benefit choices and supplied with accurate information in making their benefit decisions. In this way, organizations take proactive approach to understand how employees determine their perceptions of procedural and distributive justice and design a benefit plan accordingly. The organizations then reap the

benefits including improving employees' intention to quit, increased employees satisfaction and enhanced ability to hire.

5.2.3 Perceived Alternative Employment Opportunities

In our study, perceived alternative employment opportunities contribute to intention to quit. The perception of the employees about other better opportunities available in the market will foster intention to quit, especially among the younger workers, identified as Gen X and Millennial. Gen X and Millennial have lesser commitment within an organization and is likely to quit when better opportunities tagged along given their higher tertiary of education. It is even prominent if the Gen X employees are knowledge worker come along with expertise and experience at work. When they perceived there are many alternatives employment opportunities available in the market, they will actively search for jobs, attending job interviews and move forward towards new employment at anytime (Park & Gursay, 2011).

Learning and development opportunities are crucial to reduce intention to quit among Gen X and Millennial. Organization must establish a supportive learning and working climate. In general, it refers to an environment wherein the employees both learn and work (Govaerts, Kyndt, Dochy, & Baert, 2011). Employees who felt that they are no longer learning and growing will begin to look externally for new job opportunities (Rodriguez, 2008). Walker (2001) identified seven factors which can encourage retention-compensation and appreciation of work performed; the provision of challenging work, opportunities to learn, positive relationship with colleagues; recognition of capabilities and performance contributions; good work life balance; and good communication within the organizations. Echols (2007) suggests that combined with selective promotion and salary action, the learning and development

process exert a strong retention activity and reduce intention to quit among employees.

5.2.4 Occupational Stress

Managers should pay extra attention with regards to occupational stress at workplace as our research indicates that occupational stress has a very significant (positive) relationship with intention to quit and ranked the second highest beta with $\beta=0.227$, a crucial factor that influence intention to quit right after empowerment in such that the managers cannot choose to ignore.

With relation to occupational stress, Deery (2008) suggested that there are number of actions that can be adopted by the organization to reduce stress at workplace such as determining the correct staffing levels so that staff are not overloaded; allowing adequate break during the day; staff functions that involve families; providing health and well-being access opportunities such as gymnasiums; encouraging sound management practices; providing adequate resources for staff to undertake their jobs properly, flexible work arrangements; reward for staff for completing their tasks; and provision for mandatory leave and day-off. This is also recognized as a type non-monetary reward system that compliments the monetary reward system.

With this, it is hope that this research can serve as a guide to managers and organizations to improve on the factors that triggered intention to quit.

5.3 Limitations of Study

Researcher discovered some limitations in this research project. The limitations had been identified for improvement of future research in the relevant field.

First, searching for voluntary respondents to participate in this survey was a challenge because as quitting a company (whether intentionally or unintentionally) is a sensitive issue. The employees may worry if their employers may found out on their intention to quit and would prejudice against them in their workplace should they stayed on with the current company. Hence, this may affect the accuracy of the research findings.

Secondly, as convenience sampling was employed in this study, the findings might not reflect the general population as this type of sampling is of non-probability.

Thirdly, this research is conducted on the employees working in the retail banks in Klang Valley. The research project has covers limited area. Questionnaire survey based on location might not accurately reflect the attitudes and intention. The limitation of coverage and location representation may cause the research finding unable to generalize into large samples.

5.4 Recommendations for Future Research

For future research, several suggestions can be considered to provide a wider and in-depth research to measure job attitudes and intention to quit.

According to Table 23, the column adjusted R shows 0.792 (79.2%). It indicates that only 79.2% of intention to quit had been predicted by the 4 independent variables (empowerment, organization justice, perceived alternative employment opportunities and occupational stress). There could be other factors or variables that should be explored in the future. Some of the “push” factors are such as organization change, organization support, feeling undervalued, relocation and mobility of staff. Other factors that “pull” individuals away from a job which relates to new opportunity such as career advancement, higher pay rise, greater autonomy, and head-hunted by other competitors. Others may stay put with the current employment due to cost of leaving the current organization is greater than the new opportunities offered such as stock options and pensions scheme. Some may experience decrease in value in life should they change job such as life disruptions, family commitments and health problems.

Future research may also focus on demographic factors such as particular age group in relation with intention to quit. In this study researcher found a significant difference for employees’ age group between 20-29 and 30-39 and intention to quit. This research also concludes that there is no gender difference in their intention to quit. An in-depth research should be conducted to study gender and socio-economic and cultures of Malaysia in relations to intention quit.

5.5 Conclusions

Overall, the present study provides further evidence in revealing the intentions to quit among the employees is largely influenced by empowerment and occupational stress. Job attitudes partially mediate the effect of intention to quit. For managers who are concerned about the impact of intention to quit and possible turnover, these variables are factors over which they have some control and can be adjusted such as work overloaded. Managers and supervisors who empower and delegate work will promote efficient working environment. Employees have more autonomy to make decisions about how they go about their daily activities and control over their work will increase job satisfaction and commitment. This helps in reduce work stress atmosphere in the organization. Through implementation of company policies, organization can provide support in creating a decent working environment. This in turn may reduce intention to quit, and subsequent turnover, therefore help the organization to reduce a considerable amount of financial cost and effort involved in recruitment, induction and training.

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APPENDIX A

APPENDIX A1: RESEARCH QUESTIONNAIRE



UNIVERSITI TUNKU ABDUL RAHMAN FACULTY OF ACCOUNTANCY AND MANAGEMENT

Dear Participants,

I am currently pursuing a Master of Business Administration (MBA) at Universiti Tunku Abdul Rahman (UTAR). I am soliciting your co-operation to participate in this research project questionnaire entitled “Factors Influencing Intention to Quit Among Bank Employees in Malaysia” The purpose of this research is to find out how each factor affecting bank employees’ intention to leave an organization.

I would be most grateful if you could complete the enclosed questionnaire based on your genuine feelings. The validity of the study will highly dependent on your sincere and honest response. The questionnaire may take about 10-15minutes to complete.

Please rest assured that your responses will be used for our research purposes only. All personal information shall be treated as strictly **private** and **confidential**. Should you have any queries regarding the questionnaires, please do not hesitate to contact the undersigned at ccxy77@hotmail.com.

Thank you for your precious time and participation.

Section II:

Instructions: Please **circle** the number which **best** describe your opinion of the following statements: -

No	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	I am allowed to do almost anything to solve customers' problems	1	2	3	4	5
2	I have the authority to correct problems when they occur	1	2	3	4	5
3	I am allowed to be creative when I deal with problems at work	1	2	3	4	5
4	I do not have to go through a lot of red tape to change things	1	2	3	4	5
5	I have a lot of control over how I do my job	1	2	3	4	5
6	I do not need to get management's approval before I handle problems	1	2	3	4	5
7	I have a lot of responsibility in my job	1	2	3	4	5

Section III

Instructions: Please **circle** the **number** which **best** describe your opinion of the following statements: -

No	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	In my organization, I am fairly rewarded for the amount of effort I have put in	1	2	3	4	5
2	I am able to express my views about my job	1	2	3	4	5
3	I received the evaluation that I deserved	1	2	3	4	5
4	The evaluation reflected the quality of my performance	1	2	3	4	5
5	The company used consistent standards in evaluating your performance	1	2	3	4	5
6	The company gave me feedback that helped me to learn how well I am doing	1	2	3	4	5
7	The company made clear of what was expected from me as an employee	1	2	3	4	5
8	The company obtained accurate information about my performance	1	2	3	4	5

Section IV

Instructions: Please **circle** the **number** which **best** describe your opinion of the following statements: -

No	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	If I quit my current job, the chances that I would be able to find another job, which is better than my present job is high	1	2	3	4	5
2	If I leave this job, I would have another job as good as the present job within <u>one</u> month	1	2	3	4	5
3	There is no doubt in my mind that I can find a job that is at least as good as the one I now have	1	2	3	4	5
4	Given my age, education and the general economic condition, the chances of attaining a suitable position in some other organization is slim	1	2	3	4	5
5	It would be easy to find an acceptable alternative employment	1	2	3	4	5

Section V

Instructions: Please **circle** the **number** which **best** describe your opinion of the following statements: -

No	STATEMENTS	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
1	I am willing to put in a great deal of effort beyond the normal expectation in order to help this organization to be successful	1	2	3	4	5
2	I talk up this organization to my friends as a great organization to work for	1	2	3	4	5
3	I would accept almost any type of job assignment in order to keep working for this organization	1	2	3	4	5
4	I am extremely glad that I chose this organization to work for over others I was considering at the time I joined	1	2	3	4	5
5	I really care about the fate of this organization	1	2	3	4	5
6	It would be very hard for me to leave my organization right now, even I wanted to	1	2	3	4	5
7	Too much in my life would be disrupted if I decided I to leave my organizations now	1	2	3	4	5
8	I was taught to believe in the value of remaining loyal to the organization	1	2	3	4	5

Section VI

Instructions: In this section, please **circle** the **number** which **best** indicate how satisfied or dissatisfied you are with various aspect of your job. Please answer each item.

No	STATEMENTS	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
1	Salary received for my job	1	2	3	4	5
2	Job security (stable work)	1	2	3	4	5
3	Fringe benefits *example: insurance coverage, medical coverage, optical care	1	2	3	4	5
4	The recognition you get when you do your job	1	2	3	4	5
5	Opportunities for promotion/career advancement	1	2	3	4	5
6	The work that I do	1	2	3	4	5
7	The freedom to use my own judgment	1	2	3	4	5
8	My immediate supervisor provides the necessary support when needed	1	2	3	4	5

Section VII

Instructions: In this section, please **circle** the number **best** described your feeling about yourself and your job.

No	STATEMENTS	Almost Always	Often	Sometimes	Seldom	Almost Never
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 keep 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

Section VIII: The following statements are related to your intention to quit working for this organization. Please answer the following items.

No	STATEMENTS	Very Often	Fairly Often	Sometimes	Occasionally	Rarely or Never
1	How often do you think of leaving your present job?	1	2	3	4	5

No	STATEMENT	Very Likely	Likely	Not Sure	Unlikely	Very Unlikely
1	How likely are you to look for a new job within the next year?	1	2	3	4	5
2	I would consider joining other organization, if the opportunities arise	1	2	3	4	5

-THANK YOU-
THE END

APPENDIX B

APPENDIX B1: DEMOGRAPHIC STATISTICS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Age	199	1	4	1.72	.830
Gender	199	1	2	1.60	.492
Marital Status	199	1	2	1.53	.500
Educational level	199	1	4	2.39	.808
Job level	199	1	4	2.76	.933
Total year working experience	199	1	5	2.15	1.197
Number of years with current org	199	1	5	2.35	1.523
Current income bracket	199	1	5	3.44	1.383
Current salary scheme	199	1	4	1.38	.516
Valid N (listwise)	199				

Statistics

		Gender	Marital Status	Age	Education level	Job level	Total year working experience	Number of years with current org	Current income bracket	Current salary scheme
N	Valid	199	199	199	199	199	199	199	199	199
	Missing	0	0	0	0	0	0	0	0	0
Mean		1.60	1.53	1.72	2.39	2.76	2.15	2.35	3.44	1.38
Std. Deviation		.492	.500	.830	.808	.933	1.197	1.523	1.383	.516

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	80	40.2	40.2	40.2
	Female	119	59.8	59.8	100.0
	Total	199	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	93	46.7	46.7	46.7
	Single	106	53.3	53.3	100.0
	Total	199	100.0	100.0	

Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	93	46.7	46.7	46.7
	2	80	40.2	40.2	86.9
	3	15	7.5	7.5	94.5
	4	11	5.5	5.5	100.0
	Total	199	100.0	100.0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary	39	19.6	19.6	19.6
	Diploma	46	23.1	23.1	42.7
	bachelor Degree	112	56.3	56.3	99.0
	Post graduate	2	1.0	1.0	100.0
	Total	199	100.0	100.0	

Job level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	clerk	30	15.1	15.1	15.1
	Officer	26	13.1	13.1	28.1
	Executive	105	52.8	52.8	80.9
	Manager	38	19.1	19.1	100.0
	Total	199	100.0	100.0	

Total year working experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 and below	71	35.7	35.7	35.7
	6 to 10 years	73	36.7	36.7	72.4
	11 to 15 years	21	10.6	10.6	82.9
	16 to 20 years	22	11.1	11.1	94.0
	21 and above	12	6.0	6.0	100.0
	Total	199	100.0	100.0	

Number of years with current org

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 3 yrs	91	45.7	45.7	45.7
	3 to 6 years	30	15.1	15.1	60.8
	6 to 9 years	30	15.1	15.1	75.9
	9 to 12 years	14	7.0	7.0	82.9
	12 years and above	34	17.1	17.1	100.0
	Total	199	100.0	100.0	

Current income bracket

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 24,000	19	9.5	9.5	9.5
	24001 to 30000	40	20.1	20.1	29.6
	30001 to 36000	43	21.6	21.6	51.3
	36001 to 42000	29	14.6	14.6	65.8
	42001 and above	68	34.2	34.2	100.0
	Total	199	100.0	100.0	

Current salary scheme

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fixed salary	126	63.3	63.3	63.3
	variable salary (basic + commission)	72	36.2	36.2	99.5
	4	1	.5	.5	100.0
	Total	199	100.0	100.0	

APPENDIX B2

RELIABILITY ANALYSIS ON EMPOWERMENT

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.866	.874	7

Inter-Item Correlation Matrix

	Almost everything	Authority to correct	Creative w problem	No red tape	control over job	dont need approval	Lots responsibility
Almost everything	1.000	.456	.455	.421	.605	.405	.192
Authority to correct	.456	1.000	.548	.706	.580	.650	.310
Creative w problem	.455	.548	1.000	.387	.700	.578	.438
No red tape	.421	.706	.387	1.000	.535	.531	.342
control over job	.605	.580	.700	.535	1.000	.736	.492
dont need approval	.405	.650	.578	.531	.736	1.000	.384
Lots responsibility	.192	.310	.438	.342	.492	.384	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Almost everything	15.50	7.293	.543	.419	.867
Authority to correct	15.33	7.816	.721	.640	.839
Creative w problem	15.20	7.269	.677	.546	.841
No red tape	15.40	7.559	.626	.545	.849
control over job	15.53	7.361	.829	.742	.823
dont need approval	15.33	7.540	.718	.627	.837
Lots responsibility	14.90	8.369	.448	.294	.870

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.87	10.120	3.181	7

APPENDIX B3

RELIABILITY ANALYSIS ON ORGANIZATION JUSTICE

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.799	.799	8

Inter-Item Correlation Matrix

	fairly rewarded	My view	Evaluation deserved	reflective evaluation	Consistent evaluation	useful feedback	Clear expectation	accurate info
fairly rewarded	1.000	.398	.396	.396	.321	.353	.236	.605
My view	.398	1.000	.432	.113	.317	.165	.295	.351
Evaluation deserved	.396	.432	1.000	.577	.591	.367	.168	.182
reflective evaluation	.396	.113	.577	1.000	.591	.247	.294	.182
Consistent evaluation	.321	.317	.591	.591	1.000	.357	.381	.144
useful feedback	.353	.165	.367	.247	.357	1.000	.190	.261
Clear expectation	.236	.295	.168	.294	.381	.190	1.000	.378
accurate info	.605	.351	.182	.182	.144	.261	.378	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
fairly rewarded	17.37	5.689	.603	.514	.762
My view	17.47	6.602	.450	.379	.786
Evaluation deserved	17.57	6.185	.608	.556	.761
reflective evaluation	17.57	6.392	.527	.523	.774
Consistent evaluation	17.60	6.455	.598	.519	.765
useful feedback	17.47	6.878	.419	.232	.790
Clear expectation	17.70	6.976	.408	.309	.791
accurate info	17.50	6.741	.471	.459	.783

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.03	8.240	2.871	8

APPENDIX B4

RELIABILITY ANALYSIS ON PERCEIVED ALTERNATIVE EMPLOYMENT OPPORTUNITIES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.827	5

Inter-Item Correlation Matrix

	Better job	Equal job	Job as good	Slim chance	Easy alternative
Better job	1.000	.857	.585	.000	.484
Equal job	.857	1.000	.615	.131	.573
Job as good	.585	.615	1.000	.449	.584
Slim chance	.000	.131	.449	1.000	.605
Easy alternative	.484	.573	.584	.605	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Better job	13.80	4.579	.660	.774	.795
Equal job	13.83	4.351	.751	.773	.766
Job as good	13.83	4.764	.725	.556	.777
Slim chance	13.77	6.254	.339	.563	.866
Easy alternative	13.83	4.626	.708	.626	.780

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.27	7.375	2.716	5

APPENDIX B5

RELIABILITY ANALYSIS ON OCCUPATIONAL STRESS

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.945	8

Inter-Item Correlation Matrix

	Emotionally drained	Burnt-out	frustrated	tense	Lose appetite	awake at night	stomach upset	faster heart beat
Emotionally drained	1.000	.740	.595	.641	.609	.610	.691	.548
Burnt-out	.740	1.000	.665	.699	.676	.672	.600	.694
frustrated	.595	.665	1.000	.758	.621	.475	.602	.657
tense	.641	.699	.758	1.000	.807	.636	.635	.841
Lose appetite	.609	.676	.621	.807	1.000	.681	.806	.859
awake at night	.610	.672	.475	.636	.681	1.000	.747	.802
stomach upset	.691	.600	.602	.635	.806	.747	1.000	.765
faster heart beat	.548	.694	.657	.841	.859	.802	.765	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Emotionally drained	23.10	25.128	.738	.733	.940
Burnt-out	23.40	24.593	.796	.728	.936
frustrated	23.13	25.223	.724	.676	.941
tense	23.30	25.459	.846	.846	.933
Lose appetite	23.37	24.447	.849	.839	.932
awake at night	23.40	25.834	.768	.760	.938
stomach upset	23.53	25.223	.812	.821	.935
faster heart beat	23.43	25.220	.869	.891	.932

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.67	32.575	5.707	8

APPENDIX B6

RELIABILITY ANALYSIS ON ORGANIZATION COMMITMENT

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.912	.913	8

Inter-Item Correlation Matrix

	Great effort	Talk to friend	any assignment	Glad to join	Care for fate	hard to leave	Disrupt if leave	Value loyalty
Great effort	1.000	.640	.644	.600	.527	.454	.778	.723
Talk to friend	.640	1.000	.599	.494	.522	.450	.570	.637
any assignment	.644	.599	1.000	.676	.406	.423	.761	.563
Glad to join	.600	.494	.676	1.000	.598	.637	.602	.493
Care for fate	.527	.522	.406	.598	1.000	.410	.608	.608
hard to leave	.454	.450	.423	.637	.410	1.000	.351	.466
Disrupt if leave	.778	.570	.761	.602	.608	.351	1.000	.639
Value loyalty	.723	.637	.563	.493	.608	.466	.639	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Great effort	17.23	15.633	.802	.732	.893
Talk to friend	17.33	17.057	.703	.550	.902
any assignment	17.57	16.806	.743	.732	.899
Glad to join	17.30	15.941	.737	.700	.899
Care for fate	17.30	17.252	.663	.611	.905
hard to leave	17.30	17.183	.560	.471	.913
Disrupt if leave	17.40	15.421	.782	.779	.894
Value loyalty	17.40	15.628	.745	.645	.898

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.83	21.109	4.594	8

APPENDIX B7

RELIABILITY ANALYSIS ON JOB SATISFACTION

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.924	8

Inter-Item Correlation Matrix

	good salary	job security	fringe benefits	Recognition	Opportunity advance	Work	Freedom judgement	supervisory support
good salary	1.000	.652	.765	.619	.552	.527	.540	.653
job security	.652	1.000	.746	.695	.566	.480	.708	.534
fringe benefits	.765	.746	1.000	.501	.612	.529	.677	.710
Recognition	.619	.695	.501	1.000	.608	.320	.599	.613
Opportunity advance	.552	.566	.612	.608	1.000	.521	.576	.722
Work	.527	.480	.529	.320	.521	1.000	.571	.604
Freedom judgement	.540	.708	.677	.599	.576	.571	1.000	.688
supervisory support	.653	.534	.710	.613	.722	.604	.688	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
good salary	18.30	17.872	.758	.699	.910
job security	18.20	18.166	.769	.769	.910
fringe benefits	18.00	16.552	.809	.802	.905
Recognition	18.17	18.557	.693	.711	.915
Opportunity advance	18.27	17.651	.734	.597	.911
Work	18.10	19.334	.622	.509	.920
Freedom judgement	18.03	16.723	.769	.668	.909
supervisory support	18.07	15.651	.806	.756	.908

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.73	22.685	4.763	8

APPENDIX B8

RELIABILITY ANALYSIS ON JOB ATTITUDES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.786	2

Inter-Item Correlation Matrix

	Job Att Q1	Job Att Q2
Job Att Q1	1.000	.648
Job Att Q2	.648	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Job Att Q1	2.70	1.459	.648	.420	. ^a
Job Att Q2	3.03	1.344	.648	.420	. ^a

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
5.73	4.616	2.149	2

APPENDIX B9

RELIABILITY ANALYSIS ON INTENTION TO QUIT

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.712	.719	3

Inter-Item Correlation Matrix

	think of leaving	look for new job	consider leave
think of leaving	1.000	.643	.409
look for new job	.643	1.000	.328
consider leave	.409	.328	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
think of leaving	7.80	1.545	.661	.458	.482
look for new job	7.33	2.437	.620	.418	.521
consider leave	6.73	3.375	.413	.175	.760

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.93	4.823	2.196	3

APPENDIX B10

ONE WAY ANOVA ANALYSIS ON AGE GROUP

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Aged 20 to 29	93	2.8390	1.03047	.10685	2.6268	3.0512	1.00	5.00
Aged 30 to 39	80	2.9336	1.14788	.12834	2.6782	3.1890	1.00	5.00
Aged 40 to 49	15	1.9559	.87187	.22511	1.4730	2.4387	1.00	3.67
Aged 50 and above	11	2.7579	.70060	.21124	2.2872	3.2286	1.67	4.00
Total	199	2.8060	1.07686	.07634	2.6554	2.9565	1.00	5.00

Test of Homogeneity of Variances

Intention

Levene Statistic	df1	df2	Sig.
2.122	3	195	.099

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	12.270	3	4.090	3.670	.013
Within Groups	217.336	195	1.115		
Total	229.606	198			

Multiple Comparisons

Intention

Tukey HSD

(I) Age of Respondents	(J) Age of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20 -29	30-39	-.09460	.16098	.936	-.5118	.3226
	40-49	.88313 [*]	.29375	.016	.1219	1.6443
	50 and above	.08109	.33661	.995	-.7912	.9534
30-39	20 -29	.09460	.16098	.936	-.3226	.5118
	40-49	.97773 [*]	.29704	.006	.2080	1.7475
	50 and above	.17569	.33949	.955	-.7040	1.0554
40-49	20 -29	-.88313 [*]	.29375	.016	-1.6443	-.1219
	30-39	-.97773 [*]	.29704	.006	-1.7475	-.2080
	50 and above	-.80204	.41908	.226	-1.8880	.2839
50 and above	20 -29	-.08109	.33661	.995	-.9534	.7912
	30-39	-.17569	.33949	.955	-1.0554	.7040
	40-49	.80204	.41908	.226	-.2839	1.8880

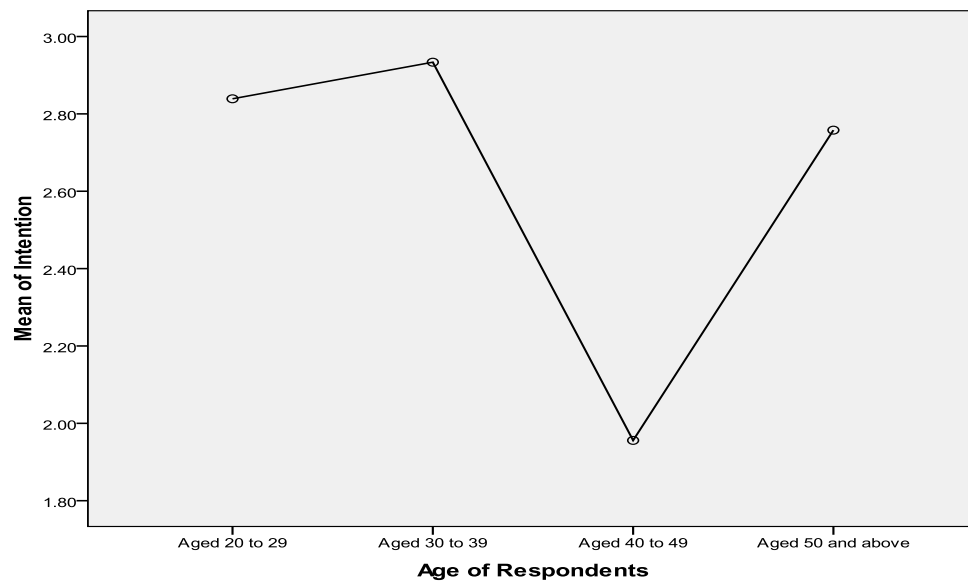
*. The mean difference is significant at the 0.05 level.

Homogeneous Subsets

Intention

Tukey HSD^{a,b}

Age of Respondents	N	Subset for alpha = 0.05	
		1	2
40-49	15	1.9559	
50 and above	11	2.7579	2.7579
20 -29	93		2.8390
30-39	80		2.9336
Sig.		.059	.946



APPENDIX B11

ONE WAY ANOVA ANALYSIS ON NUMBER OF YEARS WITH CURRENT ORGANIZATION

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
below 3 yrs	91	2.8025	.91754	.09618	2.6114	2.9936	1.00	4.67
3 to 6 years	30	3.0669	1.28773	.23511	2.5861	3.5478	1.00	5.00
6 to 9 years	30	2.7891	.93255	.17026	2.4409	3.1374	1.00	5.00
9 to 12 years	14	3.5003	1.30584	.34900	2.7463	4.2543	1.00	5.00
12 years and above	34	2.3140	1.11910	.19192	1.9235	2.7045	1.00	5.00
Total	199	2.8060	1.07686	.07634	2.6554	2.9565	1.00	5.00

Test of Homogeneity of Variances

Intention

Levene Statistic	df1	df2	Sig.
2.415	4	194	.050

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	17.031	4	4.258	3.886	.005
Within Groups	212.575	194	1.096		
Total	229.606	198			

Post Hoc Test

Multiple Comparisons

IntentionTukey HSD

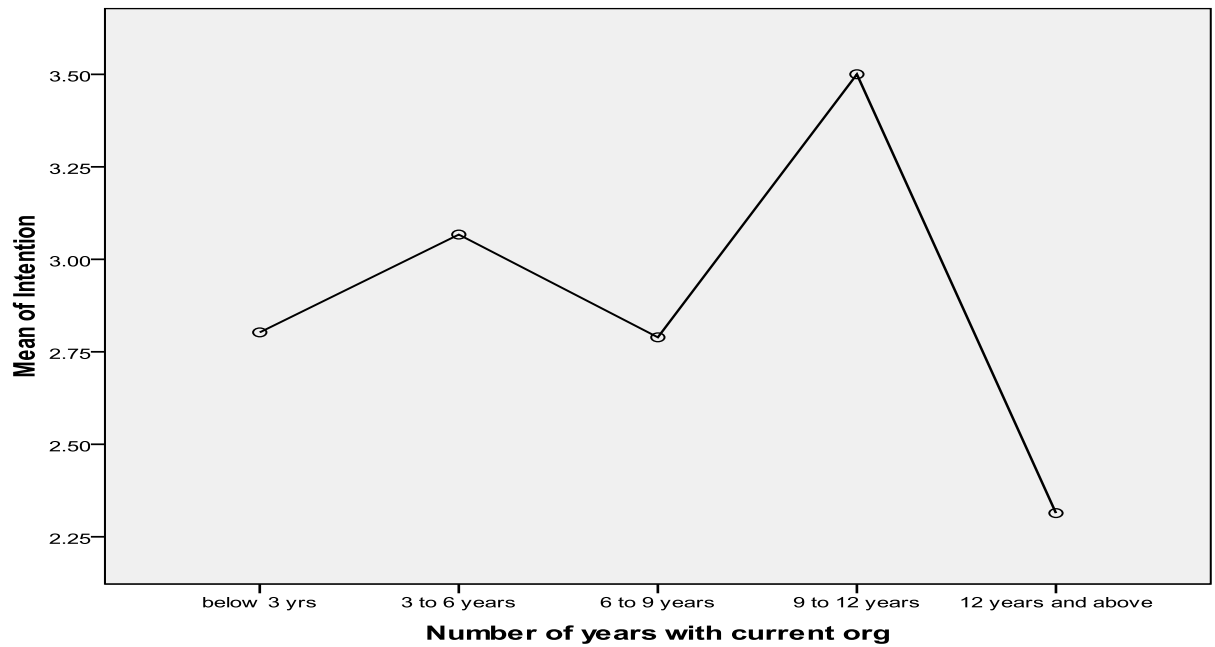
(I) Number of years with current org	(J) Number of years with current org	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
below 3 yrs	3 to 6 years	-.26443	.22038	.751	-.8713	.3424
	6 to 9 years	.01337	.22038	1.000	-.5935	.6202
	9 to 12 years	-.69778	.30051	.142	-1.5253	.1297
	12 years and above	.48851	.21040	.142	-.0909	1.0679
3 to 6 years	below 3 yrs	.26443	.22038	.751	-.3424	.8713
	6 to 9 years	.27780	.27028	.842	-.4664	1.0220
	9 to 12 years	-.43335	.33881	.704	-1.3663	.4996
	12 years and above	.75293 [*]	.26221	.036	.0309	1.4749
6 to 9 years	below 3 yrs	-.01337	.22038	1.000	-.6202	.5935
	3 to 6 years	-.27780	.27028	.842	-1.0220	.4664
	9 to 12 years	-.71115	.33881	.225	-1.6441	.2218
	12 years and above	.47513	.26221	.370	-.2469	1.1971
9 to 12 years	below 3 yrs	.69778	.30051	.142	-.1297	1.5253
	3 to 6 years	.43335	.33881	.704	-.4996	1.3663
	6 to 9 years	.71115	.33881	.225	-.2218	1.6441
	12 years and above	1.18629 [*]	.33241	.004	.2710	2.1016
12 years and above	below 3 yrs	-.48851	.21040	.142	-1.0679	.0909
	3 to 6 years	-.75293 [*]	.26221	.036	-1.4749	-.0309
	6 to 9 years	-.47513	.26221	.370	-1.1971	.2469
	9 to 12 years	-1.18629 [*]	.33241	.004	-2.1016	-.2710

Homogeneous Subsets

Intention

Tukey HSD^{a,b}

Number of years with current org	N	Subset for alpha = 0.05	
		1	2
12 years and above	34	2.3140	
6 to 9 years	30	2.7891	2.7891
below 3 yrs	91	2.8025	2.8025
3 to 6 years	30	3.0669	3.0669
9 to 12 years	14		3.5003
Sig.		.059	.086



APPENDIX B12

ONE WAY ANOVA ANALYSIS ON EDUCATION LEVEL

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Secondary	39	2.2908	1.18275	.18939	1.9074	2.6743	1.00	5.00
Diploma	46	3.0148	.94792	.13976	2.7333	3.2963	1.67	5.00
bachelor	112	2.8872	1.03642	.09793	2.6931	3.0813	1.00	5.00
Degree								
Post graduate	2	3.5005	1.64968	1.16650	-11.3213	18.3223	2.33	4.67
Total	199	2.8060	1.07686	.07634	2.6554	2.9565	1.00	5.00

Test of Homogeneity of Variances

Intention

Levene Statistic	df1	df2	Sig.
.780	3	195	.506

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.058	3	4.686	4.239	.006
Within Groups	215.548	195	1.105		
Total	229.606	198			

Post Hoc Test

Multiple Comparisons

Intention

Tukey HSD

(I) Educational level	(J) Educational level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Secondary	Diploma	-.72394 [*]	.22885	.010	-1.3170	-.1309
	bachelor Degree	-.59635 [*]	.19548	.014	-1.1029	-.0898
	Post graduate	-1.20965	.76225	.388	-3.1849	.7656
Diploma	Secondary	.72394 [*]	.22885	.010	.1309	1.3170
	bachelor Degree	.12759	.18412	.900	-.3495	.6047
	Post graduate	-.48572	.75942	.919	-2.4536	1.4822
bachelor Degree	Secondary	.59635 [*]	.19548	.014	.0898	1.1029
	Diploma	-.12759	.18412	.900	-.6047	.3495
	Post graduate	-.61330	.75004	.846	-2.5569	1.3303
Post graduate	Secondary	1.20965	.76225	.388	-.7656	3.1849
	Diploma	.48572	.75942	.919	-1.4822	2.4536
	bachelor Degree	.61330	.75004	.846	-1.3303	2.5569

*. The mean difference is significant at the 0.05 level.

Homogeneous Subsets

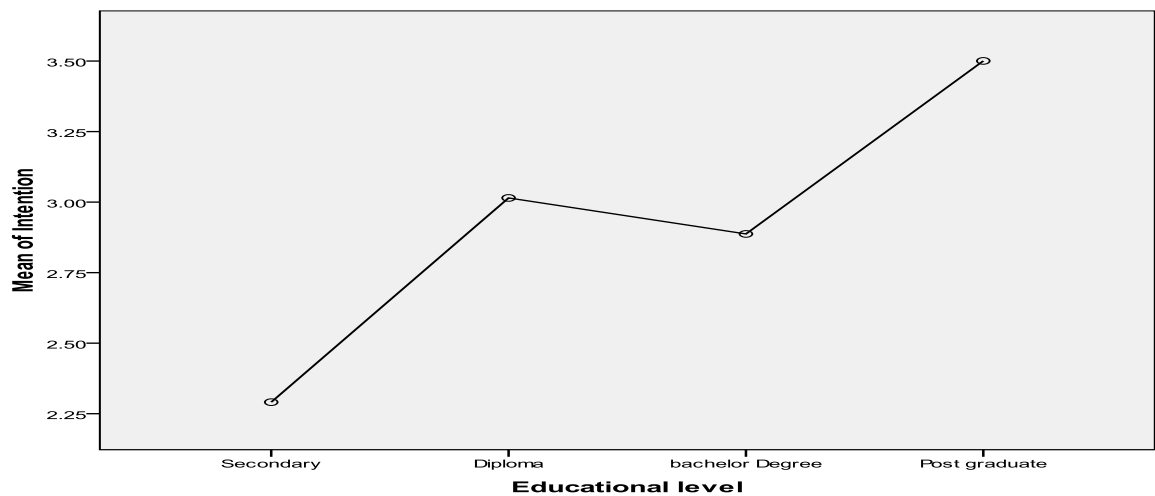
Intention

Tukey HSD^{a,b}

Educational level	N	Subset for alpha = 0.05
		1
Secondary	39	2.2908
bachelor Degree	112	2.8872
Diploma	46	3.0148
Post graduate	2	3.5005
Sig.		.132

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 7.190.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.



APPENDIX B13

T-TEST ANALYSIS ON GENDER

Group Statistics

Gender of Responde nce		N	Mean	Std. Deviation	Std. Error Mean
Intention	Male	80	2.7003	1.20436	.13465
	Female	119	2.8770	.98085	.08991

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Intention	Equal variances assumed	3.569	.060	-1.136	197	.257	-.17677	.15558	-.48358	.13005
	Equal variances not assumed			-1.092	145.757	.277	-.17677	.16191	-.49677	.14323

APPENDIX B14

BIVARIATE CORRELATIONS ANALYSIS ON EMPOWERMENT AND INTENTION TO QUIT

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	2.8060	1.07686	199
Empower	2.9139	.68524	199

Correlations

		Empower	Intention
Empower	Pearson Correlation	1	-.844**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	-.844**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX B15

BIVARIATE CORRELATIONS ANALYSIS ON ORGANIZATION JUSTICE AND INTENTION TO QUIT

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	2.8060	1.07686	199
Justice	3.0188	.62002	199

Correlations

		Justice	Intention
Justice	Pearson Correlation	1	-.599**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	-.599**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX B16

BIVARIATE CORRELATIONS ANALYSIS ON PERCEIVED ALTERNATIVE EMPLOYMENT OPPORTUNITIES AND INTENTION TO QUIT

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	2.8060	1.07686	199
Opportunity	3.1658	.69460	199

Correlations

		Opportunity	Intention
Opportunity	Pearson Correlation	1	.563**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	.563**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX B17

BIVARIATE CORRELATIONS ANALYSIS ON OCCUPATIONAL STRESS AND INTENTION TO QUIT

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	2.8060	1.07686	199
Stress	2.9460	.65357	199

Correlations

		Stress	Intention
Stress	Pearson Correlation	1	.618**
	Sig. (2-tailed)		.000
	N	199	199
Intention	Pearson Correlation	.618**	1
	Sig. (2-tailed)	.000	
	N	199	199

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX B18

MULTIPLE LINEAR REGRESSION ANALYSIS

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Stress, Justice, Opportunity, Empower ^a		Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892 ^a	.796	.792	.49121

a. Predictors: (Constant), Stress, Justice, Opportunity, Empower

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	182.795	4	45.699	189.394	.000 ^a
	Residual	46.810	194	.241		
	Total	229.606	198			

a. Predictors: (Constant), Stress, Justice, Opportunity, Empower

b. Dependent Variable: Intention

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	4.445	.409		10.871	.000					
	Empowerment	-.943	.069	-.600	-13.750	.000	-.844	-.703	-.446	.552	1.811
	Justice	-.215	.070	-.124	-3.088	.002	-.599	-.216	-.100	.655	1.528
	Opportunity	.207	.059	.133	3.474	.001	.563	.242	.113	.714	1.401
	Stress	.374	.063	.227	5.945	.000	.618	.393	.193	.720	1.389

b. Dependent Variable: Intention to Quit

APPENDIX B19

MEDIATION ANALYSIS BETWEEN EMPOWERMENT AND INTENTION TO QUIT

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.690	.230		3.003	.003					
Empower	.916	.077	.647	11.925	.000	.647	.647	.647	1.000	1.00

a. Dependent variable: Job
Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.939	.160		43.340	.00					
Job Attitude	-.385	.049	-.346	-7.932	.00	-.748	-.493	-.264	.581	1.722
Empowerment	-.975	.069	-.620	-14.199	.00	-.844	-.712	-.473	.581	1.722

b. Dependent variable: Intention to Quit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.673	.179		37.180	.000					
Empower	-1.327	.060	-.844	-22.131	.000	-.844	-.844	-.844	1.000	1.00

b. Dependent variable: Intention to Quit

Input:		Test statistic:	p-value:
t_a	11.92510086691	Sobel test: 6.60444118	0
t_b	7.932006353994	Aroian test: 6.5884012	0
		Goodman test: 6.62059887	0
<input type="button" value="Reset all"/>		<input type="button" value="Calculate"/>	

APPENDIX B20

MEDIATION ANALYSIS BETWEEN ORGANIZATION JUSTICE AND INTENTION TO QUIT

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.105	.302		3.664	.000					
Justice	.747	.098	.478	7.630	.000	.478	.478	.478	1.000	1.000

a. Dependent Variable: Job Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	6.680	.239		27.985	.00					
Justice	-.543	.085	-.313	-6.368	.00	-.599	-.414	-.275	.772	1.296
Job Attitude	-.665	.055	-.599	-12.187	.00	-.748	-.657	-.526	.772	1.296

a. Dependent Variable: Intention to Quit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.945	.305		19.465	.000					
Justice	-1.040	.099	-.599	-10.491	.000	-.599	-.599	-.599	1.000	1.000

b. Dependent Variable: Intention to Quit

Input:		Test statistic:	p-value:
t_a	7.630411598108	Sobel test: 6.46731598	0
t_b	12.18680269057	Aroian test: 6.45173142	0
		Goodman test: 6.48301404	0
Reset all		Calculate	

APPENDIX B21

MEDIATION ANALYSIS BETWEEN PERCEIVED ALTERNATIVE EMPLOYMENT OPPORTUNITIES AND INTENTION TO QUIT

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.147	.295		17.469	.000					
Opportunity	-.565	.091	-.405	-6.212	.000	-.405	-.405	-.405	1.000	1.000

a. Dependent variable: Job Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	3.601	.344		10.480	.000					
Opportunity	.482	.073	.311	6.640	.000	.563	.429	.284	.836	1.196
Job Attitude	-.691	.052	-.622	-13.281	.000	-.748	-.688	-.569	.836	1.196

a. Dependent variable: Intention to Quit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.044	.296		.148	.883					
Opportunity	.873	.091	.563	9.557	.000	.563	.563	.563	1.000	1.000

a. Dependent variable: Intention to Quit

Input:		Test statistic:	p-value:
t_a	6.212	Sobel test: 5.62690199	0
t_b	13.281	Aroian test: 5.61386007	0
		Goodman test: 5.64003524	0
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APPENDIX B22

MEDIATION ANALYSIS BETWEEN OCCUPATIONAL STRESS AND INTENTION TO QUIT

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.713	.269		21.268	.000					
Stress	-.799	.089	-.539	-8.974	.000	-.539	-.539	-.539	1.000	1.00

a. Dependent variable: Job Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	3.514	.395		8.900	.000					
Stress	.500	.086	.303	5.844	.000	.618	.385	.256	.710	1.409
Job Attitude	-.649	.058	-.585	-11.256	.000	-.748	-.627	-.492	.710	1.409

a. Dependent variable: Intention to Quit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-.195	.278		-.702	.484					
Stress	1.019	.092	.618	11.043	.000	.618	.618	.618	1.000	1.000

a. Dependent variable: Intention to Quit

Input:		Test statistic:	p-value:
t_a	8.974239299488	Sobel test:	7.01708628 0
t_b	11.25640830511	Aroian test:	7.00021774 0
		Goodman test:	7.03407734 0
<input type="button" value="Reset all"/> <input type="button" value="Calculate"/>			