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RESEARCH ARTICLE

IMPACT OF JOB INVOLVEMENT, COMMITMENT, JOB SATISFACTION ON TURNOVER: AN EMPIRICAL INVESTIGATION ON BANKING SECTOR

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ABSTRACT

This paper examines the relationship between human attitudinal and behavioral factors of employees involvement and satisfaction in relation with a job and there commitment associated with the organization, along with there effect on labor turnover in banking sector of Pakistan by understanding of which an organization can create a idyllic and conducive working environment. Relationship between the variables under study is explored using structural equation modeling as a statistical tool. Positive association were revealed among involvement related to job, commitment to an organization with satisfaction related to a job during the study on the other hand insignificant connection among commitment in relation with the organization, satisfaction in relation with the job itself and intentions toward turnover were partially maintained by the findings. Model used in the present investigation is tested empirically and fit indices confirm it.

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INTRODUCTION

To embark upon the cut throat competition and rapidly changing business environment both at macro and micro level organizations from around the globe want to utilize maximum potential of there human capital in order to stay ahead from there direct and indirect competitors. Organizations overall performance increases and so do the motivation and commitment of employees towards there organization when they get a feeling that they are giving a valuable contribution towards there organizations success (Meyer., 1989). Involvement, satisfaction related to job and commitment related to organization and its effects on turnover intentions among employees have been on a focus of study from past many years. Considerable amount of research around the globe have been done to unearth the relationships among all these variables. When concentrating on banking sector of Pakistan these factors are still very much ignored being a key player in development of countries economic development these issues need to be addressed as banks are coming out of there conventional shell and are giving importance to there customers and shareholders (Akmal, 2008). More than 40 banks are having there operations in Pakistan out of which Habib bank limited and National bank of Pakistan have the largest market share (Shabbir, 2012). Early concept of job involvement described it as psychological identification which

is associated with the work itself or the significance of it in an individuals self image (Lodhal, 1965). It illustrates a through relation with job contentment and work related performance (Rabinowitz, 1977). Work have a considerable difference on employees involvement related to job (Tang, 2000). Job satisfaction acts as a pivotal point regarding organizational psychology and work mediating the relationship between individual and organizational outcome and working conditions (Hamermesh, 2001). Organizational commitment is the individuals relationship with the organization, behavior that results from that relationship which leads towards becoming a permanent part of that organization (Meyer J. A., 1997). The degree by which individuals relate him with the organization which enrolls them is known as organizational commitment (Wagner, 2010). A mindful and intentional willingness to leave a particular organization is known as turnover (Lee, 1987). According to many researches turnover intention acts as a predictor of turnover (Michaels, 1982). Providing excellent customer services especially in services industry like banking serves as a building block for that particular service and organization well motivated and devoted employees keep there customers satisfied and happy. Problems related to dissatisfaction, excessive work load and demand, bureaucratic environment with less job autonomy among bankers is not a new phenomenon in the world of research. According to a study based on Asian context work interference was significantly and negatively affection the overall job satisfaction notion of an employee (Peng, 2010). This present study will not only contribute towards the knowledge at macro

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level but will also help in practical implications at micro level specially in Pakistani context. Turn over data of any organization can be used to check the level of employee's motivation, commitment and job involvement. Employees having high level of motivation, commitment and involvement are less likely to leave that particular organization (Porter, 1974). Employee commitment towards the organization helps building a friendly and conducive environment in which all members of the organization can work as one unit towards achieving organizational goals. These factors have a long lasting positive effect on the organizational outcomes (Meyer, 1989). In global business environment of today's world both organizational commitment and work ethics are getting due importance when it comes to literature directly relating to commitment (Elizur, 2001). (Yousef, 2001) in his research noted that ethics relating to work are directly associated with religious beliefs and are assumed to increase satisfaction related to work and commitment towards organization.

Relationship among variables and review of literature

Foremost aim of this present study is to review commitment related to organization. Involvement plus satisfaction related to job and intention towards turnover, which are likely to impact the organizational overall efficiency and productivity.

Employee's commitment to organization and involvement related to his job

Individuals involvement related to job according to (Allport, 1943) is an employee's participation and active engagement in a job to realize and fulfill there intrinsic needs. Personal satisfaction is achieved through the fulfillment of theses needs. (Blau, 1985) in his work argued that job involvement provides an individual the power to make decisions which ultimately strengthens the foundation of involvement phenomenon. sensitivity of the job performed by an individual has a long term impact on self image which is very important for an individuals motivation (Dubin, 1956). The pivotal element of a workforce characterization is the extent on which they are concerned about there job, employees which are committed to there organizations are highly job involved employees and vice versa (Paullay, 1994). The three sub divisions of commitment related to organization namely affective commitment which explains the relationship a member of staff has with the organization how an individual relates him/her – self with a particular group and desires to be an affiliate of a particular group. An individual is with a particular group at his own will and wish. Continuance commitment is explains as the economic value associated with staying with a particular organization when compared with leaving it and joining some other organization. Normative commitment is explained as the moral and ethical reasons because of which an individual stays with a particular organization (Robbins, 2007). According to work done by (Mathieu, 1990) and (Ketchand, 2001) involvement related to job has a positive and strong link with both normative and affective commitment. Earlier work by (Tayyeb, 2004), (Allen, 1990) and (Hartmann, 2000) in which all discovered strong relationship between commitment both normative and effective one with involvement related to a job, we thus hypothesize the following statements:

H1: Job involvement is directly and positively related to normative organizational commitment.

H2: Job involvement is directly and positively related to affective organizational commitment.

Job satisfaction and Organizational commitment

Intrinsic, extrinsic in addition to overall general work contentment has a considerable impact on affective and normative commitment related to a particular organization (Gunlu, 2010).a weak relation was found by (Meyer J. S., 2002) among satisfaction related to job and affective commitment. Impact of satisfaction related to job on commitment related to job has got much attention in research still (Yousef, 2001) found that commitment related to organization is capable of leading a way towards satisfaction related to job. The hypotheses related to this part of study are:

H3: (Affective) organizational commitment is directly and positively related to intrinsic job satisfaction.

H4: (Affective) organizational commitment is directly and positively related to extrinsic job satisfaction.

H5: (Normative) organizational commitment is directly and positively related to intrinsic job satisfaction.

H6: (Normative) organizational commitment is directly and positively related extrinsic job satisfaction.

Labor turnover and organizational commitment

The involuntary and voluntary permanent withdrawal from an organization is known as labor turnover (Robbins, 2007).measuring actual turnover is difficult as recommended by (Lingard, 2003) but intention regarding turnover can be a dependable predictor of actual turnover among employees of any organization. To foresee that whether a employee will leave the current group or not it is important to recognize their commitment with the group to stay for a definite time period (Steel, 1984).There is a constructive link among organizational effective and organizational commitment while turnover has a negative relationship with commitment related with an organization (Yin-Fah, 2000).while investigating learning and development in organizations and relating it with job satisfaction , commitments part as a forecaster for turnover was discovered by (Joo, 2009).similarly another study conducted presented a strong argument that turnover intention and organizational commitment are negatively related with each other. (Gunlu., 2010)In there research clearly concluded that normative and affective commitment has an important effect on turnover intention. The hypotheses related to this part of study are:

H7: Normative organizational commitment is negatively related to labor turnover.

H8: Affective organizational commitment is negatively related to labor turnover.

Labor turnover and satisfaction related to job

While exploring the connection among turnover intention and job satisfaction (Ghiselli, 2001) found that individuals showing an indication towards leaving a particular organization will have more chances to go away from the particular trade as

well. this research also shows that individuals are more subjective towards intrinsic satisfaction, if this short term intrinsic satisfaction remain unmet then it is very likely to effect long term extrinsic satisfaction that will all together influence turn over intention. Another research by (Poe, 2003) concluded that the businesses making intrinsic part of satisfaction related to job are more liable towards dealing with the turnover issues related with employees. Both intrinsic and extrinsic parts related to satisfaction are important when dealing with labor turnover issues. The nature of work is a major contributing factor in job satisfaction, little or no recognition creates a low satisfaction among employees and no attention towards paid holidays, leaves and salary creates a dissatisfaction among employees (Dubin, 1956). These contributing factors both extrinsic and intrinsic impel an employee to search for another employment opportunity. Hypotheses related to this part of study are:

H9: Extrinsic job satisfaction is negatively related to labor turnover.

H10: Intrinsic job satisfaction is negatively related to labor turnover.

Hypothesized representation of present Research

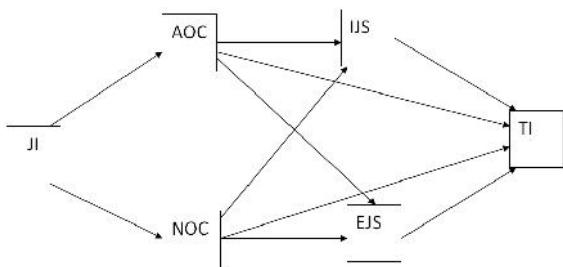


Figure 1. Proposed model of this investigation

Research methodology and design

The main idea behind this present investigation is to discover the link between satisfaction related to job (intrinsic & extrinsic), commitment related to organization (normative and affective) with intent towards turnover in employees working in banking sector of Pakistan. Hypotheses presented in this present study are deduced by going through the available literature and research on the subject under discussion.

MATERIALS AND METHODS

Survey method was used in this presented study to collect the data from respondents using a quantitative questionnaire. All scales used in this study were previously used in other studies related to this and other topics in research on services industry around the globe. Research questionnaire consisted of three parts first part using Minnesota job satisfaction questionnaire adopted from study conducted by (Weiss, 1967) was used to compute job satisfaction, to check agreement of respondents with the statement a five point Likert scale was used (1: extremely Dissatisfied , 2: Extremely satisfied), having 16 items in total. Second part was used to figure out aspects relating to job commitment used from study conducted by (Meyer J. P., 1991) having 8 items ,involvement related to job was calculated by using scales from the study conducted by

(Kanungo, 1982) consisting 8 items and intention towards turnover were measured using three questions adopted from a study on hotel employees conducted by (Colarrelli, 1984). A five point likert scale for all three was used to check the agreement with the statements from respondents (1: Strongly Disagree, 2: Strongly agree). In the last section questions related to demographics and other study related specific aspects were asked. Questionnaires were administered using simple random sample of 300 individuals working in banking sector of Islamabad being a capital city of Pakistan our sample will have a limited representative bias. To check the reliability of contents Cronbach's reliability coefficient was used which gave scores exceeding the minimum acceptable scores of 0.7 as suggested by (Nunnally, 1994). AMOS Software was used for the statistical examination of the data at hand via structural equation modeling. According to experts if the ratio between the variables observed and sample is 1 to 10 than the relationships between the constructs can be measured using SEM techniques (Thompson, 2000).

RESULTS

Out of total 300 questionnaires distributed among the individuals 218 were complete and valid to use in this research. Response rate of the survey conducted was 72.66%.respondents profile is illustrated in Table 1 which includes variables of age, gender, education level, manager/non-manager grade and information related to supervisory role. Descriptive statistics of the study are exhibited in Table 2. To estimate the structural fit of the proposed model Root mean square error of approximation, comparative fit index and incremental fit index indexes were utilized. Proposed model of this present study yielded a RMSEA 0.061 which is below the acceptable limit as recommended by (Steiger, 2007).CFI score of 0.91 and IFI score of 0.93 is also within the acceptable range of 0.90 as suggested by (Hair, 2010). In our model a CFI of 0.900 or above and RMSEA of 0.70 or less is signifying a acceptable fit for our model.

Table 1. Demographics Data

Respondents (Demographic profile) (N=218)		Frequency	Valid percentage
Gender			
M		137	62.8
F/M		81	37.2
Age of participant			
18 - 30		95	43.6
31-40		84	38.5
41-50		8	3.7
Over 50		31	14.2
Job title of participant			
Manager Grade		119	54.6
Non - Manager Grade		99	45.4
Qualification of participant			
Under Graduate		75	34.4
Graduate		64	29.4
Masters		79	36.2
Supervisory role of participant			
Yes		143	65.6
No		75	34.4

Table 2. (Descriptive Statistics, 35 Items)

Item Label	Std.dev	Mean
JI 1	1.17161	2.8624
JI 2	1.41425	3.1789
JI 3	1.16917	3.0413
JI 4	1.39144	3.1147
JI 5	1.28358	3.3211
JI 6	1.49981	3.4587
JI 7	1.30274	3.3991
JI 8	1.25375	3.0642
NOC 1	1.51194	2.8349
NOC 2	1.59235	2.6697
NOC 3	1.56725	2.5826
NOC 4	1.40205	2.7339
NOC 5	1.49888	2.6789
AOC 1	1.30144	2.9541
AOC 2	1.45061	2.9587
AOC 3	1.47260	2.8945
IJS 1	1.47233	2.8716
IJS 2	1.42615	2.8899
IJS 3	1.55902	2.7798
IJS 4	1.56517	2.7615
IJS 5	1.36258	3.0229
IJS 6	1.41971	2.8394
IJS 7	1.51965	2.7477
IJS 8	1.60431	2.8028
IJS 9	1.56874	2.8211
IJS 10	1.43308	2.8761
EJS 1	1.03420	2.2615
EJS 2	1.01613	2.1651
EJS 3	1.07336	2.1514
EJS 4	1.07896	2.2477
EJS 5	.94346	2.3761
EJS 6	.83811	2.4817
TI 1	1.10196	2.6514
TI 2	1.42692	2.9725
TI 3	1.41092	3.0092

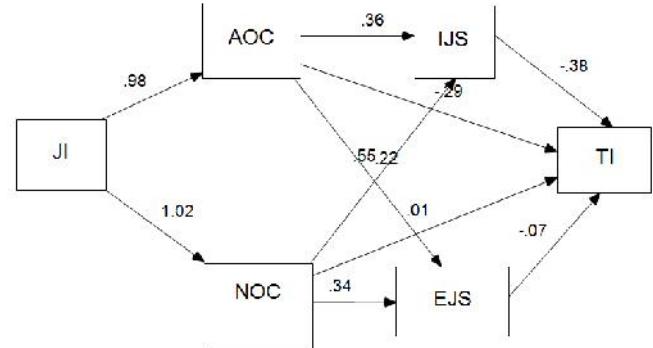
Hypotheses testing and structural model

To test the proposed hypotheses standard path coefficients were used to check the impact of the relationships between the variables under study. H1 and H2 can both be supported as the results of the findings, positive relationship between the affective organizational commitment and job involvement ($= .980; < 0.01$) and positive relationship between normative organizational commitment and job involvement ($= 1.022; < 0.01$) were discovered. Findings about hypotheses related to job satisfaction and commitment related with an organization suggested that H3 is supported as there is a positive relationship between affective organizational commitment and intrinsic satisfaction related with a job ($= .356; < 0.01$) and H4 is supported as there is a positive relationship between affective commitment with an organization and extrinsic satisfaction with a job ($= .218; < 0.01$). same is the case with normative organizational commitment and job satisfaction, findings revealed that there is a constructive bond connecting normative commitment with an organization and satisfaction related to job H5 ($= .342; < 0.01$) and there is a positive relationship between normative commitment with an organization and intrinsic satisfaction related to a job H6 ($= .554; < 0.01$). While exploring turnover intention and its relationship with organizational commitment and job satisfaction findings suggested a negative relationship between affective commitment with an organization and turnover intention can be supported H7 ($= -.293; < 0.05$) and H8 which postulates a negative relationship between normative

commitment with an organization and intention of employee towards turnover cannot be supported ($= .015; \text{n.s.}$). Moving ahead a negative link among intrinsic satisfaction related to a job and intention towards turnover H9 can be supported ($= -.381; < 0.05$) whereas on the other hand H10 which says a negative link exists among the extrinsic job satisfaction and turnover intention cannot be supported ($= -.068; \text{n.s.}$). While summarizing the results out of total ten hypotheses related to the present study eight hypotheses can be accepted whereas two hypotheses can not be supported as suggested by overall results and findings. Summarized form of SEM analysis is exhibited in table 3 and in Figure 2.

Table 1.

Hypotheses	Standardized Path Coefficient	t – Value	Results
AOC \leftarrow JI	.980	23.008	Accepted
NOC \leftarrow JI	1.022	20.774	Accepted
IJS \leftarrow AOC	.356	8.152	Accepted
EJS \leftarrow AOC	.218	6.840	Accepted
EJS \leftarrow NOC	.342	11.544	Accepted
IJS \leftarrow NOC	.554	13.638	Accepted
TI \leftarrow AOC	-.293	-4.308	Accepted
TI \leftarrow NOC	.015	.184 (\text{n.s.})	Not Accepted
TI \leftarrow IJS	-.381	-4.453	Accepted
TI \leftarrow EJS	-.068	-.582 (\text{n.s.})	Not Accepted

**Figure 2. Finalized model after with SEM result**

DISCUSSION AND CONCLUSION

Connection between involvement within a job, commitment with an organization, both normative and affective , satisfaction from a job both extrinsic and intrinsic and turn over intentions of employees working in banking sector of Islamabad were examined during this present study. Utilizing structural equation modeling helped us to explore the underlying linkages between the variables under investigation in an appropriate and effective manner .there is a lot of evidence present in the literature that supports the argument of employees having high level of organizational commitment are less likely to leave their organization, our results also maintain this argument of affirmative connection between involvement related to a job and commitment associated with an organization. Organization which want to have a committed workforce should make there governance system more decentralized giving empowerment to the employees in information sharing and decision making .These changes can help an organization to have more loyalty from there team

members which in turn would give out the maximum output an organization wants to achieve its objectives. Our further inquiry measured the aspects of the satisfaction related to a job both intrinsic and extrinsic ones, and our findings suggested a positive relationship in terms of satisfaction related to a job and commitment related to an organization. Results of this exercise suggested that normative commitment related to an organization is more stably linked with both extrinsic and intrinsic aspects of satisfaction related with a job, which clearly advocate that employees who are satisfied with their current job take it as an obligation to remain loyal with it. Organizations should give importance to both extrinsic and intrinsic aspects of job satisfaction so that there employees are more committed and exhibits positive behaviors towards their work which ultimately will help the organization to achieve its long term as well as short term goals. Results from our statistics discovered a negative connection between turnover intention and affective commitment related to an organization contrary to this our data could not support the negative connection between intentions towards turnover of a person and normative commitment. Findings from the result about the relationship among intention towards turnover and extrinsic and intrinsic aspects of job satisfaction, suggested that the hypotheses claiming a negative connection among extrinsic aspect of satisfaction related to a job and commitment in relation with the organization can not be established on the contrary our findings supported the negative association between intrinsic aspect of satisfaction related to a job and commitment to an organization. Outcome of statistics proposed that organization which want to reduce their labor turnover costs and increase their employees commitment towards the organization they are working for first needs to address their intrinsic needs work itself, the recognition an individual gets after performing a specific task and growth opportunities are having more importance when compared with working conditions, supervisors behavior and salary which are the extrinsic aspects of job satisfaction. despite having volatile job market conditions the results suggest that individuals are giving more importance to the way an organization treats them rather than going after only the monetary benefits associated with the job. Organizations should make necessary amendments in their human resource practices which should address an employees intrinsic as well as extrinsic needs which is also an important part of job satisfaction it will not only reduce the labor turnover costs but also tends to increase the productivity level of an individual which is happy and calm at his workplace.

Limitations and directions for future research

Constraints of time and cost were there due to which we have taken a small sample size, in future same model can be tested using a large sample size to increase the generalizability of the investigation. Research can be done on finding exactly the factors responsible in labor turn over intentions other than involvement related to job, commitment with an organization and satisfaction having a direct impact on job. By using SEM in other financial units a comparison can be drawn between different sectors which can highlight the strategies and policies an organization take up to increase its employee job involvement, commitment with an organization and

satisfaction with a job in order to minimize the direct labor turnover cost and other indirect costs associated with it.

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