

**TURNOVER INTENTION AMONG EMPLOYEES
IN PAKISTANI BANKS: EXAMINING THE
ROLE OF ETHICAL CLIMATE AND
ORGANIZATIONAL COMMITMENT**

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ROLE OF ETHICAL CLIMATE AND
ORGANIZATIONAL COMMITMENT**

by

RAHEEL YASIN

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LIST OF ABBREVIATIONS

NAB	National Accountability Bureau
SBP	State Bank of Pakistan
ABL	Allied Bank Ltd
HBL	Habib Bank Ltd
NBP	National Bank of Pakistan
BOP	Bank of Punjab
MCB	Muslim Commercial Bank
UBL	United Bank Ltd
CR	Composite Reliability
AVE	Average Variance Extracted
SPSS	Statistical Package for Social Sciences
PLS	Partial Least Square
CB-SEM	Covariance-based structural equation modeling
SAARC	South Asian Association for Regional Corporation

**HASRAT PUSING GANTI DI KALANGAN PEKERJA DI BANK
PAKISTAN: PERANAN IKLIM ETIKA DAN KOMITMEN ORGANISASI**

ABSTRAK

Pusing ganti merupakan isu yang serius kepada pengurus sumber manusia. Kehilangan pekerja yang berpengalaman dan komited akan menjejaskan keberuntungan dan keberkesanan organisasi. Kajian ini mengkaji impak pampasan, tekanan kerja, diskriminasi di tempat kerja dan pembangunan kerjaya terhadap komitmen organisasi dalam sektor perbankan di Pakistan. Tambahan pula, kajian ini menilai kesan pengantaraan komitmen organisasi di antara hubungan pampasan, tekanan kerja, diskriminasi tempat kerja, pembangunan kerjaya dan hasrat pusing ganti. Akhir sekali, kajian ini menilai kesan penyederhanaan iklim etika dalam hubungan pampasan, tekanan kerja, diskriminasi tempat kerja, pembangunan kerjaya dan hasrat pusing ganti. Rangka kerja teoretikal kajian ini berasaskan Teori Pertukaran Sosial. Sampel kajian ini terdiri dari pekerja bank dari seluruh Pakistan dan dikenalpasti melalui persampelan kuota. Sejumlah 390 data dikumpul melalui pensampelan mudah berasaskan kuota. Analisis data dilakukan dengan menggunakan Smart PLS versi 3.2.8 dan SPSS versi 23.0. Hasil kajian menunjukkan wujudnya hubungan positif ketara di antara pampasan dan pembangunan kerjaya terhadap komitmen organisasi, manakala terdapat hubungan negatif ketara di antara tekanan kerja dan diskriminasi tempat kerja terhadap komitmen organisasi. Disamping itu, hasil kajian juga mengesahkan peranan pengantaraan komitmen organisasi di antara pampasan, tekanan kerja, diskriminasi tempat kerja, pembangunan kerjaya, dan hasrat pusing ganti. Akhir sekali, hasil kajian ini mendedahkan bahawa iklim etika tidak berfungsi sebagai penyederhanaan. Kajian ini dijangka membantu pengurusan

tertinggi bank di Pakistan dalam membina polisi berkenaan isu berkaitan pampasan, tekanan kerja, diskriminasi tempat kerja dan pembangunan kerjaya dalam usaha untuk meningkatkan komitmen organisasi dan mengurangkan hasrat pusing ganti dalam kalangan pekerja.

**TURNOVER INTENTION AMONG EMPLOYEES IN PAKISTANI
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ABSTRACT

Turnover of employees is a pressing challenge for human resource professionals, and studies on this issue have been conducted throughout the globe in the endeavor to address this matter. Losing experienced and committed employees significantly affect the profitability along with the efficiency of any organization. In the effort to contribute a solution to this problem. this study investigates the impact of compensation, job stress, workplace discrimination and career growth towards the organizational commitment in the banking sector of Pakistan. Furthermore, this study investigated the moderating effect of ethical climate in the relationships between compensation, job stress, workplace discrimination, and career growth towards organizational commitment. This study likewise evaluated the mediating effect of organizational commitment between the relationships of compensation, job stress, workplace discrimination, career growth towards turnover intention. To gain understanding of this problem, this study was anchored on the Social Exchange Theory. In order to contextualize the study in the Pakistani setting, a total of 390 Pakistani public and private bank employees were employed as the sample of this study using the stratified convenience sampling technique on the assigned strata. The data analysis was done using Smart PLS version 3.2.8 and SPSS version 23.0. The results of the study showed that there exists a significant positive relationship between compensation and career growth towards organizational commitment, Meanwhile, there also exists a significant negative correlation between job stress and workplace

discrimination towards organizational commitment. Furthermore, the results of the study also confirmed the mediating role of organizational commitment between compensation, job stress, workplace discrimination, career growth towards turnover intention. Finally, the results of this study revealed that ethical climate does not moderate as hypothesized. Methodological, theoretical and practical implications of the study were also discussed, and limitations of the study as well as suggestions for future research were also presented. The results of this study provide contribution to the body of knowledge about the variables that affect the turnover intention of employees in the banking sector.

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter describes the introduction of the overall study. It presents the study's background including the Pakistani banking sector. It also introduces the reader about the research problem, research questions, and research objectives. Moreover, it also offers the study's significance, the definition of terms, and organization of thesis' chapters.

1.2 Background

The turnover of employees is a key concern of managers and administrators in today's business world due to the cost incurred to replace human resource (Azeez, 2017). It also decreases the confidence level of other employees (Huffman, Casper, & Payne, 2014). Organizations try to reduce employee turnover rate because it leads to financial burden due to the increased cost of hiring, training and exit interview as well as the loss of tacit knowledge that occurs when employees leave the organization (Harris, Lavelle, & McMahan, 2018).

Today, the most pressing managerial challenge is to retain valued employees (Reina, Rogers, Peterson, Byron, & Hom, 2018). Researchers estimate that the overall costs associated with turnover fall between 90 per cent to 200 per cent of annual salary because of expenses incurred on recruitment, selection, and training (Glynn & Boushey, 2012; Cascio, 2015). Additionally, turnover often results in work disruptions which subsequently affect client relationships (Reina et al., 2018).

Reports have shown that the turnover rate across all sectors around the world was six per cent, 12.9 percent of this is arising from the banking sector (Mercer LLC, 2017). Average employees' turnover in the banking sector in the United Kingdom was 13.7 per cent in first quarter of 2019 (Wortley, 2019), and in the United States of America was 2.5 per cent in the first quarter of 2019 (Bureau of Labor Statistics, 2019). In the South Asian region, the banking sector faced considerable employees' turnover rate. In 2018 the turnover rate of bank employees in India was 17.8 per cent (Diwanji, n.d.), while Bangladesh in 2017 was 6.5 per cent (Islam, n.d.). In Pakistan, the banking sector has the highest turnover of 15 per cent which was highest as compared to other sectors (Hassan, & Jagirani, 2019). It incurs the highest cost per hire amounting up to Rs 25,000 (Dawn, 2012). Furthermore, as compared to other sectors, the banking sector in Pakistan has the highest premature turnover rate. The premature turnover rate refers to employees leaving an organization during the probationary period. In fact, a survey showed that three per cent of employees leave their jobs during the probationary period (Dawn, 2012). In India, the banking sector was the highest paid with an annual increment of 19.6 per cent (KPMG, 2017) while in Pakistan, it was the lowest (Dawn, 2012).

The significant contribution of banks in the economy of Pakistan is the reason to choose the banking sector for this study. Banks play a fundamental role in capital development, stimulating industrialization, poverty reduction and human development (Newaz, Ali, & Akhter, 2007). Healthy banks and healthy economies seem to move in parallel (Kashem, Abul, & Ullah, 2005) and a healthy banking system relies on their committed staff.

Multiple products and services are provided by bank employees to their clients and walk-in customers. In order to remain competitive, management needs to promote

stable and long-lasting talent management policies which attract, hire, foster and retain a competent workforce (Oladapo, 2014). Losing a competent workforce is a problem for the banking sector as it negatively impacts customer relations, customer satisfaction, and service standards.

The issue of employee turnover has gained considerable attention from human resource managers and organizational theorists (Allen, Bryant, & Vardaman, 2010) due to the above-mentioned reasons. Retention of the competent workforce is crucial to business services and to current and future potential competitive lead. Management needs to understand their employees' expectations and offer them continuous learning and career growth opportunities (Tiwari & Lenka, 2015).

The substantiation of a relationship between turnover and reduced organizational performance demonstrates that loss in human resource and social capital from turnover are more substantial than the potential gains of substituting leaving employees with better or less valuable ones (Hancock, Allen, Bosco, McDaniel, & Pierce, 2013). Organizations always try to retain their most valuable resource (employees) by drafting attractive policies which consequently bring organizational commitment and gain a competitive advantage by retaining its educated, productive and loyal workforce (Khan & Aleem, 2014). This results in employees' commitment that will uplift the organizational performance and thereby develop goodwill in an organization.

An increase in the turnover rate in Pakistani banks is a problem for human resource professionals (Bilal, Rehman, & Rehman, 2015). There are multiple factors that lead towards employee turnover among the banking sector of Pakistan such as job stress (Sattar & Ahmed, 2014), compensation (Humayun & Basit, 2014), career growth (Humayun & Basit, 2014), and workplace discrimination (Shoaib, 2015). In addition, turnover is affected by lack of promotions, compensation, security,

challenging and meaningful tasks, training and development of new skills (Goud, 2014).

Job stress is also one of the major factors causing employees' turnover. Globally, banking is considered to be one of the most stressed-out sectors (Ebiringa, 2011). Bank employees acknowledge that their jobs, family life, and health are affected by work-related stress (Hussain & Lei, 2015) due to work pressure (Manjunatha & Renukamurthy, 2017).

Business ethics is an emerging issue nowadays, and organizations develop internal ethical codes within an organization and ethical committees for ensuring ethical compliance within an organization (Elçi, Erdilek, & Akyüz, 2015). As corporate scandals are seen in the financial sector, it does not only damage the reputation of an organization but also breaks the trust of customers (Okpara & Wynn, 2008) and cause a lack of commitment among employees. Meanwhile, organizational support climate such as career development, and team-building activities also play a vital role in augmenting business performance as employees have opportunities to do their best for the business interest.

Pakistan is cradled in the group of the most corrupt nations, according to the corruption perception index 2018 (Transparency International, n.d.). The flames of corruption had also captured the banking sector in Pakistan (Business Recorder, 2009). There had been a seven-time increase in banking sector frauds in Pakistan (Tahir, 2009). Due to an increase in fraud and forgery, Pakistani banks are losing millions of rupees.

Among the major frauds and malpractices in the banking sector of Pakistan happened at the top management level. To illustrate, Mr. Ali Raza, the Ex-president of the National Bank of Pakistan (NBP), was involved in misappropriation of Rs 18

billion between 2003 to 2012 in the NBP branch in Dhaka (Sahoutara, 2017). In 2010, the National Accountability Bureau (NAB) reported that the actual corruption in the Bank of Punjab (BOP) amounted to Rs 76.178 billion under the administration of Mr. Hamesh Khan. During the period 2005-2008, BOP showed a profit in its annual reports whereas in reality that time the bank was in the loss. This was done through fake audit reports; window dressing and padding of accounts on a long legal and recovery process (Mustafa & Raheel, 2014). The United States Department of State imposed a penalty of \$225 million to the Habib Bank Ltd (HBL) on the non-compliance with anti-money laundering (Reuters, 2017). These scandals highlight a culture of corruption and malpractices in the banking sector and raise a question about the ethical practices in the banking sector of Pakistan.

1.3 An Overview of the Banking Sector of Pakistan

The banking sector plays a significant role in the economic growth of Pakistan. Banks in Pakistan account for 85- 90 percent of the financial sector (Shahid, Saeed, & Tirmizi, 2015). Pakistan has different types of banks that aids in the country's economy. Among these are conventional, specialized, foreign and Islamic banks.

At the time of Independence, there was no central bank in Pakistan and a proper banking system was almost non-existent. On July 1, 1948, the State Bank of Pakistan (SBP) was inaugurated (Ahmad, Malik, & Humayoun, 2010). After the declaration of independence, Pakistan owned two banks i.e. Australasia Bank, now named Allied Bank Limited (ABL) and (HBL). In 1949 (NBP), Muslim Commercial Bank (MCB) and United Bank Limited (UBL) were established (Ahmad et al., 2010). The SBP opened six new offices during the second five-year plan (1960-65). The number of

other bank branches increased from 430 to 1,591 over the period (1960-1965) (Khalabat, 2011).

Thirteen commercial banks were nationalized in 1974 and were consolidated into six nationalized banks (Ahmad et al., 2010). Banking sector nationalization led to noteworthy government interference and pushed banks to lend for pet projects. The Bank Nationalization Act was amended in 1991, which eventually led to the establishment of the 23 banks in the same year as (MCB) was privatized. In 1993, the management of (ABL) took majority ownership from the government (Akhtar, 2007).

In the past years, the banking sector of Pakistan faced major changes such as administrative structure. With the advancement in technology, banks have now switched from manual working to information technology, which enhanced the banking operations and business. Currently, 32 scheduled banks are working in Pakistan, including foreign and Islamic banks. List of banks operating in Pakistan (See Appendix A). List of staff strength of Pakistani banks (See Appendix B).

1.4 Problem Statement

In today's competitive business environment, employees are considered as the most valuable resource of an organization. Employees are accepted globally as a competitive tool and as a source of competitive edge (Tlaiss, Martin, & Hofaidhllaoui, 2017). An organization can gain a competitive edge by retaining a sharp-minded, productive and loyal workforce. These attributes significantly create distinct characteristics among companies and are a key component in attaining organizational goals (Zayas-Ortiz, Rosario, Marquez, & Colón Gruñeiro, 2015).

Organizations with a low turnover of employees become very productive. Low turnover makes it easier for a company to focus its time and energy on the business at

hand rather than adapting to new staff (Gartenstein, 2018). When employees are retained longer in an organization, they are likely to be more loyal to the organizations and are more eager to apply their personal efforts into their jobs. In the same way, committed employees tend to highly advocate of the organizational products, services, and policies of their employers (Wallace, Lings, Cameron, & Sheldon, 2014). As Lowery, Beadles, and Krilowicz (2002) pointed out, satisfied employees are willing to commit to activities which are beneficial to the organization.

The question of employees' turnover is now the blistering issue of the discussion by human resource professionals. Employee turnover is accompanied by the loss of skill and knowledge that had been developed and gathered during the work experience as well as a loss in terms of the resources implanted in social capital built-up at the workplace (Hancock et al., 2013). As per Balogun and Olowodunoye (2012) banking sector is the most suitable for studying the turnover intent. The banking sector is considered as one of the attractive sectors, however, it still faces issues like turnover, job stress, and underperformance (Abdullah & Ramay, 2012). To illustrate, in Pakistan alone, the banking sector has the highest turnover of employees (Hassan, & Jagirani, 2019). Exploring the factors related to the retention of employees in the banking sector may help the management of banks to develop strategies that they need to reduce employee turnover.

One of the main reasons for high employee turnover rates is low salary and profit packages (Sattar & Ahmed, 2014). Osibanjo, Adeniji, Falola, and Heirsmac (2014) analysed that institutes which have more appropriate compensation packages embed an affirmative effect on the employee's performance which brings the sincerity and reduces the turnover rate. In contrast, Pakistani banks pay 25 per cent less salary to their staff as compared to the international market wages (Irfan, 2008).

With an increase in competition in Pakistan, every bank tries to facilitate its customer more and more which put more pressure on the staff. This brings about long sitting hours and excessive workload to the employees, which eventually adds up to their already intensified work-related stress (Khattak, Khan, Haq, Arif, & Minhas, 2011).

Workplace discrimination is another factor that leads to employee turnover. In Pakistan, most females leave their jobs after marriage due to long working hours or due to cultural constraints (Ajaz & Mehmood, 2015). According to Khalid and Aroosh (2014) in Pakistan's banking sector, women employees have been facing inequality against themselves for many years in the form of the glass ceiling, the gender wage gap, lack of reward, isolation, sex segregation, and sexual harassment. Age discrimination is another important issue in the banking sector of Pakistan as most banks prefer to offer trainings to young employees as compare to old employees (Pirzada & Rehman, 2013).

Career growth plays a significant role in motivating an individual to organizational commitment. Succession yields leadership, which is a key driver for the enhancement of an organization (Ali, 2014). Rothwell, Jackson, Ressler, Jones, and Brower (2015) suggested that succession planning management is the process of continuity of leadership development to fulfil the expected key positions and to encourage innovation among the junior employees. In Pakistan, most of the banks prefer to hire experienced staff instead of promoting their own experienced staff (Shahid, Aftab, Sattar, & Saeed, 2018) which brings dissatisfaction among the existing and qualified staff that eventually leads to the turnover of employees.

The ethical climate is another problem identified that causes an employee's turnover. Due to numerous business scandals, ethics has become a hot topic in the

banking sector. The impact of ethical leadership behaviour spreads through the work context in order to shape the ethical climate, which in turn, contributes to employee's commitment to their organizations and less turnover intention (Demirtas & Akdogan, 2015).

Different studies have been done globally on the organizational commitment antecedents. But limited researches had been done on the organizational commitment of employees in Pakistan, especially in the banking sector (Chughtai & Zafar, 2006; Javed, Khan, Azam, & Iqbal, 2010; Abdullah & Ramay, 2012).

Based on the literatures, it can be gleaned that turnover intention is a valid issue that is being faced by Pakistani banks. It is for this reason that the researcher intended to conduct research in this area. Regarding bank employees and their intentions, whether to leave their jobs or stay, there are various factors that have direct relationships with turnover intentions. Better compensation packages, career progression, working conditions and domestic situation of employees are considered some of the factors in the banking sector of Pakistan, which contribute towards organizational commitment and reduce employee turnover (Bilal et al., 2015).

The current endeavour is an effort to delve into the intentions of employees to leave their employment within the banks of Pakistan. It is hoped that this will add to the current research by further revealing the factors that cause this issue in the banking sector. Thus, the present study aims to explore the effect of compensation, job stress, workplace discrimination, and career growth, the mediating role of organizational commitment and the moderating role of ethical climate among the bankers of Pakistan.

1.5 Research Gap

Employees turnover phenomenon is a key concern among employers because it is an enduring challenge for current practitioners and researchers (Abdulkareem, Chauhan, & Maitama, 2015). Globally, turnover of employees has become a major problem faced by organizations which demand that employers must be imaginative in handling and tackling this issue by recognizing multiple factors to identify the reasons why employees plan to leave their workplace (Monama, 2015).

Multiple studies have explored the turnover of bank employees. Among these reasons that cause employees' turnover are human resource practices (Giauque, Resenterra, & Siggen, 2010; Juhdi, Pa'wan, & Hansaram, 2013; Yean & Yahya, 2013; Abdulkareem et al., 2015), organizational justice and social support (Flint, Haley, & McNally, 2013), person-organization fit (Wen, Zhu, & Liu, 2016), job incompatibility (Land, Change, Fragkias, & Seto, 2013), organizational citizenship behaviour (Tsai & Wu, 2010), job performance (Dane & Brummel, 2014), and organizational work and personal factors (Porter, Steers, Boulian, & Dubin, 1973). Another factor that causes the turnover of employees is workplace discrimination (De Beer, Rothmann Jr, & Pienaar, 2016). Workplace discrimination is considered one of the elements that enforce employees to leave the organization. Previous studies just see gender discrimination, whereas this study also covers age discrimination.

Organizational commitment is considered as a stronger predictor of turnover intention as compare to job satisfaction (Tarigan & Ariani, 2015). Organizational commitment has been acknowledged as a key mediator in researches related to employees' turnover (Lee & Jeong, 2017). The researcher chose turnover intention rather than actual turnover because turnover intention resulted in an actual turnover

and this study focus on the present than those employees who have left the organization (Falkenburg & Schyns, 2007).

Studies show that when employees have engrained the value of positive perceptions regarding compensation, appraisal system, training and development, and career opportunities, they prefer to stay at their current workplace (Abdulkareem et al., 2015). This relationship is confirmed in previous studies (Kantor, 2013; A'yuninnisa & Saptoto, 2015).

Human resource management plays a noteworthy role in organizational success. Business leaders need first to identify the factors that cause employees to leave the organization in order to determine factors that contribute to employees' retention (Liu & Onwuegbuzie, 2014). One of these factors is the ethical climate.

Ethical issues are important because of their various benefits to organizations (Ching, Kee, & Tan, 2016). When employees strongly believe that their organization follows ethical norms while making its policies and decisions such as executing legal requirements and dealing with an ethical concern, then there exists a favourable ethical climate in the organizations (Cullen, Parboteeah, & Victor, 2003; Stewart, Volpone, Avery, & McKay, 2011). DeConinck (2010) identified that ethical climate influences turnover intention and actual turnover. The author emphasized that keeping an ethical climate in an organization supports organizational development by retaining competent and experienced employees. Employee's perception is directly and indirectly influenced by the ethical climate of an organization related to the manners by which things are done in their organization (Maignan & Ferrell, 2000).

In an ethical working environment, attention is given to the moral effects of organizational policies and practices. Previous studies in multiple sectors figured out that there exists a significant negative association between an ethical climate and

employees' turnover (Mulki, Jaramillo, & Locander, 2008; DeConinck, 2010). Previous research has shown that employees' commitment fosters their retention and thereby reducing turnover rate (Suliman & Al-Junaibi, 2010). The ethical climate is a significant factor in bringing organizational commitment among employees (DeConinck, 2010).

The current research intends to expand the view that ethical climate moderates the relationship between compensation, job stress, workplace discrimination, career growth, and organizational commitment. Evaluating the ethical nature of a specific organizational climate demands a deeper knowledge of organizational policies and practices.

1.6 Research Questions

Based on the arguments presented in the previous section, this research sought to answer the following research questions which are aligned with the objectives of this study.

1. Does compensation, job stress, career growth and workplace discrimination impact on organizational commitment of employees in Pakistani banks?
2. Does ethical climate moderate the relationships between compensation, job stress, workplace discrimination, career growth and organizational commitment of employees in Pakistani banks?
3. Does organizational commitment mediate the relationships between compensation, job stress, workplace discrimination, career growth and turnover intention of employees in Pakistani banks?
4. Does organizational commitment impact on turnover intention of employees in Pakistani banks?

1.7 Research Objectives

In view of the problems and the research gaps identified in the previous sections, the following research objectives were set to achieve the goal of the study.

1. To examine whether compensation, job stress, workplace discrimination and career growth have an impact on organizational commitment among employees in Pakistani banks.
2. To investigate whether ethical climate moderates the relationship between compensation, job stress, workplace discrimination, career growth and organizational commitment among employees in Pakistani banks.
3. To examine whether organizational commitment mediates the relationship between compensation, job stress, workplace discrimination, career growth and turnover intention among employees in Pakistani banks.
4. To determine if the organizational commitment has an impact on turnover intention among employees in Pakistani banks.

1.8 Significance of The Study

This study intends to bridge the research gaps identified and to make significant contributions both in the theoretical and practical aspects.

1.8.1 Methodological Significance

This study investigated workplace discrimination using a second order factor approach. The workplace discrimination is a variable which forms the major portion of the study. To gain a wider perspective, this study employed two sampling

techniques i.e. stratified sampling for assigning a number of branches to each stratum, and convenience sampling for data collection.

1.8.2 Theoretical Significance

Researchers have identified various factors causing employees' turnover. Studies show that organizational commitment and job satisfaction are a strong interpreter of employees' turnover (Luchak & Gellatly, 2007; Yang, 2008). It is for this reason that the Social Exchange Theory is the foundation by which this study is anchored upon.

Due to the symbiotic nature of the stakeholder's perspective, researchers have found out that if an organization satisfies its responsibilities towards the stakeholders, in return the stakeholders are willing to contribute more (Stewart et al., 2011). However, previous studies have confirmed that satisfying social responsibilities are viewed as an expectation instead of an additional effort on the firm's behalf (Jamali, 2008). Fulfilment of corporate social responsibilities will give positive outcomes for employees, which in return motivates the employees to put additional effort into their organization (Stewart et al., 2011). Due to the association between the fulfilment of social responsibilities and employee expectations, turnover intention is likely an outcome reciprocated by employees (Stewart et al., 2011). Perceptions of an ethical climate are needed to fulfil an organization's legal and moral responsibility by building employees' confidence that their organization will never tolerate legal destructions. Ethical climate creates a perception that an organization performs work within boundaries of an established code of ethics (Stewart et al., 2011).

The mediating role of organizational commitment between compensation, job stress, workplace discrimination, career growth and turnover intention of employees can be supported by the Social Exchange Theory (Blau, 1964). Hence, on the basis of this theory, it is recommended that when employees feel that they are in a good social

exchange relationship with their organizations, their tendency to leave from their workplace is low.

It is thought that the most important step of advancing a model or theory is to test it in a different cultural setting and context (Alvesson & Karreman, 2007; Venkatesh & Zhang, 2010). As highlighted in the research gap, it has been called by many scholars for ethical climate studies to be carried out, especially from developing countries where the corruption rate is high.

Using the Social Exchange as the underpinning theory, this study is aimed to develop a cohesive theoretical framework that synthesizes compensation, job stress, workplace discrimination, ethical climate, organizational commitment and intention to leave. Thus, the current research is expected to bring an addition of new knowledge to the field of human resource in the banking sector of Pakistan.

This research intends to measure a relationship between compensation, job stress, workplace discrimination (gender & age discrimination), career growth with organizational commitment. As age discrimination was mostly studied in the western context and very limited work was done on it in the South Asian culture setting. This research advance knowledge about the Social Exchange Theory by including age discrimination in workplace discrimination and conduct research on it in the banking sector of Pakistan.

This research intends to use organizational commitment as a mediating variable between the compensation, job stress, workplace discrimination, career growth and turnover intention and ethical climate and as a moderating variable between the compensation, job stress, workplace discrimination, career growth, and organizational commitment. These dual lenses served as the conceptual foundation to frame the discussion of turnover of bank employees in Pakistan. This study extends the

knowledge of Social Exchange Theory as it study ethical climate in banking sector of Pakistan and as most of studied regarding ethical climate was conducted in countries with low corruption rate whereas countries with high corruption rate were neglected by researchers.

With these new lenses of integrating ethical climate as a moderating variable and organizational commitment as a mediating variable, therefore, this research contributed to the theoretical body of knowledge through the investigation of the organizational policies effect on employees' turnover in the banking sector of Pakistan.

1.8.3 Practical Significance

It is necessary to examine the factors that affect employee's turnover because high turnover leads to negative effects such as the difficulty of recouping expenses invested upon the workers. Moreover, investigating the impact of an ethical climate on employees' turnover will assist the top management to get a clear understanding of the key factors that influence the turnover of banking sector employees. This study provides recent and relevant findings that may enhance the knowledge and understanding of employees' turnover in the banking sector of Pakistan. This study may be of great significance to Pakistan as empirical studies may help to explain the impact of ethical climate towards a turnover of employees, thereby, enabling the bank management to sort out the factors affecting employees' organizational commitment in Pakistani banks.

The findings of this study regarding the effects of each determinant regarding the employees' turnover and organizational commitment would be useful for the human resource executives to design talent management which will overcome turnover rate and that will help Pakistani banks to revitalize their existing retention programs

and help them to save their operational cost. Therefore, the empirical results of this study may make a significant practical contribution to the banking sector not only in Pakistan and but also for other South Asian countries which are facing similar issues.

1.9 Definition of Key Terms

Age Discrimination

Age discrimination occurs when a person is treated less favourably than another in a comparable situation because of his or her age (Furunes & Mykletun, 2010).

Career Growth

Career growth refers to progression through a sequence of jobs, involving continually more advance or diverse activities and resulting in wider or improved skills and greater responsibility (Nouri & Parker, 2013).

Compensation

All forms of financial benefits that an employee receives while working in the organization (Milkovich & Bloom, 1998).

Ethical Climate

Ethical climate is the context by which an employees' views about the organization's policies, procedures, norms and values within a social standard (Schwepker, 2001).

Gender Discrimination

Gender discrimination happens when personnel decisions are based on the individual's gender rather than on the basis of qualification or job performance (Guttek, Cohen, & Anne, 1996; Ngo, Tang, & Au, 2002).

Job Stress

Job stress refers to the feeling of psychological strain and tension from a job (Gershon, Barocas, Canton, Li, & Vlahov, 2009; Kurtz, 2012).

Organizational Commitment

Strong desire to remain part of an organization in which employee is emotionally attached to an organization (Meyer, Allen, & Smith, 1993).

Turnover

Turnover is the act of an employee physically separating from the employer and quitting job responsibilities (Mobley, 1982).

Turnover Intention

Turnover intention refers to an individual's decision to leave an organization and search for another opportunity (Martin, 1979; Mobley, 1982).

Workplace Discrimination

Workplace discrimination is defined as the biased and negative treatment of employees grounded on personal traits which have no link with their job performance (Chung, 2001). In this research personal traits means age and gender.

1.10 Organization of the Remaining Chapters

This study is comprised of five chapters.

Chapter 1 provides an overall view, information about the banking sector of Pakistan, problem statement, the significance of the study, research questions and research objectives, significance and scope of the study, definitions of key terms, and ends with the chapter summary.

Chapter 2 provides the theory used in this study, the synthesis of the findings of previous related studies, the formation of a theoretical framework. The hypotheses development and chapter summary.

Chapter 3 describes the research methodology, sampling techniques, sample size, measurement of variables, pretesting of the research instrument, data collection and screening procedures, method of data analysis and end with a chapter summary.

Chapter 4 describes the results of data analysis and reports the results to the research hypotheses, respondents' demographic profile, descriptive statistics of the variables. It also explains the measurement and structural models of the study, provides a summary of all hypotheses, results and at the end with a chapter summary.

Chapter 5 discusses the findings of this study. It provides reviews of the study followed by answers to the research questions, discussion on the objectives, and the explanations about the results of hypotheses. It also describes the valuable insights in the form of conceptual, theoretical, and practical contributions of the study with the findings, conclusion, theoretical and practical contributions of the study, shortcoming and path for future research. In addition, it presents the limitations of the study and set directions for future research in this area. Finally, a conclusion that summarizes the entire work is presented to mark the final stage of this chapter.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter presents the review of related empirical studies and literature relevant to the development of the hypothesized model. The sources of references this study were taken from research articles published in highly esteemed journals, thesis and dissertations conducted from local and international contexts, research methodology books, academic journals and relevant databases. The flow of discussion in this chapter starts with a brief review of the Social Exchange Theory which eventually leads to the conceptualization of the variables.

2.2 Theory Underlying Current Research

2.2.1 Social Exchange Theory

To better understand the phenomenon of this study, the Social Exchange Theory was utilized as the framework. The Social Exchange Theory was proposed by an American sociologist, George Homans, in 1958 (Homans, 1958). This theory is widely used to gauge relationships between the staff within the organization (Harden, Boakye, & Ryan, 2018). Furthermore, this theory has been broadly used for describing the bond among organizations, members as it helps to better understand workplace behaviour related to how employees and employers intermingle with each other (Biron & Boon, 2013).

The foundation of the Social Exchange theory states that when an organization gives something of value to its employees, the employees in return offer something of the same value to their organization (Latorre, Guest, Ramos, & Gracia, 2016). Tradeoff

and negotiation are basic principles of exchange with individuals placing value in equally beneficial relationships (Aryee, Budhwar, & Chen, 2002). This theory has been widely used to explicate workplace behaviours and has become a source for doing making forecasts regarding organizational inclusion effects (Shore et al., 2011) and human resource practices (Latorre et al., 2016).

This theory further describes the social exchange view as such when employees satisfy their job demands and in return do not receive proper job remuneration, then this situation is viewed by employees as an unfair employee-employer relationship; a disproportion in perceived psychological contract fulfilment which will negatively affect employees' productivity (Verhees, 2012). According to Blau (1964), commitment among members leads to an effective exchange of services and compensation rendered. In this theory, the main factors which were discussed are justice, leader-member exchange, psychological contract, teamwork and trust (Verhees, 2012). This theory emphasizes that an individual's voluntary action happens when there are some projected returns from what he/she has contributed.

The researchers highlights that employees are increasingly prone to remark that their organizations failed to satisfy its implicit and/or explicit responsibilities to them as part of the employment relationship (Shen, Schaubroeck, & Zhao, 2019). When employees feel that the organization breaches employment contract, a wide range of undesirable responses towards an organization comes from the employees, such as turnover and absenteeism, counterproductive behaviours, or worsened performance (Zhao, Wayne, Glibkowski, & Bravo, 2007).

The rationale of the Social Exchange Theory and turnover intentions decision is the joint process between employees and employers (Wittmer, Martin, & Tekleab, 2010). Moreover, when organizations have high job demands from employees, it is

expected that employees also need extra job resources in order to have an equilibrium in employer-employee's relationships. When an exchange is unbalanced, it leads to dissatisfaction and other negative consequences to both the employer and the employees (Birtch, Chiang, & Van Esch, 2016). The outcome of such exchange is contained in the individual's social and esteem needs e.g. more connections or higher status within one's social network (Harden et al., 2018).

When employees feel that their organization take care of them provide them compensation according to their qualification and experience, stress-free working environment, equal treatment for every employee, proper career growth and all the work done by the organization is according to the ethical standards in response employees become more committed and they prefer to stay in that organization.

It has been confirmed that failure of the social exchange relationship results in higher turnover (Avanzi, Fraccaroli, Sarchielli, Ullrich, & Van Dick, 2014). The study by Brimhall, Lizano, and Barak (2014) examined the employees' views about the supervisor's role and have found that 43 per cent of the variance in the intention to leave the workplace identified two important factors: (a) diversity climate and (b) job satisfaction. Nouri and Parker (2013) have studied social exchange interference in accounting firms. The results of their study revealed that a balanced employment relationship encouraged commitment level and reduced turnover.

2.3 Turnover Intention

Human resource management is considered as the core organizational factor in influencing employment (Lv & Xu, 2016; Restubog, Zagenczyk, Bordia, Bordia, & Chapman, 2015). In the past, organizational factors such as work environment, which plays a dominant role in shaping and attracting the employee's involvement in an

organization, got little attention from management (Santhanam, Kamalanabhan, Dyaram, & Ziegler, 2017).

To this day, studies on employee turnover in the fields of human resource management and organizational behaviour is still considered a valuable subject, regardless of the number of published studies on this area (Hom, Lee, Shaw, & Hausknecht, 2017; Lee, Hom, Eberly, Li, & Mitchell, 2017; Shaw & Shi, 2017). This is because many human resource executives suffer from employee turnover. In the effort to figure out the reasons for such unfavourable phenomena, human resource executives resort to involve research teams in order to investigate the employees' turnover impact at the workplace (Yang, Liu, Liu, & Zhang, 2015). Memon, Salleh, Baharom, and Harun (2014) have highlighted that there is a dire need to investigate employees' turnover because such circumstances can badly affect business operations. Researchers and practitioners who have investigated employees' turnover have concluded that unfavourable employees' turnover is not only associated with the cost of recruitment, training and adaptation periods of new employees (Allen et al., 2010), but also associated with the cost of potential loss of knowledge, skills and abilities (Nyberg & Ployhart, 2013).

Intentions of leaving are the strongest predictor of an actual leave decision (Cotton & Tuttle, 1986; Lee & Mowday, 1987). Employees' turnover intentions have varied definitions. DeTienne, Agle, Phillips, and Ingerson (2012) and Yücel (2012) described employees' turnover as an individual's decision to leave an organization and search for other greener pasture opportunities. Lambert, Cluse-Tolar, Pasupuleti, Prior, and Allen (2012) defined it as an employees' plan to leave an organization, a predetermined thought process prior to leaving the organization. Meanwhile, Ciftcioglu (2011) considered the situation as the actual action of leaving the work-

related responsibilities behind. Iqbal, Ehsan, Rizwan, and Noreen (2014) documented that turnover intention is the predecessor to employee turnover. Memon, Salleh, and Baharom (2015) discussed it as a will to leave the organization voluntarily and permanently. Based on these varying definitions, it can be deduced that employee turnover can either be a voluntarily or involuntarily act of leaving the organization for whatever reasons (Kaur, Mohindru, & Pankaj, 2013).

A global survey by Deloitte (2014) of 2,500 business leaders from 90 countries found out that in today's business, one of the prime challenges is employee retention. This information is noteworthy, especially among organizations because losing committed employees can affect the competitive edge of an organization and it reduces the morale of the existing employees. High employees' turnover shows that employees are disgruntled, unengaged, indistinct or uncreative (Shipp, Holloway, Harris, & Rosen, 2014). According to Hays Asia Salary Guide (2017), 34 per cent of Asian employees are vigorously searching for the new workplace (Hays, 2017). This statistics show that the turnover of employees is a major hindrance for businesses to achieve strategic goals.

Employee turnover is considered as a big challenge among businesses, industries, and organizations (Bilau, Ajagbe, Sholanke, & Sani, 2015; Sawa & Swift, 2013; Zopiatis, Constanti, & Theocharous, 2014). Employee turnover is an important issue in the service industry, especially in the banking sector where human resource is the most valuable asset (Naidoo, 2016) because service excellence depends upon employees in service organizations (Slåtten, Svensson, & Sværi, 2011). In service organizations, the critical issue is to retain the frontline employees who deliver excellent services to customers (Slåtten et al., 2011), and are the ambassadors of the service industry (Santhanam et al., 2017). Frontline employees are significant in any

business organizations as they directly interact with customers, thereby giving them the opportunity to develop relationships with customers and subsequently giving a competitive advantage to the company business.

Various studies have identified different reasons of employee turnover (Hancock et al., 2013). For the employees, these factors include compensation, job stress, workplace discrimination and career growth. When these identified factors are not taken care of, it will lead to business loss. High employee turnover may cause multiple unfavourable consequences for organizations, particularly the cost which is directly and indirectly associated with the human resource management practices (Nuhn, Heidenreich, & Wald, 2016; Chin, Liu, & Yang, 2016; Cho, Lee, & Kim, 2014).

Chen, Lin, and Lien (2011) emphasized the importance of low turnover intention and the outcome employee turnover may have on an organization. Employees' turnover can affect negatively the organization's reputation, customer relations, and employees' interpersonal dynamics (Wallace & Gaylor, 2012) as well as the efficiency of teams as new employees needed to be trained (Wallace & Gaylor, 2012). Employee's turnover may affect the cyclical systems in placing a new employee on the post that has been vacated by an employee who resigned from the work, which negatively affects the service quality and work productivity (Duxbury & Halinski, 2014; Holtom & Burch, 2016).

In a study by Guilding, Lamminmaki, and McManus (2014) to determine employee turnover cost in search for greater accountability, they found that turnover has indirect costs, which include low morale, lost skill sets, dissatisfied customers, and lost networks. Managers and consulting firms now focus on employee commitment

through leadership-driven approaches in order to decrease turnover costs (Harris, Li, & Kirkman, 2014).

Lack of tools and strategies to control high employee turnover is also a big issue for human resource managers (Cao, Chen, & Song, 2013). Bryant and Allen (2013) presented a series of effective strategies in order to control turnover. These strategies include compensation, benefits-based solutions, and solutions that go beyond offering material needs for employees. Since there is still a wide array of aspects that affect the turnover rate, hence there is a pressing need to find out the tools in business practices that may contribute to overcome the previous deficiencies (Misra, Jain, & Sood 2013).

Employees' turnover affects the financial performance of organizations through five major cost categories: pre-departure, recruitment, selection, orientation and productivity loss (Narayanan, 2016). High employee turnover reduces organization growth and also slows down country economic progress (Duffield, Roche, Homer, Buchan, & Dimitrelis, 2014). When experienced professionals leave jobs, organizations lose their valuable assets (Narayanan, 2016). When any skilled employee or any employee in leadership positions left organization, that organization loses millions of dollars (Amankwaa & Anku-Tsede, 2015).

Employee turnover does not only increase the financial burden but also slows down an organization's productivity (Chikwe, 2009). A reduction in productivity may cause additional expense to an organization (Johnson, 2018). Consequently, employee turnover in the banking sector increases the financial burden for the banks because of the disruption in service delivery to customers (Holtom, & Burch, 2016) and the cost related to recruiting new employees.

Organizations must reduce the turnover rate in order to maximize the return on investment done for employees (Kaur et al., 2013). Leaders should focus on the turnover because of its negative effects on the organizations (McClean, Burris, & Detert, 2013). Studies highly recommended that organizations nowadays should exert an effort to retain the talented and experienced employees in their organizations because doing so is considered a reliable forecaster of organizational excellence (Rahn, Jawahar, Scrimshire, & Stone, 2016). One effective way to encourage the retention of valuable employees is by providing them an encouraging environment where they can perform their task effectively and efficiently (Kaur et al., 2013).

Human resource managers should have a deep understanding of turnover intentions in order to reduce employee turnover. Human resource managers who are aware of turnover intention indicators may cope with employee issues to control actual employee turnover. This will reduce the financial burden and will lead to better customer service. After all, satisfied employees have a lesser level of turnover intentions (Yücel, 2012).

2.3.1 Cost of Turnover

High turnover of employees puts a financial burden on organizations (Kim & Park, 2017) aside from its negative effects on the organizational effectiveness and targets (Han, Seo, Li, & Yoon, 2016; Zheng & Lamond, 2010; Jobin, 2011). A high number of voluntary turnover cost sometimes exceeds 100 per cent of the annual salary from a vacant position (Lee, Lee, & Bernstein, 2013; Ramoo, Abdullah, & Piaw, 2013). According to the Society for Human Resource Management, employees' annual turnover rate globally in 2016 was 19 per cent, and on average, it takes 42 days to fill the vacant post. Talent Management and HR Magazine mentioned that globally for

entry-level employees, it costs 30 per cent to 50 per cent of their annual salary to replace them, 150 per cent for mid-level employees, and above 400 per cent for top managerial positions (Borysenko, 2015).

2.3.2 Effects of Employees' Turnover on Customer Satisfaction

The level of customer satisfaction is one of the factors that are highly affected by employee turnover. It also damages the organization's reputation (Faldetta, Fasone, & Provenzano, 2013). Any organization which has a high turnover rate, especially among full-time employees, may suffer from a decrease in customer satisfaction (Hossain & Bray, 2014).

Hurley and Estelami (2007) conducted a study about employees' well-being in the workplace to reduce employee turnover rates and about the causal association between employee turnover and customer-satisfaction rates among 275 fast foods and convenience stores in the United States. They found that organizations with high employee turnover rates received a poor rating for customer satisfaction. Their study implies that employee turnover has a direct impact on customer satisfaction. Purohit (2016) conducted that employee turnover affects customer service, and for new employees, it is very difficult to deliver proper customer service to customers.

2.4 Compensation

Employee's compensation is considered as one of the main pillars of human resource management (Mohammed, Absar, & Azim, 2010). Salary plays a noteworthy part in retaining human resource (Chowdhury & Nazmul, 2017). It enhances productivity because compensation gives a pleasant feeling to employees as compensation for the

services and tasks rendered to achieve assigned responsibilities (Milgo, Namusonge, Kanali, & Makokha, 2014).

A large part of the organizations' operating cost includes employees' compensation. Compensation is the expenditure of the company which is an important tool to obtain competitive advantage (Rahaman, Abdul, & Rahman, 2016). It is a part of an agreement between the employee and the employer. One of the advantages by which companies benefit through appropriate compensation is attracting and retaining employees. In order to retain productive employees in an organization, management must offer attractive salary packages to employees.

Employees' compensation can be categorized into two: primary and supplementary compensation. Primary compensation refers to the basic salary; it is a fixed compensation. Supplementary compensation refers to the incentives given to employees on the basis of their performance (Lamba & Choudhary, 2013). Mostly, compensation is equal to the organization's cash flow; whereas in the service industry, it is more than half of the cash flow (Hameed, Ramzan, Zubair, Ali, & Arslan, 2014).

Employees, in response to their services, get financial remuneration from the organization they are working in (Mabaso & Dlamini, 2017). According to Swanepoel, Erasmus, and Schenk (2008), in response to the skills, efforts and time that employees render to an organization to achieve organizational goals, they are bound to receive compensation. Compensation refers to the sum of all rewards which are given to employees in response to their services rendered, whether in the financial or non-financial form in order to retain, motivate and attract employees (Phonsanam, 2010; Rahaman et al., 2016).

Employee's contribution to an organization and achievements must be duly recognized by some form of reward (Rudge, 2011). A reward system is defined as "a

package/system that consists of benefits such as holiday leaves, medical benefits, marriage grant, educational scholarships, transport allowance, and performance bonus” (Lim, & Ling, 2012, p. 104). To retain and motivate employees, reward system plays a significant contribution (Zhou, Zhang, & Montoro-Sánchez, 2011).

According to Bratton and Gold (2012), fringe benefits are part of the rewards package offered to employees in addition to their basic salary. Employees’ remuneration package includes retirement benefits, medical benefits, life and disability insurance, housing benefits, relocation allowance, car allowance, and cell phone allowance (Swanepoel et al., 2008). In addition, fringe benefits may also consist of prerequisite perks, bonuses, health club membership, reimbursement of educational expense, house loan, car financing facility, financial planning, and clothing allowances (Martocchio, 2013). Compensation package contains a substantial portion of fringe benefits which has a high influence on employee’s job satisfaction (Artz, 2010).

Compensation is a complex topic that has a noteworthy effect on organizational success (Rahaman et al., 2016). People work to earn money (Ray & Ray, 2011). Employees’ compensation is linked with employee’s productivity and their tendency to seek employment in other organizations. Due to the stiff competition in business, the demand for competent employees increases. Organizational development depends upon the skills, and experience of employees, hence organizations nowadays are struggling for the intellectual employees to take a competitive edge (Haider et al., 2015). In order to attract cutting-edge, potential employees, organizations must consider attractive compensation because it plays a significant role in bringing employees’ motivation, attraction, and retention (Mabaso & Dlamini, 2017).

Compensation is the most effective tool to gain the best efforts of employees and to bring innovation and new ideas from them. Its purpose is to fascinate, encourage

and hold intellectual minds for the accomplishment of organizational tasks. Zaman, Hafiza, Shah, and Jamsheed (2011) in their study stated that every employment contract is based on compensation, and rewards and it is the primary consideration of every employee when he/she considers working with an organization.

Organizations try to bring employees' satisfaction and long-term retention (Mohsin, Lengler, & Aguzzoli, 2015). For employees, compensation is very important because it is the sum of all rewards which they get from the organization in response to their services for the organization (Phonsanam, 2010). The remuneration is a primary factor which brings commitment in employees and affects employees' intention to leave an organization (Haider et al., 2015). In order to bring job satisfaction, monetary rewards play a major role (Qasim, Cheema, & Syed, 2012).

Salary has a very powerful impact on bringing job satisfaction (Mamun & Hasan, 2017). Companies that offer high compensation have less turnover (Haider et al., 2015). One of the reasons is that the needs of people such as the cost of living grow over time. If unattended appropriately, it drives the employees to look for better-paying employment. In this way, their needs are met hence giving them job satisfaction (Mabaso & Dlamini, 2017). Another way by which employees experience job satisfaction in parallel to their compensation is when they are getting a salary which is seemingly equivalent to their work contribution; they prefer to stay longer in the organization (Rube & Kee, 2015).

On the other hand, a low salary is one of the main factors of employee turnover and job dissatisfaction (Chowdhury & Nazmul, 2017). It brings emotional and job dissatisfaction (Greenberg & Baron, 2008) which subsequently leads to employee's turnover (Abdullah & Ramay, 2012). A low compensation package brings demotivation to employees and propels employees to search for a job in other

organizations (Milgo et al., 2014). When employees view compensation packages as not fair, inequitable and inconsistent, then the organization fails to get employees' commitment. This implies that the compensation packages are unable to fascinate, retain and encourage potential and valuable employees (Milgo et al., 2014).

2.5 Job Stress

Job stress is an important subject to investigate because of its effect on human resource in any organization. Job stress affects the employees' physical and mental health brought about by an unfavourable working environment of an organization (Alipour & Kamaee Monfared, 2015). Chaudhary and Lodhwal (2017) refer to it as behavioural and psychological effects.

Job stress is investigated in various disciplines e.g. Management, Sociology and Psychology (Tsarenko & Rooslan Tojib, 2011). According to Bashir and Ramay (2010), stress happens when a person's state of thoughts and behaviour becomes different from which is deemed normal and natural that eventually leads to abnormal functions. In the context of workplace experiences, stress generally arises when there exists a difference between the individual work-related demands and the resources available to them in order to fulfil these demands (Foley, 2013). Stress, according to Mojtazadeh and Miarkolaei (2016), happens when the demands of the job are excessive and the individual is unable to handle, or when there is an imbalance between the demands of the job and the individual's abilities.

To shed a light of understanding about job stress, Gershon et al. (2009) and Kurtz (2012) described job stress as a sense of psychological strain and tension resulting from a job. Meanwhile, Alipour and Kamaee Monfared (2015) described it as experienced by individuals while performing their jobs. Mojtazadeh and

Miarkolaei (2016) also described job stress as an individual's reaction to a working environment which gives him/her emotional and physical threat. Indeed, stress is an unavoidable part of human life. How this stress is absorbed by an individual depends on the mental pressure and individual capacity to take on the stress (Alipour & Kamaee Monfared, 2015).

Stress is a crucial issue for organizations as it affects the efficiency of employees; it brings imbalance to one's life as well as problems such as workplace conflict, role conflict, role ambiguity and excessive workload which may lead to depression (Bashir & Ramay, 2010). Around the globe, bank employees are not spared from job stress and become a challenge for the organization (Manjunatha & Renukamurthy, 2017). Manjunatha and Renukamurthy (2017) highlighted in their study that a lot of paperwork, long working hours, management pressure are the factors that cause stress to bank employees.

Furthermore, globalization and internationalization bring about stiff competition among organizations. In the business scenario, this compels the organization management to make changes in their strategies in order to adapt with new challenges (Chetty, Coetzee, & Ferreira, 2016). In this era of rapid development, job stress has become a major threat to individuals as well as to organizations (Jalagat, 2017).

Globalization and liberalization bring substantial changes in the banking industry such as working with clients to meet the bank's targets, conflicting roles, and work demands that were considered excessive which cause stress for bank employees (Giorgi et al., 2017). The demands and challenges that globalization brings about levels of mental stress to employees, which eventually leads to different chronic

diseases among bankers (Chaudhary & Lodhwal, 2017). In the modern era, the greatest threat to the banking sector is job stress (Masood, 2013).

Organizations nowadays are trying to offer nonstop services to their customers, which affects the personal lives of employees and leads towards stress (Al Momani, 2017). Bhatti, Bhatti, Akram, Hasyim, and Akram (2016) mentioned that in the present-day highly competitive environment, job stress is becoming a major problem and a sweltering matter for any organization as it affects the efficiency of both the employees and the organization; it can bring imbalance in person's life. Employees' performance is highly affected as they try to juggle the demand between work and family (Armstrong, Atkin-Plunk, & Wells, 2015).

Technology is a helpful tool in the workplace, however, it also brings stress to the employees. Stress happens when there is computer breakdown, computer slowdown, and electronic performance monitoring. Aside from this, advancement in technology brings rapid changes and employers demand that their employees can perform multiple tasks which bring stress to employees. Technological advancement, the bombardment of countless information of diverse nature, and the competitive business setting do not leave anyone secured in the banking sector of Pakistan (Masood, 2013).

Another way by which employees suffer from job stress is due to organizational factors. According to Bhatti, Shar, Faiz, and Nazar (2010), 67 per cent of overall stress faced by employees in the financial service sectors is due to organizational factors. These factors include leadership, unnecessary work demands, bank policies and bank working hours (Bhatti et al., 2010).

The literature has also identified and discussed several factors that cause job stress. Among those are organizational culture, excessive workload, performance

pressure, physical environment, leadership styles, organizational justice, organization reward policy, job security and job autonomy (Jadeja & Verma, 2016). Longer working hours also cause bank employees to face a high level of stress, especially in private banks (Madan & Bajwa, 2016). Dealing with different situations, interpersonal relationships within the workplace and people along with cause stress (Kumar & Sundaram, 2014). The study conducted by Dhankar (2015) in order to conclude the level of stress experienced by employees and its impact on banking employees in 20 banks of Kurukshetra, Panipat, Sonipat and Karnal region in India. His study concluded that long working hours lead to occupational stress for private bank employees.

Nowadays, women hold key positions; they work effectively for the advancement and development of their countries (Al Momani, 2017). In the development of organizations, women are the key players, but it is very challenging for them to balance their roles at home and at work (Al Momani, 2017). According to Ramos, Francis, and Philipp (2015), work-family issues expressively impact on employee's personal life and their workplace.

It is interesting to note that previous studies regarding job stress show that employees from public and private banks experience a different level of job stress. The study conducted by Zidan and Asaad (2019) in Egypt confirmed that employees of private banks face higher stress than public bank employees. Similar results were found by Awan and Jamil (2012) in the banking sector of Pakistan. The study of Dhankar (2015) found that private bank employees faced stress because of excessive workload and public bank employees faced pressure because of political involvement (Dhankar, 2015). Unpleasant environment, lack of freedom, autonomy, delegation and empowerment, strict policies and procedures and hectic routine are the major sources

of the stress in public sector banks. Whereas in private sector banks employees face stress because of job insecurity, performance targets and longer working hours (Awan & Jamil, 2012).

Biswakarma (2015) studied the quality of work-life in Nepal. His study showed that employees of the non-financial sector are more satisfied as compared to the employees of the financial sector in Nepal. Similarly, the study of Selvakumar and Immanuel (2015) done on banking sector employees confirmed that employees of both public and private banks face a moderate level of stress. The study of Debus, König, Kleinmann, and Werner (2015) also showed that bank employees have no time to relax and they are unable to give time to their families. Chaudhary and Lodhwal (2017) concluded in their study regarding public bank employees that bank employees caught different chronic diseases because of stress.

According to researchers, stress is a part of the job that cannot be avoided but can be minimized up to an acceptable level (Jalagat, 2017). Due to long working hours, it is hard for employees to pay attention to their family life which leads them towards stress. In order to address this problem, it is necessary that organizations consider their employees as a valuable asset by integrating stress-coping mechanisms into their organizational plan (Jalagat, 2017).

Bhatti et al. (2010) have classified stress into two categories a) Extra-Organizational b) Intra-Organizational Stressors. Extra-Organizational means stress, which is due to non-organizational factors e.g. climate, family and economy. Whereas Intra-Organizational stress is caused by organizational factors e.g. workload, organizational policies, office timings, and leadership. The study of Bhatti et al. (2010), pointed out that 25 per cent of stress is due to the workload and 16 per cent is due to timings.

2.6 Workplace Discrimination

In order to make a quick sense of things around this universe, human beings categorize things to ease the process of judgment (Tversky & Kahneman, 1974). The unfair treatment to certain groups and its individual members is referred to as discrimination (Edun, 2015). Workplace discrimination is defined as a biased treatment to employees grounded on personal traits which have no link to job performance (Chung, 2001).

However, the majority of industrial and organizational psychology researchers have focused their studies on discrimination from the lens of legal aspects like defining fair selection process, reducing adverse impact, increasing diversity and promising fair promotion decisions instead of concentrating on understanding the manifestation and costs of discrimination (Ruggs et al., 2013). People are discriminated on the basis of gender, age, experience, status, religion, culture, and language (Nayab, 2010). This study covers gender discrimination and age discrimination.

2.6.1 Gender Discrimination

Gender discrimination happens when personnel decisions are based on the individual's gender rather than on the basis of qualification or job performance (Guttek et al., 1996). According to the International Labour Organization (2007), gender discrimination is the act of treating people differently and less favourably because of their sex irrespective of their merit or the requirements of the job.

Gender is normally a discerning issue at the workplace between employees and employers (Edun, 2015). It can be used inappropriately in determining a person's performance in their career, whether it may be a job interview or a current occupational

position. In many cases, employers use gender discrimination as a source of power over their employees. This is executed through a chain of leadership within the company (Perry, Davis-Blake, & Kulik, 1994). Gender discrimination is viewed as a decisive factor in determining various attributes like job satisfaction, job involvement, organizational commitment and many more (Sattar, Nawaz, & Khan, 2012).

In an organization, perceived discrimination can affect the degree to which employees make an integrated culture or common shared values. In response, it can affect guidelines, procedures and working operations (Ensher, Grant-Vallone, & Donaldson, 2001). Discrimination, as perceived by female employees, relates to adverse consequences such as work conflict and diminished productivity (Guttek et al., 1996). For all organizations, either service concern (offer services) or manufacturing (production-based) concern, a healthy work environment will be achieved when the environment is discrimination-free (Abbas, Athar, & Herani, 2010).

Gender discrimination has an adverse impact on development goals as it reduces economic growth (Chaudhry, 2007). The study conducted by Shah, Hussain, and Rahman (2018) in Pakistani universities among faculty members shows that gender discrimination has a positive relationship with turnover intention. Women in Pakistan suffer from discrimination in every field of life (Chaudhry, 2007). They face discrimination in getting jobs (Yasin, Chaudhry, & Afzal, 2010).

2.6.2 Age Discrimination

Age discrimination occurs when a person is treated less favourably than another in a comparable situation because of his or her age (Furunes & Mykletun, 2010). Age discrimination happens when a person is treated less favourably given the same opportunities as others in a similar situation because he or she is considered to be too

old or too young (Australian Human Rights Commission, 2010). Age discrimination has been considered as pervasive and destructive, but still it is one of the utmost socially acceptable forms of discrimination in the workplace (Tougas, Lagace, Sablonnière, & Kocum, 2004).

Age discrimination affects the entire employment relationship and can exist in different forms. It occurs in connection with the promotion, job allocation, salary differentials, access to training and staff benefits (for example, cutoff ages for life assurance cover and long service leave). Age discrimination also exists in general attitudes, as well as in inter-staff behaviour such as bullying and segregation of social activities, and this affects older workers (OGC Consulting, 2013).

In the recruitment process, age discrimination is observed (Australian Human Rights Commission, 2010). This is observed when recruitment agents are doing age biases while deciding who will be recommended to the organization for the job. More often, old worker faces more problems when they attempt to reenter into the workforce after redundancy or absence for other reasons (National Seniors Productive Ageing Centre, 2012).

Evidence shows that age discrimination is a common problem in working life (Furunes & Mykletun, 2010). It exists at different steps starting from the recruitment and development of employees to retention and exit of employees (Bayl-Smith & Griffin, 2014). Age discrimination may also happen when organizational management sets guidelines for the early retirement scheme or reduction of upper age limits (Townsend, 1986). After recognizing the population challenges and advantages of experienced personnel, governments of developing countries are executing policies to upsurge the participation of older people in the workforce As it is beneficial for both

local and global economies (Beard et al., 2012). However, demographic trends show that there exists an imbalance between the entry of young people into the workforce and retirement of old people from the workforce by which economics are facing skills shortage (Shore & Goldberg, 2004).

2.7 Career Growth

The word “career” can be explained as a sequence of positions a person holds during his or her lifetime (Robbins, Bergman, Stagg, & Coulter, 2000). It also means a series of jobs done over time; or a pattern of occupational experiences spanning an individual life (Greenhaus, Bedeian, & Mossholder, 1987). It also refers to the succession of work experiences in an individual’s life (McMahon, Arthur, & Collins, 2008). Meanwhile, career growth refers to the “career ladder” up gradation in employees’ positions who give extra energy to acquire more skills and be able to use these skills to improve their performance (Spector, 2003).

Career advancement opportunities provide a clear career path to employees (Herzberg, 1986) because it gives psychological safety to employees, which brings them more motivation for their work (Kahn, 1990). Huang, Chou, and Chen (2017) have confirmed that internal career opportunities have a positive impact on the employee’s wellbeing such as engagement. Hence scholars concluded that career development opportunities bring positive feelings to employees making them to perform their roles with dedication and enthusiasm.

Career satisfaction is important as it expresses the employees’ overall feelings regarding their work. Due to the increasing trend of job mobility and career change, it is very rare that employees perform lifetime employment in the same organization (Weng & McElroy, 2012). In the past, individual's career was fully dependent on an

organization; today the situation is totally different as employees own their own careers (Savickas, 2011). In order to gain more control over their careers, employees need to learn and develop more skills which ensure their employability (Savickas, 2012).

The motivation to propel for career advancement encompasses several factors. One factor is related to the employees' intrinsic decision to further equip himself/herself for career growth depends on his/her motives and talent (Chompookum & Brooklyn Derr, 2004), and the organization's extrinsic career progression and advancement of employees in an organization (Sinniah & Naail, 2012). Another factor, as identified by Fok and Yeung (2016) is an influence brought about by salary, career development, promotion, managerial support and co-worker's behaviours in the organizations. The accessibility of career growth opportunities inside an organization allows an organization to be successful in other human resource practices (Sinniah & Naail, 2012).

Career growth promotes employee retention in the company as it raises the employees' satisfaction and motivation (Sinniah & Naail, 2012). Employees who are unable to find career development opportunities within their organization will look for opportunities in other organizations for personal career growth. Employees give a positive response when they observe their organization is interested in their career growth (Wang, Weng, McElroy, Ashkanasy, & Lievens, 2014).

Studies show that employees are concerned about their career growth, whether in the organization they are currently working for or in other organizations (Karavardar, 2014). For this reason, Karavardar (2014) suggested that organizations must place emphasis on career growth policies in order to retain employees and to create a psychological contract with its or their employees.

According to Deery and Jago (2015) career achievement is measured by shifting of position from one department to another department. Employee satisfaction and motivation create a strong tie between the employee and the organization, propelling the employees to strive hard for achieving their career advancement (Sinniah & Naail, 2012). Employees prefer to stay in an organization that can provide career growth in achieving their long-term goals.

There are two important concepts defined by researchers regarding career development: (a) organizational support for development (OSD) which refers to the as “overall employee’s perceptions that their organization offers programs and provide them opportunities which help to improve their functional and managerial skills” (Kraimer, Seibert, Wayne, Liden, & Bravo, 2011) organizations arrange different trainings for the development of their staff and (b) perceived career opportunity (PCO) which refers to the “employees’ belief that positions which are according to their interests and help them to achieve their career goals” (Kraimer et al., 2011).

Career development within organizations is considered a dynamic practice that tries to cover the needs of managers, subordinates and organizations (Long & Perumal, 2014). It is the manager’s task to motivate employees to take obligation for their own careers, provide continuous support by giving their feedback and by sharing organizational policies regarding career opportunities and vacancies that might be of employee’s interest (Chen, Chang, & Yeh, 2004).

Morrison (2011), highlighted that employee career growth makes a positive effect on organizational performance. Graham and Bennett (1995) concluded that the prospect of career advancement might in itself to motivate employees to work hard. Significant career growth can occur when an individual contribution is combined with an organizational opportunity (Long & Perumal, 2014). Opportunities to develop skills

and to manage career successfully helps organizations to retain valued employees (Chew & Chan, 2008). Armstrong (2001) highlighted that today's rapid changes in technology increase the demand for professionals who are equipped with the latest skills and grip on the latest technology. According to Michael (2001), career development is favourable for employees and employers. Organizational growth is dependent on employees, and employee's growth is dependent on an organization. Employees develop their careers by getting promotions through the continuous achievement of managerial skills, professional skills and experience (Mwanje, 2010).

Career growth has been considered as a major feature that could be strongly connected with organizational commitment (Nouri & Parker, 2013) and turnover intention (Yang et al., 2015). Yang et al. (2015) added that career growth opportunities help in reducing turnover intention.

2.8 Ethical Climate

Corporate image becomes very important and corporate social responsibility is essential for every organization nowadays (Demirtas & Akdogan, 2015). These issues raise the importance of managers in influencing the work environment. The role and ethical behaviour of the manager thus become the moral foundation for other staff members to emulate (Mendonca, 2001) as these help in generating the shared atmosphere of an organization (Moore, 2005; Wright & Goodstein, 2007). The moral framework of an organization depends upon the ethical leaders (Demirtas & Akdogan, 2015).

According to Schneider (1975), the views of psychologically significant honourable attitudes in a working environment is called a work climate. Every organization has its own working climate. There are different types of working

climates, and an ethical work climate is one of them (Demirtas & Akdogan, 2015). Ethical work climate is defined as the major opinion regarding the policies and procedures of an organization that has ethical content (Victor & Cullen, 1988).

Several scholars defined ethical climate from different angles (Vidaver-Cohen, 1998). Schwepker (2001) defined ethical climate as the employees' views about the organization's policies, measures, norms and values within an ethical context and the application and execution of ethical policies/rules to support the ethical activities and to correct unethical conduct within an organization. Meanwhile, Mulki et al. (2008) referred ethical climate as the working style of organization that shows the ethical consequences of organizational policies and practices. Victor and Cullen (1988) defined the term as the prevailing perceptions of typical organizational practices and procedures that have ethical content. Based on these definitions, it can be understood that ethical climate is associated with certain positive job attitudes such as organizational commitment and job satisfaction (Martin & Cullen, 2006) and that it must be based on fair treatment to employees makes the motivational organizational environment inclined to attain organizational objectives (Gokmen & Ozturk, 2012).

2.8.1 Functions of Ethical Climate

Ethical climate plays multiple functions inside an organization. It sketches guidelines for employees as to what is accepted in their workplace and what is not as well as guides employees regarding the ethical issues of organizations (Moore, 2012). All organizational values that pertain to questions of right and wrong contribute to the company's ethical climate. Ethical climate contains norms that guide employees' behaviours and reflects the ethical character of an organization (Cullen et al., 2003). Ethical climate is the shared perceptions of what is acceptable behaviour (i.e. content),

and how ethical issues will be dealt with (i.e., process) (James & James, 1989). It describes the working style of an organization (Martin & Cullen, 2006). Ethical climate guide employees what to do and what is not acceptable in their organization.

The ethical climate of an organization has an influence on the ethical level of organization employees (Ismail & Yuhanis, 2019). It allows employees to believe in organizational policies regarding fairness and responsibility (Yagil & Luria, 2010). It serves as a manual that directs the organization towards the objectives by which they should be heading and a guide in implementing the rules to attain desired goals (Martin & Cullen, 2006). It can be deduced from the different functions of ethical climate that at the bottom line, it represents a communal insight on how to tackle glitches within the moral limits (Parboteeah et al., 2010). Ethical climate functions as a set of appraisals of environmental events (James & James, 1989), and it can be used as a gauge to judge the ethical behaviour of employees (Knouse & Giacalone, 1992). Ethical climate is the main driving force behind organizational decision making (Cullen, Victor, & Stephens, 1989).

2.8.2 Organizational Culture

From a cultural perspective, an organization looks like a tribe (Sert, Elçi, Uslu, & Şener, 2014). Just as tribe members develop their languages, traditions, norms, rules, and stories, organizations also develop their own structures, operational rules, set of values and norms that create a distinctive standpoint called organizational culture (Sert et al., 2014). Relevant to organizational culture, when ethical climate is discussed, another important term that needs to be recognized is organizational ethical climate.

Organizational ethical climate refers to the moral atmosphere and level of ethics in the work environment that are adopted in an organization (Jennifer

Lombardo, n.d.). Ethical working climate is evident in policies and procedures that are within the frame of moral consequences in an organization (Martin & Cullen, 2006). It should be noted, however, that organizational climate perceptions may differ because of an individual's position differences, workgroups or service history (Victor & Cullen, 1988; Schwepker, 2001).

The ethical climate is a major building block of an organizational culture that affects the whole corporate policies (Victor & Cullen, 1988). Organizations are keenly interested in corporate ethics more than ever by establishing ethical codes and creating ethical committees that ensure the compliance of the same within an organization. This concern on ethical behaviour demands for a policy that will create a moral climate (Bowie & Schnieder, 2011). An organization that follows the legal procedures and seriously works on ethical issues is known as an ethical organization (Stewart et al., 2011). Organizational culture establishes values while the organizational climate establishes ethics (Moore, 2012).

2.8.3 Formal and Informal Organizational Practices

In order to measure the moral scope of an organization, ethicists use both formal and informal organizational practices. Formal practices cover organizational structure, code of ethics, incentives, performance evaluation procedures, core values, and mission or vision statements. Code of ethics is used as a guide for managers in taking a decision (Chonko, Wotruba, & Loe, 2003). The lack of a code of ethics leaves ethical decision making to individuals who, collectively, are unlikely to have uniformity of ethical values (Chonko, Wotruba, & Loe, 2003).

Organizations that are strict about the ethical procedures ensure that their cultural components support each other (Moore, 2012). Formal practices help to design

the job description of employees and employees know in written what rules they need to follow and what organization is expecting from them. On the other hand, informal practices include the elements of language, norms, and rituals (Webber, 2007).

2.8.4 Standards of Ethical Behaviour

According to Victor and Cullen (1988) ethical behaviour is absorbed by three standards: (1) egoism which refers to the thought for maximizing own interest, (2) benevolence which means the desire to do good, and (3) principle which means a strong desire to follow the rules instead of thinking its outcome and impacts on others (Mulki et al., 2008).

In the egoistic climate, organizations focus on self-interest achievement. In benevolence climate, individuals think for others how their decisions affect others before taking an action. They discern whether their action is positive or negative for others. Lastly, in the principle climate, individuals take the decision which is defined by the rules instead of thinking its effects on others. Cullen et al. (2003) found that the principled dimension of ethical behaviour has no effect on non-professional workers but has an effect on professional workers.

While identifying the dimensions of ethical climate, employees must consider the three dimensions of organizational analysis when making a decision. Victor and Cullen (1988) identified three dimensions of organizational analysis, namely, individual, cosmopolitan, and local. The individual-level relates to personal beliefs; cosmopolitan level is related to society at large; and local level refers to an organization (Mulki et al., 2008). Victor and Cullen (1988) formed a matrix containing nine ethical climates theoretical dimensions. At the egoism level, it includes self-interest, company profit, and efficiency. At the benevolence level, the locus of analysis

includes friendship, team interest, and social responsibility. Finally, at the principle level, the analysis includes personal morality, company rules and providence, and law and professional codes (see Figure 2.1).

After a series of studies, five out of nine climate types which are caring, law and code, rules, instrumental and independence were approved (Cullen, Victor, & Bronson, 1993; Victor & Cullen, 1988). These five dimensions direct ethical activities because employees are inspired to align their conduct in sync with the organizational values (Barnett & Vaicys, 2000; Cullen et al., 2003; Grojean, Resick, Dickson, & Smith, 2004).

		Locus of Analysis		
		Individual	Local	Cosmopolitan
Ethical Criteria	Egoism	Self Interest	Company Profit	Efficiency
	Benevolence	Friendship	Team Interest	Social Responsibility
	Principle	Personal Morality	Company Rules and Providence	Law and Professional Codes

Figure 2. 1 Theoretical Ethical Climate Types
Source (Victor & Cullen, 1988)

2.8.5 Theoretical Dimensions of Ethical Climate

Based on existing literatures, the researcher had identified five dimensions of ethical climate. These dimensions are (a) caring climate, (b) independent climate, (c) instrumental climate, (d) law and code, and (e) rules.

2.8.5.1 Caring Climate

Caring climate means that organizations encourage behaviour that will give a positive outcome for most of the employees (Simha & Cullen, 2012). Employees prefer to work in a caring climate (Cullen et al., 2003). In this atmosphere, individuals perceive that

decisions are based on an overarching concern for the well-being of others. They perceive that organization while taking any decision to think about their employees as well as society (Martin & Cullen, 2006). In caring climate main focus of organization is well being of others (Wang & Hsieh, 2012). Organizations are interested to make that decision which gives benefits to the maximum number of people (Cullen et al. 2003). In a caring climate, employees are genuinely interested in the welfare of others inside and outside their organizations. They are interested to make that decision which gives benefits to the maximum number of people (Cullen et al. 2003).

2.8.5.2 Independent Climate

In an independent climate, employees follow their own personal and moral beliefs (Borhani, Jalali, Abbaszadeh, & Haghdoost, 2014; Tsai & Huang, 2008) with a nominal effect from external influences (Simha & Cullen, 2012). In this climate, each person decides for himself /herself what is ethically right or wrong (Borhani et al., 2014; Tsai & Huang, 2008). Personal morality is the sole construct comprising the independence climate (Martin & Cullen, 2006). Independent climate perceptions are based deeply on personal moral convictions (Martin & Cullen, 2006). This climate indicates that individuals believe they should act on deeply held, personal moral convictions to make ethical decisions. In their view, organization decisions with moral consequences should emphasize personal moral beliefs with minimal regard for external forces and outside influence on ethical issues (Martin & Cullen, 2006).

2.8.5.3 Instrumental Climate

Instrumental climate stimulates behaviours based on self-interest at the expense of others (Martin & Cullen, 2006). This type of climate includes decisions that help individuals and organizations to get personal benefits and/or interests (Filipova, 2011).

Organizations with instrumental climate focus on maximization of their profit (Wang & Hsieh, 2012). The Instrumental climate is the least favourable type as it suggests individuals' self-interest within the organization (Victor & Cullen, 1988).

Employees look for their own self-interests often to the benefit of others in a highly instrumental climate (Tsai & Huang 2008). Within an instrumental climate, the individuals' self-interest becomes the most important source for moral reasoning when they are making decisions (Victor & Cullen 1988).

2.8.5.4 Law and Code Climate

In law and code climate, the compliance to external influences such as laws, external rules, professional standards and codes of conduct is important (Borhani et al., 2014) and is required from everyone over and above other factors (Goldman & Tabak, 2010). It is associated with the principle of ethical criteria, demanding the employees to follow and obey the codes and regulations placed by the top management. Law and code climates are based on the belief that external codes (e.g., religious, professional codes) guide ethical behaviour (Mulki et al., 2008).

In this particular climate, organization decisions are based on external codes, such as country law, religious law, or professional codes of conduct. In decision-making situations with a law and code climate, organizations make decisions based on the mandate of some external system (i.e., to avoid breaking the law) (Martin & Cullen, 2006). It is these external codes that are perceived to govern an employee's ethical decision-making and behaviour in the context of the organization (Peterson, 2002). In law and code climate (i.e., people are expected to comply with the law and professional standards) (Wang & Hsieh, 2012).

2.8.5.5 Rules Climate

The rules dimension is related to a principle climate that is influenced by acceptance of local standards, norms, regulations, procedures and policies (Simha & Cullen 2012; Martin & Cullen, 2006), and a strong belief to strictly obey them (Borhani et al., 2014). In rules climate, decision making is guided by a set of rules or codes defined by organization. Rules served as a guide for employees in making a decision and it is expected from employees to strictly follow the rules of their organizations (Chen, Chen, & Liu, 2013; Martin & Cullen, 2006).

The ethical decision making of employees is likely to be guided by organization rules when these are properly perceived and internalized by the employees (Schwepker, 2001). Organizational decisions are perceived to be guided by a strong set of local rules or standards such as codes of conduct (Aquino & Becker, 2005). Organizations with a code of ethics would score high on the rule's dimensions, which is allied with a highly ethical employee behaviour (Peterson, 2002).

In the presence of rules, ethical climate is believed to have the least deviant workplace behaviour of employees (Peterson, 2002; Vardi, 2001). Previous studies proved that employees find their work meaningful and show optimistic attitudes and actions within an organization when they perform their actions that are influenced by rules and procedures (Martin & Cullen, 2006; Parboteeah & Cullen, 2008; Weeks, Loe, Chonko, Martinez, & Wakefield, 2006).

2.8.6 Effects of Unethical Practices

Unethical practices have a bad impact on business (Mulki et al., 2008). In the same way, the unethical reputation of the company has an adverse effect on the company business. Consumers do not patronize the products and services of companies that are

involved in unethical practices (Mulki et al., 2008). Unethical practices, therefore, increase the organizational liability as well as its financial risk (Chan, 2002).

An unethical climate has a persistent effect on staff as it increases workplace stress, reduces job satisfaction, decreases employee productivity, and increases employee turnover (Mulki et al., 2008). Meanwhile, when organizations have a strict policy regarding the ethical standards, their employees become more satisfied and these organizations have lower turnover (Demirtas & Akdogan, 2015). Unethical leaders influence employee attitudes of satisfaction, commitment, and turnover intentions (Schminke, Ambrose, & Neubaum, 2005). Management problems cause unethical employee behaviour (Trevino & Victor, 1992). Buckley et al. (2001) claimed that unfairness will increase if an organization doesn't have an ethical climate.

2.9 Organizational Commitment

Organizational commitment has attracted the interest of many researchers and practitioners (Morrow, 2011). An efficient workforce is a major competitive edge of an organization over others. A committed human resource can make a positive reputation of organizations in a community, thereby paving a path of progress and development (Borhani et al., 2014). Committed employees play a major role in organizational success (Farid, Izadi, Ismail, & Alipour, 2015). Every organization requires committed employees for better performance, attracting clients and providing better services to their customers. In this era of technology, one of the major challenges for banks is the retention of committed staff in the workplace.

To gain an in-depth understanding of organizational commitment, different scholars define the terms from varied perspectives (Ahmad, & Ramayee, 2013). Sani (2013) described the organizational commitment as a strong desire and will of an

employee to contribute to organizational success. Dey (2012) also defined the term as the employee's attachment with their organization and willingness to stay. Meanwhile, Nawab and Bhatti (2011) defined it as an association of employees to their organizations and participation in them. Borhani et al. (2014) described it as a strong belief in accepting organizational values, willingness to perform best for an organization, and a strong will to stay in the organization.

Organizational commitment is considered as a bridge between employees and the organization (Suma & Lesha, 2013), and a key factor of different organizational behaviours including turnover intention (Taing, Granger, Groff, Jackson, & Johnson, 2011). Organizations are taking a keen interest to bring a commitment in employees for their organization (Khan et al., 2014) because it improves the performance of employees and reduces employee turnover (Shaikh & Zahid, 2016). In today's competitive environment, employee's commitment is very important in order to get lead in the market because it increases productivity and brings innovation (Milgo et al., 2014). When employees are committed, they believe in the vision and mission of an organization and make their efforts to achieve that vision and mission (Sawalha, Sharif, & Zaitouni, 2011).

Ellenbecker and Cushman (2012) covered the reasons for commitment and they said that organizational commitment is caused by different reasons that drive employee's attachment to organizations. Some of these reasons included moral attachment, emotional attachment, and obligation (Balassiano & Salles, 2012; Ellenbecker & Cushman, 2012).

Nowadays, in human resource management, commitment is considered as one of the most important and controversial issues, and researchers conducted multiple

types of research to explore the association between commitment and compensation (Rahaman et al., 2016). Commitment is a two-way process. If organizations demand committed employees, then organizations must also be committed to their employees. Organizations must know what factors bring a commitment to employees because committed employees perform assignments better and deliver outstanding performance for their organizations (Milgo et al., 2014). Managers must pay more attention to employees' needs at the workplace and try to interact with them. In this way, employees will increase their morale, job satisfaction level and raise their commitment level.

2.9.1 Factors that Drive Organizational Commitment

There are multiple factors that drive organizational commitment among employees. Gaining an in-depth knowledge as to what drives an employee to be committed in an organization helps in getting a better understanding of organizational commitment and turnover intention relationship.

Several studies have identified factors that contribute to an employee's organizational commitment. According to Ellenbecker and Cushman (2012), moral attachment, emotional attachment, and obligation bring employee's attachment to organizations. Farjad and Varnous (2013) identified job security, workplace environment, and human development as having a high impact on organizational commitment. McGuire and McLaren (2009) identified the physical environment of the workplace. Meanwhile, Gallato et al. (2012) mentioned that job satisfaction is the main driver of organizational commitment, and leadership and organizational culture are job satisfaction drivers. Moreover, Leroy, Palanski, and Simons (2012) also recommended leadership style as an organizational commitment key driver.

2.9.2 Dimensions of Organizational Commitment

Meyer and Allen (1997) identified organizational commitment as a multidimensional three-component model. These three components are: (a) affective which refers to the emotional attachment, (b) continuance, which refers to the cost, and (c) normative which refers to the affective obligation. In the context of this study, the researcher investigated organizational commitment as a unidimensional concept because it is considered as one of the major predictors of turnover intention and is also inversely associated with turnover intention (Kim, 2005).

2.9.2.1 Affective Commitment

Affective commitment refers to the psychological attachment of employees to their organizations caused by their identification with the objectives and values of their organizations (Borhani et al., 2014). With affective commitment, employees tend to remain to be a part of that organization for a substantially long time (Ahmad, 2018). Affective commitment is linked to the emotional attachment which brings emotional orientation of an employee towards an organization. It is the result of satisfaction that influences employees not to change their workplace. Employees with affective commitment view their working relationship as balanced with their organization (Zayas-Ortiz et al., 2015). Affective commitment is desired to apply a high degree of exertions for an organization to attain organizational goals beyond the passive loyalty of an employee (Arfat & Riyaz, 2013).

According to Meyer, Allen, and Smith (1993), affective commitment of satisfied employees is higher because they tend to be emotionally attached to their organization. Employees with high affective commitment have a strong desire to continue working in an organization (Meyer & Allen, 1997). Operationally, affective commitment may have three factors (Arfat & Riyaz, 2013). These factors are: (a)

individual and organizational value congruence characterizes as employee's belief and in acceptance of organizational goals and values; (b) passion to achieve organizational goals; (c) strong wish to continue organizational membership.

Being cardinal in nature, affective commitment is more productive than normative and continuance commitment as it can lead to employee development and acquire a strong desire to achieve organizational goals (Arfat & Riyaz, 2013).

2.9.2.2 Normative Commitment

Normative commitment is also known as necessary commitment, refers to a sense of duty and obligation to stay within the organization (Zayas-Ortiz et al., 2015). Employees with normative commitment believe that it is their duty to remain in the organization and they consider it as a debt which they must pay (Borhani et al., 2014), and moral duty to be rendered (Weng, McElroy, Morrow, & Liu, 2010).

Normative commitment is related to tradeoff which exists between employee and organization. Employee's job tenure is an investment in an organization, and when he/she leaves the organization, he/she bears a loss of cost associated with the job. Employees understand their investments in the concept of time and effort, and they are afraid of losing the seniority, status and corresponding benefits or compensation which they not might get when they move to another organization (Zayas-Ortiz et al., 2015).

2.9.2.3 Continuance Commitment

Hrebiniak and Alutto (1972); Angle and Perry (1981) and McGee and Ford (1987) highlighted another important dimension of organizational commitment called "continuance commitment". Continuance commitment, which is also known as moral commitment, is defined as the responsibility felt by the employee to remain in an organization (Zayas-Ortiz et al., 2015). With continuance commitment, employees are

committed to organizations because of extraneous benefits such as pensions and family concerns instead of general positive feelings (Shaw, Delery, & Abdulla, 2003). An employee is strongly committed to serve the organization with a high degree of sincerity and they feel that it is their obligation and duty to serve that organization (Zayas-Ortiz et al., 2015).

Continuance commitment represents an individual's recognition and understanding of the costs associated with leaving an organization (Borhani et al., 2014). Employees continue their work because they calculate that they will lose personal status, seniority and any other factor when they leave the organization (Meyer & Allen, 1991).

Individuals with a high level of continuance commitment stay within an organization because they need monetary incentives and status. Commitment is the main prognosticator of turnover and employee performance; therefore, organizations that never want to lose their high performers must focus on continuance commitment (Hancock et al., 2013).

In the study of Gallup (2013) among American workplaces, they found out that the majority of the workers are not committed to their jobs. The workers are less productive because they are emotionally cut off from their organizations. On one hand, employees in the banking sector in Chennai, India offer maximum service to their customers because of their passion, which is evidence of continuance commitment (Sowmya & Panchanathan, 2011).

Related to continuance commitment, and in the context of Pakistani culture, job security is considered as a significant prerequisite for the job because of legal and cultural constraints. Government jobs are considered to be more secure than private

jobs. Individuals desire to work in government organizations due to job security. In addition to job security, government jobs offer an attractive salary package which brings more charm for these jobs (Shabbir, & Wei, 2015).

Aside from the monetary benefits, non-monetary benefits also play a major role in bringing organizational commitment among employees (Abdullah & Ramay, 2012). In Pakistan government, organizations offer benefits like house rent (or house leasing), free medical facilities (for both the employees and their immediate families, easy loans (zero-interest loans), pensions, bonuses, regular increments among others (Abdullah & Ramay, 2012). Although banks in Pakistan also offer free medical facilities for their staff and their families but they don't offer pensions.

2.10 Theoretical Framework

Drawing upon literature review, a model demonstrating the association between organizational commitment, ethical climate and turnover intention is presented. In this study, compensation, job stress, workplace discrimination, and career growth served as independent variables; organizational commitment as a mediator; ethical climate as a moderator; and turnover intention as a dependent variable. The focus of this model is to investigate the moderating effect of ethical climate with compensation, job stress, workplace discrimination and career growth towards organizational commitment, and the mediating effect of organizational commitment in the relationship between compensation towards turnover, job stress towards turnover, workplace discrimination towards turnover, and career growth towards turnover intention.

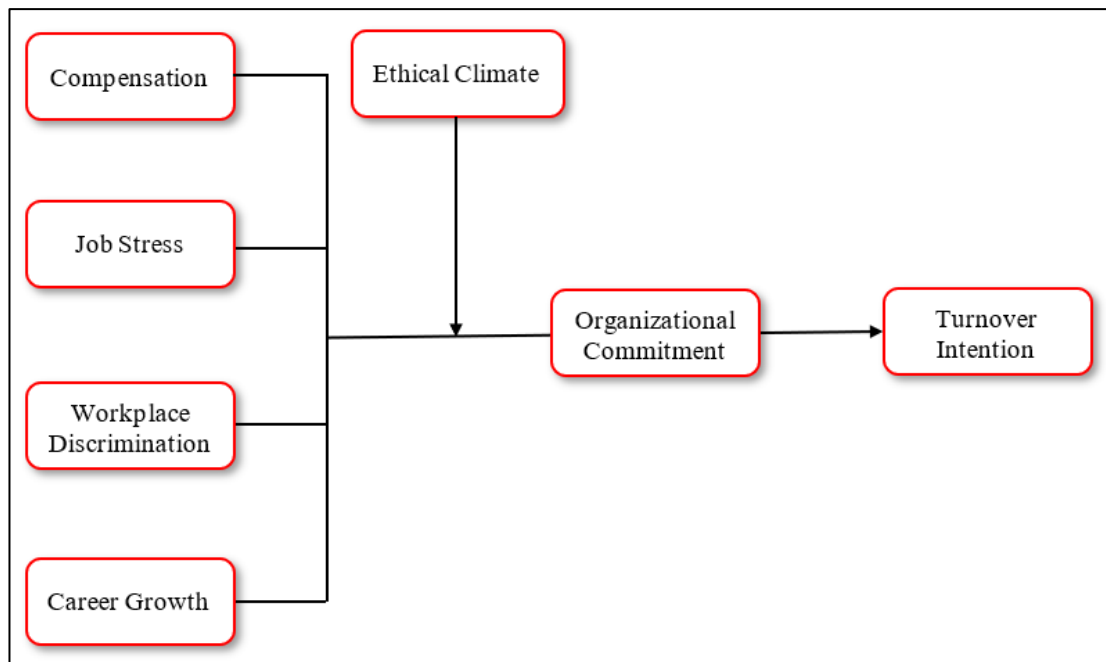


Figure 2. 2 Theoretical Framework

2.11 Hypotheses

Based on the theoretical framework provided, thirteen hypotheses were developed for empirical verification in this study.

2.11.1 The Relationship between Compensation and Organizational Commitment

According to Rahman et al. (2016), employees' commitment can be achieved by the transparent reward system and this agrees with the findings of Anvari, JianFu, and Chermahini (2014) stating that there is a strong positive association between compensation strategies and affective commitment. Moreover, the study conducted by Osibanjo, Pavithra, and Adeniji (2014) among 500 workers of manufacturing companies in India confirmed the existence of the relationship between compensation and organizational commitment. The study of Llanos and Bin Ahmad (2016) likewise confirmed that compensation has a strong effect on employees' commitment level

which subsequently helps the organizations to control the turnover rate. Another study was done by Kee, Ahmad, and Abdullah (2016) among the banking industry in Malaysia concluded that wage has a positive relationship with organizational commitment which agrees with the previous results of the same subject study of Nithya and Mohamed (2015) in the context of Indian bankers. Furthermore, Milgo et al. (2014) conducted a study among tea organizations in Kenya and the results of the investigation showed a significant positive association between compensation and commitment. Similarly, a comparison study done by Llanos and Bin Ahmad (2016) in Mexico and Malaysia showed that the Mexican strategy of increasing banker's salary also increased the commitment of bankers, and compensation according to merit is more efficient in the low aversion country like Malaysia and less effective in high aversion countries like Mexico. Finally, a study done in the field of education sector in Pakistan reported that financial compensation has a strong influence on the normative and continuous commitment of the employees (Nawab & Bhatti, 2011). The current study purposes a relation between compensation and organizational commitment on the base of Social Exchange Theory.

Based on the literatures cited above, the first hypothesis of this study is:

H1: There exists a significant positive relationship between compensation and organizational commitment.

2.11.2 The Relationship between Job Stress and Organizational Commitment

Job stress has a strong impact on organizational commitment which consequently affects the performance of the organization and its goals. Therefore, in order to achieve desired organizational goals, job stress needs to be managed in order to reduce its

negative impacts on the commitment and performance of employees (Alipour & Kamaee Monfared, 2015).

The study of Jamal (2011) has confirmed the existence of a significant negative relationship between organizational commitment and job stress. Similarly, the study conducted by Velnampy and Aravinthan (2013) among private banks of Sri Lanka confirmed the existence of a significant negative relationship between organizational commitment and occupational stress. Abdelmoteleb, (2019) likewise conducted a study among employees from textile and snack food companies in Gharbia Governorate, Egypt and findings reported that organizational commitment is negatively affected by job stress. Ahmad and Roslan (2016) study on public servants in Johor, Malaysia confirmed the existence of a strong negative relationship between job stress and organizational commitment. When employees face stress because of lack of available resources to perform their job, their work engagement decreases (Abdelmoteleb, 2019). Kemp, Kopp, and Kemp (2013) conducted a study on the effect of job stress and emotional exhaustion on organizational commitment. The results of their study showed that there exists a negative association between job stress and organizational commitment as well as a negative association between emotional exhaustion and organizational commitment. On the base of Social Exchange Theory this study purposes a relation between job stress and organizational commitment.

Based on the literatures cited above, the second hypothesis of this study is:

H2: There exists a significant negative relationship between job stress and organizational commitment.

2.11.3 The Relationship between Workplace Discrimination and Organizational Commitment

Discrimination at the workplace is an essential factor to be investigated to the organizational commitment. Among the aspects by which discrimination should be investigated are related to gender and age. In the study of Ekmekçi (2011) on different levels of organizational commitment between males and females in view of society, and findings reported that the level of commitment between male and female differs due to discrimination faced by female employees in the organization.

In addition, Channar, Abbasi, and Ujan (2011) analyzed the effect of gender discrimination on the employees' commitment. The findings of their study revealed that women are more discriminated in the private sector as compared to the public sector. It, therefore, implies that gender discrimination negatively affects employee commitment. Consequently, women are less committed toward job if they are discriminated on the grounds of gender (Channar et al., 2011). Meanwhile, the study of Olori (2017) indicated a significant negative correlation between workplace discrimination dimensions and measures of employee commitment. In order to have an organizational commitment, the organization must provide a discrimination-free working environment (Khalid & Aroosh, 2014).

Age is another factor that contributes to workplace discrimination. Rabl and Triana (2013) found that age discrimination is inversely related to employees' affective commitment. Old employees face more age discrimination as compared to young employees (Rabl & Triana, 2013). The study of Orpen (1995) confirmed the existence of a negative correlation between age discrimination and organizational commitment among Australian financial firms. Age discrimination reduces self-esteem, job satisfaction, organizational commitment and higher levels of intent to

retire and continuance commitment (Redman & Snape, 2006). This study purposes a relation between workplace discrimination and organizational commitment on the base of Social Exchange Theory.

Based on the literatures cited above, the third hypothesis of this study is:

H3: There exists a significant negative relationship between workplace discrimination and organizational commitment.

2.11.4 The Relationship between Career Growth and Organizational Commitment

Weng and Hu (2009) conceptualized that there are four factors that contribute towards employee career growth, namely: career goal progress, professional development, promotion speed and compensation growth. This concept indicates that career growth is achieved through the employees' own efforts in making progress toward their personal career goals. This can be achieved by the employees by acquiring new skills and through the organization's efforts in rewarding such endeavour's by giving promotions and salary increases (Weng et al., 2010). The scholars further confirmed that high levels of career growth experience among employees in their current job, prompt them towards more organizational commitment and reduce intention to leave. (Weng & McElroy, 2012).

Furthermore, research done by Ku Daud (2014) showed that employees are psychologically attached to the organization where they find growing and developing opportunities. Moreover, personal development opportunity, according to Juhdi et al. (2013), affects an employee's commitment to the organization. Likewise, Guan et al. (2014) also found out that employers who boost employees to pursue their career

growth get benefits in the form of mutual investment in an employee-employer relationship.

The research confirmed that opportunities for career growth are significant factors of employee-organizational relationships (Weng & McElroy, 2012). A study was done by Agrawal and Srivastava (2018) on female employees of private organizations in India confirmed a significant positive relationship between career satisfaction of female workers and organizational commitment. Weng and McElroy's (2012) research also confirmed that career growth opportunities are significant factor of employee-organizational relationships. The current study purposes that career growth opportunities influence organizational commitment. An employee has a social exchange relation with the organization and career development opportunities represent an important benefit provided by the organization. Based on the literatures cited above, the fourth hypothesis of this study is :

H4: There exists a significant positive relationship between career growth and organizational commitment

2.11.5 The Moderating Role of Ethical Climate

The study of Karakad and Effect (2016) showed that ethical climate has a linear moderating effect between corporate entrepreneurship and organizational citizenship behaviour, and it strengthens the positive relationship between them. However, it does not show any curvilinear moderating effect on the relationship between corporate entrepreneurship and organizational citizenship behaviour.

A study of Zehir, Busra, and Songul (2012) in Turkey confirmed the moderating effect of ethical climate on positive job attitudes. Tanner, Tanner, and Wakefield (2015) concluded that ethical climate moderates the effects of individual

characteristics on job satisfaction. The study of Fournier, Tanner, Chonko, and Manolis (2010) demonstrated the moderating role played by ethical climate on factors that influence turnover. Their study shows an important observation that the intention to leave organization increases among more able performers under negative ethical climate conditions.

The study of Tanner et al. (2015) showed that ethical climate moderates the effects of recognition, selling orientation, and self-efficacy towards job satisfaction. Zehir et al. (2012) studied the moderating effect of ethical climate on the relationship between job satisfaction and organizational commitment in Turkey. Results indicated that a positive connection exists between job satisfaction and affective commitment and continuance commitment. Fournier et al. (2010) on multiple industries salespersons that ethical climate moderates the influence of performance on turnover intention. The results of their study further showed that in lower ethical climate conditions, high performer salespersons have more intention to leave. Sabiu, Mei, and Joarder (2016) purposed ethical climate moderating effect on HRM practices and organizational performance. Zehir, Gogus, and Karakadilar (2016) confirmed the moderating effect of ethical climate between job satisfaction and corporate entrepreneurship.

Research done by Rahman et al. (2016); Anvari et al (2014); Osibanjo et al. (2014) corroborated a positive significant relationship between compensation and organizational commitment. Whereas Vandenberghe and Tremblay (2008) confirmed a negative significant relationship between compensation and organizational commitment. They claimed that a lack of employment opportunities brings a commitment to employees. However, the relationship between compensation and organizational commitment is not consistent. Based on the Social Exchange Theory

the current study purposes the moderating impact of ethical climate. Based on the literatures cited above, the following hypothesis is proposed:

H5: Ethical climate moderates the relationship between compensation and organizational commitment

Jamal (2011); Velnampy and Aravinthan (2013); Ahmad and Roslan (2016) corroborated a negative relationship between job stress and organization. Whereas the study of Hakim and Hidayat (2018) confirmed that job stress does not have a significant effect on organizational commitment. However, the relationship between job stress and organizational commitment is not consistent. Based on the Social Exchange Theory the current study purposes the moderating impact of ethical climate. Based on the literatures cited above, the following hypothesis is proposed:

H6: Ethical climate moderates the relationship between job stress and organizational commitment

According to Khalid and Aroosh (2014) discrimination is not always negative, sometimes it is positive in the sense that females are given lenience at workplace as they have their family burdens plus they are delicate as compare to men. It is Pakistani culture that gives females such types of leverages like they cannot work for more than 9 hours a day, no night shifts are given to female employees, no overtime is imposed on them, paid maternity leaves, etc. which are not applicable to men. Another advantage to females is that they are respected at workplace regardless of their designation. Women are given administrative jobs while men have to do fieldwork as well. Some organizations also provide transportation (pick and drop service) to their female employees. Whereas the study of Olori (2017); Channar, Abbasi, and Ujan

(2011) confirmed the negative relationship between job stress and organizational commitment. The current study purposes the moderating impact of ethical climate on the base of Social Exchange Theory. Based on the literatures cited above, the following hypothesis is proposed:

H7: Ethical climate moderates the relationship between workplace discrimination and organizational commitment.

Karavardar (2014) suggested that organizations must place emphasis on career growth policies in order to retain employees and to create a psychological contract with its or their employees.). Huang, Chou, and Chen (2017) have confirmed that internal career opportunities have a positive impact on the employee's wellbeing such as engagement. Hence scholars concluded that career development opportunities bring positive feelings to employees making them to perform their roles with dedication and enthusiasm. According to Weer and Greenhaus (2017) employees are committed to the organization if they are committed to their career. The current study purposes the moderating impact of ethical climate on the base of Social Exchange Theory. Based on the literatures cited above, the following hypothesis is proposed:

H8: Ethical climate moderates the relationship between career growth and organizational commitment.

2.11.6 The Mediating Role of Organizational Commitment

The research by Han et al. (2016) on full-time employees in South Korea confirmed the mediating effect of organizational commitment between transformational

leadership and knowledge sharing intention. The study by Akram, Afzal, and Ramay (2017) in higher education of Pakistan confirmed the mediating role of organizational commitment between emotional intelligence and job performance relationship. Shurbagi and Zahari (2014) in the oil and gas industries in Libya confirmed the mediating effect of organizational commitment between job satisfaction and organizational culture. Chhabra and Mohanty (2014) study on IT professionals in India confirmed the mediating effect of organizational commitment between job satisfaction and organizational citizenship behaviour.

A'yuninnisa and Saptoto (2015) premised that affective commitment plays a mediating role between pay satisfaction and turnover intention. Riaz, Ali, Memoona, and Iqbal (2017) in Pakistan corroborated the mediating role of organizational commitment between attitudinal aspects and organizational climate. Aktar and Pangil (2018) in their study on the banking sector of Bangladesh confirmed organizational commitment as a partial mediator between human resource management practices and employee engagement. Extending this stream of research, this study proposes a mediating effect of organizational commitment between compensation and turnover intention. Based on the literatures cited above, the following hypothesis is proposed:

H9: Organizational commitment mediates the relationship between compensation and turnover intention.

The study of Yukongdi and Shrestha (2020) confirms the positive relationship between job stress and turnover intention in the banking sector of Nepal. Xiaolin, Gul, and Sadozai (2018) study on public sector universities of Pakistan confirmed the mediating effect of organizational commitment in the relationship between procedural

justice and public service motivation. The study of Lee and Kim (2020) confirms the positive correlation between stress and turnover intention among nurses in South Korea. Tourigny, Baba, Han, & Wang (2013) confirmed the mediating role of organizational commitment between emotional exhaustion and job performance. Extending this stream of research, this study proposes a mediating effect of organizational commitment between job stress and turnover intention and the following hypotheses id proposed:

H10: Organizational commitment mediates the relationship between job stress and turnover intention.

Employees who feel gender discrimination and injustice at their workplace might be less emotionally attached to the organization and care less about their well-being than more satisfied employees. Less emotional attachment may cause deviant workplace behaviors that disrupt rules and norms (Fagbohunge, Akinbode, & Ayodeji, 2012). Workplace discrimination is associated with employee outcomes (Dhanani, Beus, & Joseph, 2018). Previous studies focus on gender discrimination whereas the current study covers age discrimination along with gender discrimination. Extending this stream of research, this study proposes a mediating effect of organizational commitment between workplace discrimination and turnover intention and the following hypothesis is proposed:

H11: Organizational commitment mediates the relationship between workplace discrimination and turnover intention.

Guchait and Cho (2010) confirmed the mediating role of organizational commitment between human resource management practices on the intention to leave employees in the service industry in India. Zhu, Flores, Weng, and Li (2020) confirm the negative correlation between career growth and intention to leave among Chinese employees. Nawaz and Pangil (2016) confirmed that organizational commitment mediating role between factors, career growth and turnover intention. Extending this stream of research, this study proposes a mediating effect of organizational commitment between compensation and turnover intention. Based on the literatures cited above, the following hypotheses is proposed:

H12: Organizational commitment mediates the relationship between career growth and turnover intention.

2.11.7 The Relationship between Organizational Commitment and Turnover Intention

Organizational commitment and job satisfaction are consistently instituted as turnover intention (Baotham, Hongkhuntod, & Rattanajun, 2010). Chang, Wang, and Huang (2013) identified the factors that influence the workers' decision to leave or to remain in an organization. The findings of their study reported that job satisfaction and commitment as the most common factors. According to the study of Carayon, Schoepke, Hoonakker, Haims, and Brunette (2006) on IT professionals, organizational commitment affects turnover intention. One of the major concerns for organizations in today's competitive working environment is to keep their employees motivated in order to bring organizational commitment (Paula & Mendonça, 2014). Jehanzeb,

Rasheed, and Rasheed (2013) found a negative correlation between organizational and turnover intention among private organization employees in their study in Saudi Arabia. Leodoro et al. (2018) study among rural nurses in the Philippines found an inverse relationship between organizational commitment and turnover intention. Rashid and Raja (20112) research at six Pakistani banks by using data of 300 employees found a negative relationship between organizational commitment and turnover intention.

Based on the literatures cited above, the last hypothesis of this study is:

H13: There exists a significant negative relationship between organizational commitment and turnover Intention.

2.12 Summary

This chapter presented a review of literatures pertaining to the variables under investigation in this study. Specifically, the literature reviewed were pertaining to the factors affecting the turnover intention of employees from the global perspective and in the national perspective of Pakistan where the context of the study was conducted. Based on knowledge gaps identified from the literatures and from theories, the theoretical framework was formulated. The underlying theory of this study showed the relationships among constructs under study and subsequently led to the development of the theoretical framework by which this study was anchored upon. The theoretical framework enabled to guide the study in deriving vital findings which could add valuable insights for organization policy makers to minimize employee turnover in the banking sector of Pakistan. The development of the hypotheses of the study was also presented in this chapter.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on research methodology employed to obtain empirical evidence to test the hypotheses and answer the research questions of this study. Research methodology helps to ascertain the validity and reliability of the research process and enables the findings to be generalized across the population and to the underpinning theory employed in the study. This chapter includes the discussion of the research design, the characteristics of the population and the sample employed, methods to calculate the sample size, procedures to test the validity and reliability of the research instruments, data collection and data analysis techniques. The summary of the whole chapter is also presented at the end of the chapter.

3.2 Research Philosophy

A set of assumptions that are related to the social world which can be reflected in a framework for research purposes is known as research philosophy. Social science research generally consists of two types of research philosophy: Positivism and Constructivism. Positivists believe that research needs to be carried out in a scientific nature. It is empirical research that follows a strict set of guidelines. The carrying out of this research is usually based on the deductive approach moving from theory to observation. The positivist research is associated with a quantitative research approach that assumes there is one true reality that can be discovered by means of rigorous empirical study (Creswell, 2009).

Meanwhile, constructivism explains that the world is perceived to be subjective and socially constructed. It does not start with theory, but the theory will be derived after data collection. It includes small samples and analyses take a longer period. Qualitative method is more suitable for this paradigm (Mackenzie & Knipe, 2006). Thus current study will adopt the positivism philosophical research approach.

3.2.1 Quantitative and Qualitative Method

Research approach could be divided into deductive and inductive. In the deductive approach, theory or hypotheses are developed and data are collected through a quantitative method in order to test the hypotheses. Meanwhile, inductive is moving from specific observations to develop a general theory (Robson & Samuelson, 2011). In the inductive approach, data are collected through qualitative methods where theory will be developed from the data analysis conducted (Saunders et al., 2008).

Quantitative method is defined as research that involves the usage of a questionnaire which will be answered by respondents. The quantitative research method will also involve a larger sample size. The position of researchers usually separated from the respondent as the quantitative use survey and experiments to collect data. The measurement of the result in quantitative research is generalized for the sample population (Creswell & Clark, 2011).

3.3 Research Design

Research design refers to the method and procedures applied in order to answer research questions and objectives. Time horizon refers to either research is conducted as a cross-sectional or longitudinal design. According to Sekaran and Bougie (2016), cross-sectional studies are conducted only once over a period of time

which can be days, weeks or months and data collection will be done at one point in time. Whereas, in the longitudinal design data will be collected during different times. This study utilized a cross-sectional approach for data collection. The cross-sectional data collection approach is quick and less expensive. Thus, cross-sectional design was employed as time and money were considered insufficient.

This study employed a quantitative method as Mertens (2010) defined quantitative research as variables in a quantifiable way where data are collected using quantitative instruments like a questionnaire. This method ensures that a sample represents the population possesses validity and reliability. Once the data have been collected, they will be processed quantitatively which later provides a statistic result and later analysed and could generalize a population with a certain degree of certainty (Mertens, 2010). Furthermore, the quantitative method is able to answer the “where”, “what” and “when” questions. It also seems to be the preview of the answers in the hypotheses. It concentrates more on the experiment and reveals the or consequences of a phenomenon and its validity rely on the correctness of the data (Bryman, 2006). The results of quantitative research are more reliable and less risk of biases as there is less contact between researchers and respondents (Cohen, 2000).

3.4 Setting of Study

This study was a cross-sectional study, and data were collected once from February 2019 to May 2019 from the employees of Pakistani banks working at branch level across Pakistan. Data were collected by adopting a convenience sampling technique through a designed questionnaire. SPSS and Smart PLS software's were used to analyse the collected data.

3.5 Population

“The target population is the entire set of individuals for whom survey findings to be extrapolated” (Levy & Lemeshow, 2013, p. 13). This study target population was bank employees working in Pakistani banks at the branch level in Pakistan. These employees include branch managers, operation managers, supervisors, operational staff, agri credit officers, relationship officers, chief cashiers and cashiers/tellers.

3.6 Unit of Analysis

The unit of analysis refers to the subject of research. It refers to what is being studied or the level of aggregation of the data collected (Sekaran & Bougie, 2013). The unit of analysis could be individuals, a specific group of people, organization, a division or department of an organization, dyads, culture or countries. The current research unit of analysis was the individuals working in branches of Pakistani banks in Pakistan.

3.7 Sampling Procedure and Sample Size

Probability sampling is considered as an ideal in research, most studies in social science research actually draw upon non-probability samples (Rowley, 2014). In probability sampling, each individual has an equal known chance of selection, whereas, in non-probability sampling selection, chances are unknown. As such, the inclusion may be considered based on purposive selection, opportunity, or expert judgment (Burns & Burns, 2008). Studies with humans as subjects are less probable to involve random samples (Polit & Beck, 2010).

Krejcie and Morgan (1970) reported that a sample size of 384 deemed appropriate for the population above 100,000 for a margin error of 5 per cent. To

calculate the sample size of this study, the researcher employed the G*Power 3.1 (Faul, Erdfelder, Lang & Buchner, 2007) software with the setting as follows:

1. Effect size (f^2) is 0.15 (Medium)
2. Significance level (α) is 0.05
3. Power level of 0.80 (Gefen, Straub, & Boudreau, 2000)
4. Number of predictors is 9
5. The responsive variable is 1.

Upon the online calculation of G*Power based on the above mentioned condition, the minimum sample size is 114 respondents. Therefore, for this study a sample size of 384 deemed more than enough to satisfy the data needed to answer research questions of this study.

The current research used non-probability sampling. In this study, the researcher used stratified sampling and convenience sampling. The number of bank branches operating in province\area is shown in Appendix C. The whole population was divided into seven strata i.e. Punjab, Khyber Pakhtunkhwa, Sindh, Baluchistan, Azad Jammu Kashmir, Gilgit and Islamabad. Each stratum is assigned a sample according to the number of branches located in that strata. To assign the sample to each stratum, the number of branches located in that strata were divided by the total number of branches operating in Pakistan. The sample assigned to each stratum is shown in Table 3.1.

Table 3.1: Total number of bank branches in Pakistan and strata sample size

Area/Province	Number of Bank Branches	Strata Sample Size
Punjab	7,150	200
Khyber Pakhtunkhwa	1,612	46
Sindh	3,360	93
Baluchistan	500	15
Azad Jammu Kashmir	456	12
Gilgit	120	3
Islamabad	517	15
Total	13,715	384

3.8 Questionnaire Design and Adaptation

Adhering to the guidelines recommended by Hunt, Sparkman, and Wilcox (1982), there are seven steps involved in the development of the survey questionnaire. The seven steps of items development are (1) define the required information, (2) select the question type and the administration method, (3) determine each question content, (4) choose the response type for questions, (5) decide the number and sequence of questions, (6) re-examine steps 1 to 5, (7) revise the pretesting of the questionnaire and revise the questionnaire if required.

3.9 Scales and Measurement

According to Hair, Hult, Ringle, and Sarstedt (2014), the Likert scale is frequently used in the SEM context. Thus, researchers need to give consideration on coding to fulfil the requirement of the equidistance, for instance, when utilizing a typical 5-point Likert scale with the categories of 1- Strongly disagree to 5 - Strongly agree.

The question items in this study were adapted from various authors and literatures. By reusing previously validated instruments, reliability and validity test have already tested, allowing researchers to know more about measurement qualities of the existing measures (Bell & Bryman, 2007).

The questionnaire designed for this study encompassed the following sections:

- i. Section A: Compensation
- ii. Section B: Job Stress
- iii. Section C: Workplace Discrimination
- iv. Section D: Career Growth
- v. Section E: Ethical Climate
- vi. Section F: Organizational Commitment
- vii. Section G: Turnover Intention
- viii. Section H: Demographic Profile

3.10 Questionnaire Items and Sources

Presented in Table 3.2 are the sources of the questionnaires employed in this study.

Table 3. 2: *Questionnaire Items and Sources*

Variables	Sources of Scale	No of Items
Compensation	Abeysekera, 2007	7
Job Stress	Shukla & Srivastava, 2016	7
Workplace Discrimination	Gender Discrimination Gutek et al., 1996	6
	Age Discrimination Furunes & Mykletun, 2010	6
Career Growth	Nouri & Parker, 2013	5
Ethical Climate	Schwepker, 2001	7
Organizational Commitment	Meyer et al., 1993	6
Turnover Intention	Cole & Bruch, 2006	3

For organizational commitment, this study used the six-item scale developed by Meyer et al. (1993). Among the three dimensions of organizational commitment researcher selected affective commitment, which explains the overall organizational

commitment more satisfactorily than the other two dimensions (Ketchand & Strawser, 2001).

3.11 Pretesting of the Research Instrument

De Vaus (1993) advised researchers to check to see if there are any ambiguities or if the respondents have any difficulty in responding. Pre-testing the research instrument is an indispensable part of any research endeavour. According to Memon, Ting, Ramayah, Chuah, and Cheah (2017), the primary objective of pre-testing the research instrument is to address problems that would aggravate measurement error if not properly taken care of. Specifically, pre-testing is employed in a research endeavour to ensure that statement in each question can be clearly understood by the respondents, additional questions were needed, or some questions should be eliminated, and the instructions are clear and adequate. The major benefit that a researcher gets from the pre-testing is that it gives a warning regarding the weaknesses of the research instrument study in advance.

In this study, the researcher employed 30 individuals from the actual respondents of the study. Perneger, Courvoisier, Hudelson, and Gayet-Ageron (2015) mentioned that a sample of 30 participants is sufficient for pre-testing questionnaires. The pre-testing respondents were asked to read through the instrument material and make comments or feedback as to which items are not clear or ambiguous to them. After taking the response from the 30 respondents, the researcher revised some of the questions which were not properly understood by the respondents and deleted some of the questions which were repeated. After the comments during the pre-testing phase were addressed and issues were resolved, the final draft of the research instrument was utilized for the actual survey of the study.

Table 3.3: Results of pre-testing the research instrument

Research items before the pre-testing	Research items after the pre-testing
<i>Variable: Compensation</i>	
1 I am satisfied with the value of increment in pay.	1 I am satisfied with the amount of increment in the pay.
2 I have a clear understanding of our pay policy.	2 I have a clear understanding of the organization's pay policy.
3 I understand the criteria used to decide my pay.	3 I understand the criteria used to decide my pay.
4 I will get compensation if I work on off days (public holidays).	4 I will get compensation if I work on off days (public holidays).
5 The amount of pay I receive for my job is about equal to others doing similar work in other leasing companies.	5 I receive equal pay to others doing similar work in other banks.
6 If I do good work, I can count on making more money (incentives for performance, achieving targets).	6 I can get more incentives if I do good work.
7 My salary is fair for my responsibilities.	7 My pay is fair for my responsibilities.
<i>Variable: Job Stress</i>	
1. I have a lot of work and fear that very little time to do it	1. I have a lot of work burden
2. I have a lot of work and fear that very little time to do it	2. I have little time to do my tasks
3. My job makes me nervous	3. I feel my job makes me nervous
4. Sometimes when I think about my job I get a tight feeling in my chest	4. I get a tight feeling in my chest when I think about my job
5. I feel that I never take a leave	5. It is difficult to get leave
6. Many a times, my job becomes a big burden	6. Many times, my job becomes a big burden for me
<i>Variable: Gender Discrimination</i>	
1. Men are promoted faster than women in my primary work organization	1. My bank prefers to promote males
2. Women are promoted faster than men in my primary work organization	2. My bank prefers to promote females

Table 3.3 continued

Research items before the pre-testing	Research items after the pre-testing
3. My primary work organization prefer to hire men	3. My bank prefers to hire males
4. My primary work organization prefer to hire women	4. My bank prefers to hire females
5. Men are more likely than women to receive tenure or its equivalent in my primary work organization	5. My bank offers more benefits to males
6. Women are more likely than men to receive tenure or its equivalent in my primary work organization	6. My bank offers more benefits to females
<i>Variable: Age Discrimination</i>	
1. I have been recommended less frequently for promotion due to my age	1. I have been recommended less frequently for promotion due to my age
2. I have been given fewer opportunities to express my ideas due to my age	2. I have been given fewer opportunities to express my ideas due to my age
3. I was not asked to take part in decision-making as often due to my age	3. I was not asked to take part in decision-making as often due to my age
4. I have heard jokes at work that poke fun at me due to my age	4. I have heard jokes at work that poke fun at me due to my age
5. I was not encouraged to take advantage of relevant training/education opportunities due to my age	5. I was not encouraged to take advantage of relevant training/education opportunities due to my age
6. My supervisor has ignored my strengths due to my age	6. My supervisors have ignored my strengths due to my age
<i>Variable: Career Growth</i>	
1. My present job is useful in achieving my career goals	1. My present job provides me opportunities to achieve my career goals
2. My present job is relevant to growth and development in my career	2. My present job encourages me to continuously gain new and job-related skills

Table 3.3 continued

Research items before the pre-testing	Research items after the pre-testing
3. I feel that my present job will lead to future attainment of my career goals	3. My present job will lead to future attainment of my career goals
4. Working for my firm will help my career	4. The probability of being promoted in the present bank is high
5. I feel that my present job has aided my growth in my career	5. My present job has helped in my growth in my career
<i>Variable: Ethical Climate</i>	
1. My company has a formal, written code of ethics	1. The bank has a formal, written code of ethics
2. My company strictly enforces a code of ethics	2. The bank strictly enforces code of ethics
3. My company has policies with regards to ethical behavior	3. The bank has policies with regards to ethical behaviour
4. My company strictly enforces policies regarding ethical behavior	4. The bank strictly enforces policies regarding ethical behaviour
5. If a salesperson in my company is discovered to have engaged in unethical behavior that results primarily in personal gain (rather than corporate gain), she or he will be promptly reprimanded	5. If an employee in the bank is discovered to have engaged in unethical behaviour that results in primarily personal gain (rather than corporate gain), he or she will be promptly reprimanded
6. If a salesperson in my company is discovered to have engaged in unethical behavior that results in primarily corporate gain (rather than personal gain), she or he will be promptly reprimanded	6. If an employee in the bank is discovered to have engaged in unethical behaviour that results in primarily corporate gain (rather than personal gain), he or she will be promptly reprimanded
7. Top management in my company has let it be known in no uncertain terms that unethical behaviors will not be tolerated	7. Top management in the bank has let it be known that unethical behaviours will not be tolerated
<i>Variable: Organizational Commitment</i>	
1. I would be very happy to spend the rest of my career with this organization	1. I would be very happy to spend the rest of my career with this bank.
2. I really feel as if this organization's problems are my own	2. I really feel as if this bank's problems are my own

Table 3.3 continued

Research items before the pre-testing	Research items after the pre-testing
3. I do not feel a strong sense of "belonging" to my organization	3. I feel that I have too few options to consider leaving this bank
4. I do not feel "emotionally attached" to this organization	4. I do not feel "emotionally attached" to this bank
5. I do not feel like "part of the family" to this organization	5. I do not feel like "part of the family" at the bank
6. This organization has a great deal of personal meaning for me	6. I owe a great deal to the bank
<i>Variable: Turnover Intention</i>	
1. I intend to look for a job outside of company within the next year	1. I intend to look for a job outside of current bank within the next year
2. I intend to remain with this company indefinitely' (reverse-scored)	2. I have no intention to remain indefinitely within this bank
3. I often think about quitting my job	3. I am thinking about leaving this bank

3.12 Data Collection Method

Data were collected through self-administered questionnaires. A brief explanation was given to all respondents on how to answer the questionnaire before distributing it to the respondents. This was crucial to make sure that they have a clear understanding and the researcher assisted the respondents if necessary. The questionnaire was not translated into national/ regional languages because most of the bank employees are master degree holder and they understand and speak English very well. The researcher first noted the contact number and email of managers and operation managers from the bank's website. After that researcher contact branch managers and upon their approval researcher visited branches personally and distributed questionnaires to branch staff. Upon receiving the filled questionnaire data were entered into SPSS.

3.13 Data Screening and Treatment Procedures

Once the data had been collected, the data were examined before analysis. Data examination is a very important step in any data analysis. As such, it allows the researcher to evaluate the impact of missing data, identify the outliers and a test for the assumptions underlying the multivariate statistical analysis (Hair et al., 2010). By doing data examination, it ensures that the data needed for the analysis meet all the necessary requirement for multivariate data analysis.

In multivariate analysis, errors in data such as missing data and outliers, can cause difficulty in the assessment. Hence, it is important that data requirements must be satisfied before data analysis (Hair et al., 2014). The missing data detection, outlier detection, and the collinearity test for Common Method Variance (CMV) were done using (SPSS) version 23; the normality test for multivariate data was done using WebPower Statistical power analysis online (<https://webpower.psychstat.org/models/kurtosis/>).

3.14 Outlier Detection

Another issue that was addressed in the data examination is outliers. Outliers, which are referred as the data points that deviate markedly from others, is one of the most enduring and pervasive methodological challenges in any researches. They usually cause undue influence on substantive conclusions when investigating relationships among variables (Aguinis, Gottfredson, & Joo, 2013).

3.15 Normality Test

Significant skewness and kurtosis in any data set clearly indicate that data are not normal. In the case of SEM, ensuring that the data is normally distributed is one of the

main concerns in data examination. Normally distributed data determines the estimation method to be used in the analysis, as well as it helps in ascertaining as to what extent the estimates obtained from the most common methods are trustworthy (Gao, Mokhtarian, & Johnston, 2008; Hair et al., 2014). However, it is almost impossible for any social sciences researches to attain normal distribution of data, may it be univariate or multivariate. Hence, skewness and kurtosis must be assessed (Gao et al., 2008).

3.16 Common Method Variance (CMV)

Common Method Variance (CMV) refers to the variance that is attributed to measurement method rather than to the construct or constructs that is aimed to be represented by the measures (Podsakoff, Mckenzie, Lee, & Podsakoff, 2003). In case when data collection is done through self-reported questionnaires and especially when both the data of endogenous and exogenous constructs are collected from the same person, then there is a need to inspect common method variance. Podsakoff and Todor (1985) also highlighted that: “Invariably, when data is collected via self-reported questionnaires from the same sample, concern over same-source bias or general method variance arise” (p. 65). For the current research, the researcher examined the factors that affect an employee’s commitment and to think for other jobs. In order to examine the aforementioned, both the predictor and criterion suggested being answered by the bank employees because this provides a clear insight of the actual feelings of banks employees in Pakistan.

3.17 Data Analysis

Descriptive analysis was performed by using SPSS version 23.0. SPSS was utilized to derive descriptive analysis specifically demographic factors of the respondent's profile. Next, the current research utilized Smart Partial Least Square (PLS) version 3.2.8 to examine the extent to which the underlying variables effectively capture the constructs indicated in the research framework.

SEM allows researchers to measure the overall model in addition to test structural model (Chin, 1998; Gefen et al., 2000). SEM in addition to the evaluation of hypothesized structural linkages among constructs evaluate the existing relationship between a construct and its respective measures. SEM belongs to multivariate statistical techniques family give access to measure direct and indirect relationships between one or more than one exogenous constructs and one or more than one endogenous constructs (Gefen et al., 2000). SEM is viewed as a flexible modelling tool for the conduction of statistical analyses, including regression analysis, path analysis, factor analysis, canonical correlation analysis, and growth curve modelling (Gefen et al., 2000; Urbach & Ahlemann, 2010).

For analyzing complex relationship covariance-based structural equation modeling (CB-SEM) was the most common method in the past years (Hair, Risher, Sarstedt, & Ringle, 2019). The number of published articles using PLS-SEM expressively increased as compared to CB-SEM in recent years (Hair, Hult, Ringle, Sarstedt, & Thiele, 2017a). PLS-SEM is extensively applied now in various social science disciplines, including organizational management (Sosik, Kahai, & Piovoso, 2009), international management (Richter, Sinkovics, Ringle, & Schlägel, 2015) and human resource management (Ringle, Sarstedt, Mitchell, & Gudergan, 2018).

Researchers appealed towards the PLS-SEM method because it provides them an opportunity to evaluate complex models composed of multi constructs, indicator variables and structural paths without imposing distributional presumption on the data (Hair et al., 2019). PLS-SEM is a causal-predictive approach to SEM that focus on prediction while estimating statistical models' estimation and its structure is designed in a way that it provides causal explanations (Sarstedt, Ringle, & Hair, 2017).

On the base of established theories and concepts, researchers will select the dependent and independent variables when running a regression analysis (Hair et al., 2014). These concepts and theories tested by using regression analysis (Hair et al., 2014). The researchers added that the technique can be used to discover whether additional exogenous constructs being tested demonstrate valuable for concept extension. Hence, the results emphasize on which exogenous constructs are statistically significant predictors of the single endogenous construct (confirmatory) and which exogenous constructs are comparatively better predictors of the endogenous construct (exploratory).

In Smart PLS, there are two types of models formed. i.e. reflective and formative. When the causality direction is from the construct (i.e., LV) to the indicators then it is a reflective model because the measure reflects variation in the latent variable (Henseler, Ringle, & Sinkovics, 2009). The formative model is when the indicators cause the construct (Hair et al., 2014).

3.18 Reflective and Formative Constructs

A construct which is affected by the same underlying construct, which uses similar measures that covary (Jarvis, MacKenzie, & Podsakoff, 2003), it measures the same

underlying construct called reflective construct and changes in the underlying construct are hypothesized to bring changes in the indicators (Jarvis et al., 2003).

The direction of arrow points from the latent variable to reflective indicators in a reflective construct. The indicators of the reflective construct must be internally consistent because it is supposed that all measures are equally valid indicators of the underlying construct (Petter, Straub, & Rai, 2007). In a reflective construct, the group of indicators combines to determine the conceptual and empirical meaning of the construct. In a reflective construct, causality direction moves from indicators to construct (Jarvis et al., 2003).

Formative constructs have formative indicators, these formative indicators are merged to give rise to the meaning of the latent variable (Petter et al., 2007). A formative measurement is an alternative approach to the reflective measurement which varies from reflective measurement at two levels: theoretical and nomological. On a theoretical level, formative measurement offers a means of modelling a construct from a diverse and potentially dissimilar set of observable phenomena (Cenfetelli & Bassellier, 2009). Formative measurement offers a choice to researchers to use measures that tend to be specific, actionable traits of a phenomenon (Barki, Titah, & Boffo, 2007).

At a nomological level, formative measurement supports the study of construct causes and effects by conducting the analysis of potentially dissimilar indicators to the level of a holistic, single construct. Formative measurement in a structural model simplifies multiple paths into a single path emanating from (to) an exogenous (endogenous) formatively measured construct (Cenfetelli & Bassellier, 2009).

The key difference between reflective and formative measurement is that in formative measurement it is not necessary that items share the same theme, therefore

there exists no evidence of intercorrelation (Coltman, Devinney, Midgley, & Venaik, 2008). Reflective measurement has been widely used in published articles related to the field of marketing (Diamantopoulos & Winklhofer, 2001), organizational behaviour (Edwards & Bagozzi 2000), as well as information systems (Chin 1998).

According to Petter et al. (2007), for a reflective construct, internal consistency is important. In order to ensure that measures are reliable, internal reliability is measured through Cronbach's alpha or by other reliability measures. In addition to that, a reflective construct should be uni-dimensional, and its content validity is not affected if any of its measures are removed to improve its construct validity (Petter et al., 2007). Whereas formative indicators neither need correlation nor high internal consistency, and a change in the formative items will bring change in the underlying construct (Jarvis et al., 2003).

The correlation between any two measures should be positive for reflective constructs (Bollen & Lennox, 1991); however, if the reflective measurement is poorly done, the measures may not follow this predictable pattern which may cause confusion for formative measures (Edwards & Bagozzi, 2000).

It is suitable to examine the loadings for constructs using reflective measures as they denote the correlation among the items and component scores (Gefen et al., 2000). Whereas for formative measures construct, formative indicators interpretation should be based on weight as it provides information regarding each item's importance in the component formation (Chin, 1998). For the current research, the researcher utilized a reflective measurement model.

3.19 Measurement and Structural Models Assessment by Utilizing Partial Least Square

The guidelines used in this study for the measurement and structural model assessment are discussed in the succeeding subsections.

3.19.1 Measurement Model Assessment

In order to evaluate PLS-SEM, the first step is the measurement model examination (Hair et al., 2019). The criteria for evaluating reflective and formative variables is different. On the base of past studies, the validation of the reflective measurement model can be confirmed through its internal consistency, indicator reliability, convergent validity and discriminant validity testing (Lewis, Templeton, & Byrd, 2005). When the measurement models satisfy all the conditions of the required criteria then researchers move to assess the structural model (Hair, Sarstedt, Ringle, & Gudergan, 2017b).

3.19.1.1 Assessing Reflective Measurement Model

3.19.1.1.1 Indicator Reliability (Outer Loadings)

While assessing the measurement model the first step is to examine the indicators' loading (Hair et al., 2019). The indicator reliability specifies the proportion of indicator variance that is explained by the latent variable. After-mentioned are the guidelines to ensure indicator reliability:

1. Loading values equal to or above 0.4 are acceptable if the summation of the loadings results in high loading scores contributing to AVE scores greater than 0.5 (Hulland, 1999).

2. Loading values equal to or above 0.5 are acceptable if the summation of loadings results in high loading scores contributing to AVE scores greater than 0.5 (Byrne & Van de Vijver, 2010).
3. Loading values equal to or above 0.6 are acceptable if the summation of loadings results in high loading scores contributing to AVE scores of greater than 0.6 (Byrne & Van de Vijver, 2010).
4. Loading values equal to or above 0.7 (Hair et al., 2010).

3.19.1.1.2 Internal Consistency Reliability

After examination of indicator loadings next step is to measure internal consistency reliability, most commonly used Joreskog's composite reliability (CR) (Jöreskog, 1971). The reliability test is used to measure the stability and consistency of the instruments in measuring the intended construct (Sekaran, 2003). Cronbach alpha (α) was predominantly used traditionally for measurement of internal consistency of data. It shows how better the questions in a set are positively correlated with each other. The deficiency of Cronbach alpha is linked with the number of items which each construct has, and it tends to miscalculate the internal consistency reliability (Hair et al., 2014). In Cronbach alpha (α) items are unweighted therefore it measures reliability with less accuracy.

In composite reliability, the items are weighted on the individual loading of the construct indicators, therefore this reliability is more accurate than Cronbach alpha (Hair et al., 2019). Due to the aforementioned deficiencies, it is more appropriate to use CR as an internal consistency reliability measurement (Gefen et al., 2000). Although Cronbach alpha and CR both measure internal consistency, the CR takes into

account the loadings of the indicators. Cronbach alpha is considered too conservative while composite reliability is considered as too liberal (Hair et al., 2019).

Higher values show a higher level of reliability. For the exploratory study, acceptable reliability values range from 0.60 to 0.69. Values within the range from 0.70 to 0.90 are viewed as satisfactory good (Hair et al., 2019). Values equal to 0.95 or higher are viewed as problematic as they show redundancy of the items, thus reduce the validity of construct (Diamantopoulos, Sarstedt, Fuchs, Wilczynski, & Kaiser, 2012). Reliability values of 0.95 and above shows that there exists a possibility of undesirable response patterns (Hair et al., 2019).

3.19.1.1.3 Convergent Validity

While assessing the reflective measurement model the third step is to address every construct convergent validity. Convergent validity is the level to which variable converges to its items' variance. The average variance extracted (AVE) metric is used for the evaluation of construct convergent validity (Hair et al., 2019). Hair et al. (2014) stated that it is known as AVE which is a grand mean value can be calculated by the squared loadings of all items related to the construct. The researchers added that it is the degree to which a latent construct explains the variance of its indicators. Value 0.50 or greater than 0.50 is considered an acceptable AVE as it explains that construct explains at least 50 per cent of the variance in its items (Hair et al., 2019). A value less than 0.5 depicts that the observed indicators not well explained the construct.

3.19.1.1.4 Discriminant Validity

The fourth step in the assessment of reflective measurement model is to assess discriminant validity. The purpose of discriminant validity is to show the extent to

which empirical constructs in the structural model are different from other constructs (Hair et al., 2019). Ramayah, Cheah, Chuah, Ting, and Memon (2016) defined discriminant validity as the degree to which items differentiate across constructs or measures dissimilar concepts by measuring the correlations between the measures of potentially overlapping items. They further described that discriminant refers to the extent the constructs under study are truly different from one another. By utilizing Smart PLS 3.2.8, there are three types of criteria to assess discriminant validity:

1. **Cross loading:** The loadings of indicators on the assigned latent variable must be greater than all other latent variables loading. The difference between loadings across latent variable must not be less than 0.1 (Snell & Dean Jr, 1992). If each item loading is greater than its designated constructs, then it can be concluded that the different constructs' indicators are not interchangeable.
2. **Fornell-Larcker criterion:** A latent variable should better explain its own indicators variance as compared to the other latent variable's variance. AVE of the latent variable must be greater than the squared correlation between the latent variable and all other variables or the AVE square root of the diagonal must be greater than the correlation on the off-diagonal (Fornell & Larcker, 1981).
3. **Heterotrait-Monotrait ratio of correlations (HTMT):** Reviews of PLS use suggest that the recommendations of the Fornell and Larcker criterion and cross-loadings have been commonly used in the fields of management information systems (Ringle, Sarstedt, & Straub, 2012), marketing (Hair, Sarstedt., Pieper, & Ringle, 2012) and strategic management (Hair et al., 2012), but Henseler, Ringle, and Sarstedt (2015) have highlighted that these standards do not perform well regarding problems related to discriminant validity. Thus Henseler et al. (2015) come up with an alternative approach and that is through Multitrait and

Multimethod matrix, to assess discriminant validity, namely HTMT. The HTMT is item correlations mean value across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct. When HTMT values are higher than the discriminant validity problem arises. Henseler et al. (2015) propose a 0.90 as a threshold value in case when constructs are conceptually very relevant for structural models, for instance, affective commitment, normative commitment and continuous commitment.

In the case when constructs are conceptually similar, an HTMT value higher than 0.90 shows the absence of discriminant validity. But in case when constructs are conceptually different, a lower and more conservative threshold value of 0.85 is recommended by Henseler et al. (2015). Related to these procedures, Henseler et al. (2015) recommended that bootstrapping can be used to examine whether HTMT value is significantly different from 1.00 or a lower threshold value such as 0.85 or 0.90, maybe defined on the bases of the context of the study (Franke & Sarstedt, 2019). More precisely, the researcher can check if the upper bound of the 95 per cent confidence interval of HTMT is less than 0.90 or 0.85 (Hair et al., 2019).

3.19.1.2 Assessing Formative Measurement Model

By “formative measurement,” generally researchers mean to represent some conceptual variable by forming a weighted composite of observed variables thought to be related to that conceptual variable.

In structural modelling, for formative constructs, PLS-SEM is the preferred method (Hair et al., 2019). Criteria for reflective and formative measurement model evaluation is different, although some researchers incorrectly use the same criteria. It

is meaningless in formative measurement model to assess convergent validity and discriminant validity (Chin,1998). Instead in formative model researches need to focus on establishing content validity before empirically evaluating formatively measured constructs.

Proper interpretation of formative model results is important because the results of both measurement and structural models are used to support the theory. In measurement models, formative indicators are used to create the existence of latent construct for the support of theoretical/structural model and need an explicit theory of the underlying construct formation (Cenfetelli & Bassellier, 2009). Therefore, formative measures need to be carefully evaluated given the formative measures' influence on the latent construct content coverage. The addition or elimination of a formative indicator might impact whether the indicators sufficiently defined the construct (MacKenzie, Podsakoff, & Jarvis, 2005; Petter et al., 2007). This step requires confirmation that the formative indicators cover all or at least major dimensions of the construct. Evaluation of measurement models is based on the following criteria: convergent validity, indicator collinearity, statistical significance, and relevance of the indicator weights (Hair et al., 2017a).

3.19.1.2.1 Convergent Validity

Convergent validity in the case of formative measured constructs is measured through construct correlation by using the same concept substitute measure. Chin (1998), defined the method for that and it is known as redundancy analysis.

In order to measure convergent validity, researchers should plan to add in their questionnaire same concept alternative reflectively measured indicators in their questionnaire for procedure execution. Validity is also considered as a significant part

of using formative measurement. Petter et al. (2007) defined basic guidelines for validation, both before and after data collection. However, still more work needs to be done to define guidelines for the formative measurement model results interpretation.

The causal nature of the indicators is a key challenge as a set, the indicators, define the construct coverage; the individual contribution of each indicator for the construct coverage can also be evaluated (Cenfetelli & Bassellier, 2009). Testing the construct validity is the main question in the formative measurement's development. Construct validity must be established before testing the research model for any empirical inference (Straub, 1989).

According to Cheah, Sarstedt, Ringle, Ramayah, and Ting (2018) a single item, which covers the core of the under-consideration construct is adequate as a substitute measure if it does not affect the limitations of validity criterion (Sarstedt, Hair, Ringle, Thiele, & Gudergan, 2016). In case where the model is developed by using secondary data, a construct which measures the same concept would be used (Houston, 2004). In case of using a single-item construct, for a similar concept, its loading should be 0.70 or above (Hair et al., 2017b).

3.19.1.2.2 Indicator Collinearity

The primary statistic used for the evaluation of formative indicators is its weight, the indicator partialized effect on its projected construct controlling for the effects of all other indicators of that construct (Cohen, Cohen, West, & Aiken, 1983). High correlations will not be expected among items in case of the formative measurement model. High correlations between formative indicators, which is referred to as collinearity cause problems in interpretation. The presence of correlations between two and more indicators causes multicollinearity (Cenfetelli & Bassellier, 2009).

The existence of a high level of collinearity in formative indicators is a critical matter because it effects on weights estimation and their statistical significance. High collinearity affects the analyses in two ways. First collinearity increases the standard errors and thus diminishes the ability to validate that the estimated weights are significantly different from zero. This issue is problematic because PLS-SEM analysis base on smaller sample sizes where standard error is generally larger because of sampling error. Second high collinearity can result in the weights being incorrectly estimated as well as their signs being reversed (Cenfetelli & Bassellier, 2009).

To evaluate formative indicators collinearity variance inflation factor (VIF) is often used. VIF values of 5 or higher show serious collinearity problem between the formative measured construct. Lower VIF values of 3 also sometimes cause collinearity issues (Becker, Ringle, Sarstedt, & Völckner, 2015). Values of VIF close to 3 and below are considered ideal. At the final stage, researchers need to assess the indicator weights' statistical significance and relevance (i.e. size).

3.19.1.2.3 Statistical Significance

In assessing the formative measurement model third step is statistical significance. To determine statistical significance, for PLS- SEM bootstrapping is recommended (Chin, 1998). Hair et al. (2017) recommended that when indicator, weight is skewed then use bootstrapping for confidence interval significance testing. Otherwise, it is suggested for researchers to use the percentile method to construct bootstrap-based confidence intervals (Aguirre-Urreta & Rönkkö, 2018). If the indicator, weight confidence interval includes zero, this means that weight is statistically insignificant, hence, must be removed from the measurement model.

However, if an indicator, weight is nonsignificant, it is not essential to interpret as a reason of poor measurement model quality. Indicators with a nonsignificant weight and nonsignificant loading should be removed (Hair et al., 2017b). A low but significant loading of 0.50 and lower recommends that a researcher should consider deleting such indicators. However, the item may be retained in case when there is a strong evidence for their existence based on measurement theory. Moreover, the researcher, based on statistical outcome may decide to delete formative indicators, provided that the researcher adheres to the following conditions.

First, formative indicator weights are a function of the number of items used for construct measurement. An increase in the number of indicators reduces their average weight. Therefore, the measurement model which is statistically significant has limited indicator weights (Cenfetelli & Bassellier, 2009).

Second, for formative measurement models, indicators should be occasionally removed provided the theory requires the indicators to capture the complete domain of construct which researcher defined in the conceptualization stage. Formative indicators are not interchangeable, and if a single indicator is removed then it reduces the measurement model's content validity (Diamantopoulos & Winklhofer, 2001).

3.19.1.2.4 Indicator Weights

The final step in assessing the formative measurement model is the indicator's relevance. To examine each indicator's relevance, values of indicator weights range from +1 to -1. However, in case of abnormal results (e.g. due to collinearity issues and/or small sample sizes), values become lower or higher than this range. If the value of indicator weights is close to 0, it shows a weak relationship; if the value of indicator weights is close to -1, it shows a strong negative relationship; and if the value of

indicator weights is close to +1, it shows a strong positive relationship (Haier et al. 2019).

In the formative measurement model, the estimated outer weights values are normally smaller than the reflective indicators outer loadings (Hair et al., 2014). When many formative indicators are used for the measurement of a single construct, it normally happens that one or more indicators have low or non-significant outer weights (Cenfetelli & Bassellier, 2009). When indicators are assumed to be uncorrelated, the maximum possible outer weight is $1/\sqrt{n}$, where n is the number of indicators. The maximum possible outer weight declines with the number of indicators, thus the average value of outer weights significantly declines with a larger number of items. To deal with this issue, Cenfetelli and Bassellier (2009) proposed grouping indicators into two or more distinct constructs. Indicators with nonsignificant indicator weights will automatically not be interpreted as indicative of poor measurement model quality.

3.19.1.3 Assessing Structural Model

The measurement model when satisfies all the conditions, the next step in PLS-SEM result evaluation is the structural model assessment. Standard assessment criteria include the coefficient of determination (R^2), the blindfolding-based cross-validated redundancy measure Q^2 and the statistical significance and relevance of the path coefficients. In addition to that by using the PLS predict procedure, researchers assess their model's out of sample predictive power (Shmueli, Ray, Estrada, & Chatla, 2016).

3.19.1.3.1 Variance Inflation Factor (VIF)

The multicollinearity presence might cause problems for those studies that depend upon interval estimates of parameters. Because of the multicollinearity, standard error of estimates increases, multicollinearity can lead to larger confidence intervals which might affect the judgment of predictor importance. In case of the existence of multicollinearity, the researcher has several options to consider (Thompson, Kim, Aloe, & Becker, 2017). The first option is to re-specify the regression model such that the construct or constructs which causes multicollinearity to be excluded from the model. The second option is to use other regression analysis like partial least squares regression or ridge regression rather than the typical ordinary least squares regression. The third option is to apply data reduction techniques (e.g., principal components analysis or factor analysis). VIF is normally used for the detection of multicollinearity (Thompson et al., 2017).

By estimating a sequence of regression equations structural model coefficients, relationships between the constructs are derived. The first step in the structural model assessment is an examination of collinearity issues which can be done by examining the VIF values of all sets of predictor construct in the structural model. This process is the same as formative measurement model assessment, but in partial regression, the latent variable scores of the predictor constructs are used for the calculation of VIF values.

VIF values greater than 5 gives an indication of the presence of collinearity issues between the predictor constructs, but sometimes collinearity issues can also occur at lower VIF values of 3-5 (Mason & Perreault, 1991; Becker et al., 2015). VIF values close to 3 or less than 3 are considered ideal. If collinearity is a problem, then generally researchers used an option of making higher order model which is supported

by theory (Hair et al., 2017a). Increase in VIF leads to a stronger degree of dependence between the focal predictor, other predictors, and vice versa (Thompson et al., 2017).

3.19.1.3.2 Coefficient of Determination (R^2)

If there exists no issue of collinearity, then the next step is to examine the R^2 value of the dependent variables. The R^2 measures the variance which is described in each of the dependent variables and therefore it measures the model's explanatory power (Shmueli & Koppius, 2011). The R^2 is also referred to as the in-sample predictive power (Rigdon, 2012). Range of R^2 value is from 0 to 1 with higher values indicating a higher explanatory power. R^2 values of 0.75, 0.50 and 0.25 can be considered substantial, moderate and weak respectively (Hair, Ringle, & Sarstedt, 2011). Acceptable R^2 values depend upon the context of the study. In some disciplines, R^2 value as low as 0.10 is considered satisfactory, for example, when predicting stock returns (Raithel, Sarstedt, Scharf, & Schwaiger, 2012). More significantly, the R^2 is a function of the number of predictor constructs—the higher the number of predictor constructs, the higher is the R^2 .

Therefore, the R^2 should always be interpreted in relation to the study context based on the R^2 values from related studies and models of similar complexity. In case when the model overfits the data, the value of R^2 can also be too high. That is, the partial regression model is too complex which results in fitting the random noise inherent in the sample instead of reflecting the overall population. The same model would probably not fit on another sample collected from the same population (Sharma, Sarstedt, Shmueli, Kim, & Thiele, 2019). In case when measuring a concept, which is inherently predictable, such as physical processes, R^2 values of 0.90 might be reasonable.

3.19.1.3.3 f^2 Effect Sizes

The substantive impact of the individual independent variables towards the dependent variable is measured by f^2 . This measured value is referred to as the f^2 effect size and is somewhat redundant to the path coefficients size (Hair et al., 2014). The effect size is calculated as

$$f^2 = \frac{R^2_{\text{included}} - R^2_{\text{excluded}}}{R^2_{\text{included}}}$$

where R^2_{included} and R^2_{excluded} are the R^2 values of the dependent latent variable when a selected independent latent variable is included in or excluded from the model. Values greater than 0.02, 0.15 and 0.35 reflect small, medium and large f^2 effect sizes respectively (Cohen, 1988).

3.19.1.3.4 Statistical Significance and Relevance of the Path Coefficients

According to Sullivan and Feinn (2012), “p-value indicates the existence of the effect to the reader whereas it cannot guide the reader the size of the effect. It is essential to report the results of both the substantive significance (effect size) and statistical significance (p-value) results” (p. 279).

Researchers use bootstrapping to assess the significance of path coefficient and evaluate their values which normally fall in between -1 to +1 (Hair et al., 2019). The researcher can interpret a construct’s indirect effect on a certain target through one or more intervening constructs. This effect type is mostly relevant to the assessment of the mediating effects (Nitzl, Roldan, & Cepeda, 2016). Researchers can also calculate a construct’s total effect, which can be calculated by doing the sum of direct and indirect effects. The total effect of model is used as input for the importance performance map analysis (IPMA) and extend the standard PLS-SEM results reporting

of path coefficient estimates by adding a dimension to the analysis that considers the average values of the latent variable scores. IPMA compares the structural model total effects on a specific underlying construct with average latent variable scores of this construct predecessors (Ringle & Sarstedt, 2016).

According to Sarstedt et al. (2017) the path coefficients strength and significance are assessed through the relationships hypothesized between the constructs. The researchers added that the significance assessment for calculating t and p values of path coefficient are based on bootstrapping standard errors or as per recent literature their (bias-corrected and accelerated) confidence intervals (Aguirre-Urreta, Hu, & Rönkkö, 2017).

In the bootstrapping procedure, from the original sample, “a large number of sub-samples (e.g., 5000) are taken with replacement to determine bootstrap standard errors which in response provides approximate t-values for significance testing of the structural path” (Wong, 2013, p. 13). Besides, the bootstrap result approximates the normality data (Wong, 2013). This is because the character of PLS-SEM is distribution-free (Hair et al., 2012). As such, the standard error used in the calculation of t-values are calculated from the bootstrapping. Thus, the purpose is to avoid inflation or deflation of the standard errors due to non-normality issues.

Ringle et al. (2018) also suggested that future HRM PLS-SEM studies should also include bootstrap confidence intervals, as it provides further information on a coefficient estimate’s stability.

3.19.1.3.5 Assessment of Predictive Relevance (Q^2)

Another means to evaluate the PLS path model's predictive accurateness is done by calculating the Q^2 value (Geisser, 1974; Stone, 1974). Blindfolding procedure is the base of this metric which removes single points in the data matrix, assign means to the removed points and estimates the model parameters (Rigdon, 2014; Sarstedt, Ringle, Smith, Reams, & Hair Jr, 2014).

Q^2 is used to judge model predictive relevance with regard to each endogenous construct. Using these estimates as input, the blindfolding procedure forecasts the data points that were removed for all variables. Minor differences between the predicted and the original values give higher Q^2 value and show higher predictive accuracy (Hair et al., 2014). Q^2 values must be greater than 0 for a specific endogenous construct to show the predictive accuracy of the structural model for that construct. Q^2 values greater than 0, 0.25 and 0.50 describe small, medium and large predictive relevance of the PLS-path model (Hair et al., 2014).

3.19.1.3.6 q^2 Effect Size

The final assessment of the structural model is q^2 effect size. Smart PLS software does not provide this feature to calculate q^2 , this can be calculated manually. In order to calculate q^2 value of a selected dependent latent variable, researcher needs the Q^2_{included} and Q^2_{excluded} values. The Q^2_{excluded} value is obtained from model re-estimation after deleting a specific predecessor of that endogenous latent variable. (Hair et al., 2014). Researchers calculate the q^2 effect size, which explains the 'relative impact of predictive relevance' (Hair et al., 2014, p. 183). This can be calculated by applying the following formula.

$$q^2 = \frac{Q^2_{\text{included}} - Q^2_{\text{excluded}}}{Q^2_{\text{included}}}$$

3.20 Mediation Assessment

Mediation occurs when a third mediator variable intervenes between two other related variables. Mediation analysis is very common in PLS-SEM-based research. Mediation inspects a statistical model in which a variable (i.e. the mediator variable) exists between two variables (Baron & Kenny, 1986). Purpose of mediation analysis is to examine that change in independent variable brings change in the mediator variable and then that mediator variable brings change in the dependent variable, mediating variable facilitates the relationship between the dependent and independent variable (Matthews, Hair & Mathews, 2018).

In order to investigate mediating effects, prior theoretical support is required (Preacher & Hayes, 2008). A structural model may include single or multiple mediators whose singular or joint effects can be examined in multiple mediation analyses (Nitzl et al., 2016). Researchers commonly use regression analysis along with Preacher and Hayes' (2008) PROCESS method while statistical models testing with latent variables (Hayes, 2018). The PROCESS method uses bootstrapping to examine the indirect and direct effects between independent and dependent variables and overcomes prior methods, limitation use of mediation (Baron & Kenny, 1986).

However, PROCESS instead of taking the whole model structure into account only allows for the sequential testing of model parts. Whereas PLS-SEM, in the estimation process considers the complete theoretical structural model which makes it preferable to the regression analysis (Hair et al., 2019).

3.21 Moderation Assessment

A situation in which the relationship between two variables is not constants but depends on the third variable values referred to as a moderator variable. According to Baron and Kenny (1986) a moderator variable specifies the conditions under which a given effect occurs, also the conditions under which the direction or strength of an effect vary. Moderating relationships are hypothesized a priori by the researcher and specifically tested. Moderating relationship testing depends either the researcher hypothesizes one specific model relationship or whether all model relationships depend on moderator scores (Hair et al., 2014).

The researchers added moderator variable when there was an inconsistent relationship that existed between a predictor and a criterion variable. The moderator effect assessment values 0.02, 0.15, and 0.35 considered as small, medium, and large (Cohen, 1988). Under extreme condition a small interaction effect can be even more meaningful, if the resulting beta changes are meaningful, then it is noteworthy to take these conditions into account (Chin, Marcolin, & Newsted, 2003).

Researchers might be interested in different model comparison, configurations resulting from different theories or research contexts. Moderator variable can be present in structural models in different forms. They can represent observable traits such as gender, age or income. But they can also represent unobservable traits such as risk attitude, attitude towards the brand. Moderator variable can be measured by a single item or multiple items and using reflective or formative indicators (Hair et al., 2014).

3.22 Summary

This chapter provided an overview of the study's research design, population, sample, sampling procedure, research instruments, data collection, and data analyses procedure. The sample was carefully selected to ensure generalizability of the findings, while the research instruments were adapted from the works of scholars in the area of the study. Moreover, the issues of validity and reliability of the research instruments were also presented. This chapter further explained the data analyses procedures which started from the data cleaning up to the data interpretation. It also highlighted comprehensive explanations of the SEM statistical methods that were utilized in the data analyses. The succeeding chapter presents the results and finding of the data analyses.

CHAPTER 4

DATA ANALYSES AND RESULTS

4.1 Introduction

This chapter presents the findings from the field survey and strictly follows the reporting structure of the data analysis as proposed by Hair et al. (2019). The presentation begins with the data screening procedure and followed by the descriptive statistics of the respondents' profile, and the response rate of the study. To test whether the statistical assumptions of the analysis employed in the study were satisfied, the common method variance which employed by the Harman single factor test is also presented in this chapter. The descriptive statistics of the latent constructs subsequently followed in the presentation. The results of the hypotheses testing using the Partial Least Squares – Structural Equation Modeling (PLS-SEM) are likewise presented. The presentation of the hypotheses testing results followed the order by which the hypotheses were presented in Chapter one.

4.2 Data Screening

The purpose of data screening is to sort out the problems of missing data and to find illogical, inconsistent data if the researcher does not sort out such issues, he/ she may face problems regarding the accuracy of estimation especially in multivariate analyses and SEM.

4.2.1 Missing Data

It is necessary to figure out items in the questionnaire that do not have responses. As per Sekaran and Bougie (2009), omissions may occur during data collection because sometimes respondents misunderstood the question, did not know how to respond to the question or were not willing to respond to the question. Sekaran and Bougie (2009) advised that if any questionnaire exceeds 25 per cent of unanswered questions, then it should not be used for research, but in the case of a few unanswered questions, the researcher has different options for rectification. Among these ways is the casewise deletion which ignores the case which has a missing value or omission (Sekaran & Bougie, 2009). However, such treatment (i.e. casewise deletion) might reduce the sample size and at the worst condition to inappropriate sample size.

There is another approach which can be used to resolve the issue of missing data and that is by looking at the pattern of participants' responses to other questions. Such responses guide the researcher to assume a logical answer for the missing question (i.e. similar response imputation), or to compute a mean value (i.e. mean imputation of the total respondent who has answered that question) (Sekaran & Bougie, 2009). The mean imputation decreases the variation of scores and this decrease in individual variables is proportional to the number of missing data. As a result, the more missing data, the more perfect average scores will be added in the data set which might affect correlation values (Sekaran & Bougie, 2009).

In the data collection phase of this study, the researcher visited bank branches personally and distributed 591 questionnaires. Of the total number of distributed questionnaires, 423 filled questionnaires were retrieved and only 390 were deemed usable. It should be remembered that a letter of permission to conduct a survey was

secured by the researcher from the respective bank managers of the targeted bank branches.

In this research, the researcher visited bank branches personally and distributed 591 questionnaires to different branches of different banks. Prior to the distribution of questionnaires, the researcher took permission from the branch manager about the distribution of questionnaires to his\ her branch staff and gave an overview of his study. After getting approval from the branch manager, and asked branch staff if they were interested and willing to participate in this study. The researcher collected the questionnaire once the respondents had filled it usually at the end of working hours because in working hours employees were very busy in their routine work.

After completion of data collection out of 591 distributed questionnaires, 390 were considered usable. The researcher had reviews related researches in the same context (banking sector) in Pakistan in order to predict the response rate, which provides the researcher with a benchmark about the number of questionnaires that should be distributed in order to get 384 respondents (sample size). In the previous studies response rate was 92, 87, and 65 per cent (Khalid & Aroosh, 2014; Ajaz, Mehmood, & Kashif, 2015; Zafar, Altaf, Bagram, & Hussain, 2012). The current study will presume the lowest response rate, which is 65 percent. Accordingly, in order to get 384 respondents ($384 * 100 / 65 = 591$), a number of 591 questionnaires will be distributed.

Out of 423 received questionnaires, 33 questions were comprised of omissions and missing data that exceeds 25 per cent of the total number of items. Following the guidelines of Sekaran and Bougie (2009), these questionnaires were not included in the study. There were some questionnaires in which 2-3 per cent responses were missing from the total number of items. In order to resolve this issue and find a logical

answer of the missing item, the researcher followed similar response pattern imputation as suggested by Sekaran and Bougie (2009). According to Allison (2003), similar response pattern imputation is better than listwise, casewise or the mean imputation method, especially when missing at random assumption is satisfied and missing information is less.

4.3 Response Rate

The researcher distributed 591 questionnaires to targeted respondents covering all provinces and the international capital territory of Pakistan. Along with the questionnaire, cover letter was attached which gave a brief introduction to the respondents regarding the study. The email addresses of the researcher as well as those of the researcher's supervisor and co-supervisor were also indicated in the cover letter for purposes of verification, whenever deemed necessary, through correspondence among the respondents of the study.

Out of 591 questionnaires researcher received 423 filled questionnaires (see table 4.1) only 33 returned questionnaires were not usable and 390 were usable giving response rate 65.98 per cent. According to Johnson Rourke, Burris, and Owens (2002) that there is no standard definition for a minimum response rate, whereas Fosnacht, Sarraf, Howe, and Peck (2017) claimed that a typical questionnaire response rate could be predictably between 20 per cent to 30 per cent. For data analysis, a response rate greater than 30 per cent is considered sufficient (Hair et al., 2014). In the context of Pakistan in the banking sector obtain response rate by mostly studies were greater than 60 per cent (Khalid & Aroosh, 2014, Ajaz, Mehmood, & Kashif, 2015). So present study response rate of 65.98 per cent is considered satisfactory.

Table 4.1: *Response Rate*

Activities	Frequency	Percentage
Distributed Questionnaires	591	100%
Returned Questionnaires	423	71.57%
Unusable Questionnaires	33	5.58%
Usable Questionnaires	390	65.98%

4.4 Sample Characteristics

Table 4.2 shows the demographic data (gender, education, marital status, age, experience, designation, salary and branch location) frequency distribution of total 390 banks employee working in different cities of Pakistan. The demography showed that the percentage of males is quite higher than females, 67.9 per cent were male and 32.1 were female. In terms of education, distribution showed that 74.4 per cent were a master's degree holder and 25.6 per cent had a bachelor's degree. In terms of marital status, 61.3 per cent were single and 38.7 were married. In terms of age distribution, 46.7 per cent were (31- 40 years), 37.9 per cent were (20-30 years), 10.5 per cent were of (41-50 years) and 4.9 per cent were above 50 years.

Experience is one of the important demographic factors that need to be considered in order to better understand the responses of the sample of the study. Majority of the respondents, i.e. 49.2 per cent, fall within six to ten years of work experience; 33.8 per cent have less than five years of working experience; 9.5 per cent of respondents fall within 11 to 15 years of working experience; 2.6 per cent of respondents fall have working experience of 21 to 25 years; 2.6 per cent of respondents fall have been working for over 25 years; and only 2.3 per cent of the respondents have experience for 16 to 20 years.

Table 4.2: Demographic Data

Demographic Variables	Category	Frequency	Percentage
Gender	Male	265	67.9
	Female	125	32.1
Education	Masters	290	74.4
	Bachelors	100	25.6
Marital Status	Single	239	61.3
	Married	151	38.7
Age	20- 30 year	148	37.9
	31-40 year	182	46.7
	41- 50 year	41	10.5
	Over 50 year	19	4.9
Experience	Less than 5 year	132	33.8
	5 to less than 10 year	192	49.2
	10 to less than 15 year	37	9.5
	15 to less than 20 year	9	2.3
	20 to less than 25 year	10	2.6
	25 and over 25 year	10	2.6
Designation	Branch Manager	10	2.6
	Operations Manager	41	10.5
	Supervisor	80	20.5
	Relationship officer	90	23.1
	Agri credit officer	32	8.2
	Chief cashier	44	11.3
	Teller/ Cashier	93	23.8
Salary	15000- 24999 PKR	60	15.4
	25000- 34999 PKR	148	37.9
	35000- 44999 PKR	120	30.8
	45000- 54999 PKR	35	9.0
	55000 PKR and Above	27	6.9
Branch Location	Punjab	202	51.8
	Khyber Pakhtunkhwa	46	11.8
	Sindh	93	23.8
	Baluchistan	15	3.8
	Islamabad	17	4.4
	Gilgit	4	1.0
	Azad Jammu Kashmir	13	3.3
Bank Type	Public Bank	224	57.4
	Private Bank	129	33.1
	Islamic Bank	37	9.5

In terms of designation, 23.8 per cent respondents were teller/ cashier, 23.1 per cent were relationship officer, 20.5 per cent were supervisor, 11.3 per cent were chief cashier, 10.5 were operation manager, 8.2 per cent were Agri credit officer and only 2.6 per cent were the branch manager.

Salary is an important demographic factor in this study as it is related to compensation. 37.9 per cent respondents earned (25000- 34999 PKR) per month (pm), 30.8 per cent respondents earned (35000- 44999 PKR) pm, 15.4 per cent respondents earn (15000- 24999 PKR) pm, 9 per cent respondents earned (45000- 54999 PKR) pm and 9 per cent respondents earned (25000- 34999 PKR) pm and 6.9 per cent respondents earned (55000 PKR and above) per month. Moreover, in terms of branch location, 51.8 per cent respondents were from Punjab, 23.8 per cent were from Sindh, 11.8 per cent were from Khyber Pakhtunkhwa, 4.4 per cent were from Islamabad, 3.8 per cent respondents were from Baluchistan, 3.3 per cent respondents were from Azad Jammu Kashmir and 1 per cent were from Gilgit. Moreover, in terms of bank type 57.4 per cent of respondents were from Public banks, 33.1 per cent were from private banks and 9.5 percent were from Islamic banks.

4.5 Common Method Bias/ Variance

Common method variance (CMV) may cause problems when data were collected using a cross-sectional survey method by a single source (Podsakoff et al., 2003). There are different techniques used for CMV namely Harman's single Factor test, Common Market variable, and Common Latent Factor. This study used Harman's Single Factor test based on the social research method conducted by Bryman (2012). Lindell and Whitney (2001) and Podsakoff et al. (2003) note that CMV creates in the dataset if: 1) a single factor appears from a factor analysis all survey items, 2) a single

factor reports for most of the common variance existing in the data. To resolve this serious issue, Harman’s Single Factor test was applied. An un-rotated factor conducted on all measurement items extracted 13 factors with eigenvalue above 1 (Appendix E). All factors accounted for 70.550 per cent of the total variance. Factor one accounted for only 18.352 per cent of the variance; thus, for this study, the common method was not persistent. Since a single factor did not emerge and the first factor did not account for most of the variance, therefore for this study the common method bias was not a key issue in this study. This study focuses on other related descriptive statistics and analysis performed by using the PLS technique discussed in the later section.

4.6 Treatment of Outliers

Outliers play a very dominant role if the sample size is small. It is also significant if the statistics examined are less robust (Hair, et al., 2011). In this study, outliers were detected through casewise diagnostics by using two separate linear regression analyses for the endogenous constructs. A case is considered as an outlier when the standardized residual value exceeds -3.3 or +3.3. By using the regression analysis, it was found that the standardized value of all cases is within the range (Refer Table 4.3, Table 4.4). Further, Cook’s distance check was also performed to assess the influential points in the data sets. All cases values were found less than 1.0 cases were assessed (Refer Table 4.5).

Table 4.3: *Case Wise Diagnostics*

	Minimum	Maximum	Mean	Std. Deviation	n
Predicted Value	2.03	3.91	3.06	.348	390
Residual	-1.457	1.472	.000	.558	390
Std. Predicted Value	-2.954	2.441	.000	1.000	390
Std. Residual	-2.591	2.618	.000	.992	390

Dependent Variable: Organizational Commitment

Table 4.4: *Case Wise Diagnostics*

	Minimum	Maximum	Mean	Std. Deviation	n
Predicted Value	2.98	4.80	3.81	.363	390
Residual	-2.608	1.841	.000	.905	390
Std. Predicted Value	-2.270	2.728	.000	1.000	390
Std. Residual	-2.856	2.016	.000	.991	390

Dependent Variable: Turnover Intention

Table 4.5: *Cook's Distance Check*

	Minimum	Maximum	Mean	Std. Deviation	n
Predicted Value	2.98	4.80	3.81	.363	390
Std. Predicted Value	-2.270	2.728	.000	1.000	390
Standard Error of Predicted Value	.054	.239	.127	.031	390
Adjusted Predicted Value	2.96	4.79	3.81	.364	390
Residual	-2.608	1.841	.000	.905	390
Std. Residual	-2.856	2.016	.000	.991	390
Stud. Residual	-2.892	2.037	.000	1.001	390
Deleted Residual	-2.673	1.888	.000	.924	390
Stud. Deleted Residual	-2.920	2.05	.000	1.004	390
Mahal. Distance	.355	25.66	6.982	3.980	390
Cook's Distance	.000	.031	.003	.004	390
Centered Leverage Value	.001	.066	.018	.010	390

Dependent Variable: Turnover

4.7 Checking for Normality of Multivariate Data

Significant skewness and kurtosis in any data set clearly indicate that data are not normal. Normally distributed data determines the estimation method to be used in the analysis, as well as it helps in ascertaining as to what extent the estimates obtained

from the most common methods are trustworthy (Gao et al., 2008; Hair et al., 2014). However, it is almost impossible for any social sciences researches to attain normal distribution of data, may it be univariate or multivariate. Hence, skewness and kurtosis must be assessed (Gao et al., 2008). The normality test was done through skewness and kurtosis using the online web application with the name WebPower available at <https://webpower.psychstat.org/models/kurtosis/>.

Table 4.6: *Normality Test*

Key Variables	Univariate Skewness	Univariate Kurtosis
Compensation	-0.360	-0.776
Job Stress	0.241	-0.549
Age Discrimination	0.442	-0.672
Gender Discrimination	0.435	-0.694
Workplace Discrimination	0.310	-0.351
Career Growth	-0.708	0.041
Ethical Climate	-1.221	1.889
Organizational Commitment	-0.114	-0.597
Turnover Intention	-0.621	-0.351

Table 4.6 shows that the univariate distributions of all variables were slightly skewed and peaked, but still within the acceptable range of ± 2 (Field, 2009). Furthermore, Mardia's multivariate skewness ($\beta=5.628$, $p < 0.05$) and kurtosis ($\beta=81.690$, $p < 0.05$) suggest that the data of this study was not multivariate normal, which support the use of non- parametric, Smart PLS software. The threshold cut-off score to determine the normality of multivariate data is ± 3 for skewness and ± 20 for kurtosis.

4.8 Descriptive Statistics of the Latent Constructs

Table 4.7 shows the mean and standard deviation of this study variables. All items were measured on a 5- point Likert scale. The means value of the variable is shown in

Table 4.7 in which ethical climate (3.958) has highest and gender discrimination has the lowest (2.526).

Table 4.7: *Descriptive Statistics for Latent Constructs*

Construct	N	Minimum	Maximum	Mean	Std. Deviation
Compensation	390	1.00	5.00	2.923	.760
Job Stress	390	1.00	5.00	3.427	.650
Age Discrimination	390	1.00	5.00	2.606	.953
Gender Discrimination	390	1.00	5.00	2.526	.983
Workplace Discrimination	390	1.00	5.00	2.566	.791
Career Growth	390	1.00	5.00	3.231	.849
Ethical Climate	390	1.00	5.00	3.958	.791
Organizational Commitment	390	1.00	5.00	3.053	.772
Turnover Intention	390	1.00	5.00	3.808	.974

4.9 Measurement Model

The initial step of measuring the model explains the measurement model and the elements of the model. Measurement model value is based on the reliability and validity of the measurement items which represents its constructs (Hankins, Fraser, Hodson, Hooely & Smith, 2007). The measurement of all items (compensation, job stress, career growth, workplace discrimination, organizational commitment, ethical climate and turnover intention) in this study are reflective, as the measurement is theoretical and statistical in nature (Ciobanu & Danilet, 2017). Reflective constructs are when reflective indicators are caused by the construct (Hair et al. 2014). In this study, the measurement model assessment was done by examining the internal

consistency, reliability (composite reliability), indicator reliability (individual loading), AVE, and discriminant validity, as suggested by Lowry and Gaskin (2014) and Hair et al. (2018).

4.10 Convergent Validity

Convergent validity is the ability of a measure to correlate with multiple items that are significant to measure the same construct (Mcalexander, Kim & Roberts, 2003). Furthermore, convergent validity estimates some item measures, such as factor loadings, AVE and composite reliability (Lowry& Gaskin, 2014). In this regard, the cutoff point of 0.5 was used in this study. Through assessing the main loading, six items were dropped as their loading are less than 0.5 (COMP4, COMP5, JS5, JS7, OC4, and EC5). According to Hair et al. (2019) composite reliability is suitable in the range between 0.70 to 0.95.

After that, the AVE (Average Variance Extraction) of the variables was inspected. As suggested by (Hair et al., 2011) the value of AVE is greater than 0.5. Our all values of AVE are greater than 0.5 shown in table 4.8.

Table 4.8: *Measures of Internal Consistency*

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
Compensation	0.847	0.891	0.621
Job Stress	0.827	0.879	0.595
Gender Discrimination	0.935	0.949	0.755
Age Discrimination	0.932	0.946	0.746
Career Growth	0.843	0.886	0.614
Ethical Climate	0.830	0.868	0.524
Organizational Commitment	0.855	0.899	0.647
Turnover Intention	0.916	0.947	0.855

4.11 Discriminant Validity

The most significant step of measurement model assessment involves establishing discriminant validity (Anderson & Gerbing, 1988). Generally, discriminant validity assessment has become the accepted criteria for analysing the relationship between latent variables (Henseler et al., 2015). In order to confirm that items of one construct are different from items of other construct discriminant validity test is used (Hair et al., 2017b). Discriminant validity confirms that a construct, the measure is empirically unique in a structural equation model (Hair et al., 2010).

Discriminant validity requires that “ a test not highly correlate with items from which it is considered as different”(Campbell, 1960, p. 548). In case when discriminant validity is not established, “ constructs have an impact on the variation on other than observed variables to which they are theoretically related” and due to which “researchers cannot be confident about results confirming hypothesized structural paths are real or whether there exist any statistical discrepancies” (Farrell, 2010, p. 324). Measurement model is shown in Appendix F.

4.11.1 Heterotrit- Monotrait Ratio (HTMT)

Fornell Larcker criterion and examination of cross-loading is the common approach for discriminant validity evaluation in variance-based structural equation modeling (Henseler et al., 2015). Both Fornell Larcker criterion and cross-loadings assessment failed to determine the discriminant validity for allows variance-based SEM users (Henseler et al., 2015). Henseler et al. (2015) showed that Fornell Larcker criterion does not accomplish well, mostly when there is a big difference between the indicator loadings of the construct. In order to cover this issue, Henseler et al. (2015) proposed

the Heterotrait- Monotrait Ratio (HTMT) ratio of correlation as a replacement (Hair et al., 2019).

In PLS structural equation modeling, the HTMT ratio of correlation (HTMT) is a new method for discriminant validity assessment, which is one of the key building blocks of model evaluation (Henseler et al., 2015). The HTMT is defined as item correlations constructs mean value relative to the (geometric) mean of the average correlations for the items measuring the same construct (Hair et al., 2019). In order to establish discriminant validity this is an adherence to the suggestion by Henseler et al. (2015) that the HTMT statistic should not exceed (0.90) in case when constructs are conceptually similar and (0.85) when constructs are different conceptually. Researchers with the help of bootstrapping can test formally whether the HTMT value is significantly lower than unity (1). Franke and Sarstedt (2019) confirm that the directional cutoffs suggested by Henseler et al. (2015) have very high power to find discriminant validity, but at the cost of inflated Type II errors when the population value matches with the threshold value. As a solution, Franke and Sarstedt (2019) suggest that researchers should run an inferential test to evaluate whether HTMT significantly deviates from a selected threshold (e.g. 0.90). That is, researchers using PLS-SEM should test whether the bootstrap-based confidence interval for a certain HTMT value includes the threshold value (e.g. 0.90). The HTMT statistic is only defined for reflectively specified construct but can also be used to define discriminant validity between multi-item reflective constructs and a single-item reflective construct.

The researcher used this approach. Results are mentioned in Appendix G. Two methods of HTMT are used in order to measure discriminant validity (1) as a criterion (2) as a statistical test (Haier et al., 2014). According to the first method value of HTMT, less than 0.90 whereas a value greater than 0.90 creates problems (Taghizadeh,

Jayaraman, Rahman, & Quazi, 2017). The second criteria is to test the null hypothesis ($H_0: HTMT > 1$) against the alternative hypothesis ($H_1: HTMT < 1$) (Henseler et al., 2015) and to evaluate if the confidence interval has a value of 1 (i.e. H_0 holds) this indicates a lack of discriminant validity.

As indicated in Appendix G, all HTMT values of this current study are less than 0.90. Results indicate that the HTMT criterion was satisfied in this study.

4.12 Second-Order Reflective Constructs

In this study, the construct of workplace discrimination (Age discrimination and Gender discrimination) was conceptualized as a second-order reflective construct. The second-order constructs were assessed on the base of repetitive indicator method commonly used by different researchers (Shin & Tahi, 2015). In this method, first-order factors of all dimensions with reflective indicators were included in second-order constructs. Hair et al. (2017) supported this concept and stated that for second-order model assessment, researchers need to find out that either constructs of the second-order were properly demonstrated as reflective latent constructs by examining the correlations among all the items of the latent constructs in the first-order. Thus, this type of model is recognized as a hierarchical order as reflective type I (Pérez & Bosque, 2016). Similarly, Henseler et al. (2015) also stated that if the primary level factors are highly correlated, such findings designate the existence of a higher-order factor.

Table 4.9: *Workplace Loadings, AVE and CR of Second Order Construct*

Second Order Construct	Measurement Items	Loading	Cronbach's Alpha	CR	AVE
Workplace Discrimination	AG1	0.831	0.909	0.923	0.501
	AG2	0.885			
	AG3	0.883			
	AG4	0.887			
	AG5	0.870			
	AG6	0.823			
	GD1	0.863			
	GD2	0.853			
	GD3	0.839			
	GD4	0.893			
	GD5	0.865			
	GD6	0.900			

4.13 Assessing Structural Model

The structural model assessment depends upon the standard model estimation, bootstrapping routine and the blindfolding procedure. Structural model without the moderating effect is shown in Figure. The first step in assessing the structural model is to check collinearity issues. Which can be done by examination of all constructs VIF values in the structural model.

4.13.1 Variance Inflation Factor (VIF)

Multiple regression analysis is a statistical process for assessing the relationship between explanatory and response variables. When some of the explanatory variables are highly correlated, the reliability of the analysis is decreased because of the low quality of the resultant estimates. This problem is known as multicollinearity (Belsley, Kuh, & Welsch, 2005; Chatterjee & Hadi, 2012).

Furthermore, it is very usual for high multicollinearity to exist within the indicators in formative models because the indicators in formative models show a comprehensive set of the distinct proportions which constitute the factor.

Multicollinearity does not constitute a serious issue in a reflective measurement model, Smart PLS will produce the Variance Inflation Factor (VIF) for the measurement model, irrespective of whether it is a formative or reflective model. Accordingly, a common rule of thumb presupposes that the existence of multicollinearity becomes problematic when VIF is greater than 5.0. Basically, VIF represents the inverse of the tolerance coefficient (Hair et al., 2014), and multicollinearity is identified if the tolerance level is lower than .25 (though some studies use a cut off value of .20). This study utilized the reflective measurement model, their endogenous variable as well as the numerous R^2 that are far lower than the level in which one could consider that multicollinearity may not be a problem. Moreover, there seem to be no problems concerning multicollinearity between exogenous variables since the values of VIF are less than 2.5. Values of VIF are shown in Appendix H.

4.13.2 Coefficient of Determination (R^2)

In PLS- SEM model, there will be as many R^2 values as there are dependent variables. In this study, there is one dependent variable (Turnover Intention) so there is one R^2 . If the value of R^2 which is well below the level where one would consider multicollinearity may cause problems. If multicollinearity is highlighted as a possible problem, the researcher must consider that highly correlated factors combined into a more general factor or if one is useless it may be dropped. If factors measured different domains and are theoretically relevant, they must be retained in the model for study. However, though such a factor might be retained, it would still be true that multicollinearity would mean that the standard errors of the path coefficients would be inflated and judgment about the relative importance of the predictor factors based on

the size of standardized structural (path) coefficients, would not be reliable. Results are shown in the table 4.10.

Table 4.10: *Coefficient of Determination*

Construct	R²
Organizational Commitment	0.310
Turnover Intention	0.105

The predictors compensation, job stress, workplace discrimination, career growth and ethical climate show 31.0 per cent variance in organizational commitment which shows that compensation, job stress, workplace discrimination and career growth has a large effect on organizational commitment, whereas organizational commitment shows 10.5 per cent variance in turnover intention, which shows that organizational commitment has a small effect on turnover intention.

4.13.3 Effect Size (f^2)

The f^2 coefficient can be constructed equal to $(R^2 \text{ original} - R^2 \text{ omitted}) / (1 - R^2 \text{ original})$. The f^2 equation tells how much proportion of the unexplained variance is accounted for by R^2 (Hair et al., 2014). Smart PLS gives the f^2 values for the researcher, as illustrated below 0.02 shows a small effect size, 0.15 shows a “medium” and 0.35 shows a “high” effect size (Choen, 1988). Table 4.11 shows the effect size between the variables, use in this study.

Table 4.11: *Assessment of f^2 Effect Size*

Relationships	f^2	Remarks
Compensation → Organizational Commitment	0.014	Small
Job Stress → Organizational Commitment	0.110	Small
Workplace Discrimination → Organizational Commitment	0.018	Small
Career Growth → Organizational Commitment	0.086	Small
Ethical Climate → Organizational Commitment	0.027	Small
Organizational Commitment → Turnover Intention	0.117	Small

4.13.4 Statistical Significance of Direct Effect

The relationships between constructs or latent variables are denoted by the structural model and hypothesized in the research model (Garson, 2016). Whereas, the main purpose of PLS is to forecast (Hair et al., 2011), the theoretical model excellence is documented by the variance described (R^2) of the endogenous constructs and the importance of all path estimates (Lowry & Gaskin, 2014). In order to know the path coefficient statistical significance, a bootstrap analysis was applied after the calculation of path estimation in the structural model. Multiple researchers recommend 5000 re-sampling for bootstrapping (Garson, 2016; Ong, 2014). Therefore, for this study, the researcher used 5000 re-sampling for bootstrapping to test the regression coefficient significance.

In this study, the R^2 of the dependent variable turnover intention was 0.105 which shows that 10.5 per cent of the variance of turnover intention was described by organizational commitment. The R^2 value was considered weak based on the guidelines by Lowry and Gaskin (2014) who recommend that R^2 of 0.02- 0.12 is weak while 0.13- 0.25 and above is substantial. Further, the endogenous construct organizational commitment has the R^2 value of 0.310 signifying that 31 per cent (substantial) of the variance of organizational commitment is explained by compensation, job stress, workplace discrimination, career growth and ethical climate

(Appendix F). Hence the R^2 for the current study is considered acceptable. The analysis results reveal that there is a significant negative relationship between organizational commitment and turnover. Table 4.12 shows the statistical significance of direct effects. Structural model is shown in the Appendix I.

Table 4.12: Assessment of the statistical significance of direct effects

Relationships	Path Coefficients	T Statistics (O/STDEV)	P Values	95 % Confidence Intervals	Decision
Compensation-> Organizational commitment	0.102	2.367	0.009	[0.032, 0.172]	Supported
Job Stress -> Organizational Commitment	-0.312	6.329	0.000	[-0.392, -0.228]	Supported
Workplace discrimination - -> Organizational Commitment	-0.123	2.632	0.004	[-0.200, - 0.045]	Supported
Career Growth -> Organizational Commitment	0.254	5.691	0.000	[0.175, 0.324]	Supported
Organizational Commitment -> Turnover Intention	-0.324	7.267	0.000	[-0.392, -0.246]	Supported

**p < 0.05 (based on one-tailed test with 5000 bootstrapping).*

A negative value of path coefficients shows the negative relationship between the variables.

4.13.5 Analysis of Predictive Relevance (Q^2)

To evaluate the magnitude of the R^2 values as a criterion of predictive accuracy, Stone-Geisser's Q^2 value is examined (Geisser, 1974). Blindfolding procedure was carried out to analyze predictive relevance using omission distance $G=7$ as recommended by Akter, D'Ambra, and Ray (2011) who suggested that an omission distance value of between 5 and 10 is feasible. In this study, the omission Q^2 value is greater than zero shows that independent variables have a predictive relevance for the dependent variables (Hair et al., 2011). Predictive relevance of studied model is shown in Table 4.13.

The cross-validated redundancy for a reflectively modelled endogenous factor is the Stone- Geisser Q^2 value (Geisser, 1974). The blindfolding algorithm ignores every 7th data point for the selected endogenous factor and performs iterations. Estimates from the iterations are combined to calculate a total estimation of the cross-validated redundancy which is Q^2 . The Q^2 value greater than 0 shows that the model is related to predicting that factor.

Table 4.13: Assessment of the predictive relevance (Q^2)

Variable	Q^2
Organizational Commitment	0.184
Turnover intention	0.083

This study has used the cross-validated redundancy approach to calculate the Q^2 value which is a predictive relevance measure of the model. It gives us an idea regarding how good the path model is in predicting the values that we have originally observed. After running the blindfolding procedure, this study arrived at the following values of Q^2 . All values of Q^2 are above zero, which indicates that the model of this research endeavour has predictive relevance. As the prior research suggests (Hair et al., 2014,

p. 178), “Q2 values indicate the efficiency with which the path model demonstrates the predictability of values that we originally observe in the model.”

4.13.6 q² Effect Size

A relative measure of predictive relevance q² values of 0.02, 0.15 and 0.35 respectively shows that the independent variable has small, medium, or large predictive relevance for a certain dependent variable (Hair et al., 2014). The effect size q² allows assessing an independent variable contribution to the dependent latent variable’s Q² value. q² is calculated by using the below-mentioned formula.

$$q^2 = \frac{Q^2_{\text{included}} - Q^2_{\text{excluded}}}{Q^2_{\text{included}}}$$

Table 4.14: Assessment of the predictive relevance (q²)

Relationships	q ²	Remarks
Compensation → Organizational Commitment	0.039	Small
Job Stress → Organizational Commitment	0.248	Medium
Workplace Discrimination → Organizational Commitment	0.046	Small
Career Growth → Organizational Commitment	0.177	Medium

4.13.7 Testing the Mediating Effect

This section covers the mediating effect of organizational commitment in the relationship of compensation, job stress, discrimination, career growth, and turnover intention. For that purpose, assessment by Galbreath and Shum (2012) of the mediation effect for SEM by the bootstrap test was used, as it is considered as a better method compared to that of Carter (2005).

Through the non-parametric path modelling approach, a non-parametric bootstrapping procedure was used to examine mediating effect significance as

suggested by Hair et al. (2011). According to Galbreath and Shum (2012), the mediation effect is deemed to be significant when the indirect relationships between exogenous and endogenous constructs are revealed to be significant. Table 4.15 the statistical significance of mediating effects.

Table 4.15: *The statistical significance of Mediating Effect*

Relationship	Path Coefficients	T Statistics (O/STDEV)	p-Values	95% Confidence Intervals	Decision
Compensation ->Organizational commitment-> Turnover	-0.033	2.180	0.029	[-0.065, - 0.006]	Supported
Job Stress -> Organizational Commitment-> Turnover	0.101	4.866	0.000	[0.064, 0.145]	Supported
Workplace discrimination - -> Organizational Commitment-> Turnover	0.040	2.397	0.017	[0.010, 0.076]	Supported
Career Growth -> Organizational Commitment-> Turnover	-0.082	4.230	0.000	[-0.123, -0.048]	Supported

* $p < 0.05$ (based on two-tailed test with 5000 bootstrapping).

4.13.8 Testing the Moderating Effect

This section covers the moderating effect of ethical climate in the relationship of compensation, job stress, discrimination, career growth, and organizational commitment. The moderator variable must fulfil all the criteria of internal consistency reliability, convergent validity, and discriminant validity during the assessment phase of the reflective measurement model. Measurement model of moderation effect is shown in Appendix J For the formative measurement model, the criteria for the moderator variable is the same as for other variables. It is also important to consider

the standard criteria for structural model evaluation. Structural model of moderation effect is shown in Appendix K. In case of moderation, special attention should be given to the f^2 effect size of the interaction effect. In case of the interaction effect, the f^2 effect size shows how much moderation contributes to the explanation of the dependent latent variable. General guidelines suggest f^2 values of 0.02, 0.15 and 0.35 represent small, medium and large effect size. Whereas Aguinis, Beaty, Boik, and Pierce (2005) have shown that the average effect size in moderation tests is only 0.009 organizational commitment has significant mediating effects between compensation and turnover, job stress and turnover, workplace discrimination and turnover and career growth and turnover. The moderating effects of ethical climate show that ethical climate isn't significantly moderating the relationship between compensation and organizational commitment, job stress and organizational commitment, workplace discrimination and organizational commitment and career growth and organizational commitment. Table 4.16 shows the statistical significance of the moderating effect.

Table 4. 16: *Statistical Significance of Moderating Effect*

Interaction Effect	Path Coefficients	T Statistics (O/STDEV)	P Values	95 % Confidence Intervals	Decision
Moderating effect of ethical climate between compensation and organizational commitment	-0.060	1.096	0.273	[-0.161, 0.049]	Not Supported
Moderating effect of ethical climate between job stress and organizational commitment	0.004	0.078	0.938	[-0.110, 0.115]	Not Supported
Moderating effect of ethical climate between workplace discrimination and organizational commitment	0.015	0.292	0.770	[-0.071, 0.128]	Not Supported
Moderating effect of ethical climate between career growth and organizational commitment	0.015	0.311	0.756	[-0.083, 0.106]	Not Supported

* $p < 0.05$ (based on two-tailed test with 5000 bootstrapping).

4.14 Summary

Results show that compensation has a significant positive relationship with organizational commitment, job stress has a significant negative relationship with organizational commitment, workplace has a significant negative relationship with organizational commitment, and career growth has a significant positive relationship with organizational commitment. The results confirm the mediating role of organizational commitment between compensation, job stress, workplace discrimination, career growth, and turnover intention. Results show that the ethical climate does not moderate the relationship between compensation, job stress, workplace discrimination, career growth, and organizational commitment.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter covers a summary of the research findings and discussion based on the research questions of the current study. The findings of data analysis performed in Chapter 4 are discussed in detail in this chapter.

The cause and effect relationship through hypotheses testing as well as the resulting significant relationships and nonsignificant relationships are discussed. The methodological, theoretical, practical and literature contributions were elaborated towards the conclusion part of this chapter. Moreover, the implications, limitations, and scope of the study are also presented. The recommendations for future study are also proposed.

5.2 Overview of the Research

In accordance with chapter 1 that contains four research questions. Each research question has a number of hypotheses that have been tested and reported in detail in Chapter 4. The result of data analysis aims to answer the following research questions:

1. Does compensation, job stress, career growth, and workplace discrimination have an impact on organizational commitment of employees in Pakistani banks?
2. Does ethical climate moderate the relationships between compensation, job stress, workplace discrimination, career growth and organizational commitment of employees in Pakistani banks?

3. Does organizational commitment mediate the relationships between compensation, job stress, workplace discrimination, career growth and turnover intention of employees in Pakistani banks?
4. Does organizational commitment have an impact on turnover intention of employees in Pakistani banks?

5.3 Discussion of Findings

The findings of this study contribute to the body of knowledge primarily on the theoretical advancement in the Social Exchange Theory. The discussion of the findings is outlined in this chapter according to the order by which research questions are arranged in Chapter 1 (pages 15 to 16). The order of the discussion is as follows: (a) the relationship between compensation, job stress, workplace discrimination, career growth with organizational commitment; (b) the moderating role of ethical climate between compensation, job stress, workplace discrimination, career growth and organizational commitment; (c) the mediating role of organizational commitment between compensation, job stress, workplace discrimination, career growth and turnover intention; and (d) the impact of organizational commitment on turnover intention.

5.3.1 Relationship between Compensation and Organizational Commitment

Compensation is usually addressed in human resource management. It is embedded in strategic planning to support organizational goals leading to organizational growth (Kee et al., 2016). Compensation influences four important organizational concerns i.e. turnover, absenteeism, performance and commitment (Onsardi, Asmawi &

Abdullah, 2017). Compensation policies create inspiration among current employees to aspire to become a competent employee (Masum, Azad, & Beh, 2016).

Previous studies reported that compensation has a strong influence to attract new employees (Gómez, 2016) and to retain staff (João, & Coetzee, 2012). The results of this study showed that there exists a significant positive relationship between compensation and organizational commitment as shown in the previous chapter (Table 4.8, $p < 0.05$, $t > 1.645$). Hence the hypothesis H1 was supported, although its effect was small ($f^2 = 0.014$) as shown in the previous chapter (Table 4.7). This effect may be small because 61.3 per cent of the respondents are single, and literature described single as individuals who do not have the responsibility to support his/her family as compared to married people (Jordan & Zitek, 2012). This effect size would have been medium or large if most of the respondents were married.

Most of the respondents i.e. 83 per cent of this study have less than 10 years' experience, and in Pakistan, the unemployment rate is 6.10 per cent (International Monetary Fund, n.d.) which is very high. For fresh graduates in Pakistan, it is very hard to find a job. So it is possible that the concern of these employees who are new in the workforce is not about compensation but rather on trying to gain work experience and then plan to switch to other jobs that offer a higher compensation package. The result of this study is in alignment with previous study results (Javed et al., 2010; Llanos & Bin Ahmad, 2016; Kee et al., 2016; Nawab & Bhatti, 2011; Rahaman et al., 2016; Nithya & Mohamed, 2015). Therefore, based on results of this study and previous studies, the researcher renders that compensation has a strong positive relation with organizational commitment.

5.3.2 Relationship between Job Stress and Organizational Commitment

Job stress has a significant impact on organization's overall performance (Chen, Silverthorne, & Hung, 2006). Nowadays, employees face job stress because of pressure to achieve the assigned targets from the top management and it is considered an integral part of the job (Goswami, 2015). This study showed a significant negative relationship between job stress and organizational commitment as shown in the previous chapter (Table 4.8, $p < 0.05$, $t > 1.645$). The effect size was small ($f^2 = 0.110$), although this effect size is higher compared to compensation as shown in the previous chapter (Table 4.7). This result supported hypothesis H2 and confirmed the existence of a negative relationship between job stress and organizational commitment.

Most of the respondents, i.e. 61.3 per cent, of this study were single and 84.6 per cent of the respondents were less than 40 years old. According to Jordan and Zitek (2012), single individual does not have more responsibilities compared to a married person, and that most married persons face more stress because they have more responsibilities compared to a single person. Most of the respondents in this study were from public sector banks, i.e. 57.4 per cent, and public bank employees faced less stress as compared to private bank employees (George & Zakkariya, 2015).

The other factor might be related to job-related responsibilities. Thirteen per cent of the respondents were in managerial positions. Employees who are not in managerial positions have less job responsibility, hence they are less involved in decision making and thus face less job stress (Žižek & Čančer, 2017). There also exists a possibility that the effect size in this study was small because 86.9 per cent of the respondents were working on non-managerial positions in the banking sector. When employees face more job stress at their workplace, their commitment to their organization is low. This study results also substantiate the results of previous studies

(Lambert, Qureshi, Frank, Klahm, & Smith, 2018; Velnampy & Aravinthan, 2013; Abdelmoteleb, 2019; Ahmad & Roslan, 2016).

Based on this study results and previous studies done in different sectors and in different countries, it can be assumed that when employees face high job stress, they have low commitment. Meanwhile, when employees have low job stress, they are likely to be more committed to their organizations.

5.3.3 Relationship between Workplace Discrimination and Organizational Commitment

Discrimination at the workplace stifles the growth potential and competitiveness of organizations. It increases financial losses and decreases innovation (Dipboye & Colella, 2005). This study covered two domains of discrimination at the workplace, i.e. age discrimination and gender discrimination. Gender discrimination is associated with poor employee job attitudes, physical health outcomes, behaviours, psychological health, and work-related outcomes (Triana, Jayasinghe, Pieper, Delgado, & Li, 2018). This study result showed that there exists a negative relationship between workplace discrimination and organizational commitment as shown in the previous chapter (Table 4.8, $p < 0.05$, $t > 1.645$). Therefore, these results supported the hypothesis three, although the effect size was small ($f^2 = 0.018$) as shown in the previous chapter (Table 4.7). Female respondents in this study were only 32.1 per cent, and gender discrimination is mostly faced by female employees (Avery, McKay, & Wilson, 2008). Therefore, having had more male respondents in this study could be a possible reason why the effect size is small.

Age discrimination in the workplace acts as a stressor with adverse psychological consequences. Employees who are discriminated against their age have

reduced levels of life satisfaction (Redman, & Snape, 2006). In this study, 46.7 per cent of the respondents were between 30-40 years old, which were neither too young nor too old. Previous studies showed that age discrimination is mostly experienced by older employees compared to newly inducted employees (Redman, & Snape, 2006). The findings of this study were in alignment with previous research findings (Olori, 2017; Macdonald & Levy, 2016; Stainback & Irvin, 2012).

5.3.4 Relationship between Career Growth and Organizational Commitment

Previous research showed that globalization modify employee–organization relationship (Coyle-Shapiro, Shore, Taylor, & Tetrick, 2004), and this issue raised concern among employees regarding career growth. Research has shown that career growth is one of the most important factors in job choice decisions (Hu, Weng, & Yang, 2008). The findings of this study confirmed the existence of a significant positive relationship between career growth and organizational commitment as shown in the previous chapter (Table 4.8, $p < 0.05$, $t > 1.645$). Hence, hypothesis four was also supported, whereas its effect size was small ($f^2 = 0.086$) as shown in the previous chapter (Table 4.7). The effect size of career growth was higher compared to compensation and workplace discrimination in this study. This shows that respondents are more conscious of their career growth.

Employees prefer to work and are more committed to organizations that offer career growth. The findings purported the results of Weng et al. (2010), Agrawal and Srivastava (2018), Ku Daud (2014), Juhdi, et al. (2013), and Guan et al., (2014) which were conducted from the context of different countries. Moreover, the results of this study also supported the findings of the study done by Alvi and Ahmed (1987) among 2000 Pakistani employees. Alvi and Ahmed found out that employees who perceive

high promotional opportunities in their organizations have higher levels of commitment to their organization.

5.3.5 Moderating Role of Ethical Climate between Compensation and Organizational Commitment

The findings of this study reject the moderating role of ethical climate between compensation and organizational commitment as shown in the previous chapter (Table 4.13, $p > 0.05$, $t < 1.96$). Therefore, hypothesis five was not supported. The results of this study contradict with the results of Fournier, Tanner, Chonko, and Manolis (2010). It was reported in their study that there is a moderating effect of ethical climate between performance and propensity to leave. They also found that strong performers under negative ethical conditions intend to leave the organization. Strong performers are more employable and have more options to pursue with competitors or in different sectors. However, the results of this study are in alignment with the study of Barnett and Vaicys (2000) that ethical climate does not moderate between the individual ethical judgment and behavioral intentions.

5.3.6 Moderating Role of Ethical Climate between Job Stress and Organizational Commitment

This study result rejected the moderating role of ethical climate between job stress and organizational commitment as shown in the previous chapter (Table 4.13, $p > 0.05$, $t < 1.96$). Therefore, hypothesis six was not supported. The study conducted by Fournier et al., (2010) confirmed the moderating role of ethical climate between role overload and performance. Role overload affects performance only in the low ethical climate

condition. However, this study results did not confirm the moderating role of the ethical climate (Fournier et al., 2010).

5.3.7 Moderating Role of Ethical Climate between Workplace Discrimination and Organizational Commitment

This study result rejected the moderating role of ethical climate between workplace discrimination and organizational commitment as shown in the previous chapter (Table 4.13, $p > 0.05$, $t < 1.96$). Therefore, hypothesis seven was not supported. The result of this analysis contradicts the study of Stewart (2011) which confirmed the moderating role of an ethical climate between diversity climate and turnover intentions.

5.3.8 Moderating Role of Ethical Climate between Career Growth and Organizational Commitment

The results of this study showed that ethical climate does not moderate between career growth and organizational commitment as shown in the previous chapter (Table 4.13, $p > 0.05$, $t < 1.96$). Therefore, hypothesis eight is not supported. The study of Tanner, Tanner, and Wakefield (2015) reported perplexing results because it showed that ethical climate moderated between self-efficacy and satisfaction, but it did not moderate between self-efficacy and performance.

The empirical results which are aforementioned showed that the direct positive significant relationship occurs between compensation and organizational commitment, direct negative significant relationship occurs between job stress, and organizational commitment, direct negative significant relationship occurs between workplace discrimination, and organizational commitment and direct positive significant

relationship occur between career growth and organizational commitment. Whereas the moderating effect of ethical climate between compensation and organizational commitment, job stress and organizational commitment, workplace discrimination and organizational commitment, and career growth and organizational commitment were insignificant.

The non- significance of this moderator variable does not mean that there is zero effect of ethical climate on organizational commitment. It might indicate that this study lacked the statistical power to distinguish the value from zero. A possible explanation of this insignificant result is that moderation was checked on the direct effect of the ethical climate on organizational commitment. However, this could also be checked in the form of mediated moderation and moderated mediation.

The reason could be attributed to the factors which are observed in the context of the study. For instance, in Pakistan, organizations do not focus on the ethical working environment, neither do they give awareness about the ethical climate to their employees. Another observation is that Pakistan stands in the group of the most corrupt countries as reported by the Transparency International 2018 Corruption Perceptions Index (Transparency International, n.d.). These observations highlight that the Pakistani national give less attention to working especially that mega corruption scandals were found in the banking sector of Pakistan.

Previous studies confirmed the moderating role of ethical climate. For example, Fournier et al. (2010) confirmed the moderating role of an ethical climate between the influence of performance and intentions to leave. On the other hand, a study by Tanner et al. (2015) reported mixed results confirming that ethical climate has a moderating effect on job satisfaction, but not on employee performance.

The general pattern of the results suggests that an individual's perception of the ethical climate of his or her organization may not directly affect their commitment to organization intentions regarding ethically questionable activities.

5.3.9 Mediating Role of Organizational Commitment between Compensation and Turnover Intention

Compensation is considered as an essential element which plays a vital role in the retention of employees. Compensation is likewise perceived to be more directly and tangibly related to employee efforts (SamGnanakkan, 2010). The study of Calisir, Gumussoy, and Iskin, (2011) found that organizational commitment is a significant determinant of turnover intention. In modern administration, organizational commitment is one of the most persistently studied and most criticized subjects (Llanos & Bin Ahmad, 2016). It is considered as a critical factor in understanding and defining employee behaviour regarding their work in organizations. This study findings manifested that organizational commitment mediates the relationship between compensation and turnover intention as shown in the previous chapter (Table 4.10, $p < 0.05$, $t > 1.96$). Hence, hypothesis nine of this study was supported. This study results were in alignment with the study of A'yunnisa and Saptoto (2015), Llanos and Bin Ahmad (2016), and Chan and Ao (2019) reporting that organizational commitment mediates between compensation and turnover intention.

Compensation is an economic exchange (SamGnanakkan, 2010). When employees gain more experience and skills at work, they desire that their organization increase their compensation according to their skills. The organizations which recognize the genuineness of employee's problem related to compensation have more committed employees and, thus, have less turnover.

On the base of previous studies results and this study results, it is clear that compensation affects the organizational commitment and then organization commitment affects the turnover intention so organizational commitment mediates the relationship between compensation and turnover intention.

5.3.10 Mediating Role of Organizational Commitment between Job Stress and Turnover intentions

The service sector offers different activities to reduce employees' stress to control turnover (O'Neill & Davis, 2011). Meyer, Stanley, Herscovitch, and Topolnytsky (2002) have reported that employees' organizational commitment functioned as a parameter mediating between job stress and turnover intentions and that it was the most precise forecaster of turnover intentions.

The findings of this study showed that the relationship between job stress and turnover intentions was mediated by an organizational commitment as shown in the previous chapter (Table 4.10, $p < 0.05$, $t > 1.96$). Hence, hypothesis ten was supported. Organizational commitment was affected by job stress, subsequently, organizational commitment affects the turnover rate of employees. The findings of this study supported the findings of studies done by Khan, Ali, Rehman, and Ahmad (2017), Serinikli (2019), and Rageb, Abd-el-Salam, Samadicy, and Farid (2014). Employees who experience high job stress in an organization are less committed and will result to their early departure from that organization. Moreover, employees in the service sector are also expected to tolerate greater role ambiguity because new administrative jobs are constantly created which can eventually reduce organizational commitment (Han, Han, An, & Lim, 2015). Research conducted on this relationship in multiple sectors

like banking, health and hotel staff confirmed the same results (Aktar, & Pangil, 2018; Kafashpoor, Sadeghian, Shakori, & Kavooosi, 2014).

5.3.11 Mediating Role of Organizational Commitment between Workplace Discrimination and Turnover Intentions

Several studies emphasized the organizational commitment predominance among highly skilled professionals (SamGnanakkan, 2010). Scholars have found organizational commitment as an important turnover predictor (SamGnanakkan, 2010). Workplace discrimination is associated with negative outcomes e.g. job stress and intention to leave (Kwon, 2006). Workplace discrimination was found to be the best explanatory model of turnover intention (Bibby, 2008).

The findings of this study confirmed that organizational commitment mediates the relationship between workplace discrimination and turnover intentions as shown in the previous chapter (Table 4.10, $p < 0.05$, $t > 1.96$). Hence, hypothesis 11 was supported. These results showed that workplace discrimination affects the commitment level of employees and then commitment affects the turnover of employees. In organizations where there is high workplace discrimination, there is a low commitment of employees and a high turnover rate of employees (Ensher et al., 2001). The study done on racial discrimination had found that racial discrimination reduces employee's loyalty and increases turnover intention (Stainback, & Irvin, 2012). The study conducted by Sia, Sahoo, and Duari (2015) in India confirmed that gender discrimination showed a significant negative relationship with emotional engagement as well as cognitive engagement at work of female employees.

5.3.12 Mediating Role of Organizational Commitment between Career Growth and Turnover Intentions

To achieve sustainable competitive advantage, it is important that organizations must carry out sustainable employee development practices. Developing employees through new skill acquisition and up-gradation is considered to be one of the most effective way to improve organizational performance (Dhar, 2015). Employee development is beneficial for both employees and organizations (SamGnanakkan, 2010).

The findings of this study confirmed that the relationship between career growth and turnover intentions is mediated by an organizational commitment as shown in the previous chapter (Table 4.10, $p < 0.05$, $t > 1.96$). Therefore, hypothesis 12 was supported. Same results were found by a study done by Nawaz and Pangil (2016) which showed that the relationship between career growth and turnover intention is mediated by organizational commitment. The study done by Weng and McElroy (2012) confirmed that affective occupational commitment partially mediates the relationship between career growth and turnover intention. A study by Aktar and Pangil (2018) confirmed that organizational commitment mediates the relationship between career growth and turnover intention. Moreover, Brown, Susomrith, Sitlington, and Scott (2014) have found that career goals have a strong influence on turnover intention. When employees feel that their organization does not provide them growth opportunities, then they become less committed and start to search for other job opportunities. Hence, based on previous study results and the current study results, it can be said that organizational commitment mediates the relationship between career growth and turnover intentions.

5.3.13 Relationship between Organizational Commitment and Turnover Intentions

Organizational commitment is very important to organizations because of the desire of the organization to retain a strong workforce (Kumari, & Priya, 2017). Organizational commitment is the result of the organizational support that the employees receive. Organizational commitment focuses on the employee's attachment to the organization as a whole regardless of the position (Tiwari, Mathur, & Awasthi, 2019). Organizational commitment is related to valuable outcomes for both employees and employers because it can eventually result to enhanced sense of belongingness (Tiwari et al., 2019).

The commitment is viewed as a negative indicator of turnover because it decreases its possibility (Ramalho Luz, Luiz de Paula, & de Oliveira, 2018). One of the major concerns for organizations nowadays is to keep their employees motivated in order to bring organizational commitment (Paula & Mendonça, 2014). When employees are committed to their organization, there is a lesser likelihood that they will think of leaving the organization.

This study results confirmed that there exists a significant negative relationship between organizational commitment and turnover intentions as shown in chapter 4 (Table 4.8, $p < 0.05$, $t > 1.64$). Therefore, hypothesis 13 is supported. The effect size shown in the result was small ($f^2 = 0.120$) as shown in chapter 4 (Table 4.9). This study results confirmed the results of previous studies (Chang et al., 2013; Baotham et al., 2010; Labrague et al., 2018; Ramalho et al., 2018).

Organizational commitment fundamentally contributes to turnover intention. Yousaf, Sanders, and Abbas (2015) found that employees' affective and normative commitment has a negative relationship with turnover intention. Turnover intention is

highly influenced by affective commitment (Liu, Gyabeng, Joshua Atteh Sewu, Nkrumah, & Dartey, 2019). This study results also confirmed with the findings of different studies in banking sectors in different regions (e.g. Hassan & Jagirani, 2019; Jehanzeb et al., 2013).

5.4 Contributions and Implications of the Study

This study has various implications and contributions particularly for the purposes of practice, policy, and theory especially in the field of organizational behavior in the banking sector in Pakistan. These contributions are discussed in the succeeding subsections.

5.4.1 Methodological Contribution

Most of the researchers investigating the determinants towards the organizational commitment and turnover intention use workplace discrimination as a first-order factor approach (Jones & Harter, 2005; De Beer et al., 2016). While this study utilized workplace discrimination as a second-order factor approach. In addition to that mostly studies used a single sampling technique while studying turnover intention (De Beer et al., 2016, Memon et al., 2018; Morrow, & Brough, 2019). In order to gain in-depth explanations, this study used two sampling techniques i.e. Stratified sampling for assigning the number of branches to each stratum and convenience sampling for data collection.

5.4.2 Theoretical Contributions

The present research attempts to investigate reciprocity norms within the social exchange bond, specifically to build an understanding of bank employees regarding compensation, job stress, workplace discrimination, career growth, ethical climate, organizational commitment, and turnover intention.

Due to the exchange nature of the stakeholder's perspective, researchers have found if organizations satisfy their duties to stakeholders, the stakeholders in return are ready to give more (Stewart et al., 2011). However, previous studies have confirmed that the fulfilment of these social responsibilities is regarded as an expectation instead of an additional effort on the firm's behalf (Jamali, 2008). Due to the association between the fulfilment of social responsibilities and when an organization fails to satisfy social responsibilities as desired by their employees then the turnover intention is the most common response by employees (Stewart et al., 2011). Perceptions of an ethical climate are needed to fulfil an organization's legal responsibility to build confidence in employees regarding organizational policies that their organization may not tolerate legal violations.

This study contributes to the Social Exchange Theory. In the Social Exchange Theory, previous studies were done on compensation, job stress, workplace discrimination, and career growth, but did not include ethical climate in studies involving social exchange relationship between employee and organization.

In previous studies in workplace discrimination mostly gender discrimination was discussed whereas this study also includes age discrimination. Age discrimination is mostly discussed in the Western context and ignored in the Eastern context. By discussing age discrimination and gender discrimination in workplace discrimination this study also contributes to the literature of age discrimination and workplace discrimination.

Research investigating the moderating effects of ethical climate is important because it provides a better understanding of the factors that could be used to determine the desired workplace outcomes. It is pertinent to mention that past studies have investigated the moderating effect of ethical climate, but it is amongst the early study

that has attempted to analyse the moderating role of ethical climate between compensation and organization commitment, job stress and organization commitment, workplace discrimination and organization commitment, and between career growth and the organization's commitment.

Results demonstrated that ethical climate does not moderate the relationship between compensation and organizational commitment, job stress and stress and organizational commitment, workplace discrimination and organizational commitment, and career growth and organizational commitment. However, this study confirms that there exists a significant positive relationship between the compensation and organizational commitment, significant negative relationship between job stress and organizational commitment, significant negative relationship between workplace discrimination and organizational commitment, significant positive relationship between career growth and organizational commitment and there exists a significant negative relationship between organizational commitment and turnover intention.

Past studies have examined the mediating role of organizational commitment between compensation and turnover intention, job stress and turnover intention, career growth and turnover intention, but they have not examined the mediating role of organizational commitment between workplace discrimination and turnover intention.

This study results also confirmed the mediating role of organizational commitment between compensation and turnover intention, job stress and turnover intention, workplace discrimination and turnover intention and career growth and turnover intention. Above all these findings this research also demonstrated that job stress has a large effect on organizational commitment in comparison with other exogenous variables used in the current study.

Therefore, it might be said that employees prefer to work in a stress-free working environment and stressful working environment reduce their commitment level. Organizations which provide a stress-free working environment their employees in response are more committed.

From the analysis of this research, it is suggested that social exchange relationships with banks affect their commitment to the banks and the intention to stay. The results confirm suggestions in the literature that when employees observe that their banks provide them a stress-free working environment, discrimination-free working environment, offer them proper compensation which matches with their experience, education and skills, and provide career path which enhances their commitment with their banks.

Hence, it is believed that this study has the contribution by expanding the existing knowledge through the integration of positivist quantitative data analysis

5.4.3 Practical Contributions

It is significant to explore those factors which impact employee turnover because higher turnover leads to negative effects e.g. the impossibility of recouping expenses invested in the employees. Investigating the impact of an ethical climate on employee's turnover will assist the top management to have a clear understanding of the key factors that affect employee's turnover in the banking sector. Therefore, this study makes a significant practical input not limited to the banking sector of Pakistan, but also the banking sector of neighboring countries. This study provides recent and relevant information that may enhance the knowledge and understanding of employee turnover in the banking sector of Pakistan.

This study may be of great significance to Pakistan as empirical studies explaining an ethical climate impact on turnover of employees and identify the factors affecting employee's organizational commitment in Pakistani banks. Information provided about the effect of each determinant regarding the turnover and organization commitment would be useful for the human resource think tanks to design human resource policies which will reduce turnover rate. This study is noteworthy in terms of finding factors that lead to turnover and organizational commitment, help Pakistani banks to revitalize their existing retention programs and help them to save their operational cost.

The result of the present research indicates that when employees perceive their banks practice discrimination in terms of gender and age and they have a stressful working environment they will have less commitment and high turnover. A low level of organizational commitment is linked to a higher turnover rate (Suharno, Ketut, Setyadi, & Farida, 2017).

Higher levels of organizational commitment and job burnout were identified as turnover intention strong predictors (Han et al., 2015). Employees with a higher degree of commitment tended to stay in their present job (Wang, Tao, Ellenbecker, & Liu, 2012).

5.4.4 Contribution to Literature

This research contributes to the current body of knowledge in the following ways:-

This study has provided insights into the organizational factors (compensation, job stress, workplace discrimination (gender discrimination and age discrimination) and career growth), how they lead to organizational commitment, and intention to stay among branch staff working in Pakistani banks. This study focused

on workplace discrimination as a second-order factor approach and in workplace discrimination, it covers gender discrimination and racial discrimination. Whereas past studies on the Banking sector of Pakistan not focused on age discrimination.

The present research encompasses previous research by proposing and testing a model that examines the moderating effect of ethical climate between compensation and organizational commitment, job stress and organizational commitment, workplace discrimination and organizational commitment and between career growth and organizational commitment. These relationships were not discussed in previous studies.

In addition to that this research examined the mediating effect of organizational commitment between compensation and turnover intention, job stress and turnover intention, workplace discrimination and turnover intention and between career growth and turnover intention in the banking sector of Pakistan. By concentrating on the individual factors, the study gives a portrait of the ways by which bank employees can be motivated, committed to their banks and want to remain and be a part of their banks.

Empirical analysis results of variables discuss in this study add new knowledge to the existing literature in the following ways. Probably there are fewer studies of organizational behaviour that have examined the moderating impact of ethical climate between compensation and organizational commitment, job stress and organizational commitment, workplace discrimination and organizational commitment, and between career growth and organizational commitment.

The examination of ethical climate is significant in the consideration of bank employees because the banking sector is facing different challenges, and the growing figure of corporate frauds and employee turnover are among on the list top. This is an area that has not been thoroughly examined

The results of this study were consistent with other studies that have shown that compensation has a significant positive relationship with organizational commitment (Kee et al., 2016), a significant negative relationship between job stress and organizational commitment (Abdelmoteleb, 2019), a significant negative relationship between career growth and organizational commitment (Nawaz, Siddiqui, Rasheed, & Iqbal, 2019) and a significant negative relationship between organizational commitment and turnover (Vandenberghe et al., 2019).

However, this study contributes to the literature by examining the reciprocal pathway and provide additional knowledge on how to improve organizational commitment which has been emphasized as a significant determinant of employee turnover.

The use of bank branch employees as participants in this study contributes to the present literature as it extends the understanding of high-quality organization – front line employee’s relationships in employee’s context. Thus, the findings of this study have shown that the high compensation, stress-free working environment, discrimination-free working environment, and proper career growth brings commitment in the employees and reduce the turnover of employees especially in the banking sector of Pakistan

The model used in this study significantly contributes to understand the factors (compensation, job stress, workplace discrimination, and career growth) that uplift the commitment level of bank employees working in Pakistan. Previous studies on the banking sector of Pakistan although studied workplace discrimination but merely focus on gender discrimination (Mirza & Jabeen, 2011; Samim & Rashid, 2016) and these studies did not measure the impact of workplace discrimination on organizational commitment.

Understanding the factors that impact organizational commitment is very important for the success of every organization. Through the exploration of factors which help to develop organizational commitment, the result of this study contributes to the literature by viewing that organizational support and high-quality relationships with employees raise employee's commitment to their organization.

From the results of this study, organizations will learn to know how organizations will be able to decrease high turnover rates and their negative effects by improving workplace relationships. Also, the present research highlights the need to promote high-quality relationships between employees and their employers. Strong relationships between employees and employers are possible incentives that increase employee's productivity, improve service of the bank, attract more customers and build strong goodwill in society. Not limited to that it controls the turnover rate of employees and hence raises bank profits. This study contributes to ongoing research about the need to understand the organizational factors that influence employee's commitment and turnover in the banking sector.

This study has explained how organizational relationships can be managed with respect to bank employees in order to raise the commitment level of employees and reduce turnover.

5.5 Limitations of the Study

This study has its own limitations like most of the studies do. Firstly, this study included only bank branch employees. It did not include the head office and controlling office staff of the banks. This is because no bank allows the researcher to enter inside their head office and controlling office premises to distribute the questionnaire to their employees.

Secondly, in this study most of the respondents are tellers, supervisors and relationship officers; only 2.6 per cent respondents were branch managers and only 10.5 per cent respondents were operation managers. Most respondents do not have long working experience and hence have less knowledge about bank policies as compared to those employees who have spent more than 20 years working in a bank.

Thirdly, the data collection of this study was conducted from Jan 2019 to May 2019. Pakistani currency devalued after 15 May 2019 (Ahmed, n.d.) which increased the inflation rate. It might be possible that the compensation of most of the bank employees at the time of this analysis, eight months after the data collection, is unable to cover their monthly expenses. Hence, any similar study conducted after July 2019 may have resulted in high effect size on organizational commitment than other exogenous variables used in this study.

5.6 Path for Future Research

The research provides avenues for researchers to work on the ethical climate, especially in the South Asian Association for Regional Corporation (SAARC) particularly in India and Bangladesh because both of these countries have the same working environment and both of these countries have high corruption rate (Transparency International, n.d.).

Additional research could be done by using the three organizational commitment types (affective, normative, and continuance) and their individual relationships to compensation, job stress, workplace discrimination, and career growth.

Another avenue for future research could be focused on including the five ethical climate types (caring, independent, instrumental, law & code, and rules) and

their moderating effects between compensation and organizational commitment, job stress and organizational commitment, workplace discrimination and organizational commitment and career growth and organizational commitment.

In this study, data were collected from a country where corruption is seen as the necessary price of doing business. It might be possible that if the research will be conducted in a country which has less corruption rate, results might be different.

5.7 Conclusions

For this study, it can be concluded that compensation plays a vital role in bringing organization's commitment to employees. If employees are satisfied with the compensation, then they are more likely to be committed and would prefer to stay in their organization. Whereas, those employees who are not satisfied with their compensation, they are less committed and would prefer to move to other organizations that offer a higher salary package. This study result showed that if employees face job stress, they are less committed and they search for a job in other organizations. This study covered two domains of discrimination at the workplace i.e. gender discrimination and age discrimination. As per the results of this study, discrimination at the workplace whether gender or age discrimination has a negative impact on the commitment of employees, and these employees feel that they need to move to other organizations. Career growth is also one of the important determinants of organizational commitment. Employees prefer to stay longer and committed to organizations that provide career growth opportunities. If an organization wants its employees to be committed, therefore it must offer good compensation packages, design a stress-free working environment, treat every employee equally, and provide a proper career path.

This study also concludes that the organization's commitment mediates the relationship between compensation, job stress, workplace discrimination, career growth, and turnover intention, and that there exists a significant negative relationship between organizational commitment and turnover. When employees are committed, then they prefer to offer their skills to the organization that takes good care of them.

The ethical climate is one of the newest streams of organizational climate research. For centuries, humankind has been inherently drawn to the notion of understanding ethical behaviour. The most important finding of this study is that the ethical climate does not moderate between compensation, job stress, workplace discrimination, career growth, and organizational commitment.

Branch employees are the frontline employees of any bank. Their routinely tasks have a direct influence on the bank's ability to satisfy the expectations of stakeholders. Whether the stakeholder is a branch account holder, walk-in customer, government institution, or society at large, all successful actions start from the frontline branch staff. According to this research, when bank employees are more committed than it is easy to achieve operational objectives because of the employees' higher productivity, increased creativity, lower turnover, and lessen deviant workplace behaviours.

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Appendix A

Scheduled Banks in Pakistan as of 30 September 2018

Types of Banks	Names of Banks
Public Banks	National Bank of Pakistan The Bank of Punjab Sindh bank Bank of Khyber First Women Bank
Private Banks	Askari Bank Allied Bank Ltd Muslim Commercial Bank Ltd Bank ALFalah Bank Al Habib Faysal Bank Habib Bank Ltd United Bank Ltd Habib Metropolitan Bank JS Bank Samba Bank Silk Bank Soneri Bank Summit Bank
Islamic Banks	Bank Islami Meezan Bank Dubai Islamic Bank AlBaraka Bank Pakistan Ltd
Specialized Banks	Industrial Development Bank SME Bank The Punjab Provincial Cooperative Bank Zarai Taraqati Bank Ltd
Foreign Banks	Deutsche Bank AG Industrial and Commercial Bank of China Citi Bank Ltd Standard chartered Pakistan Bank of Tokyo Mistubishi UFJ, Ltd

Source (State Bank of Pakistan)

Appendix B

Staff strength of Pakistani Banks as of 30 December 2017

Type of Banks	Name of Banks	No. of Employees
Public Banks	National Bank of Pakistan	12,002
	The Bank of Punjab	6,092
	Sindh bank	2,099
	Bank of Khyber	991
	First Women Bank	400
Private Banks	Askari Bank	6,496
	Allied Bank Ltd	10,430
	Muslim Commercial Bank Ltd	14,333
	Bank ALFalah	7698
	Bank Al Habib	9,380
	Faysal Bank	3,960
	Habib Bank Ltd	15,000
	United Bank Ltd	13,000
	Habib Metropolitan Bank	3,820
	JS Bank	2,082
	Samba Bank	500
	Silk Bank	1,410
	Soneri Bank	3,500
	Summit Bank	3,022
Islamic Banks	Bank Islami	2,300
	Meezan Bank	8,500
	Dubai Islamic Bank	4,233
	AlBaraka Bank Pakistan Ltd	224
Specialized Banks	Industrial Development Bank	23
	SME Bank	377
	The Punjab Provincial Cooperative Bank	1,126
	Zarai Taraqati Bank Ltd	5,500
Total Staff Strength		141,498

(Source: Annual reports of banks for year 2017)

Appendix C

List of Bank Branches Province wise / Area Wise

Bank Type	Name of Bank	Punjab	Khyber Pakhtunkhwa	Sindh	Baluchistan	Azad Jammu Kashmir	Gilgit	Islamabad	Total
Public	National Bank of Pakistan	724	244	278	84	105	28	36	1,499
Banks	The Bank of Punjab	462	37	13	3	3	0	16	534
	Sindh Bank	78	8	147	8	3	0	4	248
	Bank of Khyber	52	86	17	4	3	1	3	166
	First Women Bank	17	4	15	2	0	1	4	43
	Askari Bank	262	39	142	21	3	4	45	516
	Allied Bank Ltd	612	146	251	37	60		37	1,149
	MCB Bank Ltd	823	140	345	49	31	4	41	1444
	Bank ALFalalah	342	42	166	31	4	6	36	638
	Bank Al Habib	312	35	253	15	9	4	22	605
	Faysal Bank	229	35	102	13	4	5	17	405
	Habib Bank Ltd	853	327	288	59	89	18	39	1,673
	United Bank Ltd	714	160	287	54	86	2	83	1,386
	Habib Metropolitan Bank	147	22	82	11	2	10	12	286
	JS Bank	146	22	111	9	14	2	17	322
	Samba Bank	18	1	13	0	1	0	4	37
	Silk Bank	55	9	43	2	3	0	11	123
	Soneri Bank	132	42	87	7	3	6	13	290
	Summit Bank	75	13	79	7	5	3	11	193
Islamic	Bank Islami	136	29	114	15	3	1	16	330
Banks	Meezan Bank	331	32	190	18	4	1	25	601
	Dubai Islamic Bank	85	8	84	5	7	0	11	200
	Al Baraka Bank Pakistan Ltd	96	22	89	5	2	1	9	224
Specialized	Industrial Development Bank	3	2	4	1	1	1	1	13
Banks	SME Bank	7	1	3	1	0	0	1	13
	The Punjab Provincial Cooperative Bank	165	41	65	8		11	1	151
	Zarai Taraqati Bank Ltd	274	65	95	31	11	11	2	489
	Total number of branches	7,150	1,612	3,360	500	456	120	517	13,715

Source (Annual report of banks and websites)

Appendix D

Questionnaire for the Research



INFORMATION TO PARTICIPANTS INVOLVED IN RESEARCH

Dear Sir/Madam,

You are invited to participate in a research project entitled “Turnover Intention in Pakistani Banks: Role of Ethical Climate and Organizational Commitment” This Study is being conducted by Raheel Yasin as part of a PhD program at Universiti Sains Malaysia under the supervision of Dr. Junaimah Binti Jauhar and Dr Noor Fareen Abdul Rahim from the Graduate School of Business.

All information that you will provide in this survey will be strictly confidential and will be used for the purpose of this study. Only the summarized data with no identifying features will be reported in the thesis and any subsequent publications. Thus, your anonymity is guaranteed.

I thank you in advance for your anticipated cooperation and participation in this study. Questions regarding the survey, or the doctoral research, can be directed to the principal supervisor: Dr. Junaimah Binti Jauhar (naimah@usm.my), co-supervisor: Dr Noor Fareen Abdul Rahim (noorfareen@usm.my) or the researcher: Raheel Yasin (raheelyasin@student.usm.my).

Instruction: *Please answer by writing or placing a tick mark at the appropriate box based on how you feel about the following questions and statements.*

- 1= Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Section A

Compensation						
1	I am satisfied with the amount of increment in the pay	1	2	3	4	5
2	I have a clear understanding of the organization pay policy	1	2	3	4	5
3	I understand the criteria used to decide my pay	1	2	3	4	5
4	I will get compensation if I work on off days (public holidays)	1	2	3	4	5
5	I receive equal pay to others doing similar work in other banks	1	2	3	4	5
6	I can get more incentives if I do good work	1	2	3	4	5
7	My pay is fair for my responsibilities	1	2	3	4	5

Section B

Job Stress						
1	I have a lot of work burden	1	2	3	4	5
2	I have little time to do my tasks	1	2	3	4	5
3	I feel my job makes me nervous	1	2	3	4	5
4	I get a tight feeling in my chest when I think about my job	1	2	3	4	5
5	I feel that my job and other activities are currently balanced	1	2	3	4	5
6	It is difficult to get leave	1	2	3	4	5
7	Many times, my job becomes a big burden for me	1	2	3	4	5

Section C

Workplace Discrimination						
Gender Discrimination						
1	My bank prefers to promote males	1	2	3	4	5
2	My bank prefers to promote females	1	2	3	4	5
3	My bank prefers to hire males	1	2	3	4	5
4	My bank prefers to hire females	1	2	3	4	5
5	My bank offers more benefits to males	1	2	3	4	5
6	My bank offers more benefits to females	1	2	3	4	5

Age Discrimination						
1	I have been recommended less frequently for promotion due to my age	1	2	3	4	5
2	I have been given fewer opportunities to express my ideas due to my age	1	2	3	4	5
3	I was not asked to take part in decision-making as often due to my age	1	2	3	4	5
4	I have heard jokes at work that poke fun at me due to my age	1	2	3	4	5
5	I was not encouraged to take advantage of relevant training/education opportunities due to my age	1	2	3	4	5
6	My supervisors have ignored my strengths due to my age	1	2	3	4	5

Section D

Career Growth						
1	My present job provides me opportunities to achieve my career goals	1	2	3	4	5
2	My present job encourages me to continuously gain new and job-related skills	1	2	3	4	5
3	My present job will lead to future attainment of my career goals	1	2	3	4	5
4	The probability of being promoted in the present bank is high	1	2	3	4	5
5	My present job has aided my growth in my career	1	2	3	4	5

Career Growth						
1	My present job provides me opportunities to achieve my career goals	1	2	3	4	5
2	My present job encourages me to continuously gain new and job-related skills	1	2	3	4	5
3	My present job will lead to future attainment of my career goals	1	2	3	4	5
4	The probability of being promoted in the present bank is high	1	2	3	4	5
5	My present job has aided my growth in my career	1	2	3	4	5

Section E

Ethical Climate:						
1	The bank has a formal, written code of ethics	1	2	3	4	5
2	The bank strictly enforces code of ethics	1	2	3	4	5
3	The bank has policies with regards to ethical behaviour	1	2	3	4	5
4	The bank strictly enforces policies regarding ethical behaviour	1	2	3	4	5
5	If an employee in the bank is discovered to have engaged in unethical behaviour that results in primarily personal gain (rather than corporate gain), he or she will be promptly reprimanded	1	2	3	4	5
6	If an employee in the bank is discovered to have engaged in unethical behaviour that results in primarily corporate gain (rather than personal gain), he or she will be promptly reprimanded	1	2	3	4	5
7	Top management in the bank has let it be known that unethical behaviours will not be tolerated	1	2	3	4	5

Section F

Organizational Commitment						
1	I would be very happy to spend the rest of my career with this bank	1	2	3	4	5
2	I really feel as if this bank's problems are my own	1	2	3	4	5
3	I feel that I have too few options to consider leaving this bank	1	2	3	4	5
4	I do not feel "emotionally attached" to this bank	1	2	3	4	5
5	I do not feel like "part of the family" at the bank	1	2	3	4	5
6	I owe a great deal to the bank	1	2	3	4	5

Section G

Turnover Intention						
1	I am thinking about leaving this bank	1	2	3	4	5
2	I intend to look for a job outside of current bank within the next year	1	2	3	4	5
3	I have no intention to remain indefinitely within this bank	1	2	3	4	5

Section H
Demographic Information:

1) Gender:

Male Female

2) Age

20 – 30 year
 31-40 years
 41-50 years
 Over 5- years

3) Marital Status:

Single Married

4) Experience in years in this bank:

1 to less than 5 years
 5 to less than 10 years
 11 to less than 15 years
 15 to less than 20 years
 21 to less than 25 years
 Over 25 years

5) Job Title:

Branch Manager
 Operation Manager
 Supervisor
 Relationship Officers
 Agriculture Credit Officer
 Chief Cashier
 Teller/Cashier

6) Educational Level:

Bachelor
 Masters
 Others. Please specify: _____

7) In what range is your monthly salary in (Pakistan Rupees)?

<input type="checkbox"/>	15,000 - 24,999
<input type="checkbox"/>	25,000 - 34,999
<input type="checkbox"/>	35,000 - 44,999
<input type="checkbox"/>	45,000 - 54,999
<input type="checkbox"/>	55,000 and above

8) Branch Location:

<input type="checkbox"/>	Punjab
<input type="checkbox"/>	Khyber Pakhtunkhwa
<input type="checkbox"/>	Sindh
<input type="checkbox"/>	Baluchistan
<input type="checkbox"/>	Islamabad
<input type="checkbox"/>	Gilgit
<input type="checkbox"/>	Azad Jammu Kashmir

9) Bank Type:

<input type="checkbox"/>	Public Bank
<input type="checkbox"/>	Pvt Bank
<input type="checkbox"/>	Islamic Bank

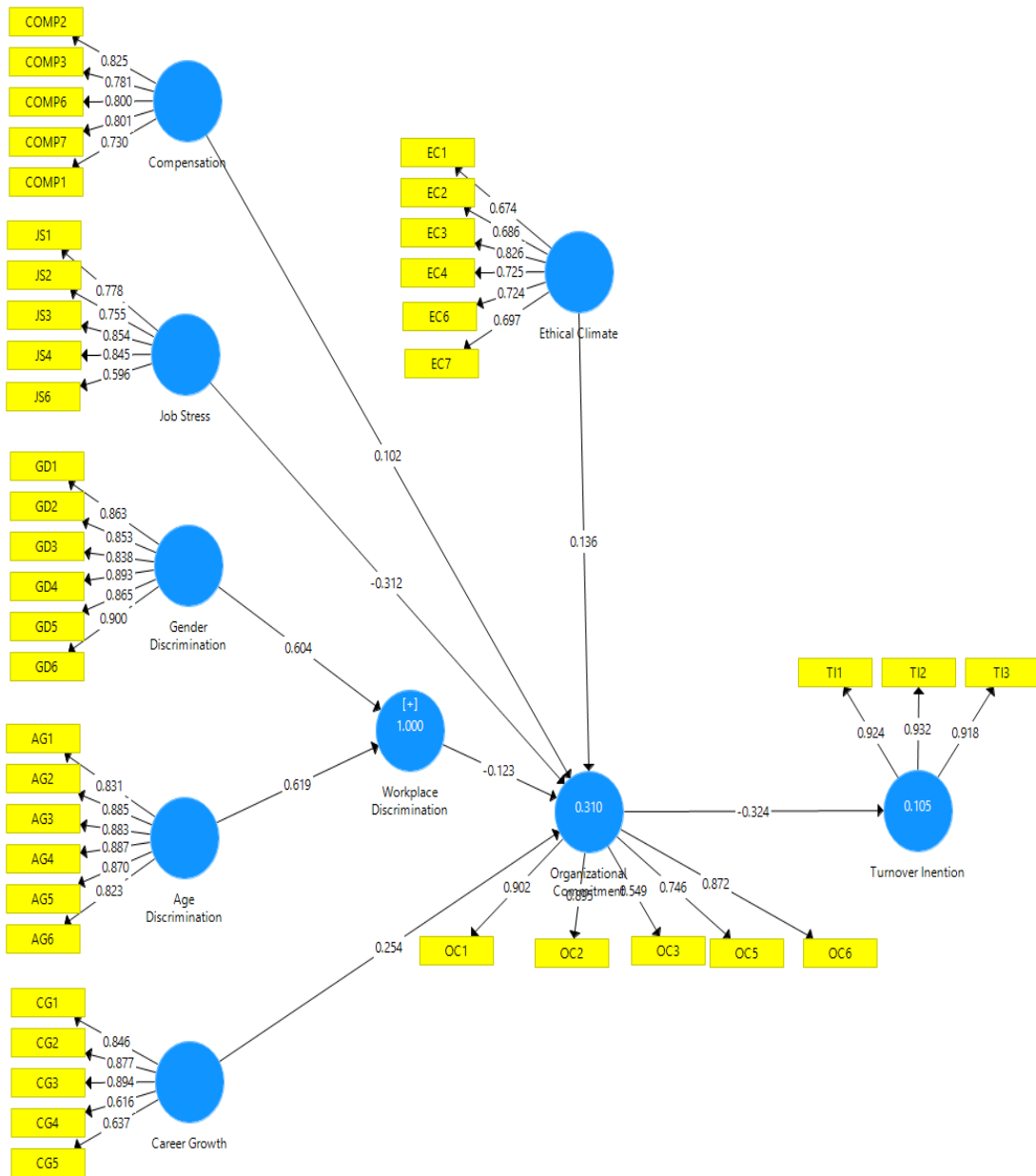
Appendix E
Common Biased Variance
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.718	18.337	18.337	9.718	18.337	18.337
2	4.712	8.890	27.227	4.712	8.890	27.227
3	3.917	7.390	34.616	3.917	7.390	34.616
4	3.004	5.667	40.283	3.004	5.667	40.283
5	2.736	5.162	45.446	2.736	5.162	45.446
6	2.494	4.706	50.151	2.494	4.706	50.151
7	2.257	4.258	54.409	2.257	4.258	54.409
8	1.992	3.758	58.167	1.992	3.758	58.167
9	1.451	2.739	60.906	1.451	2.739	60.906
10	1.214	2.291	63.197	1.214	2.291	63.197
11	1.139	2.148	65.345	1.139	2.148	65.345
12	1.088	2.052	67.397	1.088	2.052	67.397
13	1.061	2.002	69.399	1.061	2.002	69.399
14	.999	1.884	71.284			
15	.934	1.762	73.045			
16	.917	1.731	74.777			
17	.793	1.496	76.273			
18	.774	1.460	77.733			
19	.733	1.384	79.117			
20	.666	1.256	80.373			
21	.632	1.193	81.566			
22	.586	1.105	82.671			
23	.533	1.006	83.677			
24	.514	.969	84.647			
25	.492	.929	85.575			
26	.475	.896	86.472			
27	.459	.866	87.338			
28	.457	.862	88.201			
29	.440	.830	89.031			
30	.414	.781	89.813			
31	.400	.755	90.568			
32	.363	.686	91.254			
33	.351	.663	91.916			
34	.335	.632	92.548			
35	.317	.598	93.146			
36	.301	.568	93.714			
37	.300	.566	94.280			
38	.285	.537	94.817			
39	.262	.495	95.312			
40	.252	.476	95.787			
41	.236	.445	96.232			
42	.228	.431	96.663			
43	.208	.392	97.055			
44	.201	.380	97.434			
45	.192	.363	97.797			
46	.179	.338	98.135			
47	.173	.326	98.462			
48	.163	.307	98.769			
49	.150	.284	99.052			
50	.137	.258	99.310			
51	.129	.243	99.553			
52	.121	.229	99.782			
53	.115	.218	100.000			

Extraction Method: Principal Component Analysis.

Appendix F

Measurement Model



Appendix G

Heterotrit- Monotrait Ratio (HTMT)

Constructs	Age Discrimination	Career Growth	Compensation	Ethical Climate	Gender Discrimination	Job Stress	Organizational Commitment	Turnover Intention	Workplace Discrimination
Age Discrimination									
Career Growth	0.154								
Compensation	0.125	0.268							
Ethical Climate	0.078	0.055	0.088						
Gender Discrimination	0.360	0.058	0.081	0.050					
Job Stress	0.424	0.252	0.288	0.088	0.306				
Organizational Commitment	0.337	0.395	0.287	0.147	0.191	0.518			
Turnover Intention	0.200	0.128	0.188	0.096	0.186	0.288	0.356		
Workplace Discrimination	0.887	0.132	0.127	0.079	0.888	0.452	0.327	0.239	

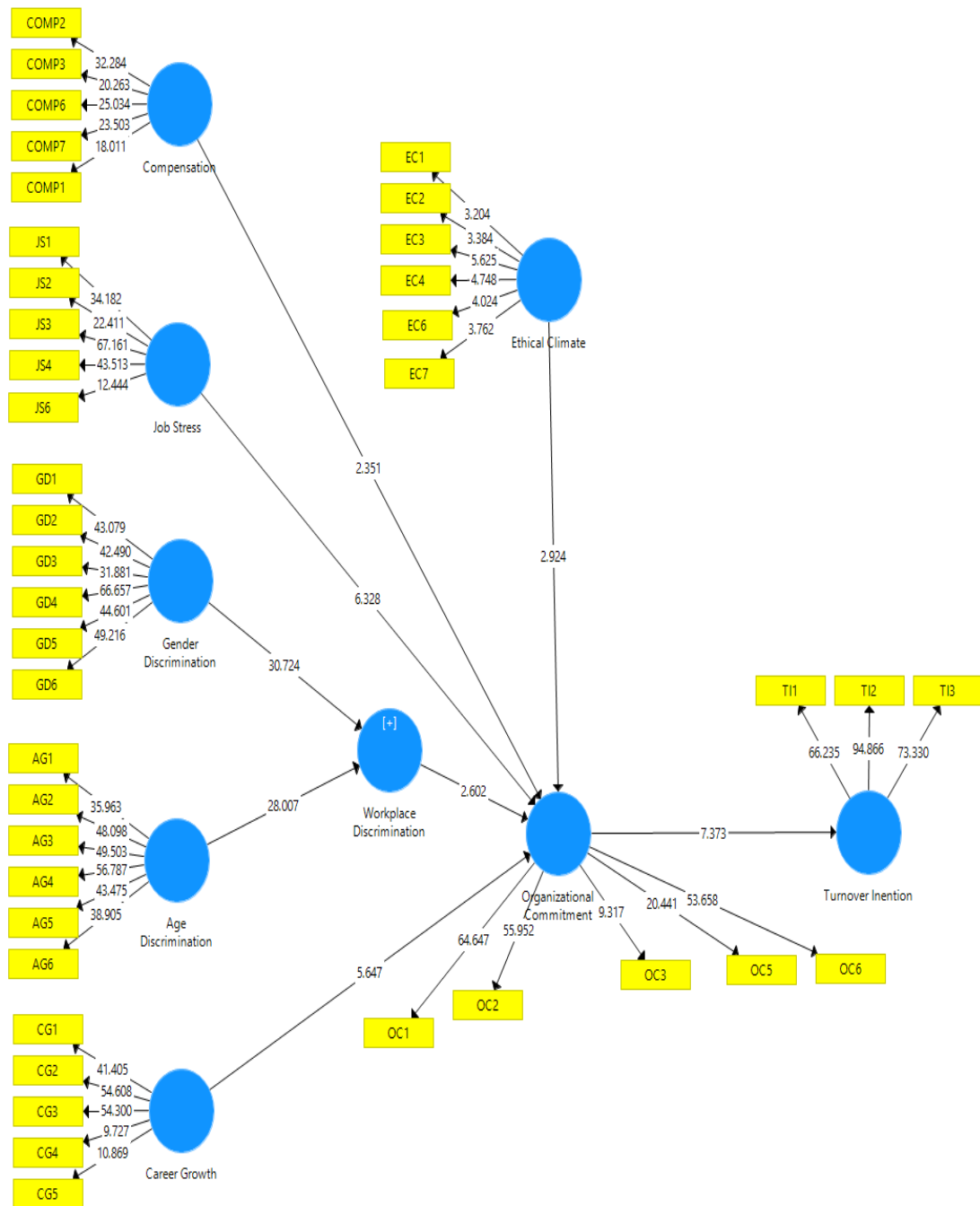
Appendix H

Inner VIF Values

Constructs	Age Discrimination	Career Growth	Compensation	Ethical Climate	Gender Discrimination	Job Stress	Organizational Commitment	Turnover Intention	Workplace Discrimination
Compensation							1.106		
Job Stress							1.282		
Workplace Discrimination							1.194		
Career Growth							1.092		
Ethical Climate							1.003		
Gender Discrimination									1.129
Age Discrimination									1.129
Organizational Commitment								1.000	
Turnover Intention									

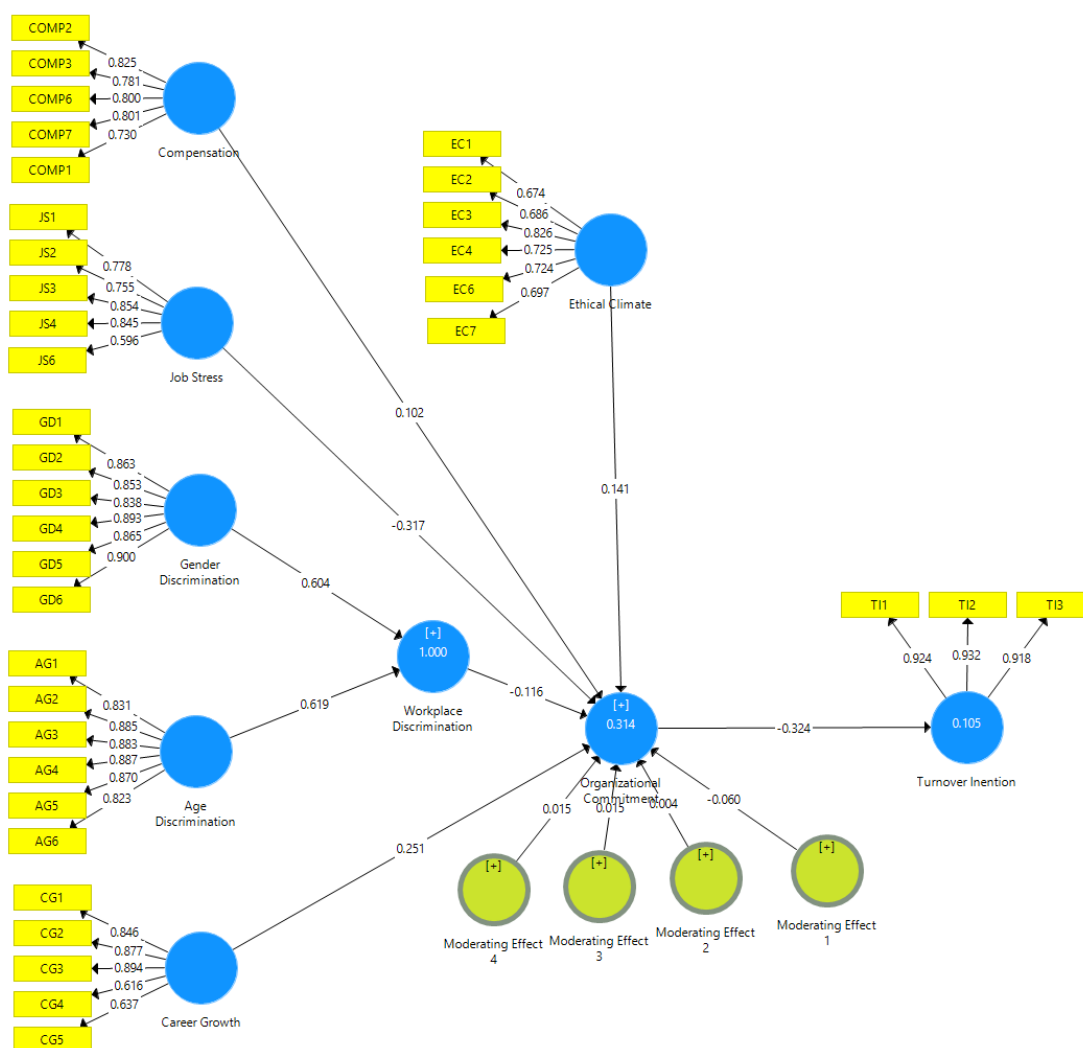
Appendix I

Structural Model



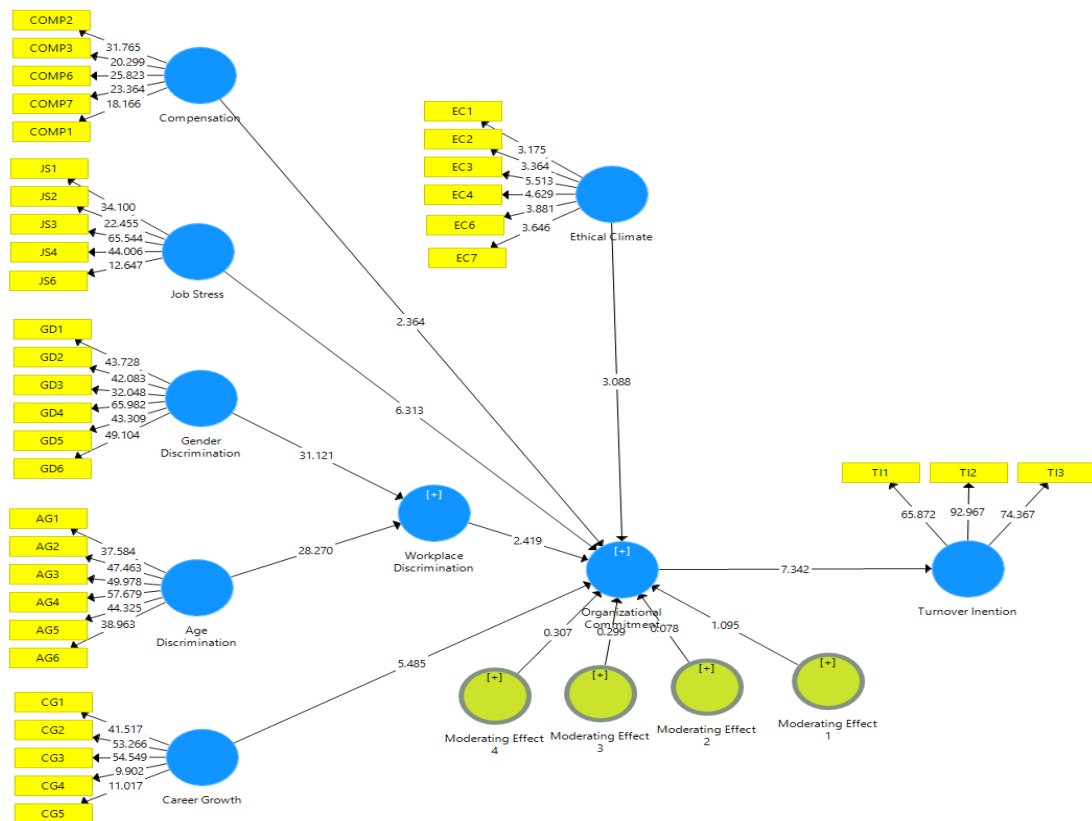
Appendix J

Measurement Model with Moderating Effects



Appendix K

Structural Model with Moderating Effects



Publications

Yasin, R., & Jauhar, J. (2018). Smart Minds Brain Drain from Developing Nations Case Study of Pakistan. *Global Journal of Management and Business Research: Volume 18 Issue 2 Version 1.0 Year 2018*

Yasin, R., & Jauhar, J. (2018). Discrimination with Trans Genders, A pathway for them to Prostitution. *International Journal of Academic Research in Business and Social Sciences*, 8(4), 493–499.

Yasin, R., Jauhar, J. & Rahim, A., Fareen, N (2018). A Qualitative Investigation of Workplace Violence: - A Case of Female Bankers in Pakistan. *Global Journal of Management and Business Research: Volume 18 Issue 6 Version 1.0 Year 2018*

Yasin, R., & Jauhar, J. (2018). Brain drain case of medical professionals (study from Pakistan). *IJAHS*. Apr- June 2018;01(04-06):39-43

Under Review:

Prostitution, A New Dynamic of Discrimination (Revised)
Gender in Management