

Impact of Organization Commitment on Turnover Intention: Mediating Role of Job Contentment

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Abstract

Basis purpose of this research is to find out the impact of organizational commitment on turnover intension. Literature on organizational commitment and turnover intention depicted that organizational commitment has profound impact on turnover intension. Further influence of job satisfaction as mediator was also investigated. Data was collected through the questionnaires from 200 employees of banking sector of Faisalabad. To test the hypothesis, correlation and regression analysis is carried out using SPSS 20.0. Results of the statistical analysis indicated significantly negative relationship between organizational commitment and turnover intension and significant positive relationship between organizational commitment and job satisfaction. Result of the research concludes that job satisfaction partially mediates the relationship between organizational commitment and turnover intension.

Keywords: Organizational commitment, affective commitment, continuous commitment, normative commitment, Job satisfaction, turnover intension.

1 Introduction

The foundation of this project based on how the companies' loyalty or devotion creates the impact on earnings intention in banking field. Organization loyalty and earning target are the most scanned and high lighted issues in the study of work related mind sets. Organization loyalty and earning goals have the centre of attention and significant interest for researchers and managers. Organization loyalty and devotion has-been an issue of significant interest in the organizational performance fiction from 1950. It has-been connected with declined bunking off, Organizational residency attitudes and shrink earning targets.

For any organization its truly essential to accomplish its goal and also remain its employees committed. When the employees will commit with organization then there will be the positive impact on organization and the overall performance. It has been recommended that in various different corporations' Organizational loyalty is linked with the particular staff attitude. Earnings ratios are depend on the employees' loyalty towards organization. Researcher and Managers always think the earnings is the major issue for any organization because the cost of organization is connected with it. Organization not only focus on the selection and recruitment of talented staffs but also they provide them training and that training becomes the direct cost of the organization. organization loyalty means, positive behaviour toward the organization with leading verdicts to exertion, continue and stay to work with Organization. When the employees have the positive loyalty towards Organization then outcomes as job contentment and negative loyalty outcomes as absenteeism. These outcomes become grounds of fluctuation in earnings. Employees Engagement and Employees Loyalty are also referred to Organization loyalty. Employee's loyalty means shore up to personnel and loyalty towards the target of the Organization.

Relative potency of an individual recognition is loyalty with the contribution of an organization. Organization loyalty is the scale which is use to determine the employee enthusiasm t sustain the bonding because of curiosity and alliance with goals and values.

Organizational loyalty can be isolated into three divisions (Allen & Mayer, 1990)

- **Affective loyalty** indicates the affective necessities of human being In an Organization to carry On work In the Organization and a effect Of spotting themselves with the Organization.
- **Continuance loyalty** indicates that situations where employees extend to work with Organization and they suppose they have limited Openings, If they walk Out from job they will suffer financially.
- **Normative loyalty** indicates that situation where employees don't give up the job because of ethical coercion of Obligation.

LOCKE (1976), Job contentment can be normally depicted as the employee's emotions for work. It is a delightful touching situation out coming from the appraisal of one's job and as an attitudinal erratic that can be investigative sign for the degree to which people like their job. ARMSTRONG (2006), Job contentment demotes to the mind-sets and emotions of employees which they thought about their jobs. Positive and constructive mind-sets headed for the jobs point out job contentment. Negative and hostile mind-sets headed for jobs point out job

frustration. MEYER, JOHN P. STANLEY, DAVID J., HERSCOVITCH, LYNNE, TOPOLNYTSKY, LARYSSA (2002), Job contentment is a determinative of Organizational loyalty. The core distinction between Organizational loyalty and job contentment is that while Organizational loyalty can be described as the poignant responses which an employee has headed to his Organization; job contentment is the responses that an employee has headed to any job.

Earnings intention can be described as a cognisant and intentional eagerness to leave the Organization. Earnings intention is a measurement of whether a business' or Organization's employees plan to leave their positions or whether that Organization plans to remove employees from positions. Earnings intention, like earnings itself, can be either voluntary or involuntary. It can also be defined as separation of an employee from the Organization. Organizations such as Banks, are painstaking to be one of the more strain divisions in the World (Ebiringa, 2011). This is also the case with banking sector in Pakistan. Lengthy operational hours and incompetent utilize of technology are major causes of employees' lack of dedication.

I choose banking sector for my project because banking sector has grown up at a remarkable pace since last decade in Pakistan. Banking division in Pakistan has the key involvement in the financial expansion of nation. Banking division is One of the attractive zone for fresh business graduates. But the crises they bear after joining the banking division influence their dedication and in turn, lift up issues like earnings, skiving and underperformance. With multinational and private banks coming into the banking zone, a lot of opportunities were crafted in this zone. These multinational and private banks hired many skilled and competent employees. So, it is thought considerable to Organize a study connected to the dedication of employees in the banking zone.

Banking sector has faced major problem of earnings due to this performance and productivity suffer a lot. One of reason that employee is not committed to Organization is that they are not satisfied from their jobs. It is evidence that when the employees are satisfied from their jobs they committed towards Organizational goal. Employees who are satisfied form their jobs are more work oriented. When they got contentment from their jobs, they perceive their jobs as fulfilling more of their personal needs. Job contentment leads to effective Organization loyalty which in result will reduce earnings and absenteeism.

1.1 Research statement:

Basic intention of this research study to recognize the contact of Organizational dedication (Affective loyalty, continues loyalty and normative loyalty) on earnings intention and also identify the mediating role of job contentment between them, in banking sector.

1.2 Research Objectives:

- To investigate the association between organization dedication and turnover intension.
- To determine the level of organizational dedication, job contentment and turnover intension among employees in banking sector.
- To investigate the association between job contentment and turnover intention.

The findings can assist practitioners and researchers in providing better understanding of the underlying causes of earnings intention among employees in banking sector. Such an understanding would provide insight on how to manage and perhaps reduce this growing concern of high earnings rate in banking sector.

1.3 Research Question:

- What is the contact of Organizational loyalty on turnover intention in banking zone?
- What are the contact of emotional, prolongation, and normative loyalty on turnover intention among staff of bank?
- What is the connection between Organization loyalty, job contentment and turnover intention?

1.4 Significance of study

This research is important in the sense that it can assist HR managers to imply the efforts or strategies that can increase the Organization loyalty and trust of employees on Organization. Findings of this study will facilitate the management of banking sector to understand the possible causes and factors that affect the Organizational loyalty and job contentment and contribute to earnings after that management have to devise the strategies accordingly. This study will help the management to have the prospect to be more alert about job contentment and loyalty of employees towards Organization. By determining this thing, management will be able to know the factors that affect the Organizational loyalty and job contentment. This will help the Organization to retain the competent people and minimize the level of earnings.

1.5 Proposed Research Model;

Research model encompasses independent variable, dependent variable and mediating variable. Organizational loyalty is independent variable, turnover intension is dependent variable and job contentment is mediating

variable.

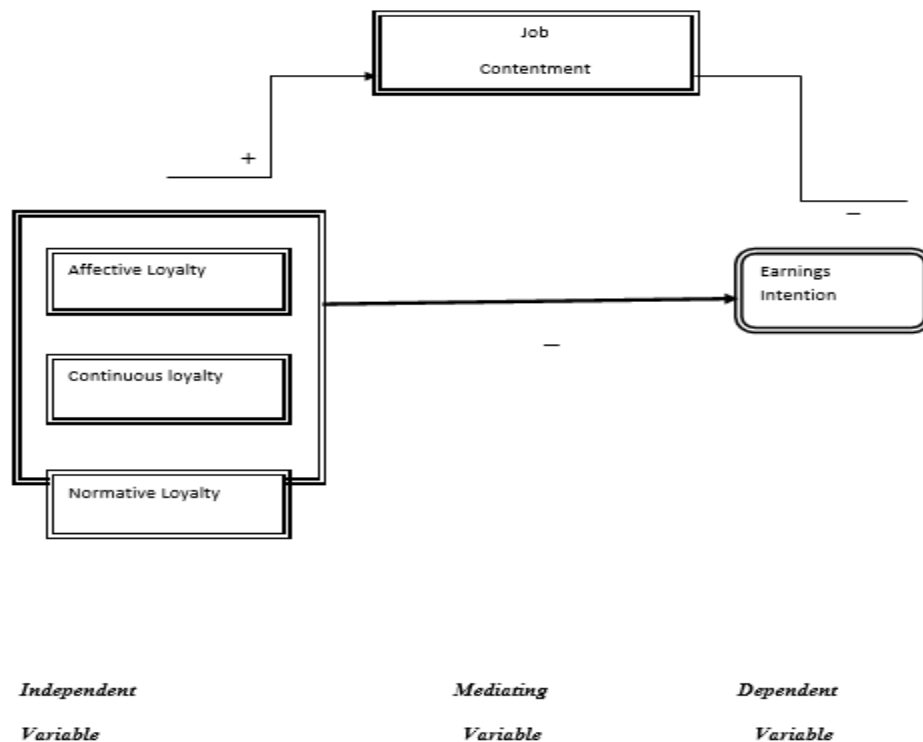


Figure 1

1.6 The Association between Organizational Commitment, Job Contentment and Turnover intention:

Different studies have been shown outcome of both organizational loyalty and job contentment on earnings intention. Organizational loyalty and job contentment both have been out looked as fundamental module of earnings because their empirical association with the intentional earnings has been instituted through diverse meta analysis in which a negative association with earnings intentions has continually been illustrated (Cohen, 1993; Lee, Carswell & Allen, 2000; Mathieu & Zajac, 1990; Meyer, Stanley, Herscovitch & Topolnysky, 2002; Steel & Ovalle, 1984; Tett & Meyer, 1993; and Yin & Yang, 2002). The greater the job contentment, the less the likelihood that the entity will abscond the Organization, and the higher the loyalty levels of the employee, the lower the predicted earnings intentions. Organizational loyalty and job contentment were proved to correlate with one another yielding a positive association and negative association with earnings intention. There is no doubt that Organizational loyalty leads to job contentment. Job contentment has been recognized as a component of Organizational loyalty (Kovach, 1977). Specifically Organizational loyalty can be understood as a predictor of job contentment. Affective Organizational loyalty was found to be most influential with respect job contentment (Markovits et al., 2007). First, contentment with the job is directly related to Organizational loyalty (Brown and Peterson, 1993). Second, job contentment is either directly (Netemeyer et al., 1990) or indirectly (Brown and Peterson, 1994) related to a earnings intentions. Earnings intentions are perhaps the best indicator of future earnings (Futrell and Parasuraman, 1984).

1.7 Hypotheses

- H1:** There is negative association between organizational loyalty and Turnover intention.
- H2:** There is positive association between organizational loyalty and job contentment.
- H3:** There is negative association between job contentment and Turnover intention.
- H4:** Association between organizational loyalty and turnover intention will be mediated by job contentment.

2 LITERATURE REVIEW

2.1 Organization Commitment :

Mowday, Porter, & Steers, 2000 defined Organizational loyalty be loyal to the company, and the company will be loyal to you, obviously understates the complexity involved in a person's attitude toward and behaviour within his or her employing Organization.

Allen & Meyer, 2005 conceptualized the organizational loyalty as a psychological state that binds an employee to a Organization, thereby reducing the incidence of earnings. It means Organizational loyalty is

emotional attachment of employees to his/her Organization that enforces him/her not to leave the Organization.

Swales, 2002 defined Organization loyalty refers to the employee's emotional connection, identification with, and association in the Organization. It means measuring Organizational loyalty is a valuation of the resemblance between an individual's Own tenets and beliefs and those of the Organization.

Buchanan, 2013 defined Organization loyalty is the emotional link to a particular Organization, which is characterized by three major parameters in the individual's attitudes towards the Organization:

- (1) Identification – disguise of the association's objectives and qualities.
- (2) Involvement – action that the representative executes as a major aspect of his or her part.
- (3) Loyalty – a feeling of fitting in with the utilizing a person.

Allen & Meyer 2002 defined that organisational loyalty is regarded as an attitude, as it relates to individuals mind-sets about the organisation .Dedicated employees are willing to perform their duties more diligently and are more likely to persist with the Organization than unattached employees.

Miller & Lee, 2003 stated organisational loyalty is regarded by employee's acceptance of organisational goals and their readiness to take part in fulfilment of these Organizational goals. Organisational loyalty is a state in which an employee determines with a specific organisation and its goals, and wishes to retain membership in the organisation.

Hollenbeck, 1995 defined Organization loyalty is a sturdy credence in and acceptance of the Organizational goals and values; a readiness to exert exertion on the behalf of Organization, and a desire to retain the membership with Organization. Loyalty can be seen as the identification with one's employer that includes the enthusiasm to work on the behalf of Organization and intent to remain with Organization for a long time period.

Gbadamosi, 2013 defined more favourable an individual's attitudes toward the organisation, the greater the individual's acceptance of the goals of the organisation, as well as their readiness to exert more sweat on behalf of the organisation. Organizational loyalty is the extent to which employees admit the goals and values of Organization and are eager to remain in the Organization.

Mowday conceptual model.

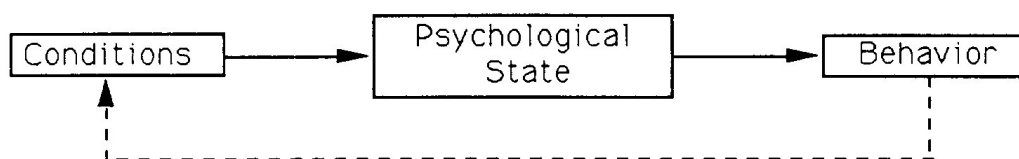


Figure 2

In the model of Organization loyalty that is described by Mowday et al, concept of Organization loyalty as a mind-set or psychological state (i.e feelings, or beliefs concerning the employee association with Organization). This psychological state not to be limited to the value or goal resemblance, but it can reflect a desire, a need or a obligation to retain affiliation with Organization.

Opkara, 2004 conceptualized organizational loyalty is characterized as employees' disposition to subsidise to Organizational goals. When employees are sure that they will grow and get the advancement in his/her field when the Organization will mature, their level of loyalty to stay with that particular Organization is higher.

Adams, 2007 defined that studies have also shown that managers desire to improve Organizational efficiency and effectiveness should ensure that employee loyalty is optimal. If an Organization wants to survive and create its good reputation in market then loyalty of employee with the Organization should high. So that Organization will able to achieve its goals and objectives through the committed employees that will also increase the efficiency and effectiveness of Organization.

Wagner and Hollenbeck, 2010 depicted Organizational loyalty depicts the employee identification with the Organization. It implies a readiness on the employee's part to put forth a substantial struggle on the Organization's behalf and his or her intention to stay with the Organization for a long time.

2.1.1 Types of Organizational Commitment

- **Affective Commitment**
- **Continuous Commitment**
- **Normative Commitment**

Meyer & Allen, 2002 defined Affective, continuance, and normative loyalties were elements rather than forms because employees could have fitful degrees of all three. "For example, one employee might feel a solid attachment to a Organization and a sense of responsibility to remain. A second employee might enjoy working

for the Organization but also feel that exit would be very difficult from an economic perspective. Finally, a third employee might experience a substantial degree of desire, need, and responsibility to remain with the current employer.

2.1.1.1 Affective Commitment

Beck & Wilson, 2002 Members who are committed on an affective level stay in the organisation because they feel their personal employment association as congruent to the goals and values of the organisation. Member makes the loyalty with the Organization on affective level, only because they feel that there is harmonious between the goals, objective and values of Organization and his/her goals and objectives, due to this reason he/she will make a verdict to stay in Organization.

Meyer & Allen, 2006 defined organisational members, who are dedicated to an organisation on an affective basis, endure working for the organisation because they want to. An employee who is committed to the Organization will ready to work diligently for the Organization he will do this because he want to be a part of Organization.

Beck & Wilson, 2012 stated that members who are dedicated on an emotional basis stay with the organisation because they sight their personal employment association as congruent to the goals of the organisation. A committed employee will emotionally attached to the Organization and put forth his/her effort to achieve the Organizational goals.

Storey, 2010 depicted that the strength of affective organisational loyalty is characterised by the individual's needs and prospects about the organisation are harmonised by their definite experience.

Beck & Wilson, 2009 stated Affective loyalty encompasses identification and internalisation. Individuals' affective attachment to their organisations is firstly based on identification with the desire to institute a rewarding association with an organisation. Secondly, through internalisation, this states to compatible goals held by individuals and the organisation.

McDonald & Makin, 2005 defined Affective loyalty appears to be the most pertinent because it is influenced by the extent to which individuals' needs and expectations about an Organization are matched by their actual experiences. Affective loyalty is the most relevant element of Organizational loyalty because through this component employee will able to match his/her expectation with his/her experience that he/she actually possess.

Meyer *et al.*, 2002, Research has shown that employees who are high on affective or normative loyalty tend to benefit from support from the Organization which should make Organizational membership more enjoyable. When an employee is affectively and normatively committed to the Organization then he/she will able to get more support from Organization in shape of assistance from supervisors, relaxation in the completion of work assignment, all these things lead him/her to develop the good association with Organization.

2.1.1.2 Continuous Commitment

Meyer & Allen, 2001 stated that it is calculative in nature because an individual compare the cost and benefit of current Organization before leaving it. Employees whose primary tie to the organisation is based on continuance loyalty endure because they need to do so.

Meyer *et al.*, 2006 stated that Continuance loyalty is thus named because employee wants to stay due to the possible loss of things such as benefits if they elect to leave and their lack of alternate employment and they are vigilant of the costs allied with leaving organization.

Reichers, 2008 defined that Continuance loyalty is member intention to remain with the Organization because of the investment that the employee has with "non-transferable" investments. Non-transferable investments include things such as retirement, contacts with other employees, designation or things that are distinct to the Organization.

Robbins and Judge, 2007 defined that Continuance loyalty is the perceived economic value of remaining with the Organization compared to leaving it. When employee is committed to the Organization on continuance basis then he/she will compare the different things include benefits, compensation packages, salary, promotion, company reputation and goodwill. If he/she perceives that he/she will lose these things if he/she moves to other job or other Organization then surely will prefer to remain with the Organization.

Mayer & Allen, 2005 stated that a worker develops Continuance loyalty on two bases (1) number of investment (side-bets) an employee makes in an Organization. (2) Perceived lack of alternatives.

Beck & Wilson, 2000 depicted that Continuance loyalty can be regarded as an influential attachment to the organisation, where the individual's association with the organisation is based on an assessment of economic benefits gained. Organisational members develop loyalty to an organisation because of the positive extrinsic rewards obtained through the effort-bargain without determining with the organisation's goals and values.

Tetrick, 2013 stated that the need to stay is "profit" related with continued participation and termination of service is a "cost" associated with leaving. Support the profit notion by describing the concept continuance organisational loyalty as an exchange framework, whereby performance and loyalty are accessible in return for material benefits and rewards.

2.1.1.2 Normative Commitment

The last dimension of the organisational loyalty is normative loyalty. Normative loyalty as “a feeling of moral obligation to stay with the Organization in its bad/difficult time.

Meyer & Allen, 2005 normative loyalty reflects a feeling of obligation to continue employment. Individuals with high levels of normative loyalty stay with a Organization because they feel it is the “morally right” thing to do for the Organization. An employee is committed to the Organization on normative basis when the employee spend a long tenure in the Organization, Organization give the training in the same direction in which an employee demands then he will ready to continue his affiliation with Organization.

Iverson & Buttigieg, 1999; Meyer et al., 2002 stated that importance of normative loyalty is its association with the intention to leave the Organization. When an employee has a serious sense of obligation, it is unlikely that he/she will think to discontinue his/her association with the Organization. When employee is committed to the Organization on normative basis then his/her intention to leave the Organization will low down.

Suliman & Iles, 2010 defined that normative organisational loyalty is based on the accepted rules about reciprocal obligation between the organisation and its members.

McDonald & Makin, 2011 coded that the reciprocal obligation is based on the social exchange theory, which implies that a person getting a benefit is under a strong normative obligation to repay the benefit in same way. This suggests that individuals feel a duty to reimburse the benefit to the organisation for capitalizing in them, for example through training and development.

Meyer and Allen, 2009 stated the normative loyalty as ethical obligation arises either through the process of socialisation within the society or the organisation. In either case it is based on a norm of reciprocity, in other words if the employee receives a benefit, it places him or her, or the organisation under the moral obligation to retort in kindness.

Green, 2008 defined normative loyalty is sensation of responsibility. Well behaved and faithful employees can do work better having scarcer opportunity, considering themselves employees of the Organization. Employee that is committed to the Organization on normative basis become the faithful employee and feels his/her moral duty to stay in the Organization.

Ahmadi & Avajian, 2011 defined normative loyalty relaxes on employees' compulsory feelings towards management; people stay because they think an obligation to perform so. Employee when dedicated to the Organization on normative basis becomes loyal member of the Organization.

2.1.2 Outcomes of loyalty

Meyer et al. (2002) identified several outcomes of affective and normative loyalty. These are: lower rate of earnings, absenteeism and increase the job productivity, job performance, Organizational citizenship behaviour and employee health and well-being.

2.2 Job Satisfaction

Wayne et al, 2004 defined Job contentment as a person's assessment of his or her job and work milieu. It is an extent to which one feels positively or negatively about extrinsic features of job. In simpler words, it is about how employees feel about many aspects of the job. Common job contentment facets include co-workers appreciation, benefits, job conditions, pay, promotion, supervision, and Organization's policies.

As stated by Robbins and Judge (2013), at the point when individuals talk about worker state of mind, they normally mean job satisfaction. Work satisfaction means having an inspirational mentality about job, which is coming about because of its components. Work satisfaction is a very fundamental issue for authoritative conduct analyst in light of the fact that a man with an abnormal state of occupation happiness grip positive feeling about his or her employment. In any case, a man with a low level of grip negative emotions.

Stephen Robbins, 2006 defined the job contentment as difference between the amount of reward an employee receives and the amount he/she believes they should receive.

Kaliski 2010, job contentment represents a worker sense of achievement and success on the job. It is directly linked to the productivity as well as worker well-being. Job contentment indicates doing a job that a person enjoys and gives the reward according to a person wish and need. Job contentment is the key ingredient that leads to loyalty, promotion and achievement of goal that leads to the feeling of fulfilment.

Ferguson, 2005 conceptualized, Job contentment may be tested as part of the construct of employee involvement, as it is a combination of Organizational loyalty, intentions to stay. When an employee is satisfied from his/her job then he/will exert his/her efforts in work assignment and fully indulge in completion of task. This would result in Organizational loyalty and low intention to leave the Organization.

Suliman (2007) Organizational member who tend to show high level of job contentment have positive feeling towards Organizational loyalty and negative attitude towards the earnings.

According to Jain, Jabeen, and Mishra & Gupta, 2007 individuals' show pleasurable positive attitudes when they are gratified with their job. Job contentment is the mental state of an employee thorough which he/she will able to gauge the characteristic of his/her job. When he/she feels good about his/her job then he/she will fine

from his/her job. When he/she feels not good about his/her job then/he/she will not delight from his/her job.

Alexander, Lichtenstein and Hellmann, Jamal, 2011 Job contentment is vital in that its absence leads to sluggishness and reduced Organizational loyalty. Lack of job contentment is a predictor of quitting a job if an employee is not satisfied then he will not try to stay its identification with the Organization and eagerly to leave the Organization.

Statt, 2009 stated Job contentment as the extent to which a worker is satisfied with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation. An employee is happy, satisfied and pleased from his/her job when he/she done those tasks which are not the part of his/her job description and full completion of these work assignment will help him/her to get rewards that inherently motive him/her.

Armstrong, 2009 referred the term of job contentment, to the attitude and spirits Of pe0ple have ab0ut their w0rk. Positive attitudes t0wards the job indicates job contentment. Negative attitudes towards the job indicate job discontentment.

George et, al., 2008 stated Job contentment is people’s feeling about their current job. People can have attitudes ab0ut several features of their j0bs such as the kind of w0rk they do, their co-workers and their pay.

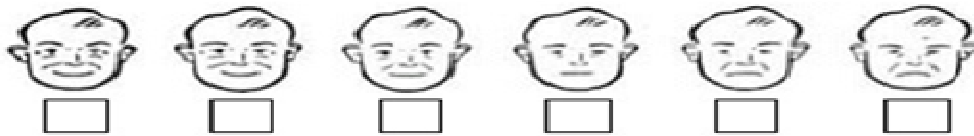


Figure 3 Facial expressions by Kunin

One of the oldest approaches to measure job contentment is the degree of facial expressions presented by Kunin. Figure 3. Feasibly this is the simplest type of job contentment measurement. In fact according to this approach several facial expressions are presented to the employee and he should put a check under the expression that describes his feeling and view the best.

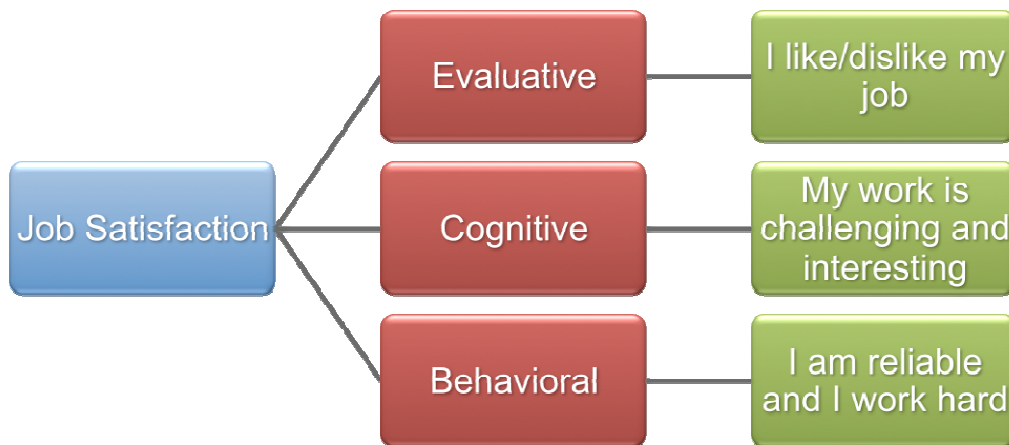


Figure 4 Components of job contentment (The Pennsylvania State University, 2010).

According to this figure, job contentment has three basic components

- **Evaluative component**_ a person overall response to the employing Organization. It includes like/dislike for the Organization. When asked for a single response to the question, how satisfied are you with your job, employee response with their overall evaluation.
- **Cognitive component**_ an individual's insights, beliefs and expectati0ns regarding the Organization are the emphasis of his or her cognitions.
- **Behavioural component**_ this will include the overall behaviour of employee. (Self-perception).

2.2.1 Theories explaining the job Satisfaction

2.2.1.1 Herzberg Two Factor Theory

The two factor theory of job contentment from Herzberg et al. (1959) is industrialized on the basis of the occurrence of events (critical incidents) technique. The theory differentiates between dissatisfies (hygiene factors) and satisfiers (motivational factors) of a job. The hygiene factors or dissatisfies are intrinsic to a job, these are: working c0nditions, p0licies and administrative practices, salary ,benefits work itself, supervision, peers, status, job security, and personal life. The motivational factors or satisfiers are comparable to the self-actualisation need from Maslow’s hierarchy of needs (Maslow, 1943) and are extrinsic to a job. These factors are credit for achievement, possibility of growth, advancement, responsibility and job challenge. This discrepancy between the satisfiers and dissatisfies is made because factors that lead to job satisfacti0n are dissimilar from fact0rs that lead to job discontentment. This means that the contrary of job contentment is n0t job discontentment but n0 job

contentment, and the opposite of job discontentment is not job contentment but no job dissatisfaction; contentment and discontentment thus are on different continua (Herzberg, 1968).

2.2.1.2 Fulfilment theory

The proponents of this theory measure contentment in terms of rewards person receives or the extent to which his needs are satisfied. The basic rule of the happiness of workers is to satisfy their demands and getting their wishes. Workers are satisfied if their demands are totally provided. Namely, the more a worker earns the more he is satisfied and the less a worker earns the less he is satisfied. A higher rank job or an interesting job can satisfy them too.

2.2.1.3 Equity theory

Equity theory is primarily a motivation theory, but it has some important things to say about the causes of contentment /discontentment. This theory was developed by John Stacey Adams (1963). The proponents of this theory are of the view that a person's contentment is determined by his perceived equity, which in turn is determined by his input- output balance compared to his comparison of others input-output balance is the perceived ratio of what a person receives from his job relative to what he contributes to the job. This theory is of the view that both under and over rewards lead to discontentment. While the under- reward causes feelings of unfair treatment, over-reward leads to feelings of guilt and discomfort.

Accord to the Equity theory, workers ponders about what are his qualifications, contribution to the work and the job's contribution to him. It means creating an attitude of worker against the work he does. If the worker is paid over his work he will feel guilty but if he is paid under what he deserves his feeling for justice will rise.

Condition	Person	Referent	Example
Equity	$\frac{\text{Outcomes}}{\text{Inputs}}$	$= \frac{\text{Outcomes}}{\text{Inputs}}$	Worker contributes more inputs but also gets more outputs than referent
Underpayment Equity	$\frac{\text{Outcomes}}{\text{Inputs}}$	$< \frac{\text{Outcomes}}{\text{Inputs}}$	Worker contributes more inputs but also gets the same outputs as referent
Overpayment Equity	$\frac{\text{Outcomes}}{\text{Inputs}}$	$> \frac{\text{Outcomes}}{\text{Inputs}}$	Worker contributes same inputs but also gets more outputs than referent

Fontaine, C. (2010). *Motivation theory and practice*. [Web]. Retrieved from www.professorfontaine.com/files/Motivation.PPT

Figure 5

In this model, employee compares what he gets from job (Output) in relation to what he put into it (input). Referent_ other person, system, self with which employee compares him/herself to assess the equity. A state of equity occurs when the ration of one person outcome to input equal to the referent outcome to input. Inequity occurs when output/input ratio out of balance, for example when a person with high level of education or experience receives the same salary as to new and less educated employees.

2.3 Turnover Intention

Liu et al., 2010 defined turnover intention as an employee's verdict to leave a Organization voluntarily when earnings rate upsurge in an Organization, it will lessen its status and raise cost of rehiring new staff.

Foon, Leong & Osman, 2011 define turnover goal is a main issue which is normal in every sort and size of an association and is dreary issue particularly in the field of Human Resource Management. In like manner, income is unreasonable for an association particularly promoting, enrolling, selecting contracting and preparing required for newcomers. In this way, when a representative leaves an association, the remaining workers need to accomplish more job and in charge of obligations. This will make workers diminish their unwaveringness and build income aim in the association.

Liu et al., 2012 defined Individuals' earnings intentions matched their actual earnings behaviour. High earnings intention will cause Organization to lose employees with high degree of knowledge, skill and abilities. An employee earnings intention provides the direction to the management to predict the actual earnings behaviour of employee. When in the Organization earnings are high, then this thing will damage the Organization goodwill and reputation.

Horn & kinichi 2010 it is widely believed that a significant amount of earnings adversely influences the

Organization loyalty and disrupts the productivity and performance. When skilled and capable employees leave the Organization then this thing will negatively affect the employee loyalty with the Organization and decrease the productivity and performance.

Jacobs & Roodth 2007 depicted that earnings intention is a mental decision of an individual to continue or leave the Organization.

Amah 2009 point out that turnover has direct and negative association with job contentment and Organizational loyalty. Association between earnings and job contentment is high, when employees know that there are ample job opportunities available in market. Job contentment greatly affects the employee decision to leave or continue the job.

Huning & Thomson, 2010 defined that turnover not only increases the cost of employing staff but also reduces Organization's knowledge capital and weakens its status. When the employee decide to leave the Organization, may be due to in search of good job opportunity or some other benefits which he/she will able to get after leaving from Organization then this thing will damage the Organization goodwill, reputation and lose of skilled and capable labour.

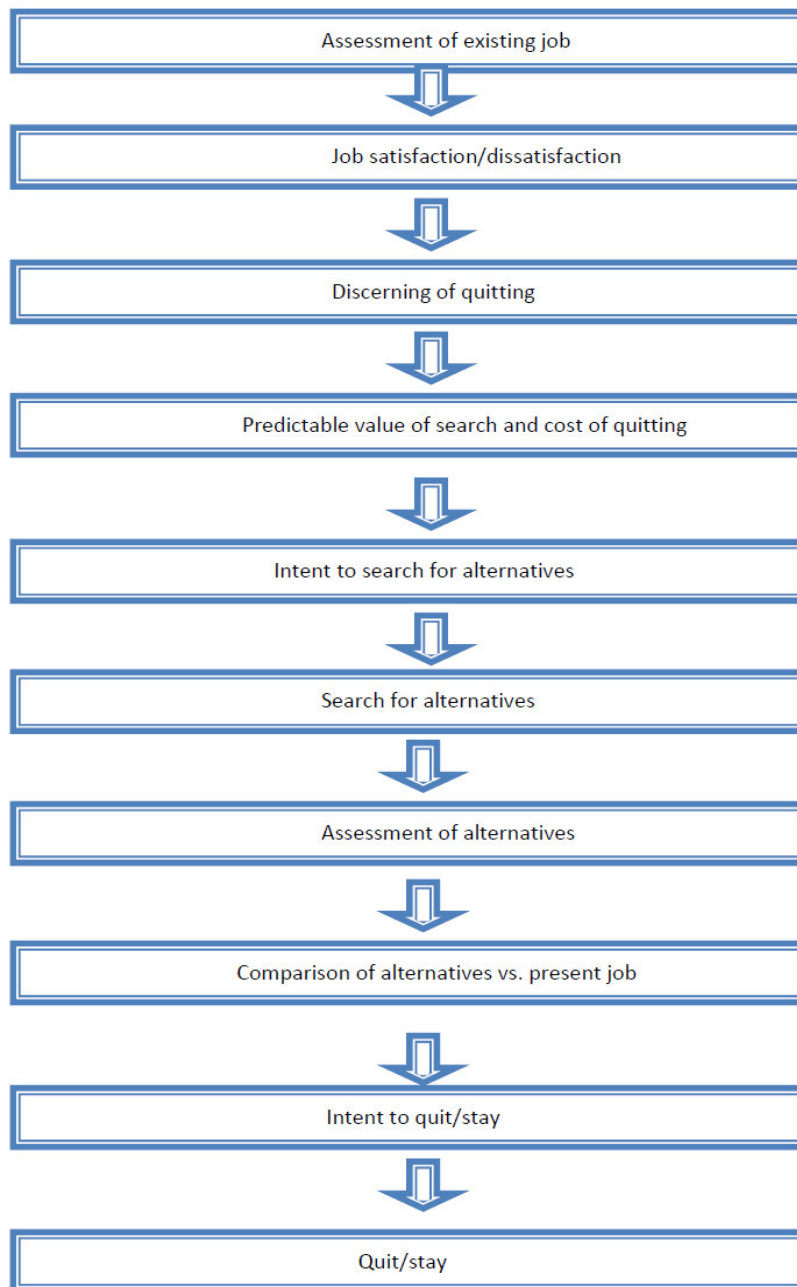


Figure 6: sequential turnover model. Source: Perez (2008) cited from Mobley (1977)
Mobley, 1977 created a turnover decision model. He initiated the first psychological approach in

earnings decision. Mobley approach is described as sequence of cognitive action which starts from evaluation of one's existing job. Negative evaluation of job leads to the job discontentment and consequent thoughts of quitting from the job. The next withdrawal cognition is an evaluation of expectations and cost of quitting followed by a search intention, an actual search and comparison and evaluation of found job alternatives. The result is an intention to quit/ stay succeeded by actual earnings/ retention.

3 RESRAERCH METHODOLOGY

3.1 Research Design:

The research is focusing to find out the association between Organizational loyalty, job contentment and turnover intention. This research study is descriptive in nature includes both quantitative and qualitative study by using the survey method to identify the impact of Organizational loyalty on earnings intention and mediating role of job contentment in banking sector. The quantitative data was collected through questionnaires which were tested on the sample population of 200 employees of banks. The secondary data was collected from books, research papers, and internet.

3.2 Sampling Techniques:

Convenience sampling as sampling technique is used for this study.

3.3 Sampling Size:

Total 250 questionnaires were distributed in banks which were the staff from top level management to middle level management and 200 questionnaires were received back so response rate is 80 %.

3.4 Research Instrument & Measurement:

Questionnaire has been used to measure the research result as it allows the collection of primary data in an inexpensive way within a short period of time from a large number of respondents. The research group used the questionnaire with fixed alternative questions; it enabled the respondents to complete the questionnaire with clear understanding. They are required to choose the one that is closest to their viewpoint. The questionnaire consists of three sections. Section 1 consist of types of Organizational loyalty, section 2 job contentment and last section consist of turnover intention.

The questionnaire was adopted from past studies. Organization loyalty (affective loyalty, continuous loyalty and normative loyalty) was measured through the 18 items taken from the study of Mayer, Allen &Smith (1993). Viator (2001) turnover intention questionnaire was used to measure the Turnover intention.

Job contentment was measured using the items through the studies of Taylor and Browsers (1974). Five points Likert scale ranging from 1=strongly disagree, 2=disagree, 3=neutral, 4= agree, 5=strongly agree was used for that purpose. SPSS (statistical package for social sciences) version 20 has been used to test the association between Organizational loyalty, job contentment and turnover intention.

4 RESRACH FINDINGS

This chapter defines the results of data analysis. The Statistical Package for Social Sciences version 20 was used to explore the data. The first part of this chapter touches on the profile of the respondents. Later reliability analysis and descriptive analysis are used to assess the goodness of the measures. Finally, the results of the hypotheses testing, using correlation analysis and regression analysis, are discussed.

4.1 Frequency analysis

Frequency analysis is used to show the trends in respondents. Frequency analysis provides in detail information about the respondents age, gender and education. This information is expressed in percentage.

Table 4.1: Age

	Frequency	Percent	Cumulative Percent
Valid 15-25	52	26.0	26.0
26-35	128	64.0	90.0
36-45	18	9.0	99.0
ABOVE 45	2	1.0	100.0
Total	200	100.0	

This table shows the respondents division according to age. The table shows that 26% respondents belong to age bracket of 15-25. Majority of respondents 64% belong to the age bracket of 26-35, 9% respondents belong to the age bracket of 36-45 and only 1% respondent belong to the age bracket of above 45.

Table 4.2: Gender

	Frequency	Percent	Cumulative Percent
Valid MALE	172	86.0	86.0
FEMALE	28	14.0	100.0
Total	200	100.0	

This table shows the respondents division according to the gender. It shows that majority of respondents (86%) are male and only (14%) respondents are females.

Table 4.3: Education

	Frequency	Percent	Cumulative Percent
Valid BECHOLAR	46	23.0	23.0
MASTER	146	73.0	96.0
ABOVE MASTER OR OTHER	8.0	4.0	100.0
DIPLOMA			
Total	200	100.0	

This table shows the division of respondents according to education. This table shows that majority of respondents are holding the mater degrees (73%), only (14%) respondents belong to the group that have the degrees above masters and 23% respondents belong to the group that have the bachelor degrees.

4.2 Descriptive analysis:

Descriptive analysis is used to describe the basic features of the data in a study. It is the set of brief descriptive coefficients that summarizes a given data set, which can either be a representation of the entire population or a sample. Measures used to describe the data set are mean (average) and standard deviation (measures of variability). Summary of descriptive analysis is shown in table 4.4. all the variables are evaluated based on a 5-point scale (1 being strongly disagreed to 5 being strongly agreed).

Table 4.4: Mean and standard deviation of OC, JS & TOI

	N	Mean	Std. Deviation
OC	200	3.2783	.57840
JS	200	3.7217	1.35020
TOI	200	3.3800	.65999
Valid N (list wise)	200		

The result of table shows that the mean on Organizational loyalty was 3.2783 with SD=.57840, the mean for job contentment was 3.7217 with the SD=1.35020 and the mean for the earnings intention was 3.3800 with SD=.65999. The mean values for all the variables are moderate.

4.3 Reliability Analysis:

Reliability test is concerned with the consistency measurement to access the goodness of measure. For that purpose, the Cronbachs alpha has been used to measure reliability among variables.

Table: 4.5 Reliability Statistics:

Cronbach's Alpha	N of Items
(OC).710	18
(TOI) .738	8
(JS).789	7

In this table reliability analysis of organizational commitment, turnover intension and job satisfaction have been shown. Cronbach's Alpha of the organizational commitment is .710. Cronbach's Alpha of the turnover intension is .738. Cronbach's Alpha of the job satisfaction is .789 which shows good reliability of measures.

4.4 Correlation Analysis:

Correlation is a statistical measures that sh0ws the strength Of association between variables involved in study. In table 4.5 results of Bivariate correlation among the variables has been shown.

Table 4.6: Bivariate Correlation among Variables (N=200)

		OC	JS	TOI
OC	Pearson Correlation	1	.507**	-.400**
	Sig. (2-tailed)		.000	.000
	N	200	200	200
JS	Pearson Correlation	.507**	1	-.283**
	Sig. (2-tailed)	.000		.000
	N	200	200	200
TOI	Pearson Correlation	-.400**	-.283**	1
	Sig. (2-tailed)	.000	.000	
	N	200	200	200

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

From the analysis it is proved that OC has positive relationship with JS ($r = 0.507$, $p < 0.01$), and has negative relationship with TOI ($r = 0.400$, $p < 0.01$) and JS is negative correlated to TOI ($r = 0.283$, $p < 0.01$). So the results proved the **H1, H2, and H3**. Results proved that OC is negative correlated with TOI, JS has positive correlation with OC; TOI is negative correlated with JS.

4.6 Regression analysis:

Regression analysis is a way to recognize whether there is significant relationship between dependent variable (Y) and independent variable (X). Following Barron & Kenny (1986), the regression steps are integrated for the results.

Table 4.7: Results of the Mediated Regression Approach for JS (OC - TI)

No	Independent Variable	Dependent Variable	Beta	Sig	F	R2
1	Organizational commitment	Turnover intension	-.400	.000	37.679	.160
2	Organizational commitment	Job satisfaction	.507	.000	68.413	.257
3	Job satisfaction	Turnover intension	-.283	.000	17.277	.080
4	Organizational commitment Job satisfaction	Turnover intension	-.345 -.109	.000 .000	19.979	.169

In this table, in first equation, regression coefficient received on OC is ($\beta = -0.400$), which explains that OC reports negative variation -40% in TOI. In second equation of model summary, regression coefficient received on OC is ($\beta = 0.507$), which means OC report positive variation 50.7% in JS. In third equation, regression coefficient received on JS is ($\beta = -0.283$) which JS reports negative variation -28.3% in TOI. In fourth equation, inclusion of JS reduces the beta value to -0.345 but remain significant and value of R2 indicates that 16.9% change in TOI is explained by OC and JS. Regression coefficient received on OC is ($\beta = -0.345$) which is statistically significant and depict that OC reports negative variation -34.5% in TOI. Regression coefficient received on JS is ($\beta = -0.109$) which JS reports negative variation -10.9% in TOI. It means one unit increase in JS reduce the 0.109 units in TOI.

5 RECOMMENDATIONS AND SUGGESTIONS

Discussion:

To investigate the association between organization dedication and turnover intension.

Based on the findings of the study, it is significant relationship between organizational commitment and turnover intension. Relationship between organizational commitment and turnover intension is substantial because the p-value 0.000 is less than alpha value 0.01. It means organizational commitment has a substantial relationship with turnover intension of employee, when the employee is committed with the organization, then his/her intension to leave the organization will be low.

To investigate the association between job contentment and turnover intension.

Based on the findings of study, there is negative relationship between job satisfaction and turnover intension. Based on the Person Correlation coefficient output shown in table 4.5, it indicated that there is negative and significant relationship between job satisfaction and turnover intension. Job satisfaction variable has a 0.283 negative correlation with the turnover intension.

To determine the level of organizational commitment, job contentment and turnover intension among employees in banking sector.

Based on the findings of study, there is negative link between organizational commitment and turnover intension. Based on the Person Correlation coefficient output shown in table 4.5, it specified that there is negative and significant relationship between organizational commitment and turnover intension. The organizational commitment variable has a -0.400 correlation with the turnover intension variable. Organization commitment has

the positive relationship with the job satisfaction and it is proved from Person Correlation coefficient output shown in table 4.5, the organizational commitment variable has a 0.507 correlation with the job satisfaction. Job satisfaction has negative relationship with turnover intension and it is proved from the Person Correlation coefficient output shown in table 4.5, job satisfaction variable has a -0.283 negative correlation with the job satisfaction. So it is confirmed turnover intension has the negative relationship with organizational commitment and turnover intension because of the negative value for the correlation coefficient. Results also conclude that relationship between OC and TOI is partially mediated by JS. Results in table 4.6 confirmed it. It means when organizational commitment will increase then the employee's intension to leave the organization will decrease and increase the job satisfaction among the banks employees.

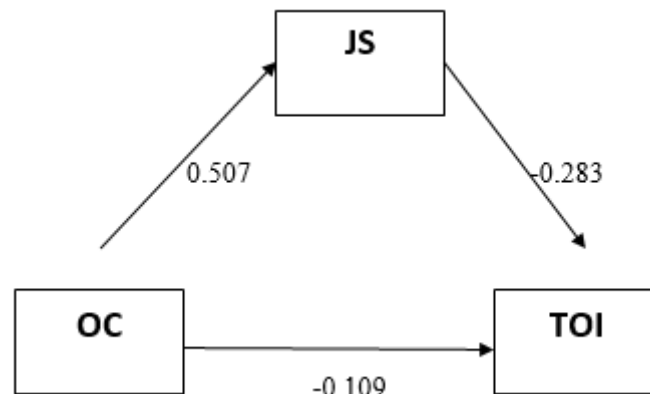


Figure 7

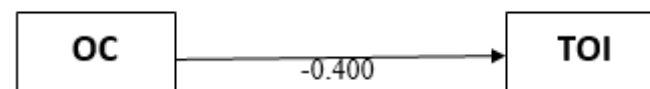


Figure 8

Suggestions

High organizational commitment is the dream of all organizations. However, the results attained from the study shows that there are substantial relationship between organizational commitment, job satisfaction and turnover intension. So in order to increase organizational commitment and job satisfaction in employees, management should have to take steps. Management try to develop the good relationship with employees so that employees feel free to discuss the problem with management, make the working environment stress free, and provide the promotion and career development opportunities to the employees and give the recognition. Furthermore, managers provide the performance based rewards to employees without any biasness. Employee will be committed with the organization when he/she gains a reward for their hard work and outstanding performance. Organization should have to make its pay system fair, because employees judge fairness of their pay structure by making multiple comparisons: comparing their job to others at the same level, and comparing their pay against external pay level. . In order to increase the job satisfaction and commitment in employees, organization ought to consider measurements that are essential for the representatives, for example, professional stability, great relationship in the middle of administration and workers and pride of workers. Representatives are willing to stay with and contribute more to associations of which they are pleased. Pride is more profound measurement of worker fulfilment, responsibility and faithfulness.

Conclusion

Results of this study support the basic assumption, where the employees are committed to the organization and satisfied from their jobs then their intension to leave the organization will be reduced. Research findings also provide that there is weighty relationship between organizational commitment, job satisfaction and turnover intension. Therefore banking sector can use the results of this research study to shaping the employee commitment towards organization and increasing the job satisfaction in order to reduce the turnover. Results of this research is consistent with the results of previous researchers (Williams & Hazer, 1986; Gaertner, 1999; Jernigan et al, 2002; Mathieu & Zajac, 1990; Lok & Crawford, 2001; Dunham et al, 1994; Somers, 1993; Dougherty , Bluedorn, & Keon, 1985; Clugston, 2000; Gunlu et al, 2010). Job satisfaction and organizational commitment has always been reported to be negatively associated with turnover and turnover intension or intent to leave the organization (Hollenbeck, Williams, & Klein 1986) and positively correlated with each other, i.e.

between job satisfaction and organizational commitment (Lum et al., 1998). So the findings conclude that two variables organizational commitment and job satisfaction related to the turnover intension.

Limitation & Recommendation for future researcher:

This study is subject to limitation in term of sample size and unit of analysis (only one sector, banking sector). This research is limited only in one city. The sample size of this research is small to generalize the study.

Extend the study into different commercial ventures, for example, Textile division, Telecom segment by research the relationship of authoritative responsibility and turnover intension. This sort of examination study would give the diverse results. Future analysts ought to likewise expand the quantity of respondents to enhance the precision of examination. This is particularly vital to guarantee that the base measure of respondents can be accomplishing for every class for the alluring test. This is on the grounds that the sum that circulated to the respondents won't totally coordinate the sum that is set by test size. So it is ideal to disseminate more to the respondents. Future examination should be possible by including more the areas/urban communities for the overview.

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