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Moderating Impact of Gender on the Relationship between Job Satisfaction and Turnover Intention: A Reflective Study on Selected Licenced Specialized Banks, in Colombo District in Sri Lanka

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Abstract

Area of the Study

This study attempts to identify the moderating impact of gender on the relationship between job satisfaction and turnover intention with regard to executive level employees in two selected licenced specialized banks in Sri Lanka.

Problem of the Study

There is an empirical knowledge gap to what extent gender moderate the relationship between job satisfaction and turnover intention of executive level employees in the banking industry. Therefore, this study planned to address “Does gender of executive level employees mediate the relationship between job satisfaction and turnover intentions?” The setting of this study encompassed executive level employees in two selected licenced specialized banks in Sri Lanka which is a novel phenomenon as it looks into empirical evidence in literature locally.

Method of the study

The data were collected from a randomly selected sample of 100 executive level employees in two selected licenced specialized banks in Sri Lanka. A pre tested structured questionnaire was distributed to have 69% effective rate. The data analyses included the univariate and bivariate analyses.

Findings of the Study

This study found that gender moderated the relationship between pay satisfaction and turnover intension, the promotion satisfaction and turnover intension and supervision satisfaction and turnover intention of bank executives at least in the selected two licenced specialized banks in Sri Lanka. At the given condition, these two banks were represented by female employees which is 57% of the total sample. Hence, the responsible parties of bank such as the management need to consider this matter when they formulate their policies.

Conclusion of the Study

It is concluded that gender moderated the relationship of pay satisfaction, supervision satisfaction and promotion satisfaction on turnover intention. Thus, it is advisable for

bankers to customise the pay, promotion and promotion related policies and strategies to ensure retention in the organization by minimizing turnover intention.

Keywords: Job satisfaction, Pay, Promotion, Supervision, Turnover Intention

Introduction

Employees who experience job satisfaction are more likely to be productive and stay on the job (Aydogdu *et al.* 2011; Eskildsen & Dahlgaard 2000). Job dissatisfaction has been found to be a strong and consistent predictor of intention to leave as well as turnover (Sager *et al.* 1989). On one hand, an organization can gain the competitive advantage due to retaining of qualified, productive and loyal work force (Khan & Aleem 2014). On the other hand, the high rate of turnover intention can lead to negative consequences of employee, employer and finally organizational overall performance. The high turnover of employees in the organization increases the cost of recruiting, selecting, hiring, training and maintenance of new workforce (Tnay *et al.* 2013). The cost is increased because organizations spend a lot of time attracting most qualified persons, selecting most appropriate candidates from a pool of applicants, and also the training and maintenance of the organizational workforce. Thus all organizations irrespective to industry, scale or ownership, attempt to keep their employees satisfied in order to increase productivity by avoiding the negative consequences associated with job dissatisfaction and the intention to leave or turnover (Saifuddin *et al.* 2012).

Background of the Problem and Problem of the Study

As far as the banks are concerned, the situation is also same. Employee job satisfaction becomes one of the top priority issues in the banking industry in Sri Lanka. In today's dynamic competitive working environment, satisfying and maintaining a group of happy employees is a real challenging task. Thereby, this poses new challenges in terms of managing and improving job satisfaction of bankers which are good proxies of assessing overall effectiveness of human resource management efforts of the organizations. Sri Lankan Banks expect to enhance the employee satisfaction, which is a key area of stakeholders' value improvement process (Panghal 2013). According to Mobley (1977) and Ikatrinasari (2018), job satisfaction is negatively related with the turnover intention of employees. Thus, more studies are necessary to ensure that whether there is any association among turnover and job satisfaction of Sri Lankan bankers. Some researchers have found that the possibility of employees' gender work as a moderator to intensify the association between job satisfaction and intention to turnover (Hulin & Smith 1965; Scott 1984). At the current condition, where there is high male representation in the entire banking industry in Sri Lanka, bringing gender-based differentiation to the discussion will place a great value. Therefore, the research problem addressed under this study is to investigate, "Is there any impact of job satisfaction on turnover intention and does gender moderate the association between job satisfaction and turnover intention of bank executives in selected licenced specialized banks in Colombo districts in Sri Lanka?". In the means of analysing this issue, the following research questions were identified.

What is the nature of relationship between (a). Pay satisfaction (b). Promotion satisfaction (c). Supervisory satisfaction (d) Gender and turnover intention of the executive level employees in selected two banks?

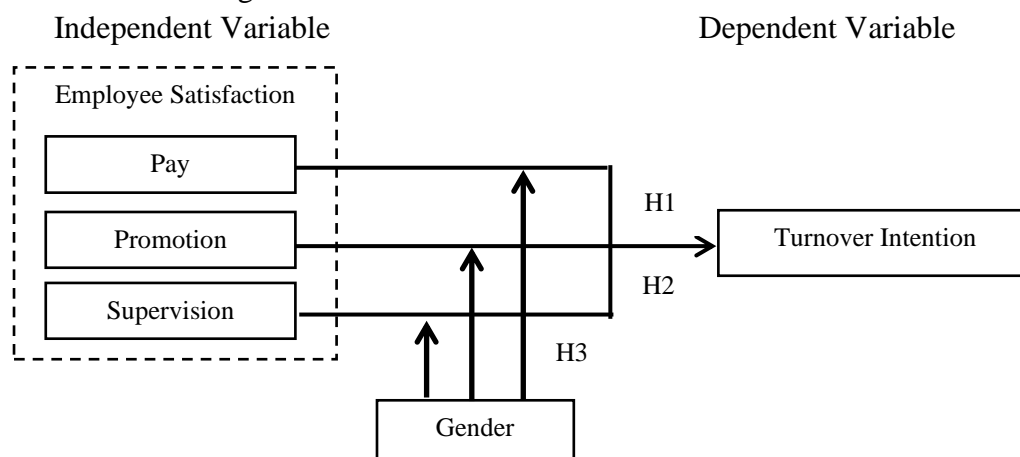
What is the impact of (a). Pay satisfaction (b). Promotion satisfaction (c). Supervisory satisfaction (d) Gender and turnover intention of the executive level employees in selected two banks?

Does gender moderate the relationship between (a). Pay satisfaction (b). Promotion satisfaction (c). Supervisory satisfaction and turnover intention of the executive level employees in selected two banks?

Research Framework

Figure 1 illustrates the schematic diagram of the study.

Figure 1: Schematic Diagram of the Research Framework



Literature and Hypothesis Development

Job Satisfaction

Job satisfaction is a pleasurable or positive belief and emotional state of people about their jobs (Locke 1976). According to Robbin and Judge (2011) job satisfaction is a collection of positive and/or negative feelings that an individual holds toward his or her job. According to Saeed et al. (2014), if the work is valuable, employee will be happy and satisfied with their performance that is the job satisfaction. However, the level of job satisfaction seems to be related to various aspects of work practices, such as accidents, absenteeism, turnover and productivity (Shah & Jumani 2015). Job satisfaction includes a variety of factors, such as the nature of work, salary, stress, compensation, job itself, relationships with co-workers, work condition, supervision, working conditions, co-workers, superiors, and working hours, fringe benefit, relationship with management and co-workers, technology innovation (Khan *et al.* 2014; Bakotić & Babić, 2013; Khuong & Vu 2014).

According to Mohammed and his team in 2011, all sources of job satisfaction have group in to two main categories namely as intrinsic satisfaction related factors and extrinsic satisfaction related factors e.g. intrinsic aspects include autonomy, achievement, challenge, and feelings of recognition while extrinsic sources stem from the environment of the person and may include pay, working conditions, job security, etc. Researches have noted that both intrinsic and extrinsic factors have strong and negative effect on employee turnover intention (Derahman *et al.* 2014; Janani 2014; Arokiasamy 2013). According to Eskildsen & Dahlggaard (2000), higher-level job satisfaction is an important element of organizational effectiveness, service and product quality. Higher levels of satisfaction produce higher levels of employee motivation and organizational commitment leading to reduce intention to turnover (Chen 2006). Günbayı (2000) stated that managers should be alert to the importance of job satisfaction knowing that happy employees, compared with unhappy employees, are more effective, innovative, careful, sensitive and hardworking, and they have lower levels of absenteeism and turnover.

Turnover Intention

Turnover intention is defined as “employees’ willingness or attempts to leave the current working organization voluntarily” (Takase 2010), which reflects the employee’s feelings towards the act of quitting. Finally, this is positively associated with actual voluntary turnover (Nei *et al.* 2014; Takase 2010; Sager *et al.* 1989). According to Sattar and Ahmed (2014) employee’s turnover means the variation of labours around the labour market, between organizations, contracts and careers. The higher intention to turnover implies, less moral, high absenteeism, which are positively connected to provide a higher degree of tacit knowledge towards the organization. Wages, organizational justice, company benefits, employee attendance, and job performance are factors that play a significant role in employee turnover. The associated cost of employee turnover is calculated in many ways including recruitment costs (e.g. advertisements costs, agency costs), new hiring cost, training costs and lost productivity costs etc.

Gender as a Moderator

There are distinguishable differences over attitudes and behaviours between men and women at workplaces (Rey 2016). Women show their different life understandings in terms of their cognition, effects and behaviours than male counterparts (Harriman 1985). Women place a greater importance on social relationships at work (Kahk 1993). Thus, researchers believe that accurate knowledge of the moderating role of gender is important. As in Scott (1984), women with low job satisfaction respond differently than men (Hunt & Saul 1975). Moreover, mostly females have low retention than the male counterparts due to many reasons, namely marital responsibilities, home commitment, and pregnancy etc. Thus, studying gender is increasingly important as more and more woman represent banking industry in Sri Lanka (Central Bank Annual Report 2017).

Hypothesis Development

The relationship between pay satisfaction, and turnover intention

Pay is one of the major forecasters of job satisfaction (Tett & Mayer 1993). It is the amount of money that an employee expects for the given contribution to the organization (Opatha 2009; Saifuddin *et al.* 2012; Irfan *et al.* 2013). As in Khan and Aleem (2014), the job satisfaction increases with better pay and fringe benefits and decrease the turnover of the employees. Furthermore, Weerasinghe, Senawirathna and Dedunu (2017) found that an employee's salary has a positive impact on the employees' job satisfaction in the banking industry in Sri Lanka.

The relationship between promotion satisfaction and turnover intention

A researcher (Aydogdu *et al.* 2011), found that adverse feelings of employees about promotion opportunities, badly affect on job satisfaction. If there is little opportunity for advancement, employees will most likely feel negative towards their work and have low job satisfaction (Ghafoor *et al.* 2012; Irfan *et al.* 2013). Further, DVoydanoff (1980) identified advancement in opportunities as another significant variable affecting an employee's job satisfaction and he reported that the perceived lack of promotion opportunities had a significant negative effect on job satisfaction among federal white-collar workers. McNeill (2016) found that promotions lead to more satisfied employees and in fact, "Workers who believe a promotion is possible in the next two years also report higher job satisfaction." Hence, this study developed the second hypothesis as:

The relationship between supervisory satisfaction and turnover intention

Supervision is the function of coordinating, directing and leading the other's work to achieve the selected objectives (Sattar *et al.* 2011). The performance of the supervisor plays a vital role with regard to the individual's reactions to a difficult situation. In employee-supervisor relationship, it is of necessity that employees' personal strengths, uniqueness, and rights be treated as primary elements that reduce turnover (Ghosh and Sahney 2010). Consequently, in the banking industry, the effective training of supervisors in managing employees has a direct correlation with the ultimate employees' job satisfaction and turnover (Kariuki 2015). According to McNeill (2016), the employees were dissatisfied with supervision and non-participation in the decision-making process, these may influence their intention to leave the job.

The relationship between gender, job satisfaction and turnover intention

Volkwein and Zhou (2003), Lambert (2003) recognized that job satisfaction is influenced by a collection of personal attributes and job characteristics e.g. the gender, tenure, age, autonomy, co-workers' relationships, teamwork and supervisors, satisfaction with pay, and job variety. Similarly, the studies found that stressful work conditions negatively affect employee's job satisfaction as stated by Volkwein and Zhou (2003) and Lambert & Hogan (2009).

Based on the above facts, the following hypotheses were developed:

H₁: There is a significantly negative relationship between (a) Pay satisfaction, (b) Promotion satisfaction (c) Supervisory satisfaction (d) Gender and turnover intention.

H₂: There is a significantly negative impact of (a) Pay satisfaction, (b) Promotion satisfaction (c) Supervisory satisfaction and (d) Gender on turnover intention.

H₃: The relationship between turnover intention and job satisfaction amongst (a) pay satisfaction (b) promotion satisfaction and (c) supervisory satisfaction is moderated by gender.

Method

Sample and Data Collection Method

The population of the study was all employees who are working in selected licenced specialized banks in Colombo district in Sri Lanka. Out of them 100 executive level employees, were selected as the sample of the study. Simple random sampling was used as the sampling method. The sample frame consists of the valid full-time employees currently working at the banks. Data were collected using structured questionnaires. The questionnaire written in English was handed over to the employees at their workplaces. A 90% response was received from the target sample.

Measures

Scale and Validation

The independent variable of the research model was, job satisfaction (pay satisfaction, promotion and supervision satisfaction) which was measured using a scale consisting of 24 items framed by Abdulla, Djebarni & Mellahi (2011), Kariuki (2015), Kim (2009) and Hoshi (2014). Response to individual items was scaled according to a five-point Likert scale ranging from 1 (strongly disagree) and 5 (strongly agree). Questionnaire from Ramadhani (2014) used in his research was used to measure the turnover intention of employees in their workplace using 07 items. Response to individual items was scaled according to a five-point Likert scale ranging from 1 (strongly disagree) and 5 (strongly agree). When studying turnover intention, researchers frequently choose many individual difference variables as potential moderators. In this study, gender was selected as a moderator. Gender of the respondents was coded Female as "1" and the Male as "2" of this analysis. As to the survey data, most of the executive level employees of two selected licenced specialized banks in Sri Lanka were represented by female employees which is 57% of the total sample. There were only 43% of male executive level employees.

Reliability and Validity of the Measurement

Internal consistency was ensured using Cronbach's α to measure the reliability coefficient of Pay satisfaction: 0.893, Promotion satisfaction: 0.886, Supervision satisfaction: 0.908 and Turnover intention: 0.940, all are greater than 0.7 indicating a good reliability of the data set. The content validity of the instrument was made sure by the conceptualization of the variable

on the literature and indirect by the high internal consistency reliability denoted Alpha (Kottawatta 2014) and the construct validity of the variables of the study was made sure by the fact that the correlation and regression analysis support the hypotheses formulated linking the relationship between the independent and dependent variables (Kottawatta 2014).

Data Analysis

The relationship between Pay Satisfaction, Promotion, Satisfaction, Supervisory Satisfaction and Turnover Intention - H₁(a), (b), and (c)

Table 1: Correlation results: The Relationship of pay satisfaction, promotion satisfaction, supervision satisfaction and gender with turnover intention.

	Pay satisfaction	Promotion satisfaction	Supervision satisfaction	Gender
Mean	4.077	3.883	3.905	3.267
SD	0.264	0.397	0.657	
Correlation	-0.315**	-0.346**	-0.334**	0.264
Sig. (1-tailed)	0.001	0.000	0.001	0.062

** . Correlation is significant at the 0.01 level (1-tailed).

The results in Table 1 show that there is a significant negative relationship between pay satisfaction and turnover intention ($r = -0.315$), promotion satisfaction and turnover intention ($r = -0.346$), supervision satisfaction and turnover intention is ($r = -0.334$). Non-significant correlation was noted between gender and turnover intention. The answer to research question 1 is met and the hypothesis 01 is proven by giving a basis for further analysis.

The impact of Pay Satisfaction, Promotion Satisfaction, Supervisory Satisfaction and on Turnover Intention – H₂(a), (b) and (c)

According to the regression result in pay satisfaction, the β value of the equation, is -0.378 , which is significant at 1% (significant $=0.002$). It can be seen that the amount of R- square for pay satisfaction is 0.599. This result indicates that the variation of job satisfaction can be explained by the variable of turnover intention of 59.9%, while the rest of 40.1% is influenced by other variables which are not found in this research model. The F value is 19.70, which is significant at 1% ($p=0.002$). Therefore, according to the results accepted, the expected direction showed that there is a negative impact of employee pay satisfaction on intention to turnover. Thereby hypothesis H₂ (a) was accepted. This proved the findings of Lee et al., (2013).

Regression results showed that R² of promotion satisfaction on turnover intention is 0.520. F value was significant. This suggested that the independent variable of promotion satisfaction significantly explained 52 % of variation in the executive employee turnover intention. Based on these statistical figures, H₂ (b) was accepted. In the case of promotion satisfaction, the regression results $\beta = -0.346$ with F value 11.024, which was significant at 1% ($p=0.001$)

enough to claim that there is a significantly negative impact of promotion satisfaction on turnover intention at least in the setting of this study.

This study confirmed that there is a negative correlation between supervision satisfaction and turnover intention. The R² is 0.511. The F value was 11.024, which was significant at 1% ($p=0.001$). Therefore, H₂(c) was accepted. Hence, the data supported the hypothesis that there is a negative impact of employee supervision satisfaction on turnover intention at least in this setting of the study.

Moreover, the gender of the executive level employees indicated a significant impact on turnover intention also proved in this study setting ($\beta= .345$, R² is 0.619, F value is 15.883 with 99% confidence level). To identify the moderating impact of gender, a separate but linked series of hierarchical regression analyses were performed.

The Moderating Impact of Gender on the Relationship between Pay Satisfaction, Promotion Satisfaction, Supervisory Satisfaction and Turnover Intention - H₃ (a), (b), and (c)

First all three dimensions of job satisfaction were entered to see the consequent impact on our outcome dimension of intention to turnover. All were statistically significant. After determining the interaction terms for each combination, the same steps as in H₂ were employed. Our results confirmed the significant interactive effects of all the variables which represent lesser association compared to the H₂. Beta coefficients have changed as $\beta= -0.221$, $p<0.05$, $\beta= -0.194$ and $\beta= -0.392$ because of moderating impact of gender on the relationship between pay satisfaction, promotion satisfaction, supervisory satisfaction and turnover intention of the employees. This implies that the negatively significant relationships that were found do not equally affect both men and women but there is a possibility to increase or decrease the strength. More significantly, intervention of gender strengthens the model fitness compared to the H₂. When considering gender differences, R Square values have changed to 60%- 65% for pay satisfaction, 52%- 59% for promotion satisfaction and 51%-64% for supervisory satisfaction as depicted in Table 2.

Table 2: H₂ Regression Results - The impact of pay satisfaction, promotion satisfaction, supervision satisfaction and gender with turnover intention.

Variables	Standardized Coefficients Beta	R Square	Std. Error of the Estimate	F change	Sig.
Pay satisfaction	-0.315	0.599	0.395	19.704	.002
Promotion satisfaction	-0.346	0.520	0.384	15.944	.001
Supervision satisfaction	-0.334	0.511	0.389	11.024	.001
Gender	0.284	0.224	0.00	0.287	0.04

Dependent Variable: Turnover Intention

Table 3: H3 Regression results- The moderating impact of gender over the relationship between pay satisfaction, promotion satisfaction, supervision satisfaction and turnover intention.

Variables	Stna Coeff. Beta	R Square	F change	Sig.
Pay satisfaction (PaySa)	-0.315	0.599	19.704	.002
PaySa X Gender	-0.221	0.652	11.943	.035
Promotion satisfaction(ProSa)	-0.346	0.520	15.944	.001
ProSa X Gender	-0.194	0.591	12.945	.032
Supervision satisfaction (SupSa)	-0.334	0.511	11.024	.001
SupSa X Gender	-0.392	0.642	10.843	.032

Discussion

The Relationship between Pay Satisfaction, Promotion Satisfaction Supervisory Satisfaction and Turnover Intention - H₁(a), (b), (c) and (d)

In line with previous literature Saeed *et al* (2014), and Nazim (2008), in this piece of study also confirmed that a significant negative relationship between job satisfaction and turnover intention of selected license banks executives in Colombo district in Sri Lanka. Therefore, the relationship found provided a firm foundation to elaborate the fact as a remedial proactive strategy of addressing employee turnover because Price (1977) suggested that job satisfaction is the antecedent variable of turnover intention as well as turnover intention is an antecedent variable of turnover (Sager *et al*, 1989).

The Impact of Pay Related Job Satisfaction on Turnover Intention - H₂(a)

The results of the pay satisfaction showed a significant negative impact on changing turnover intention of executive level employees in selected banks in Sri Lanka. The pay package includes salary, incentive bonus, and etc. Therefore, it is recommended that the banks in this regard may have a clear-cut legislation related to pay packages policy of executives according to their academic qualification and banking experience. Essentially, the results support previous findings of Judge (2003) and Tekleab, Bartol and Liu (2005). However, it is worthy to note that employee perception involved in judging fairness vary by pay component, and demographic condition as according to Tekleab, Bartol and Liu (2005).

The Impact of Promotion Opportunities related Job Satisfaction on Turnover Intention - H₂(b)

The promotion opportunities given by the banking sector in Sri Lanka may also decrease the turnover intention. It confirmed the previous research study in the topic with an empirical support as presented by Biswakarma (2016), De Gieter *et al*. (2012). Thus, responsible parties are requested to assign proper promotion opportunities to achieve executive level employees' career goals. That would make the employees more satisfied with achieving their future targets as well as it is worthy to attach more responsibilities and much freedom to work on the new position. Hence, the management should give advancement opportunities and moral value to their employees and also ensure that there is job security to increase the number of executive level employees in banks.

The Impact of Supervisory Support related Job Satisfaction on Turnover Intention - H₂(c)

Further, findings indicated a negative association between supervisor support and turnover intention. Employees who believed that their supervisors cared about their well-being and valued their contributions showed decreased turnover intention as in Dowley *et al.* (2010) and Maertz *et al.* (2007). If banks could maintain better relationships between supervisors and executive level employees, job satisfaction could be effectively improved. However, there were inconsistencies reported regarding the strength of this relationship. The employees' perception of the nature of supervisory support in the form of respect, care, and recognition had direct impact on turnover intentions in line with Alshutwi (2017) and McGuire *et al.* (2003) because, supervisors who show high levels of supervisory support behaviour make employees feel understood, valued, and cared about. Supervisors delegate duties suited to employees' skills ensure that actions are consistent with words, teach employees how to improve job performance, and, above all, show respect toward employees. Therefore, it was observed that supervisors' knowledge in guiding, decision making, and human relation abilities has significant impact on executive level employees' intention to turnover. Supervisor support could influence employee decision not to leave their current positions.

The Moderating Impact of Gender on the Relationship between Pay Satisfaction, Promotion Satisfaction, Supervisory Satisfaction and Turnover Intention - H₃ (a), (b), and (c)

The significant moderating impact of gender confirmed that male and female bank executive perceived the given, pay, promotion and supervisory support differently. According to Tekleab, Bartol and Liu (2005) these results are accepted. Researcher Osborne (1988) revealed that females are normally social and emotional compared to men counterparts. Normally men claimed greater satisfaction from work than women because men are abstract thinkers and that affects the reaction over communication and work behaviour etc. Scott and Mabe (1984) found that both pay satisfaction and supervisory satisfaction of men are lower than woman. However, men's satisfaction was greater with promotion satisfaction. That males place a greater importance on pay increases, promotion and work itself than females. So, despite the gender, it is important to consider age, marital states, education, years in service to ensure their possibility to moderate this expected negative relationship.

Implications for Line Managers and HRM Professionals

This study revealed some important implications for organizations, especially line managers and HRM professionals. First, line managers and HRM professionals need to consider the effect of gender in changing the total impact of pay satisfaction, promotion satisfaction and supervisory satisfaction on turnover intention of bank executives. This finding implies that it is favorable to allocate more resources when introducing and implementing pay, promotion and supervisory related decisions, in which job satisfaction of males and females improved accordingly. Therefore, it is recommended that decision makers may assist to cope with the problems of their male and female executive level employees in a way of giving both materialized and psychological meaning for their pay, promotion and supervision related issues.

Limitations and Research Directions

This study suffered from several limitations. First, factors with a mediation effect may play a substantial role; therefore, testing for their effects could make the findings more forceful. Second, it is also necessary to analyze the content and quality of these three practices (pay, promotion and supervision) in detail. Third it was worthy to identify the differences of levels of satisfaction among male and female executives in these banks. Some other limitations, common in survey research, could be suggested as future research directions as follows. First, additional factors may need to be considered. For instance, as the model has been tested only against three practices, a wider coverage of employment practices is desirable. Moreover, it would be useful to consider several as: age, size, the stage of the organization in its life cycle, as well as factors pertinent to the service sector, in more detail for control purposes. Second, only the views of executives were considered, and it would be desirable to use a triangulation of data collection to enhance the results' accuracy. Fourth, this study was limited to selected licensed bank in Colombo district, and it could be suggested to increase the coverage to ensure generalizability of the findings.

Conclusion

Our results provide support to the general proposition that job satisfaction has a negative effect on turnover intention in the case of the selected licensed banks in Colombo district in Sri Lanka. All three job satisfaction drivers of pay, promotion opportunities and supervisory support indicated a significant negative impact over turnover intention. However, the management of the bank is responsible to consider gender and its moderating impact over the relationships found, when forming and implementation of policy over pay, promotion and supervision.

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