# Turnover Intention in relation to Organisational Commitment: A Comparative analysis of Gender and Nature of Job amongst Bank Employees

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The present study investigates the relationship between "turnover intention and organisational commitment". Turnover Intention is an intention to quit the organisation as the employee no more finds staying with the organisation beneficial for him. On the other side the allegiance towards the organisation is defined as organisation commitment. This study aspires to measure "turnover intention (TI) and Organisational commitment (OC)" using turnover intention questionnaire by Brough and frame (2004) and TCM Employee Commitment Survey (2004) based on three component model by Allen and Meyer, (1990,1997) respectively. Data from 245 banking employees, (both the public and private sectors) was collected. Correlational analysis was applied as statistics to examine the relationship between the variables and the results divulged that employees of private bank were observed as more committed in comparison to bank employees' working in public sector. In addition to it, contrary to previous researches it was found that female bank employees were more committed towards their organization as their scores reflected high correlation between the variables studied than a male bank employee.

**Keywords:** Turnover Intentions, Organisational Commitment, Correlation, Z score.

Organisation is a body where group of people congregate to meet the desired goals which are advantageous both for the organisation and the employees. The role of employees in unravelling intricate problems and taking the organisation on the path of success is astonishing and praiseworthy both. And thus, among all the belongings of an organisation, employees tower the podium. Being a most important possession of organisation, it is necessary for top management to retain it. But there are situations which instead of retaining the employees tend to aid the advancement of intentions related to turnover. The core factor behind rise of such situations is lack of satisfaction an employee experiences on either of the grounds, namely psychological, social or financial. The lack of satisfaction in an employee is a reason enough to inculcate intentions to quit or leave the job. While on the other side if an employee is contented with the job, he reflects unparalleled fidelity and devotion.

To keep these intact the managers always remains on their toes, because letting a trained,

well acquainted and productive employee go and hiring a new employee and training him to be the one who has left or even better than him is a big cost to the organisation. Organisations of all types face this 'inevitable process' and banking is no exception to this. Banking sector is the backbone of economy hence any problem in this sector influences economy to a great extent. Issues ranging from, natural calamities (primarily Pandemics like Corona), recession, NPA, to turnover; all impose a gigantic effect, which can easily be witnessed on the economy and finally on the life styles of the countrymen.

A detailed exploration done by Hay group in their survey based study called 'employee opinion database', which included more than 5.5m employees globally, stated that "a substantial number of Indian employees are worried about their firms that they lack the ability to provide them factors that could retain them; primarily when the factor is related to their career growth", states Sinha from Hay Group. Similarly "The Deputy Governor of Reserve Bank of India (RBI), K C Chakrabarty had emphasised, "that

there are bright chances in near future when the banking industry may come across the troubles related to attrition of staff, for which they are required to mobilize their resources immediately, as at present they are employing inadequate efforts on their behalf to improvise the HR talent." (Retrieved from economictimes.indiatimes)

This reflects that on the one side the employers are unable to retain the manpower while on the other side it also shows lack of loyalty of employee for their organisation specifically in India where a large number of banks are operating hence it becomes a matter of deep concern. It is because lack of retention factors helps in igniting ideas and intentions to quit or turnover intention.

Turnover intention is an utmost talked about phenomenon in industrial and organisational fields. We suggest that one step earlier to actual turnover, the intention which entices an employee to leave the organisation he works with is known as "turnover intention". Meyer and Tett (1993) advocated turnover intention as, "an employee's mindful and intentional decision to leave the organisation". Further eminent research findings discoursed countless reasons which ease the development of intention leading to turnover, amidst them few noteworthy reasons are; 'lucrative external opportunities, inadequate support and patronage on behalf of organisation etc.' (cited in Esop, 2012).

Intentions can be recognised as a particular behaviour or interest (Ajzen, 1991) and a substantial positive relationship exists between the two i.e. intention to quit and actual turnover (Hom et al.1992; cited in Harpert, 2012). Former research works have (Bester, 2012; Horn, et al., 1984; Mobley, 1982; Mowday, et al., 1979) perceived turnover intention as a 'crucial move', before an employee reaches the ultimate decision of quitting the organisation (cited by Bothma & Roodt, 2013).

Turnover intention possess a significant relation with various variable such as leadership (Gul, Ahmed & Rehmamn, 2012; Ng'ethe et al., 2012), work motivation (Olusegun, 2012; 2013),

personality traits (Aftab, et al., 2013; Mayende and Musenz, 2014), organisational variables namely, organisational citizenship behaviour (Hui and Sego et al., 1999), organisational climate (Ping, Hong and Kaur, 2008; Subramanian and Shin, 2013) etc.

In addition to it is worth noting that extensive literature endorses the role of "organisational commitment as vital antecedent of turnover intention". A construct which envelops the role of 'emotions, obligations and cost cognition,' with respect to staying with the organisation/industry is described as organisational commitment. (Meyer & Allen, 1990)

"Organisational commitment" addresses an employee's prodigious staunchness and resoluteness towards the organisation he/she works with. This fidelity adhere him and prevents the evolving of intentions that lead to turnover. Thus, "It is a psychological state that portrays strength of relationship an employee's shares with the organisation, which thereby helps in making decision to carry on the membership with an institution in particular" stated Allen and Meyer (1990). Formerly Porter (1973) had quoted that it is a "kind of attachment of an employee towards the organisation, epitomised with an intention to stay with it; where he identifies himself not only with the organisation's values and goals but also exhibits the passion to employ all the required effort on organisation's behalf". (Retrieved from Shodhganga)

It (commitment) is many times considered as a force that binds an individual to certain course of actions which are relevant to some targets, which could be either people (family, friends and colleagues), or institutions/ organisations. (Cohen, 2003, 2007; Jokivuori 2001; Heery and Noon, 2001; cited in Anttila, 2014), this also relates to a great extent with the definition of organisational commitment which stated that "an individual's comparative power to get immersed in and identify oneself with an organisation" should be comprehended as organisational commitment. (Crampon, Porter, & Smith, 1976; Porter et al.,1979; Porter, Steers, Mowday &

Boulian, 1974; Mowday et al., 1979; cited in Allen & Meyer, 1990 p. 02)

The involvement with organisation also characterises an employee's involvement with the goals and targets of the organisation. Thus one's commitment towards the target (to be achieved by the organisation for its growth and progression) also reflects his commitment towards the organisation. Moreover, a force that binds an employee to his target i.e. organisation's advancement, for which he always remains engaged in certain course of action which are relevant for the organisation is comprehended as his commitment and loyalty towards for his organisation. Later another perspective called, side bet theory introduced by Becker (1960) explained that the employee stays with the organisation irrespective of all the stressful situation, till he / she holds a position in the organisation. This perspective was supported by Mowday, et al. (1982) who added that it is behaviour, "which includes a process through which an employee finds himself attached with a particular organisation and deals with the problems' ".

Early studies viewed the construct as single dimensional, explaining only the attitudinal perspective of the construct. Porter (1973) suggested that 'attitudinal perspective denotes the attachment or commitment an employee has towards his institution'. He further adds that 'such attachment characterises an employee's retaining on the job, associating oneself with the aims and goals of the organisation, and developing readiness to contribute to growth and development of the organisation'.

Later after a decade Allen and Meyer (1984) suggested that the construct organisational commitment is two dimensional, and the dimensions namely, affective and continuance commitment were introduced. Afterwards in 1990 the researchers also contributed in identifying another dimension of the construct i.e. normative commitment. Meyer and Allen (1997) also explicated "three dimensional model" of organisational commitment in order to

intellectualise the model into three dimensions, namely ", Continuance, Normative and Affective". This three dimensional construct shares a strong association with turnover intention.

'Researches like (Husain & Asif, 2012; Lobburi, Kokkarabrue, & Maung 2012; Meyer & Allen, 1990; Porter et al., 1973; Saeed, Waseem and Sikender et al, 2014) have divulged that organisational commitment has substantial negative association with turnover intention' (cited in Sharma & Pareek, 2019).

These are in contrast to Tett & Meyer (1993) who in their study found that job satisfaction in comparison to organisational commitment correlated more strongly with 'withdrawal cognitions/ turnover intentions'.

Furthermore affective commitment has been contemplated as an imperative predecessor of turnover intention 'amidst the three components of organisational commitment' (Griffeth, Gaertner & Hom 2000; Meyer et al. 2002) and it attains a noteworthy position in turnover literature as it bears an inverse association with turnover intentions but alongwith affective commitment, continuance commitment also bears a negative correlation with turnover intention (Chen et al., 1998; Jaros, Jermier, Koehler, & Sincich, 1993; cited in Pare & Tremblay, 2007). On the contrary (Naik, 2012) found in their research work that the participants who were moderate on normative and affective commitment also tend to stay with the organisation. This reflects that in some cases moderate emotional attachment (affective commitment) and moderate moral beliefs (normative commitment) can also induce an employee to stay with the organisation.

### **Objective / Hypotheses**

Organisations no matter big or small always endeavours to safeguard its assets but with respect to its most precious asset i.e. employees it is relatively difficult. There are numerous factors which nurture the development of intentions heading towards turnover. Organisational commitment is a construct which displays a significant inverse association with turnover intention and many research works employed

their fervent effort to comprehend the variables alongwith the relationship between two. The objective of present study is also to fathom the paradigms and the operational relationship between the two, among bank employees of Jaipur city.

Ho1: "There is no significant correlation between Turnover Intention and Organisational commitment".

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#### Method

### Sample:

'Sampling is an absolute method to achieve the aim of data gathering, in time-efficient, inexpensive and swifter way. The sampling technique which present research used was Purposive sampling technique. It is a non-probability sampling method which is used when a targeted sample is supposed to be reached quickly' Sharma & Pareek (2019).

The present study embraced the sample of 245 banking employees of Jaipur city which are classified into 123 public sectors and 122 private sectors banking employees, which are further comprised of and 63 females and 60 males from public sector and 60 females and 62 males from private sector respectively. The years of service in the organisation ranged from 3 months to 34 years while the ages ranged from 22 to 59 years. Permission from the bank managers was taken before interacting with the subjects and mutual rapport was established before the collection of data from them. After completion of questionnaires they were thanked for their cooperation.

#### Tools:

Questionnaires have surpassed the admiration of being the most suitable measure for amassing the data. Two questionnaires have been used to measure "turnover intention and organisational commitment" respectively.

Turnover Intention: In this study the scale developed by Brough & Frame, 2004 (items

of the scale have been espoused from earlier research work done by Brough & Mansell, 2001) was used to measure Turnover Intention among the banking sector employees of Jaipur city. There are three items in the scale which are measured on a 5 point (Likert) rating scale where, 1 denotes not at all and 5 denotes a great deal, high scores obtained on the scale denote high turnover intentions among employees.

Organisational Commitment: "The present study measures Organisational commitment with the help of survey guide/scale introduced by Allen and Meyer (2004). The history of scale mentions the avid contribution been made by the inventors. The scale originated in the research year 1990. Meyer & Allen (1984) before the introduction of scale proposed that organisation commitment is comprised of particularly two components namely, "affective commitment and continuance commitment" are distinctive in nature. Later Allen and Meyer introduced one more dimension of commitment which they stated as the 'perceived obligation and compulsion to be with the organisation', and ultimately termed it as normative commitment. The former versions (Meyer & Allen, 1984; 1990) of the Organisation Commitment Questionnaire were comprised of 24 items (each scale had 8 items), and the later versions Allen, Meyer & Smith (1993) and Allen & Meyer (1997) were encompassed of total 18 items (where, each subscale had 6 items each). This study used the Three Components Model survey guide/ scale by Allen and Meyer (2004) which consists of both the scales (1990, 1997). We used the later version in the present study where the scale measures organisational commitment on a Likert rating scale (5 = strongly agree, 4 = agree, 3 = neither agree nor disagree, 2 = disagree, 1 = strongly disagree).

## Statistical Analysis

For analysing relationship between "Turnover Intention and Organisational Commitment" pearson correlation coefficient technique was excercised. Besides that Z scores were also calculated to assess whether the difference between the correlations of the respective sets is significant or not.

### Results

The present research aspires to find the effect of predictor variables (organizational commitment) on the criterion variable (turnover intention). To demonstrate the association between predictor variable and criterion variable we used correlational analysis technique

Table 1 signifies that the present study has found that all the three dimensions (continuance, normative and affective commitment) of organisational commitment are negatively (moderately) associated (p<.01) with turnover intention. This eventually rejects the H0 and supports H1.

Table 1.

	Pearson's correlation	Turnover Intention-TI	
Organisation Commitment- Continuance	R value	650**	
	P value	.000	
Organisation Commitment-Normative	R value	663**	
	P value	.000	
Organisation Commitment-Affective	R value	615**	
	P value	.000	

<sup>\*\*.</sup> Correlation significance determined at the 0.01 level (2-tailed).

The table 2 below demonstrates that present study has found that public sector employees have reflected an insignificant association between Continuance. Normative. Affective commitment and turnover intention as compared to employees of private sector. This elucidates that employees working in private sector are more committed towards the organisation they are working with as compared to employees serving in public sector bank. Besides this it was observed that the while comparing the correlations between the studied groups that is (public and private) the difference has found to be significant only on two sub dimensions viz. "affective and normative organisation commitment". While z scores (significance of difference between the correlations) were found to be insignificant for continuance commitment.

Besides this it is conventionally stated that either male employees are more committed to their job and are less interested in leaving the job as compared to females or both are almost equally committed (Suneja & Swati, 2015; Kmec & Gorman, 2010), but Table 3 indicates that this research has obtained contrasting results as in this study it has been found that a high inverse relationship between organisational commitment

Table 2.

Correlations					
	Turnover Intention-TI		Test of difference in correlation		
	Public	Private	Z value	Z tabulated	Decision
Organisation Commitment-Continuance	-0.066	-0.309**	1.95828	1.96	NS
Organisation Commitment-Normative	-0.038	-0.348**	2.513311	1.96	Significant
Organisation Commitment-Affective	-0.032	-0.306**	2.196138	1.96	Significant

<sup>\*\*.</sup> Correlation significance determined at the 0.01 level (2-tailed).

Table 3.

Correlations					
Parameters	Turnover Intention-TI		Test of difference in correlation		
	Male	Female	Z value	Z tabulated	Decision
Organisation Commitment-Continuance	-0.459**	-0.785**	4.34585	1.96	Significant
Organisation Commitment-Normative	-0.525**	-0.766**	3.30337	1.96	Significant
Organisation Commitment-Affective	-0.514**	-0.694**	2.222151	1.96	Significant

<sup>\*\*.</sup> Correlation significance determined at the 0.01 level (2-tailed).

Table 4.

Correlations					
Parameters	Turnover Intention-TI		Test of difference in correlation		
	Manager	Clerk	Z value	Z tabulated	Decision
Organisation Commitment-Continuance	-0.672**	-0.625**	0.624844	1.96	NS
Organisation Commitment-Normative	-0.663**	-0.664**	0.013745	1.96	NS
Organisation Commitment-Affective	-0.603**	-0.639**	0.451125	1.96	NS

<sup>\*\*.</sup> Correlation significance measured at the 0.01 level (2-tailed).

and turnover intention exists among female employees of both the banks as compared to male employees. In addition to it the correlation difference between the groups (male & females) has also found to be significant on all the three sub dimensions of the construct organisational commitment.

The research also endeavoured to investigate whether the correlation between organisational commitment and turnover intention differs with respect to two designations been studied i.e. managers and clerks or not. This study involves 134 managers and 111 clerks (both public and private sector).

Table 4 hereby expounds that employees on both the designations reflected approximately similar values indicating significant negative association between "turnover intention and organisational commitment" and the correlation difference i.e. difference between the correlation of two groups viz. managers and clerks is insignificant on all the three components of the studied variable, organisation commitment.

### **Discussion**

The present study envisioned to investigate the association between organisation commitment and turnover intention among the bank employees of Jaipur city. Plentiful literature reviews (Allen & Meyer, 1990; Hallberg and Schaufeli, 2006; Mohamed, Ramendran & Yacob, 2012) have explicated that there is a significant negative correlation between organizational commitment and turnover intention which supports present findings. In contrary to it (Tett & Meyer, 1993) have divulged that organisational commitment is not a strong

predicting variable of turnover intention as job satisfaction (another work attitude). In other words it was found that OC is not an imperative cause behind turnover intention. The reason behind such findings is either due to 'biasness or poor response of the respondent. Besides this the financial state of an individual also determines ones decision and intentions to stay or leave thus desired opportunities and working climate are given more importance than commitment for the organisation or job' (Saeed et al., 2014).

Previous research work primarily had stated and found that the association between turnover intention and organisational commitment is highly negative among public sector bank employees, which is less evident among private sector bank employees. In other words bank employees serving in public sector are more committed as compared to employees working in private sector bank (Mathieu & Zajac, 1990; Bhardwaj, et al., 2014; Mittal & Mittal, 2015; Kumari & Priya, 2017) but counter to expectation the study explained that private sector employees possessed a significant negative correlation while public sector bank employees did not. This shows that employees working in private bank are more committed to their work as compared to employees of public sector. The reason behind this may be due to the factor of 'job permanence' which is evident in public sector. As public sector employees are serving on permanent jobs hence they are committed but not much as they are not concerned about layoffs and are even willing to leave jobs if they become able to grab opportunity in Central Bank, while private sector employee are more committed and not willing

to leave the jobs because only 'few' desired opportunities in 'desired' working environment and location are available hence are more committed to the present job and organisation.

Similar reason stands true for females also, as fewer opportunities are present for them, hence no matter in which sector the opportunity is, females tend to grab it and prove their allegiance and trustworthiness towards their organisation and avoid leaving it. While for males ample opportunities are available hence they are less committed to their organisation as compared to females.

In addition to it the research has found nonsignificant difference in correlation between managerial and non- managerial designations which divulge that organisational commitment on both the designation have reflected negative association with turnover intention and the nature of job either managerial or clerical does not play significant role in determining employees (public and private banks) commitment towards the organisation.

### Limitations

Present study is limited to only one city for generalisation the research suggests the conduction of study across the country. Beside this study across age and tenure are also suggested.

### Conclusion

In a nut shell it can be stated that the present research work has established that the constructs organisational commitment and turnover intention share a significant opposing relationship and the hypothesis H1 has been supported.

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