



Exploring the Factors Triggering Employee Turnover in the Banking Sector of Pakistan

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Abstract

Employee turnover is a persistent challenge for Pakistan's banking sector, adversely impacting organizational performance, service quality, and human resource costs. Despite the industry being central to national economic stability and growth, banks still face the challenge of retaining talented employees, a challenge attributable to job dissatisfaction, a lack of career advancement, work-life imbalance, and an ineffective compensation framework. Prior research has mainly relied on quantitative analyses, offering limited insight into employees' lived experiences and perceptions as they navigate turnover decisions in Pakistan's unique sociocultural and economic context. This study adopts a qualitative research approach to explore the underlying factors driving employee turnover through in-depth interviews and focus group discussions with current and former banking professionals. Thematic analysis identified several interconnected elements that influence turnover intentions, such as perceived organizational unfairness, work-life imbalance, limited career progression prospects, unequal compensation and reward systems, excessive job-related stress, and unsupportive leadership. Participants emphasized that, rather than operating independently, these factors work together to erode organizational loyalty and job satisfaction. The results highlight the need for integrated retention strategies that account for managerial behaviors and organizational structures. By emphasizing employee viewpoints, this study offers context-specific, empirically supported insights to guide HR policies and practices targeted at improving employee engagement, lowering attrition, and fostering long-term organizational resilience in Pakistan's banking industry.

1 Introduction

The banking sector in Pakistan is at the forefront of achieving overall stability and development of the national economy. But it continues to experience frequent staff turnover. The high rates of attrition are especially worrisome because the financial

resources invested in recruitment and training, and the subsequent loss of institutional knowledge, are substantial (Nabi et al., 2022; Waqar et al., 2023). In addition, turnover not only disrupts operational continuity but also compromises service quality, putting the entire organization at risk of losing customers and the balance. As a result, the multifaceted antecedents of employee turnover in the Pakistani banking sector must be thoroughly examined to develop retention strategies.

Empirical studies in the Pakistani banking sector have identified a wide range of antecedents influencing employee turnover intentions. For example, Nabi et al. (2022) demonstrate that workplace stress is a significant factor that reduces employee performance and increases the risk of turnover. Pahi et al. (2016) also note that job satisfaction is an important mediator that mitigates the negative influence of stress on turnover intentions. Waqar et al. (2023) also report that there are complicated, and sometimes countervailing, relationships between performance appraisal processes and career development programmes and turnover intentions, in which job satisfaction and affective commitment are relevant mediators.

In addition, subtle organizational and psychological factors have emerged. Martins et al. (2023) present empirical data showing that workplace harassment in Lahore is associated with increased turnover intentions, and this correlation is mediated by employee silence and psychological stress. Simultaneously, Uzair and Bhaumik (2023) consider emotional intelligence a protective factor, with positive relationships between low EI scores and job performance and negative relationships between low EI scores and turnover intentions among banking staff. All these findings highlight the need for an integrative/context-sensitive understanding of the antecedents of turnover, including stress, appraisal systems, developmental prospects, integrity in the workplace, and emotional capabilities.

The banking sector in Pakistan has become a stakeholder in employee turnover since high attrition rates are affecting organizational stability, service quality, and customer satisfaction (Waqar et al., 2023). The recurring costs of hiring, training, and recruitment only worsen banks' financial conditions, while the loss of skilled employees erodes organizational knowledge and sustainability (Nabi et al., 2022). Previous studies have found a continuum of turnover predictors (job stress, workplace harassment, lack of career

development options, and lack of a proper performance appraisal system, etc.) however the literature is mainly focused on quantitative correlations thus overlooking a deeper, qualitative insight into the lived experience of employees facing these problems (Martins et al., 2023; Pahi et al., 2016). An in-depth situational analysis of factors driving employee turnover in Pakistan's banking sector would be invaluable to institutions aiming to develop retention strategies well aligned with the socio-economic and cultural environment of employees.

The rationale for this research is to address the gap in superficial, statistically correlational studies by reflecting on the multifaceted nature of the personal and organizational antecedents of turnover in Pakistan's banking sector. A better consideration of turnover antecedents, such as workplace culture, work-life imbalance, compensation practices, and career advancement opportunities, will be possible using the qualitative methodological approach, which will generate useful employee stories. This is important because qualitative research provides access to viewpoints that will be hidden in survey-based research. The anticipated conclusions will not only add to the body of scholarly research on employee turnover, but they will also enable policymakers and HR specialists to create long-term retention initiatives that will boost employee commitment and organizational stability. The following are the specific goals of this research:

1. To investigate the main organizational and personal elements influencing employee attrition in Pakistan's banking industry.
2. To investigate how banking workers view job stress, pay policies, and career advancement.

The study is limited to in-depth interviews and focus group discussions, aiming to uncover shared themes rather than produce statistically generalizable findings. Quantitative analysis, cross-industry comparisons, and macro-level labor market factors are outside the scope of this research. The study is context-specific and seeks to inform retention strategies tailored to Pakistan's sociocultural and economic environment. In light of the above discussions, this study aims to answer the following research questions.

1. What are the key contributors to employee turnover in the Pakistani banking industry?

2. What is the opinion of employees regarding the effects of job stress, career-advancement opportunities, pay, and organizational culture on their intent to leave?

2 Literature Review

The theoretical framework that will play a key role in the study is the Job Demands-Resources (JD-R) model, which posits that strain and intention to leave are based on the imbalance between job demands and the resources available to the worker. In the Pakistani banking environment, continuously high levels of job demands (in the form of high workload, role ambiguity, and long working hours) contribute to the occurrence of stress, which, when coupled with the lack of resource buffers, shows a significant positive relationship with turnover intention (Bakker & Demerouti, 2007; Breevaart et al., 2016). The current study identifies the following resources: equitable compensation, facilitative leadership, career growth opportunities, and engagement-enhancing practices, which, individually, can be used to mitigate work stress and reduce turnover. To this end, the Job Demands-Resources (JD-R) paradigm provides a multifaceted prism for understanding the negative impact of excessive demands and insufficient support on attrition among banking professionals in Pakistan.

Besides JD-R, Job Embeddedness Theory (Mitchell et al., 2001), which explains retention by a complex of organizational and community connections (links, fit, and sacrifice) binding an employee to the job, is used in the analysis as well (Mitchell et al., 2001; Wikipedia, Job Embeddedness). Empirical studies in the Pakistani banking industry suggest that on-the-job embeddedness mediates the relationship between role conflict and turnover intention within a resource-protection paradigm. This observation is consistent with Conservation of Resources (COR) Theory, which states that people strive to maintain and accumulate valuable resources, which makes resource loss more salient than resource gain (Awan et al., 2021). The combination of JD-R with Job Embeddedness/COR clarifies the drivers of turnover as responses to excessive demands and as operations of depleted resource buffers, influenced by organizational ties and facilitation.

Empirical data from the banking industry in Pakistan support the close relationship between occupational stress and employee turnover: an increase in stress not only lowers job performance but also increases turnover intentions. Nabi et al. (2022) found a significant negative correlation between job performance and stress levels. They concluded

that high stress levels are a strong predictor of the intention to leave among banking professionals (Nabi et al., 2022).

Job satisfaction functions as a critical mediator in the stress turnover nexus. Pahi et al. (2016) found that job satisfaction mediates the effect of occupational stress on turnover intentions, suggesting that higher satisfaction can offset the negative effects of stress and discourage turnover. The impact of performance appraisal systems and career development on turnover intentions is unclear, suggesting a multifaceted interaction among factors. Waqar et al. (2023) found that performance appraisals and career advancement opportunities were weakly positively related to turnover intentions, whereas affective commitment was strongly negatively related. Importantly, job satisfaction served as the mediator of these relationships (Waqar et al., 2023).

Financial and non-financial rewards have also been considered as a decisive factor in turnover. A 2024 cross-sectional study of Pakistani companies found that a lack of rewards undermined organizational commitment and, in turn, increased turnover intentions. The authors concluded that employee retention depends directly on the design of the reward system (Khan et al., 2024).

Emotional competencies, particularly emotional intelligence (EI), likewise exert substantive influence. The study by Uzair and Bhaumik (2023) showed that there was a positive relationship between EI and job performance and a negative relationship between EI and turnover intention among banking staff, indicating that the development of EI could act as a mitigating factor to counter turnover risk.

Workplace environmental antecedents, such as perceived organizational politics and the opportunity to work in a higher-paid job outside the organization, increase turnover risk. Both perceived organizational politics and attractive job offers are strong predictors of turnover among Bank Alfalah employees, indicating that the internal climate, in conjunction with external opportunities, is a strong predictor of resignation (Iqbal et al., 2023). The available organizational science theories, namely the psychological capital construct and occupational stress models, can illuminate the turnover process. Indicatively, job burnout research among Pakistani banking employees has demonstrated that effort-reward imbalances are fostering emotional exhaustion and depersonalization, which, in turn, predispose employees to turnover. Such burnout outcomes are yet to be mediated by psychological capital, including self-efficacy, optimism, and resilience, which have been proven to moderate the negative effects (Khalid et al., 2020).

A prominent body of literature has highlighted the importance of work-life balance in predicting employee turnover intentions. Jobs in the banking sector are often characterized by long hours, high work volume, and high-pressure performance expectations, which negatively impact workers' personal lives. According to a recent empirical study of the Pakistani banking sector, stress and burnout levels among participants were significantly higher when there was an imbalance between professional and personal duties, which in turn led to higher turnover rates (Martins et al., 2023). These results emphasize the importance of adopting flexible work arrangements and supportive human resource practices.

Leadership styles have also emerged as viable determinants of employee retention. Transformational leadership has been shown, specifically, to improve job satisfaction and organizational commitment and to mitigate turnover intentions. Evidence from studies in the South Asian banking industry suggests that transformational leaders inspire trust and loyalty, thereby reducing the stressors that drive employees out of companies (Asrar-ul-Haq & Kuchinke, 2016). As a result, leadership development programmes can be indirect but consequential exclusionary measures.

Employee engagement has been cited as a key factor in preventing turnover. Involved employees are characterized by greater affective commitment to their organizations and a lower tendency to seek other jobs. In Pakistani banking, recognition, equitable treatment, and career development opportunities were positively associated with engagement, thereby reducing turnover intention (Nadeem et al., 2019).

Job embeddedness theory has been a key theory in organizational psychology, used to explain employee attachment and attrition. Factors that make job embeddedness include organizational values congruence, interpersonal relationships, and the perceived exit costs. A recent study of Pakistani service companies (such as banks) found that high levels of embeddedness are associated with lower turnover intentions, even when job-related stressors are present (Saeed & Jun, 2022). These findings highlight the need to promote organizational fit and a strong employee network to reduce attrition.

3 Methodology

3.1 Research Design

The researchers in this study use a positive, exploratory qualitative research design to identify the underlying reasons for employee turnover in the Pakistani banking sector.

Contrary to quantitative methods, which systematically simplify complex phenomena into measurable variables, qualitative research offers a detailed account of employees' lived experiences, perceptions, and feelings (Creswell & Poth, 2016). The design is particularly well-suited, given that turnover in the banking sector in Pakistan is influenced by various sociocultural, organizational, and psychological factors that cannot be fully captured through surveys.

3.2 Population and Sampling

The target group will include current and former employees of Pakistani commercial banks, both government- and commercial-type. Since the study focuses on rich, diverse experiences, a purposive sampling method will be used to recruit participants who can provide useful information on turnover decisions. To be representative, it will encompass both male and female employees at various positions of the hierarchy- frontline workers and middle management. Eight participants will be recruited to take part in the interviews until complete data saturation is reached, at which point no additional themes will emerge (Guest et al., 2020).

3.3 Data Collection Methods

The primary data shall be gathered via semi-structured interviews and focus group discussions (FGDs). Semi-structured interviews will allow respondents to share personal experiences regarding job stress, pay, workplace culture, leadership, and career development, as the researcher investigates. The interviews will take 45 to 60 minutes and be recorded on audio at the participant's request. Also, two focus group discussions (four participants each) will be held to obtain the collective view and encourage dialogue among employees. Such triangulation is what makes the findings more credible and robust.

3.4 Data Analysis

This data will be transcribed verbatim and analysed in thematic analysis with the use of a six-step framework of Braun and Clarke (2006): (1) familiarization with data, (2) initial codes, (3) theme search, (4) review, (5) definition and naming, and (6) final report. NVivo software is used to organize data into a systematic, coded format to detect recurring trends and identify relationships between themes. As expected, the themes are job stress, leadership, compensation dissatisfaction, career stagnation, and work-life imbalance, which, in turn, are likely to provide subtle insights into what leads to turnover.

3.5 Trustworthiness and Rigor

Rigour is maintained through the application of Lincoln and Guba (1988) criteria of credibility, transferability, dependability, and conformability. Credibility is attained through a long engagement with participants, triangulation of interviews and focus group discussions, and member checking by sharing interpretations with participants to validate them. This transferability is provided by giving detailed contextual descriptions of the banking industry. Dependability has been ensured through an audit trail of research decisions and coding procedures, and through the confirmation of the research through reflexive journaling, which is intended to reduce bias in the researcher.

3.6 Ethical Considerations

The research follows very high ethical standards. The purpose and voluntary nature of the study are explained to participants, along with the confidentiality of the information they provide. Informed consent is obtained in writing before data collection, and participants may withdraw at any time without repercussions. All identification data are deanonymized, and information is kept in a safe place. The fieldwork is planned to begin by seeking ethical approval from the university's Institutional Review Board (IRB).

4 Results and Discussion

This section presents the results of the qualitative analysis of this study. Table 1 shows the interviewers' characteristics.

Table 1 Sample Profile

Interviewee	Gender	Interview type
SEM_1	Male	Face to Face / Focus Group
KR_2	Female	Face to Face / Focus Group
JK_3	Male	Face to Face / Focus Group
ZS_4	Male	Face to Face / Focus Group
DH_5	Male	Face to Face / Focus Group
MHF_6	Male	Face to Face / Focus Group
MIZ_7	Male	Face to Face / Focus Group
GZ_8	Female	Face to Face / Focus Group

Table 2 synthesizes the qualitative field notes by pairing each participant observation with corresponding evidence from the latest relevant literature, then distilling these into

key themes, the underlying retention/turnover factors, and a clear articulation of how each insight aligns with the study's focus on turnover intentions in Pakistani banks (e.g., workload pressure, work–life imbalance, compensation, leadership climate, appraisal fairness, and psychological safety).

Table 2 Field Notes

Field notes	Coherent with the latest relevant literature	Key theme(s)	Factors obtained from the theme(s)	Articulation with Study
Targets are still changing; the current workforce includes three people who have the job of five or more, sometimes with under 12-hour shifts. In this scenario, I am looking at alternative employment...(JK_3)	There is a positive correlation between job stress in Pakistani banking institutions and the intention to leave (turnover intention); the main predictors are workload overload and role ambiguity, and burnout mediates the association between job stress and turnover intention.	Job stress & workload pressure	Unrealistic sales expectations, workforce understaffing, long working hours, and incessant time pressure are relevant factors contributing to high TOI.	All these results prove that organizational turnover necessitates redesigning workload distribution and introducing staffing norms as essential instruments to enhance retention in Pakistani banks.
After hours and on weekends, WhatsApp will send you notifications, and the discouraged leave will generate a family-work conflict, which only increases employee dissatisfaction...(SFM 1)	Deficiencies influence TOI, and human resource variables influence turnover intention in work-life balance.	Work-life imbalance	After-hours demands, inflexible leave regulations, and inflexible schedules maintain the high-pressure working environment.	Policy interventions to decrease the intention to quit can include implementing flexible work arrangements and codifying right-to-disconnect guidelines.
Fintech businesses pay higher compensation, ranging between 30 and 40 percent higher than traditional banks would pay, but bonuses in traditional banks are seen as under the carpet and dampen employee morale... (DH 5)	The design of compensation and reward systems has a significant impact on job satisfaction and retention in Karachi's private banks.	Compensation & rewards	Inequality in external compensation, issues related to pay equity, and invisible incentive mechanisms are all critical challenges for talent retention.	Therefore, banks have been encouraged to implement transparent, market-indexed pay bands and formula-based incentive schemes to curb turnover intentions.

Field notes	Coherent with the latest relevant literature	Key theme(s)	Factors obtained from the theme(s)	Articulation with Study
The manager participates in the public shaming of employees without offering any coaching...(KR_2)	Toxic leadership is linked to higher turnover intention (TOI) through reduced employee wellbeing and engagement, and transformational leadership shows the opposite relationship with TOI.	Leadership climate	Abusive supervision, deficient leader-member exchange (LMX), and weak coaching represent salient antecedents of adverse organizational outcomes.	These results highlight the urgency of raising leadership standards and implementing the set of anti-bullying measures as part of the organizational retention strategy.
The perception that performance appraisals are politically discriminatory makes the promotion avenues unclear to the employees...(MHF_6)	Job satisfaction and affective commitment mediate the relationships among performance appraisal, career development, and TOI.	Appraisal fairness & career pathing	Workers indicate perceived appraisal bias, blocked career advancement, and poor mentoring as factors that lead to organizational attrition.	These lessons support the need to reform performance-appraisal systems by improving their criteria transparency and rater calibration, and by creating formal career advancement, which contributes to employee commitment.
The comments by colleagues that cross professional boundaries make reporting mechanisms seem dangerous...(GZ_8)	Acts of workplace harassment in Lahore banks increase stress, silence, and turnover intention among employees.	Psychological safety & dignity at work	Microaggressions and harassment, along with the lack of a culture of reporting and reporting channels, are important organizational problems.	The findings underscore the importance of adopting secure grievance systems and bystander intervention education to reduce turnover.
Infrequent recognition engenders feelings of invisibility among employees, which are concomitant with reduced engagement...(MIZ_7)	The engagement between employees and their supervisor shows a negative correlation with TOI, and supervisory support, transformational leadership, and procedural justice show positive relationships with	Employee engagement & support	Little appreciation, lack of mediums of expression, and inadequate supervisory importance all weaken involvement.	Therefore, the application of high-frequency recognition practices, employee voice forums, and increased coaching for supervisors is suggested to improve their engagement and retention.

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Field notes	Coherent with the latest relevant literature	Key theme(s)	Factors obtained from the theme(s)	Articulation with Study
	engagement and negative relationships with TOI.			
Perceived organizational politics also affect the assignment of desirable portfolios, leading an employee to seek external opportunities with better prospects... (ZS_4)	The interaction between perceived organizational politics and the enticements of an external offer with better pay is a predictive variable for turnover in the banking and service industries.	Organizational politics & external pull	Favoritism, opaque allocation procedures, and appealing external options worsen turnover intentions.	These results support the idea of reforming the governance system, such as through rotation policies and open procedures for portfolio allocation reductions, to alleviate the problem of attrition due to politics.

A thematic map of the factors shaping employee turnover is shown in Figure 1. At the center is ‘Turn Over’ and there are nine interconnected theme clusters that arise from the data. On the employee experience side, Employee Engagement is captured by motivation, commitment, and satisfaction, while Career Pathing captures development, progression, and advancement opportunities. Perceptions of Appraisal Fairness: Perceptions of appraisal fairness are characterised by transparency, consistency, and equity. Work pressure is captured through Work-Life Imbalance (volume, deadlines, capacity) and Work Stress (time management-related issues, poor process controls, and few alternatives). On the organizational culture side, Dignity at Work promotes respect, inclusion, and equality, and Psychological Safety promotes trust, openness, and support. Finally, the organizational environment is influenced by Leadership Climate (Supportiveness, Communication, Accountability) and Compensation and Rewards (Salary, Benefits, Recognition). Overall, the figure portrays turnover as a multidimensional outcome affected by structural systems, managerial practices, and work environment culture.

Figure 1 Turnover Themes based on factors

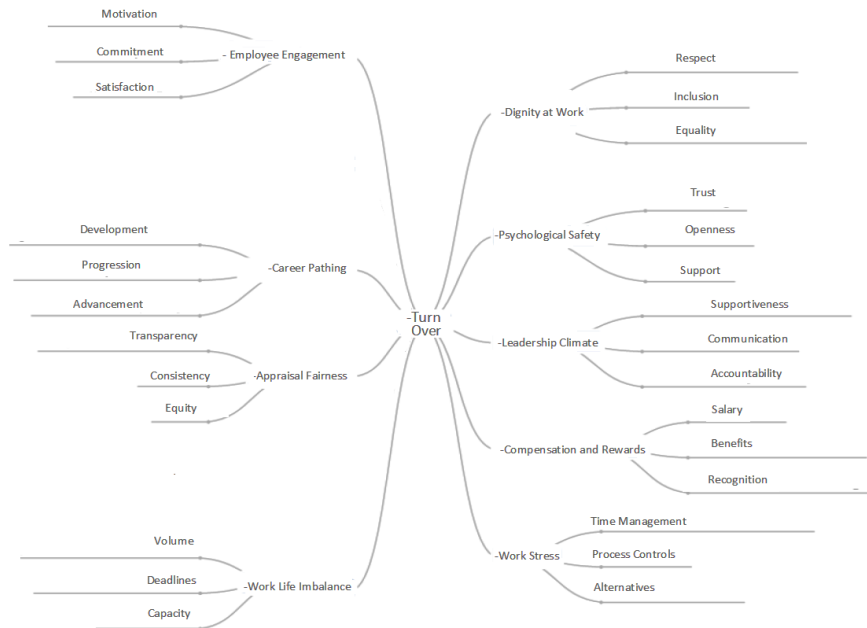
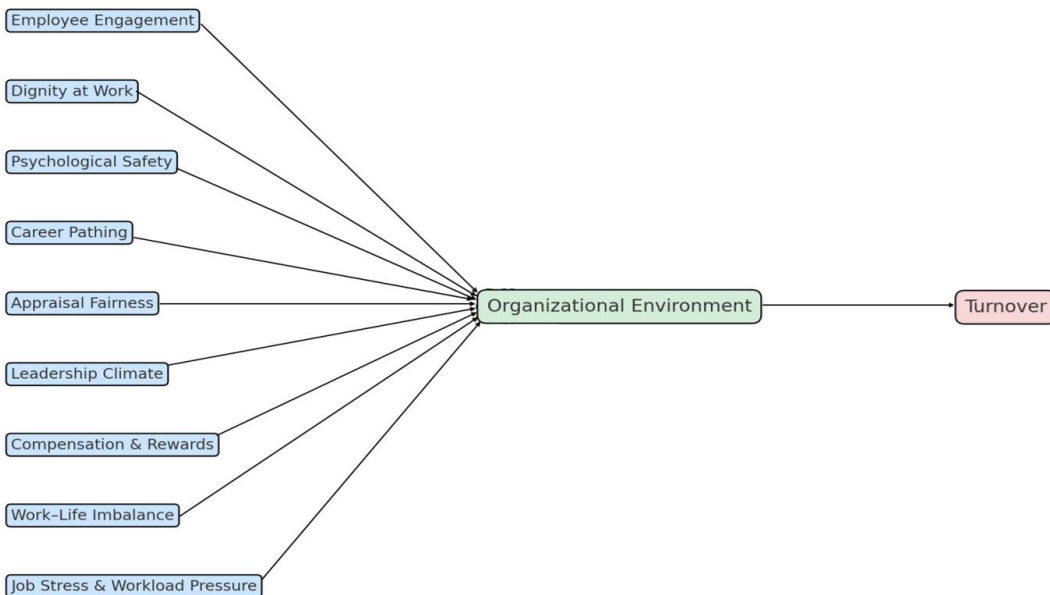


Figure 2 depicts the study's research framework, in which the organizational environment serves as the focal mechanism through which multiple workplace influences affect turnover. Nine antecedent domains converge on the organizational environment, including employee engagement, dignity at work, psychological safety, career pathing, appraisal fairness, leadership climate, compensation and rewards, work-life imbalance, and job stress/workload pressure. This means that the perceptions employees have of these conditions, when combined, shape their workplace experience. The framework then relates the organizational environment directly to turnover, indicating that when the overall environment is perceived as unsupportive or inequitable, turnover intentions are more likely to increase; however, improvements in these areas should bolster the environment and thus reduce the risk of turnover.

Figure 2 Research Framework



4.1 Discussion

4.1.1 *Organizational and Individual Drivers of Employee Turnover*

In response to Research Objective 1, the study discovered that both organizational and individual factors drive employee turnover in Pakistan's banking industry. Participants

often identified organizational-level problems as the main causes of turnover intentions, including extreme workloads, unequal pay structures, restricted career advancement, and unsupportive leadership cultures.

Employee discontent was worsening due to structural inefficiencies. Stress at work, unfulfilled career goals, and family obligations all had a big impact on turnover decisions at the individual level. According to these results, employee expectations and organizational performance interact to cause turnover, whereas turnover is a multi-level phenomenon.

4.1.2 Effects of Job Stress, Compensation, Career Growth, and Organizational Culture

Job stress was found to be a major factor influencing turnover intentions, which is consistent with Research Objective 2. Work-life balance and job satisfaction were found to be negatively affected by participants' constant availability via digital communication channels, long work hours, and high performance demands. Pay dissatisfaction was brought to light, especially when compared to fintech companies that offer more competitive and transparent pay structures. Trust in management was further damaged by perceived unfairness in bonus schemes and ambiguous reward systems.

Opportunities for career advancement were also crucial for retention. While perceived appraisal bias and stagnation accelerated turnover intentions, employees who perceived clear and equitable promotion pathways showed stronger organizational attachment. Employee decision-making was found to be significantly influenced by organizational culture and leadership behaviour, including fairness, psychological safety, and recognition.

4.1.3 Interplay of Factors Shaping Job Satisfaction and Organizational Commitment

In response to Research Objective 3, the results indicate that turnover intentions are driven by a single factor in a few instances. Rather, job satisfaction and organizational commitment are influenced by the net effect of job stress, pay, career development, and organizational culture. In keeping with the Job Demands-Resources and Job Embeddedness models, which focus on how the long-term depletion of resources and poor organizational ties increase the likelihood of exit, employees attributed turnover to the fulfillment of long-term unmet needs.

4.1.4 Implications for Employee Retention

Participants in this study emphasized the need for integrated retention strategies that address structural, relational, and sociocultural factors, in line with Research Objective 4. Key interventions include flexible scheduling, workload rationalization, and competitive, transparent incentive and compensation plans. They also emphasized the need to strengthen career development, including mentoring and clearly defined career development pathways, as well as promoting supportive leadership and recognition initiatives. Finally, participants highlighted work-life balance initiatives, such as the right to disconnect, as key to improving employee wellbeing. Collectively, these measures are expected to increase job satisfaction and organizational commitment, thereby decreasing turnover intentions.

5 Conclusion

This study used a qualitative approach to investigate the organizational and individual factors that lead to employee turnover in Pakistan's banking industry. The results show that turnover is a complex phenomenon impacted by stress at work: The main causes were an excessive workload, long hours, and performance pressure. Unfair compensation plans and unclear bonus schemes damaged commitment and trust. Moreover, Turnover intentions accelerated due to appraisal biases and a lack of promotion pathways. With respect to Organizational culture and leadership, Employee engagement was weakened by toxic leadership, partiality, and lack of acknowledgment. Lastly, in the Sociocultural and economic context, Employee choices were influenced by gender norms, family responsibilities, inflation, and other employment options. The study demonstrates that a variety of organizational, individual, and other factors interact to drive turnover rather than a single factor.

5.1 Practical Implications

Context-sensitive retention strategies, such as workload management, transparent compensation, structured career development, and supportive leadership, should be implemented by Pakistan's banking institutions. Employee recognition programs and flexible work schedules can boost dedication and reduce attrition. Policy Implications: Industry-wide standards for equitable compensation, professional advancement, and worker welfare can be adopted by regulators and the State Bank of Pakistan. Macroeconomic pressures should also be addressed through policies that ensure workers'

financial security and organizational sustainability. By providing an in-depth, context-specific view of turnover in Pakistan's banking industry and the need for integrated interventions that address its structural, relational, and sociocultural aspects, this study makes a significant contribution to the development of both theory and practice.

5.2 Limitations and Future Research Directions

This study has several limitations that also offer opportunities for future research. First, the results are based on a small sample and context (i.e., specific banks/branches and roles), which may limit their generalizability across the broader Pakistani banking sector or other service industries. Second, the analysis is mainly based on self-reported qualitative perceptions, which can be affected by recall bias or social desirability, and it measures turnover intentions rather than verified turnover behaviour. Future research could validate the proposed framework with larger, multi-bank samples and mixed-method designs, include longitudinal data to analyze the effects of changes in leadership, workload, and HR practices over time, and combine objective measures (e.g., HR records, absenteeism, performance data) to increase causal inference and applicability to practice.

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