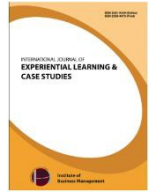




International Journal of Experiential Learning & Case Studies

Journal homepage: <https://ijelcs.iobm.edu.pk/>



Study on Factors Affecting Employee Turnover in the Banking and Automotive Sector of Pakistan

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Article Information

Article history:

Received 11 April 2023

Received revised submission 26 May 2023

Accepted 14 June 2023

Available online 30 June 2023

Keywords:

Constructs

Positivism

Deductive

Survey,

Cross-Sectional

Abstract

This research is based on a study to investigate the impact of various factors affecting employee turnover in Pakistan's banking and automotive sector. A comprehensive literature review has been performed based on various hypotheses developed. Further, a survey strategy has been adopted to collect quantitative data. To test the hypothesis number of statistical methods have been implemented using SmartPLS. Both measurement and structural models have been developed for detailed analysis of variables affecting employee turnover. Results obtained from various analyses have also been discussed. Hence, this study examines the effect of employee engagement, job satisfaction, job insecurity, and work overload mediated through job stress and performance management on the intentions of an employee switching their job role. This study will not only assist in improving the effectiveness of retention strategies but also give updates about future retention strategies by analyzing the data collected and its results. The discovery of this study would encourage the uplifting of retention practices in other sectors as well.

1 Introduction

Employee turnover is a serious issue for companies in Pakistan. Employers face the severe challenge of motivating and retaining employees in an uncertain environment. Hiring and training new staff is both a laborious and expensive process. Thus, companies should strive to reduce employee turnover. Furthermore, managing employee turnover has a positive impact on organizational performance. Organizations strive to attract a highly skilled and motivated workforce to compete over rivals. A talented and motivated workforce also helps improve an organization's image and reputation in the industry (Murupus & J. Kipkebut, 2015).

The automotive and banking industry has contributed to the Pakistani economy. It employs the economy and channels financing to businesses and individual consumers. The banking sector has also contributed to developing the agricultural industry and local small manufacturing enterprises (SMEs) (Hassan & Jagirani, 2019). Both sectors contribute around 37 % of Pakistan's GDP.

The banking and automotive industry in Pakistan suffers from high employee turnover. The high employee turnover is due to many factors, including abusive supervisor behavior, lack of opportunities, and substandard working conditions, for growth and development (Younus et al., 2022). Many studies have been conducted on turnover intentions in different organizations. It is found that a lack of training and growth opportunities and a poor working environment motivate employees to switch to other organizations. There is a limited study on Banking and automotive sector. Job insecurity is a workplace stressor with several negative repercussions for the employee and the organization. However, little is understood about why employment instability is associated with these effects. However, research on the association between job insecurity and turnover intention is limited (Richter et al., 2020).

Employees are an asset to an organization. The organization's performance depends upon attracting, retaining, and motivating employees. Intrinsic and extrinsic rewards, competitive compensation packages, and performance-based salaries positively affect organizational performance (Reina et al., 2018). Past research has examined the predecessors to employee turnover in different countries. However, few studies have thoroughly examined the effect of employee perception on switching intentions in Pakistan's banking and automobile sector. Thus, the study examines the effect of employee engagement (EE), Job Insecurity, Job Satisfaction, and performance-based appraisals on employee switching intentions. The study will help improve the effectiveness of retention strategies and inform future retention strategies, and the study's findings would motivate the other sector to uplift retention practices. This study was conducted on Banking and automotive industry.

This study seeks to determine factors affecting employee turnover in Pakistan's Automobile and Banking sectors. It focuses on finding the multiple factors that result in employee turnover in Pakistan's Automobile and Banking sectors.

The study aimed to provide the answer to the following research questions:

- How does work overload affect employee turnover while mediating job stress in Pakistan's Automobile and Banking sectors?

- How does employee engagement affect employee turnover in Pakistan's Automobile and Banking sectors?
- To what extent does Job Insecurity affect turnover in Pakistan's Automobile and Banking sectors?
- To what extent does performance appraisal for career progression affect employee's turnover in Pakistan's Automobile and Banking sectors?
- To what extent does job satisfaction affect employee turnover in Pakistan's Automobile and Banking sectors?

This study examines the factors affecting employee turnover in Pakistan's Automobile and Banking sectors. The following specific research objectives guided the study:

- To investigate the impact of work overload on employee turnover while mediating through job stress in Pakistan's Automobile and Banking sector
- To find out how employee engagement affects employee's turnover in Pakistan's Automobile and Banking sector
- To determine the extent to which Job Insecurity affects turnover in Pakistan's Automobile and Banking sector
- To establish how performance appraisal for career progression affects employee turnover in Pakistan's Automobile and Banking sectors.
- To find out how job satisfaction impacts employee turnover in Pakistan's Automobile and Banking sector

2 Literature Review

2.1 Theoretical Framework

JG and Simon H.A. (1958) presented The Theory of Organizational Equilibrium. The Theory of Organization Equilibrium is thought to be the first formal theory on turnover intention. This theory hypothesizes that perceived ease of movement and desirability are key factors defining an employee's equilibrium. These two main factors influence job satisfaction, directly impacting turnover intention (Holtom et

al., 2008). Job satisfaction is determined by compatibility with one's different roles at the workplace, the predictability of employee relationships at work, and the conformity of one's job with one's self-image. The Theory of organization environment (TOE) theory links turnover, the possibility of transfer, organization size, and perceived desirability of movement. In other words, according to TOE, turnover affects the size of the organization, the size of the organization affects the possibility of transfer, the possibility of transfer affects the perceived desirability of movement, the perceived desirability of movement affects turnover, and the cycle starts again with the effect of turnover on the size of the organization. Given that TOE believes perceived desirability and ease of movement impact employee turnover, there is a need for management interventions that can reduce turnover intentions and promote the retention of employees by maintaining the balance between employee contributions.

2.2 Employee Turnover

Turnover intention is the tendency of employees to leave their position or the organization (Lin & Huang, 2020). This can also reflect the organization's tendency to displace employees. The organizations have invested heavily in implementing, training, developing, supporting, and maintaining their employees. Therefore, managers need to minimize turnover for the organization's continued growth (Alhamad et al., 2022). It is noteworthy to mention that ineffective organizations have high turnover. Employees quit because they become dissatisfied with their work. Employees leave the organization for financial reasons (Soelton et al., 2021). Larger organizations can offer their employees better career opportunities and higher wages, thus ensuring loyalty. Local unemployment is related to job satisfaction to predict market sales. Role stressors can also lead to layoffs (Phuong & Vinh, 2020). If the manager/supervisor does not clearly define the employee's role, this leads to higher fluctuation in the turnover rate. If there is a predictable work environment, employees tend to stay and vice versa (Elsafy & Albadry, 2022). Another research states that it is essential that organizations understand turnover statistics and the costs surrounding the loss of employees. It is not expected that turnover will be zero; however, reducing the elements that result in turnover may drastically improve the ability of an organization to remain sustainable and competitive. Retaining desired employees must be a priority of business leaders (Yadav et al., 2020).

2.3 Work Overload and Job Stress

The workload is an activity that should be completed by the employee using all the technical as well as management expertise within a certain period to acquire information

about the efficiency and effectiveness of work (Junaidi et al., 2020). Omar et al. (2020) studied the impact of work-life balance workload and work stress on employee turnover intention using the census sampling method. After research, it was found that workload and employee turnover intention are positively related to each other however, it was found that work-life balance and work stress don't affect employee turnover significantly Qasim Shahzad et al. (2020) state that work overload often arises when employees perceive that the tasks assigned to them would be difficult for them to complete within given time duration. It has also been found that overloaded employees often complain about the long hours and unjustified work roles they have to bear with him promising holidays and vacations. Work overload can be both quantitative as well as qualitative. Quantitative work overload could arise when an employee feels immense pressure and finds it difficult to keep up the pace. However, qualitative work overload could arise due to the unavailability of certain skills required to complete work. Quick et al. (2016) found that job stress, workload, and work environment significantly impact employee turnover intention. Workload perspective varies from employee to employee. Some construct handle workload while others create destructive consequences for the workload, not only a function of an individual's perception but also a function of one's type of occupation. Few occupations are inherently more overloaded than others. Thus, all the relationships of stress and strain impact apparently on the organization as well as the day. Yee and Hwa (2020) suggest that workplace ostracism causes job stress, resulting in employee turnover. The relationship was further moderated by job autonomy. It was found that the relationship was stronger with low levels of job autonomy.

Ahn and Chaoyu (2019) study reveal a positive relationship between job stress and employee turnover intention, while job satisfaction partially mediates the relationship between the two under consideration variables. Job stress has been a rising issue for HRM on a global scale. Hee and Ann (2019) define work-related stress as the pressure an employee faces while meeting job demands or dealing with people. Work-related stress could also be a result of high work pressure, which could be perceived as the requirement of completion of any job within a specific time frame. There are several contributing factors to work-related stress, but the most common are work overload, work ambiguity, and role conflict. Therefore, based on the above discussion following hypothesis can be concluded:

H1: Work Overload positively affects employee turnover while mediating job stress.

2.4 Employee Engagement

A study by Chandani et al. (2016) states that employee engagement can be explained differently. A committed employee delivers results, doesn't change jobs frequently, and is always the company's ambassador. The performance of an engaged employee can be defined as “a result achieved by awakening an employee's enthusiasm for work and redirecting him to the company's success.” This result can be achieved only when an employer offers an implicit contract to the employees. When employees feel empowered at work, they show positive affective engagement that leads to positive work engagement and lower intentions to quit (Alagarsamy et al., 2020). When employees find meaning in their work, they connect more to it. According to Boakye et al. (2021), positive work conditions and environment (including climate, interpersonal and supervisory support) will increase employee engagement and desire to stay with the company. The benefit of employee engagement was explained as employees involved in work physically, cognitively, and emotionally have energetic and effective connections with their work (Wang et al., 2020). Employee engagement, in turn, results in a decline in employees' turnover intentions and an increase in innovative work-related behavior (Chandani et al., 2016). Engaging employees is a long-term task and cannot be accomplished by one training program, regardless of its quality. Organizations can improve engagement by opportunity thinking, enhancing employee decision-making, and commitment.

Turnover intention has been widely shown to be an important, practical antecedent variable of turnover and is the best predictor of actual turnover behavior. A study by Kang and Sung (2017) explain turnover intention as a dynamic process. After an employee joins an organization, the organization interacts with the person's opinions. If the two cannot achieve coordination and balance, personal feelings and experiences will lead to separation. Ultimately, the process leads employees to leave the company. When an employee gets a higher degree of job satisfaction at work, he will have a higher degree of employee engagement; thus, his turnover intention will be reduced (Scanlan & Still, 2019). Based on the above details, the following hypothesis is proposed.

H2: Employee Engagement negatively affects employee turnover.

2.5 Job Satisfaction:

Job satisfaction is one of human resource literature's most frequently studied issues. It can be defined as “an emotional state of pleasure produced by evaluating a person's work to achieve or promote its value” (Wang et al., 2020). Skelton et al. (2019) Research suggests that job satisfaction remains complex due to cultural variances in a globalized

economy and differences in individual needs and jobs. The research also indicates that executives and managers should make and enforce policies that will enhance employee satisfaction to avoid negative consequences of dissatisfaction, including organizational performance, lower productivity, and employee turnover. Huang and Su (2016) suggest that one symptom of an employee's intent to leave a company might include low job satisfaction. Therefore, managers should work towards increasing employee satisfaction to help improve efficiency, production, and employee retention. Yadav et al. (2020) conclude in their research that higher employee job satisfaction leads to higher customer satisfaction, greater potential for profitability, and permanence for the organization. Organizational leaders set goals for the organization that are critical to extending the life of the organization. Job satisfaction is an essential part of goal setting. Al-Ababneh et al. (2017) conclude that employee satisfaction and engagement negatively influenced turnover intentions. Based on the above discussion, the following hypothesis is proposed.

H3: Job Satisfaction negatively affects employee turnover.

2.6 Performance Management:

Bellisario and Pavlov (2018) State performance management is a tool for evaluating organizational performance, which helps in the execution of strategy and management organizations. The performance management system is aimed towards aligning strategy with behavior by utilizing evaluation and reward practices as the tactical elements of the PM system. Employee performance in an organization could be accurately measured, defined, and evaluated through the performance management system. This system helps in accurately rewarding people. Performance management could be associated with the managerialism philosophy, which focuses on understanding the organizational goals regarding financial success and human behavior (Franco-Santos & Doherty, 2017). Performance management can be distinguished from performance appraisal in the sense that performance management help in the development of performance in individuals and teams and aligns performance with the organization's long-term goals. Employee coaching and performance expectations are both integral components of performance management. Individual, team, departmental, and corporate-level objectives are set by involving performance management practices (Schleicher et al., 2018). The success of the performance management system can be achieved if the PM practices are aligned with the business objectives of the organization as well as with the skills and attitudes of those responsible for its implementations (Aina & Atan, 2020). PM can be used for performance measurement of an employee, a department, or even the process responsible for developing a product or service. An organization's performance is essential in the business market as it attracts investments, increases share price, and helps hire high-

caliber employees. It is necessary to identify methods for the calculation of performance of an employee in an organization. Another important factor to consider is how performance is communicated in broad markets and how it is interpreted by customers, employees and investors (Kagioglou et al., 2001). On the basis of above discussion, following hypothesis is proposed:

H4: Performance Management affects negatively on employee turnover.

2.7 Job Insecurity

Saeed et al. (2021) define job insecurity as an apparent risk or fear for one's job. It is measured as a very common cause of stress among employees. Job insecurity has an essential role in reducing the job satisfaction of employees. Jung et al. (2021) suggest a strong positive relationship between job insecurity and turnover. According to Ratnasari and Lestari (2020), job insecurity is an inability to maintain the required level of stability. It is further defined as a lack of certainty and control over the future continuity of an employee's work. Employees are experiencing growing job insecurity due to unstable employment status and increasingly uncertain pay levels; as a result, turnover intentions are rising. Based on the above discussion, the following hypothesis is proposed

H5: Job Insecurity affects positively on employee turnover.

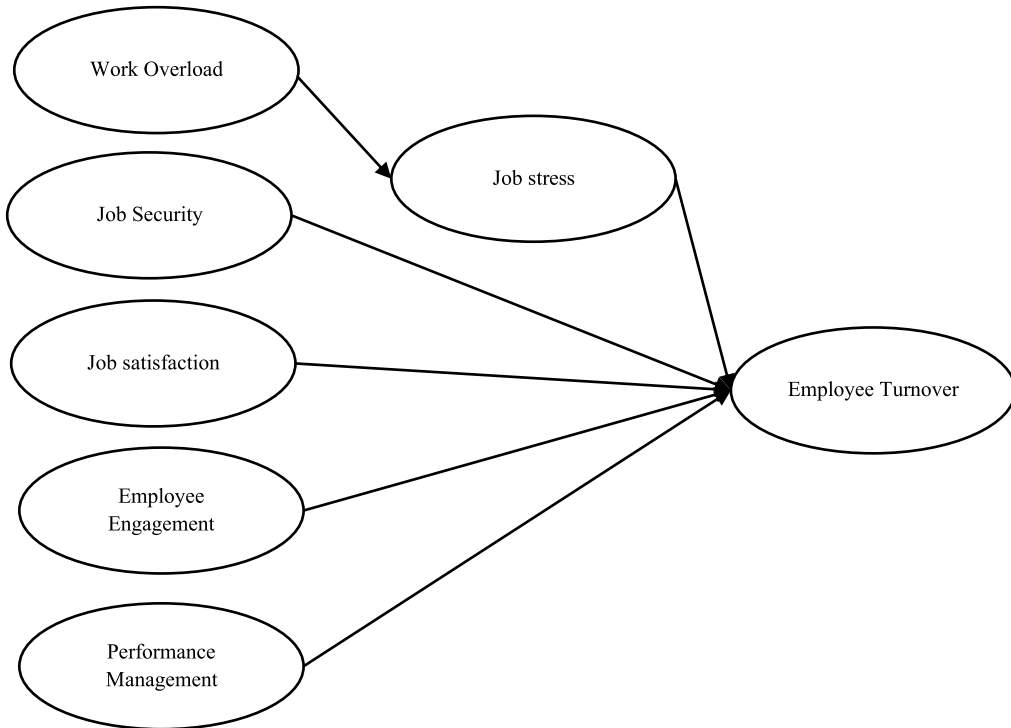
2.8 Table for constructs

Table 1 Constructs

Relationships	Definitions	References
Work overload has a positive impact on employee turnover while mediating job stress.	Work overload occurs when an employee has to handle to meet excessive production needs. This further results in job stress which can cause absence from the job as well as high turnover	(Ketkaew et al., 2020)
Employee engagement is negatively related to employee turnover	The positive attitude of an employee in the workplace	(Wang et al., 2020)
Job insecurity positively influences employee turnover.	Refers to employee's fear regarding losing their job and being unemployed, resulting in damage to the psychological health of employ	(Jung et al., 2021)

Job satisfaction negatively influences employee turnover.	A positive state of mind achieved after work experience evaluation	(Zhang et al., 2019)
Performance management negatively influences employee turnover.	Includes organization’s appraisal policies, development, and growth opportunities for employees	(Kumar, 2021)

Figure 1 Conceptual Framework



3 Methodology

This research employs quantitative data analysis, utilizing various methods that use statistical or numerical data to examine social phenomena systematically. Quantitative research involves the measurement process and assumes that the studied phenomena can be quantified. Data analysis is conducted to identify patterns and correlations and validate measurements (Durberry, 2019).

The philosophical approach adopted in this research is positivism. Positivism explains human behavior based on reason and observation. Per the positivist approach, true knowledge can be acquired through experiment and observation. Positivism is based on

the concept that reality can be explained using objectivity and even be measured through properties that remain independent of the instruments and researcher. Thus, the positivist researcher is responsible for the adoption of scientific methods as well as systemizing the entire process of knowledge collection through data quantification, which further increases the precision of parameters and the relationship among them. Therefore, it can be concluded that any research approach based on discovering truths and utilizing empirical methods would be classified as a positivist approach (Antwi Kwadwo & Hamza, 2015).

This study is based on a deductive approach. In management sciences, the deductive approach is linked to research methods based on quantitative data analysis and positivism. The strong relationship between deductive and quantitative analysis has forced management sciences to test theories only on quantifiable data (Bitektine, 2008).

The research strategy adopted in this research is a survey. Questionnaire design and scientific sampling are used in this method for the measurement of population characteristics with statistical precision. Comparisons between groups could be easily made through survey research. Survey research provides estimates from a sample that can be applied to the entire population with a certain degree of certainty (Kamolson, 2007).

This research has adopted a cross-sectional study approach concerning time horizon. The main feature of a cross-sectional study is that observations are performed in a single time instant. This type of research allows the researcher to incorporate direct observations to be investigated without the pursuance of participants involved. This helps produce faster results at a lower cost than other designs (Zangirolami-Raimundo et al., 2018).

A sample size of 156 has been used in this research, out of which 80 are from the automotive sector and 76 are from the banking sector. The sampling technique used in this research is “Snowball.” This type of sampling is also known as referral-chain sampling. The selection of items depends on their relationship with previously selected items. In cases where the target population lacks an accurate sampling frame, this type of sampling proves useful. Snowball sampling involving human participants functions in a way that first focuses on finding some individuals in the population and then asks the same participants to refer other members whom they have known in the same population. Items are not present in the sampling frame and could be identified through snowball sampling. However, snowball sampling results could be biased toward connected people. Further, it results in sampling a small interconnected group of the population (Baltes & Ralph, 2022).

Procedures developed in research for assigning numbers to a series of objects are known as “Scaling.” Since 1920, many techniques have been developed for research on attitudes and, to a lesser extent, for psychophysical and psychometric research. In today’s research, mostly summated scales are used (Uhlener, 2005). One of the most commonly used is Likert Scale. A Likert scale questionnaire asks respondents to answer a series of statements by highlighting whether they agree or disagree with the point of view mentioned in the statement. Questionnaire in this research is based on a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Croasmun & Ostrom, 2011).

Table 2 Established Reliability of Constructs

Variables	Authors	Items	Established Reliability
Employee Turnover	(Wang et al., 2020)	03	0.912
Employee Engagement	(Wang et al., 2020)	07	0.938
Work Overload	(Ketkaew et al., 2020)	04	0.803
Job Stress	(Ketkaew et al., 2020)	07	0.865
Job Insecurity	(Jung et al., 2021)	08	0.952
Job Satisfaction	(Zhang et al., 2019)	03	0.945
Performance Management	(Kumar, 2021)	05	0.803

4 Results and Discussion

4.1 Data Screening

Data was screened in two steps. The first step was to remove univariate outliers. Univariate outliers were removed by plotting box plots. Through box plot analysis in SPSS, it was found that there is no univariate outlier. The second step was to remove multivariate outliers. Multivariate outliers were removed by calculating Mahalanobis Distance. Only one data sample with a probability < 0.001 existed, which was removed from the data set.

4.2 Demographic Profile of Respondents

The sample size consists of a total of 156 respondents. Out of 156, 77 (49.4%) respondents belonged to the banking sector, whereas 79 (50.6%) belonged to the automotive sector. Among 156 respondents, 97 (62.2%) were males, whereas 59 (37.8%) were females. Most respondents were from the age group 21-30 (66.7%), whereas 65.4% were single. 53.8% of respondents were graduates, with a majority having an experience of 1-10 years (75.0%).

Table 3 Demographic Profile

Demographic	Subgroup	Frequency	Percent
Age	21-30	104	66.7
	31-40	34	21.8
	41-50	8	5.1
	51-60	10	6.4
	Total	156	100.0
Gender	Male	97	62.2
	Female	59	37.8
Marital	Total	156	100.0
	Single	102	65.4
	Married	54	34.6
Education	Total	156	100.0
	Postgraduate	55	35.3
	Graduate	84	53.8
	Diploma	9	5.8
	Certificate	8	5.1
Income	Total	156	100.0
	20k-50k	29	18.6
	50k-100k	49	31.4
	100k-200k	60	38.5
	200k-300k	12	7.7
	300k-Above	6	3.8
Experience	Total	156	100.0
	1-10 years	117	75.0
	11-20 years	22	14.1
	21-30 years	14	9.0
	31 and above	3	1.9
Sector	Total	156	100.0
	Banking	77	49.4
	Automotive	79	50.6
	Total	156	100.0

4.3 Descriptive Analysis

A descriptive analysis of responses was performed through SPSS. Mean values for variables WO, JS, and EE are 2.750, 2.746, and 2.940. Skewness and kurtosis values are within the range; therefore, it can be concluded that data distribution for these three variables is normal. Consequently, it can be concluded that respondents have a neutral opinion regarding work overload, job stress, and employee engagement affecting employee turnover. As far as PM and JJ are concerned, data could be categorized as

normally distributed. In contrast, mean values indicate that respondents have an agreement of opinion regarding the effects of performance management and job satisfaction on employee turnover.

Table 4 Descriptive Analysis

Construct	Min	Max	Mean	SD	Skewness		Kurtosis	
					Statistic	Std. Error	Statistic	Std. Error
ET	1.00	5.00	3.059	1.260	-0.248	0.194	-1.249	0.386
WO	1.00	5.00	2.750	1.168	-0.126	0.194	-1.210	0.386
JS	1.00	5.00	2.746	1.123	-0.107	0.194	-1.262	0.386
EE	1.29	5.00	2.940	1.296	0.345	0.194	-1.579	0.386
JI	1.00	5.00	2.982	1.394	-0.314	0.194	-1.678	0.386
PM	1.40	5.00	3.442	0.959	0.083	0.194	-0.880	0.386
JJ	1.00	5.00	3.433	1.053	-0.141	0.194	-0.930	0.386

4.4 Measurement Model

The measurement model consists of reliability, construct validity, and discriminant validity calculations. For reliability calculation, the PLS algorithm with initial 10,000 samples were used. As it is clear from Table 5, outer loadings for all items are greater than 0.6, whereas composite reliability (CR) values for all constructs are greater than 0.7. Hence, reliability and construct validity for all items have been established.

Table 5 Reliability and Construct Validity

Construct	Items	Outer Loading	CR	AVE
Employee Turnover (ET)	ET1	0.937	0.952	0.868
	ET2	0.928		
	ET3	0.93		
Work Overload (WO)	WO1	0.869	0.938	0.79
	WO2	0.871		
	WO3	0.892		
	WO4	0.922		
Job Stress (JS)	JS1	0.859	0.955	0.751
	JS2	0.831		
	JS3	0.858		
	JS4	0.827		
	JS5	0.89		

	JS6	0.88		
	JS7	0.917		
Employee Engagement (EE)	EE1	0.724	0.941	0.697
	EE2	0.868		
	EE3	0.877		
	EE4	0.83		
	EE5	0.848		
	EE6	0.819		
	EE7	0.866		
Job Insecurity (JI)	J11	0.836	0.945	0.684
	J12	0.87		
	J13	0.738		
	J14	0.787		
	J15	0.852		
	J16	0.829		
	J17	0.853		
	J18	0.844		
Performance Management (PM)	PM1	0.816	0.921	0.699
	PM2	0.81		
	PM3	0.808		
	PM4	0.86		
	PM5	0.884		
Job Satisfaction (JJ)	JJ1	0.94	0.95	0.863
	JJ2	0.921		
	JJ3	0.925		

The criteria for measurement of discriminant validity are the Hetrotrait Monotrait ratio (HTMT), whose value should be less than 0.9. As seen from Table 6, all values for HTMT ratio are less than 0.9 except the ratio between EE & JI and JS & W.O. Hence, constructs with HTMT ratio < 0.9 have established discriminant validity.

Table 6 Discriminant Validity

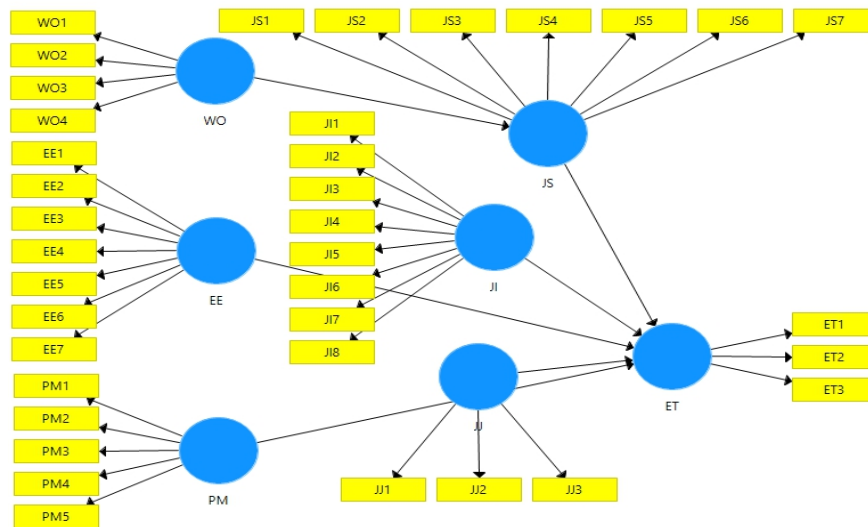
Constructs	EE	ET	J1	JJ	JS	PM	WO
EE							
ET	0.454						
J1	0.906	0.353					
JJ	0.349	0.828	0.257				
JS	0.375	0.799	0.309	0.731			
PM	0.424	0.814	0.336	0.84	0.742		
WO	0.312	0.774	0.224	0.765	0.942	0.683	

Note: EE= Employee engagement, ET=Employee turnover, JI=Jon insecurity, JS=Job stress, JJ=Job satisfaction, PM=Performance Management, WO=Work overload

4.5 Structural Model

Figure 2 depicts a picture of the conceptual Framework created in Smart PLS. To analyze the structural model, 10,000 samples were used to perform calculations.

Figure 2 Structural Model



Note: EE= Employee engagement, ET=Employee turnover, JI=Jon insecurity, JS=Job stress, JJ=Job satisfaction, PM=Performance Management, WO=Work overload

4.6 Direct Effects

Bootstrapping was performed in SmartPLS with initial 10,000 samples to calculate direct effects. It is clear from Table 7 that $p < 0.005$ for EE, JS, JJ, and PM. In contrast, $p > 0.005$ for JI. Therefore, the effect of EE, JS, JJ, and PM on ET are statistically significant, while JI is statistically insignificant. Therefore, the results show that the sample data support all hypotheses except H5.

Table 7 Direct Effects

Path	Beta Coefficient	Standard Deviation	T Statistics	P Values	Decision
EE -> ET	-0.189	0.084	2.24	0.025	Supported

JI -> ET	-0.082	0.085	0.962	0.336	Not Supported
JJ -> ET	-0.328	0.094	3.506	0.000	Supported
JS -> ET	0.336	0.084	4.009	0.000	Supported
PM -> ET	-0.218	0.092	2.376	0.018	Supported
WO -> JS	0.876	0.027	32.755	0.000	Supported

Note: EE= Employee engagement, ET=Employee turnover, JI=Job insecurity, JS=Job stress, JJ=Job satisfaction, PM=Performance Management, WO=Work overload

4.7 Indirect Effects

Table 8 shows mediated effect of WO on ET with JS as a mediator. It can be seen that $p < 0.005$; therefore, sample data supports H1.

Table 8 Mediated Effects

Path	Beta Coefficient	Standard Deviation	T Statistics	P Values	Decision
WO->JS->ET	0.295	0.074	3.984	0.000	Supported

4.8 Model Fit

R^2 value helps in understanding variance in dependent variables with respect to independent variables. It can be seen from Table 9 that the adjusted R^2 is 0.710, which indicates that selected variables significantly explain variance in dependent variables.

Table 9 Model Fit

Exogenous Variable	R^2	Adjusted R^2	F^2
ET	0.719	0.710	0.024
JS	0.767	0.766	-
EE.	-	-	0.024
JI	-	-	0.005
JJ	-	-	0.138
PM	-	-	0.062
WO	-	-	3.294

4.9 Discussion

Initially, five hypotheses have been developed in this research after a comprehensive literature review. The impact of five independent variables, work overload, employee engagement, job satisfaction, job insecurity, and performance management, including one

mediator of job stress, has been studied. It has been found that work overload, while mediating job stress, positively impacts employee turnover. Previous research investigations show that job stress caused by a heavy workload is positively connected to turnover intentions. This suggests that even when job-related activities are clear and compatible, quantitative and qualitative work overload can create job stress (Liu et al., 2005). Several studies have demonstrated that job overload correlates to increased stress levels, which increases the likelihood of intention to leave (Elçi et al., 2012).

On the other hand, employee engagement, work happiness, and performance management negatively influence employee turnover. The prior study supports the conclusion that this overall pleasant experience from the execution of a performance management system has a beneficial influence on employees' satisfaction with performance evaluation, consequently boosting their level of engagement and decreasing their desire to quit (Memon et al., 2020). However, job insecurity didn't show any significant effect on employee turnover. Previous study contrast with the finding of this research. Numerous studies have found a substantial link between job instability and intentions to or actual turnover. Job insecurity causes anxiety and stress, impairing job satisfaction and engagement and prompting people to actively seek alternative employment opportunities (Elshaer & Azazz, 2021).

Hypotheses were developed after a comprehensive literature review. As per a previous study, work overload, while mediating job stress, positively impacts employee turnover. The same has been proved through data analysis. Further, performance management, job satisfaction, and employee engagement have shown the same behavior as discussed in previous literature. However, the behavior of job insecurity was not supported by previous literature, as its impact on employee turnover was not significant.

5 Conclusion

Thus, after complete analysis, the research contributes a lot in analyzing the variables and their impact on the topic regarding practical and research decisions. Still, there are certain limitations as far as the sample size is concerned. The sample size taken for the study is quite small because it was time bound. However, a larger sample size can be taken for a deeper analysis for future studies. For future studies, the research is open for new areas to analyze and compare other sectors. The sectors we selected for this study might not apply to other sectors or geographical regions. The Framework can be changed to analyze different impacts between dependent and independent variables.

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Appendix Table 15 Questionnaire

Constructs	Items	Item measurements	References
Employee Turnover	ET1	I think a lot about leaving the company	(Wang et al., 2020)
	ET2	I am actively searching for an alternative to the organization	
	ET3	As soon as it is possible, I will leave the company.	
Work Overload	WO1	I work for long hours, overtime, and even on holidays	(Ketkaew et al., 2020)
	WO2	I am unable to meet the demands of my job.	
	WO3	I feel tired during the day due to the	

		excessive workload.	
Job Stress	WO4	I am so busy I find it increasingly difficult to concentrate on the job.	
	JS1	I often feel stressed at work.	
	JS2	Job difficulty usually brings me sleeplessness.	
	JS3	My job makes me nervous.	
	JS4	I feel exhausted after my daily work.	(Ketkaew et al., 2020)
	JS5	I feel weak and depressed at work.	
	JS6	I feel more hot-tempered at work.	
Employee Engagement	JS7	I feel depressed and unhappy at work.	
	EE1	At my work, I feel bursting with energy	
	EE2	I am enthusiastic about my job.	
	EE3	My job inspires me	(Wang et al., 2020)
	EE4	I feel like going to work when I get up in the morning.	
	EE5	I feel happy when I am working intensely.	
	EE6	I am proud of the work that I do.	
Job Insecurity	EE7	I am immersed in my job.	
	J11	I am very sure that I will be able to keep my job	
	J12	I am certain of my job environment.	
	J13	I think that I will be able to continue working here.	
	J14	There is only a small chance that I will become unemployed.	
	J15	I fear that I might get fired	(Jung et al., 2021)
	J16	I worry about the continuation of my career.	
	J17	I fear that I might lose my job.	
Job Satisfaction	J18	I feel uncertain about the future of my job.	
	JS1	I am very satisfied with my current job	
	JS2	My present job gives me internal satisfaction.	
Performance Management	JS3	My job gives me a sense of fulfillment	(Jung et al., 2021)
	PM1	My organization has a defined appraisal policy.	
	PM2	Equal opportunities for training are provided to all employees.	
	PM3	My objectives are aligned with organizational objectives.	(Kumar, 2021)
	PM4	My organization has a career development program.	

PM5 The organization offers support and
resources for development.



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