



Antecedents and Outcome to Quit: Evidence from Financial Institution Bank Employees

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Abstract: Many researchers have found that there are intention to quit among professional employees in Malaysia due to the salary they obtained since 1990's as there are great changes in economic status and social lives that made the citizens become choosy when comes to search jobs. This study aimed to identify factors that determine financial institution of bank employees' intention to quit that located in Perlis and Kedah while investigating the relationships between these variables. There are three factors which are employee empowerment, perceived organizational supports and job satisfaction that have been determined to influence intention to quit. The findings showed that perceived organizational support is the most influential factor that can reduce the withdraw intention among the financial institution of Bank employees while the employee empowerment is the least influential factor. This research is significant to provide the body of knowledge to the banking industry as when the employer invests in the correct directions; it could lessen the costs and burdens of an organization.

Keywords: Empowerment, Perceived Organizational Support, Job Satisfaction, Intention to Quit, Bank Employee

1. Introduction

Since 1990s' many researchers have found that there are intention to quit among professional employees in Malaysia due to the salary they obtained. The employees seek for better pays when there are great changes in economy status and social lives. Inagami (1998), in his opinion, stated that the intention to quit rate has been haunting the banking industries and was starting to increase since the early 1991. With the increase of the intention to quit, the senior management, human resource and industry psychologists have seriously monitored the situation that affects the company's future plans, objectives and finances as well. The intention to withdraw in Malaysia has increased from 9.3% in year 2009 to 10.1% in year 2010 and one of the possible intentions to quit was found in financial services sector with the rate of 18.3% (Hewitt Associates, 2009). The condition is getting worse when the rate of intention to quit has gone up from 12.3% in 2012 to 13.2% in 2013 (Towers Watson, 2014). Hewitt Associates (2009) found that the high rate of intention to quit in the commercial banks greatly impacts the productivity, quality and profitability because of the lack of knowledge, skill and expertise in the field.

Besides that, it also influences the relationship and satisfaction of clients because of the insufficiency of skills and knowledge. Subsequently, the high rate of intention to quit will turn up to be a burden for a company (Ro and Chen, 2011). It is important to note that employees are the most important asset in a company and may determine the organization's success. Therefore, how to retain competent employees in an organization is the priority consideration.

As compared to other sector, banking sector is well known for the heavy workload and the needs to adhere to strict time limits which are among the reasons that cause high turnover rate (Rubiah, 2012). This high turnover rate could bring a new cost for a company to recruit new employees to replace those that had left. To decrease the turnover rate, an organization has to convince or attract the employees towards positive working behavior through empowerment. A supportive study showed that if an employer applies empowerment in an organization, the intention to quit will decrease and the employees are more willing to perform their job and giving full responsibilities (Slatten, Svensson and Svaeri, 2011; Sut and

Perry, 2011). This strategy could actually raise the employees' confidence to perform the tasks and it was agreed by Albrecht and Andretta (2011) that empowerment is a motivation to employees and this motivation will lower the rate to quit.

Perceive organization support is also one of the factors that will affect the turnover rate of an organization (Allen, Shore and Griffeth, 2003). Stone et al. (2006) advocated that an employee will be hopping to another organization if an organization did not provide support or appreciations for the employee's contribution. A related study showed that when employees feel that the company attends to the employees' welfare and not just because of legal obligations, employees will respond and perform better towards achieving the organization's objectives. Furthermore, the company is seen as a source of employees' satisfaction towards social needs such as recognition of identity, belonging and self-esteem.

In turn, the employees will help the organization to achieve the company's goals and objectives and reciprocate with loyalty based on the concept of exchange norm (Nawaser, Khaksar and Jahanshahi, 2011). This evidence showed that job satisfaction is another significant criteria to lessen the possibility of employee's intention to quit. Gubman (2003) posited that professionals' job satisfaction could be the source of job commitment and growth opportunities. Kreitner and Kinicki (2007) supported that when an employee was satisfied with the job, the time that have been spent and appreciation from others about his contributions to the company is no more a primary concern.

In order to reduce the intention to quit, employee empowerment, perceived organizational support and job satisfaction are vital to be examined. By doing this research, it can lessen the turnover rate in the financial institution as banking industry is one of the highest intention to quit with the rate of 18% (Watson, 2013). An organization could be more focus on improving the operation rather than spending time and cost in recruiting and retaining by satisfying the needs of the employees. Cho, Johanson and Guchait (2009) inferred that investigating the factors that causing intention to quit is crucial than stopping intention to quit. In fact, the employees will bring the expert knowledge, ability and skill with them once they leave the organization.

Thus, this research is to determine the relationship between employees' empowerment, perceived organizational support, job satisfaction and intention to quit among the employees in a well-known financial institution.

2. Literature Review

2.1 Intention to Quit

Cho, Johanson and Guchait (2009) defined the intention to quit as the employee's inclination to withdraw from an organization while Sager, Griffith and Hom (1998) have similar opinion, which is reflected as a mental decision by the employees to either quit or not remaining in the company. Ro and Chen (2011) claimed that employee turnover is costly and it has been agreed that when a company hires the right person in the right position, the intention to quit will be decreased. It has been proven that quality of performance is also important to reduce intention to quit among the employees (Mckillop and Minnes, 2011; Mohamad and Nurzeti, 2010). Mohamad and Nurzeti (2010) found a significant relationship between the age and the withdraw intention. Junior employees have a higher rate of intention to quite as compare to the senior employees due to their job commitments.

Other factor such as job security is another reason that influences intention to quit. It was supported by Hsu et al. (2003) that the higher the job security, the lower the intention to quit. It was found that level of education will bring out the influence of the intention to quit whereby the higher the level of education, the higher possibilities of intention to quit as they could have better job offers. Adversely, those who possess low level of education with less skill, ability and knowledge are not keen to withdraw from a company (Rothrauff et al., 2011). Sometimes, job satisfaction is more important than organizational supports in relation to withdraw intention (Baranik, Roling and Eby, 2010; Jawahar and Hemmasi, 2006). It have been proven that employees with higher job satisfaction undoubtedly will reduce the withdraw intention (Clugston, 2000; Jang and George, 2012). Most of the research is focusing on hospitality industry (Yang, Wan and Fu, 2012; Kim, Lee and Carlson, 2010; Cho, Johanson and Guchait, 2009), oil and gas industry (Dickey, Watson and Zangelidis, 2009), retail industry (Foreman, 2009) and bank (Ali, 2013). The findings could be different in diverse industries. For example, Mastracci (2009) who focus on electrical industry found that there is a positive relationship between employee empowerment and the intention to quit. However, Sut and Perry (2011) who concentrated in hospitality industry found a inverse results which showed a negative relationship between empowerment and intention to quit.

2.2 Employee Empowerment

Employee empowerment is a management practice of the employees to involve in the decision making and is accompanied by the increase of individual performance and self-determination in decision making process (Ahmed and Kumar, 2014). Besides that, empowerment comes along with confidence of each other, support, respect and creating motivation in developing and improving employees' skills. According to Honold (1997), empowerment can also be referred to as the ability to control one's work autonomy on the job, variations of teamwork and pay systems that link the salary with performance. A supported study by Naderi, Jamshidiyan and Salimi (2008) defined empowerment as having a more extended context and it is not involved in the delegation rather it is a process that every person can improve their functions by acquiring the knowledge, skill and motivation. By nurture employee empowerment, the increase of quality productivity and services together with the fulfillment of customers' requirements will automatically string along (Jarrar and Zairi, 2010; Kaye and Jordan-Evans, 2001; Naeem and Saif, 2010).

In fact, most of the employees prefer empowerment in an organization (Greasley et al., 2008) and Emerson (1976) stated that employee empowerment is important to provide advantages to the organizations, not limited only to fulfill employee satisfaction. However, the management needs to evaluate the performance of the empowered employees in regular basis to make sure the empowered employees made a right decision for an organization (Hummayoun and Muhammad, 2010; Osborne and Plastrik, 2000). Most of the studies found that employee empowerment and intention to quit have negative relationships (Albrecht and Andreetta, 2011; Ali, 2013; Kim, 2005; Moynihan and Landuyt, 2008; Slatten, Svensson and Svaeri, 2011; Sut and Perry, 2011). However, Mastracci (2009) found out that there is a significant positive correlation between employees' empowerment and intention to quit.

H1: There is a significant negative relationship between the employee empowerment and the intention to quit.

2.3 Perceived Organizational Support

According to Eisenberger et al. (1986), perceived organizational support is the extent to which the employees' perspective of whether the organization values the employees' contribution and concerns about their welfare. Employees with high perceived organizational support would have better motivation to serve the organization in achieving the goals (Arshadi, 2011). In other words, employees possess lower intention to quit when they obtained organizational support from the organization (Colakoglu, Culha and Atay, 2010). The higher the level of perception in term of perceived organizational support, the higher the level of loyalty towards an organization (Erat et al., 2012). A related study by Tuzun and Kalemci (2012) found that perceived organizational support is the main driver of intention to stay in an organization.

Erat et al. (2012) suggested that if an organization able to provide higher organizational support to the employees, the rate of intention to withdraw had decreased indicated a negative relationship between these two variables. Tumwesigye (2010) advocated that the employees are more willing to grow with the organization if the employees can feel appreciation from their organizations for their merits and achievements. Based on previous studies, it can be concluded that there is a negative relationship between perceived organizational support and intention to quit whereby when perceived organizational support increase, withdraw intention will be decrease (Allen et al., 2003; Biswas, 2010; Erat et al., 2012; Stone et al., 2006; Tumwesigye, 2010).

H2: There is a significant negative relationship between perceived organizational support and intention to quit.

2.4 Job Satisfaction

According to Locke (1976) and Nelson and Quick (2006), job satisfaction is a positive, favorable affective state following the assessment of of one's job experience. It is also an assessment of job characteristics, working environment and emotional experience in a workplace (McShane and Glinow, 2008). In other words, a person who likes and feels good about the job and thinks it is the responsibility to perform it will result in higher levels of job satisfaction (Chandan, 2005). In turn, that employee may actually requite the organization with more assiduous, active and enthusiastic work behavior (Colquitt, LePine and Wesson, 2009). It has been proven by several researchers that when the job satisfaction level is low, the employees' intention to quit will be increase (Luna-Arocas and Camps, 2008; Martin and Roodt,

2008; Larrabee et al., 2003).

Job satisfaction has long been suggested as a relevant sign of behavioral intentions to quit in an organization. Siong et al. (2006) suggested in their study that job satisfaction has both direct and indirect influences on the intention to quit among the employees, and the employer can reduce turnover rate by controlling the fundamental factors that contribute significantly to job satisfaction among the employees. There are several studies that show a negative relationship between job satisfaction and withdraw intentions (Ahmad et al., 2012; Gaan, 2007; Poon, 2004; Medina, 2012; Emami et al., 2012). The findings in Jui-Chu, Lee, Yang and Chang (2009) reported that employees who intended to quit exhibited lower job satisfaction than those who remained to stay in an organization. In Malaysia context, Ahmad et al. (2012) also found that job satisfaction can influence the intention to quit in XYZ Sdn. Bhd. Malaysia.

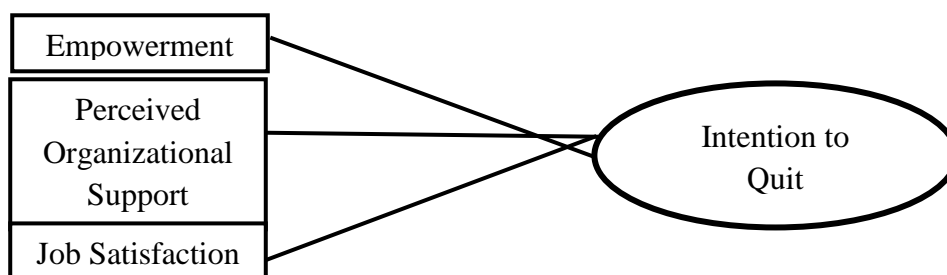
H3: *There is a significant negative relationship between job satisfaction and the intention to quit.*

2.5 Social Exchange Theory

Blau (1964) has suggested that social exchange theory involves the relationship between two parties that often goes beyond economic exchange that includes social exchange between the manager and his subordinates. According to Coetzee (2005), the concept of employee commitment is best defined through the disposition of social exchange theory. The social exchange theory has mentioned that the relationships that offer more rewards and cost reduction earn lasting mutual trust and attraction between the manager and the subordinates. Hence, the social exchange process contains two aspects which are material benefit (welfare) and psychological benefits (status, loyalty and support).

Based on the model of exchange, the higher the level that the employees perceived, the more likely they are to flood the organization with positive attitudes such as commitment and promising work behavior that may lower the intention to withdraw from an organization (Eisenberger, Fasolo and Davis, 1990; Eisenberger et al., 1997). In short, the sustaining social exchange theory predicts that the exchange of favorable treatment could be extended if the receipt of resources from another party is highly in need and valuable and the actions are flexible (Blau, 1964; Eisenberger et al., 1997).

Based on previous research, the research framework is proposed as in Figure 1 as follow:
Figure 1: Research framework



3. Methodology

This research is to examine the relationship between empowerment, perceived organizational support, job satisfaction and intention to quit. The research plan is based on the quantitative survey approach and the data were collected from employees who are working in financial institution bank located in the State of Perlis and Kedah to determine the employee empowerment, perceived organizational support and job satisfaction towards the bank employee's intention to quit from the bank. The questionnaire is adapted from several researchers; employee empowerment with the internal consistency of 0.89 (Ali, 2013), perceived organizational support with the internal consistency of 0.80 (Erdogan and Enders, 2007), job satisfaction with internal consistency of 0.91 (Michael, 2014), intention to quit with the internal consistency of 0.82 (Lew, 2009). A pilot study was conducted by distributing 30 questionnaires to the employees in Public Bank in Kangar, Perlis to test the reliability and validity of the questionnaires and also the feasibility of the questionnaire in the context of Malaysian employees. This research applied probability sampling in the form of stratified sampling method, followed by randomly

chosen from the stratum. Subsequently, 191 out of 334 sample sizes were usable for data analysis as exhibited in Table 1.

Table 1: Sampling Size

<i>No</i>	<i>State</i>	<i>Sampling Frame</i>	<i>%</i>	<i>Sample size</i>
1	Perlis	31	9.28	18
2	Kedah	303	90.72	173
	Total	334	100	191

4. Findings

4.1 Descriptive Findings

Table 2: Summary of Descriptive Analysis

<i>No</i>	<i>Variables</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Level</i>
1	Employee Empowerment	3.5240	0.68134	Moderate
2	Job Satisfaction	3.5055	0.62365	Moderate
3	Perceived Organizational Support	3.3403	0.65408	Moderate

Table 2 indicated the average answer is contained in the Mean column. Mean for employee empowerment is 3.5240, job satisfaction is 3.5055 and perceived organizational support is 3.3403. All of these means indicated that most of the respondents have neutral perspective or agreed with the questions in general. The variability can be assessed by examining the values in the Standard Deviation column. Standard deviation measures the amount of variability in the distribution of a variable. The more concentrated the data to the mean, the smaller the standard deviation. In this case, the standard deviation for all measurements are ranging from 0.624 to 0.681 indicating a considerable variability acceptance within the data set and showed that all variables have different responses from the respondents.

4.2 Reliability Analysis

Table 3: Reliability Test

<i>Variables</i>	<i>No. of Item</i>	<i>Cronbach's Alpha</i>	<i>Remarks</i>
<i>Independent Variables:</i>			
a) <i>Employee Empowerment</i>	12	0.889	Good
b) <i>Perceived Organizational Support</i>	8	0.804	Good
c) <i>Job Satisfaction</i>	18	0.905	Excellent
<i>Dependent Variable:</i>			
<i>Intention to Quit</i>	15	0.823	Good

Table 3 indicated the result of reliability analysis for the study variables. As illustrated above, the intention to quit (dependent variable) showed a good and reliable result and able to measure the employees' intention to quit. For the three independent variables, job satisfaction demonstrated the highest reliability with the value of 0.905 while perceived organizational support displayed lowest reliability, but still obtained a good and reliable value because the result score over 0.80. Employee empowerment with the internal consistency of 0.889 also exhibited good and reliable indicators and could be used to measure the variable.

4.3 Pearson Correlation Test

Table 4: Correlation Statistics for all variables

<i>Variables</i>	<i>EE</i>	<i>POS</i>	<i>JS</i>	<i>ITQ</i>
<i>Employee Empowerment (EE)</i>	1			
<i>Perceived organizational support (POS)</i>	0.713**	1		
<i>Job Satisfaction (JS)</i>	0.866**	0.856**	1	
<i>Intention to quit (ITQ)</i>	-0.279**	-0.419**	-0.393**	1

**Correlation is significant at the .01 level (2-tailed)

** Correlation is significant at .05 level (2-tailed)

The first correlation is between employee empowerment and intention to quit, the finding shows that $r = -0.279$ as identified in Table 4. According to the rule of thumb, this figure represents a low negative relationship. The second correlation between perceived organizational support and intention to quit ($r = -0.419$) which indicated a moderate negative relationship (Davis, 1997). Next, the third connection between job satisfaction and intention to quit ($r = -0.393$) also exhibited moderate negative relationship between these two variables.

4.5 Multiple Regression Analysis

The standardized coefficient is 0.214 for employee empowerment, perceived organizational support is -0.286 and job satisfaction is -0.334 as represented in Table 5. The value of R^2 indicated that 19% of the variance in intention to quit could be predicted from the independent variables (employee empowerment, perceived organizational support and job satisfaction). Since the p-value of employee empowerment were 0.107 ($p > 0.05$), it indicated that the variable does not show a statistically significant relationship with the intention to quit while perceived organizational support is significantly influence the intention to quit ($p < 0.05$). However, p-value of job satisfaction is over 0.05 ($p = 0.065$) indicating no significant relationship with intention to quit.

Table 5: The Relationship between the Independent Variables and Intention to Quit

<i>Independent Variables</i>	<i>Dependent Variable (Intention to Quit)</i>
<i>Employee empowerment</i>	0.214
<i>Perceived Organizational Support</i>	-0.286*
<i>Job Satisfaction</i>	-0.334
<i>R²</i>	0.191
<i>Adjusted R²</i>	0.178
<i>F Change</i>	14.74

*Note: Significant levels: **p<0.01, *p<0.05*

5. Discussion

The findings have showed that employee empowerment has no significant negative relationship with the intention to quit. It was supported by previous research that when the employee empowerment increases, the intention to quit will decrease accordingly (Albrecht and Andreetta, 2011; Ali, 2013; Kim, 2005; Moynihan and Landuyt, 2008; Slatten, Svensson and Svaeri, 2011; Sut and Perry, 2011). However, the relationship is not significant, indicating that empowerment is not the main concern of the bank employees. Contrarily, the perceived organizational support from the bank can lower the intention to quit; the higher the perceived organizational support, the lower the intention to quit among the bank employees (Allen et al., 2003; Biswasi, 2010; Erat et al., 2012; Stone et al., 2006; Tumwesigye, 2010). It has been

proven that there is a significant negative relationship between perceived organizational support and intention to quit. Although there is a negative correlation ($r = -0.393$) between job satisfaction and intention to quit, yet the results showed no significant relationship between these two variables. It could be due to the factor of perceived organizational support that overshadows the effect of job satisfaction in affecting intention to quit.

6. Conclusion

This study provides a different perspective towards influencing intention to quit among the bank employees in the financial institution. The current results could assist the financial institutions in identifying strategies to enhance their human resource administration matters while focusing on what is the major concerns by the employees such as the welfare of the employees (perceived organizational support). In the long run, it could actually lessen the burden and costs to recruit new employees. Since the current study focused solely on a single financial institution in a particular state in Northern Malaysia, it is highly recommended that future studies could undertake research on other financial institutions which has diverse management styles and operations possibly on foreign financial institutions which operate in Malaysia. It would be interesting if a comparative studies between various financial institutions set up could be realized. Other theories such as Leader Member Exchange Theory (LMX) and the Leadership Theory can be considered in future research as well.

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