

**CAPITAL UNIVERSITY OF SCIENCE AND
TECHNOLOGY, ISLAMABAD**



**Impact of Transformational Leadership
on Employee Turnover Intention with
the Mediating Role of Organizational
Commitment and Moderating Role of
Job Embeddedness**

by

Samar Khalid

A thesis submitted in partial fulfillment for the
degree of Master of Science

in the

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I want to dedicate this accomplishment to my beloved father, my beloved mother, my compassionate husband and my loving brother who has supported me a lot while I was writing my thesis. My father, mother, my husband and my brother has always shown great interest in my academic life and has inspired me to do well, try hard and not let anything get in my way of success. And I also want to dedicate my work to my grandparents (late).



CERTIFICATE OF APPROVAL

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Abstract

In the present era corporations all over the world endeavor for competitiveness in the journey to improving the performance of their businesses. Researchers reported that leadership can be the source of creation of positive behavior of the employees. Such behavior is developed by the good leadership. Therefore, the main objective of this study is to get the comprehensive understanding that how Transformational leader effects employees' behavior. Another factor that affects the relationship between leadership and employee turnover intention In order to identify the effect of both organization commitment and job embeddedness mediation-moderation mechanism has been applied. This research investigated the mediating role of organizational commitment and moderating role of job embeddedness in the relationship between transformational leadership and employee turnover intention. For data gathering questionnaire was adapted. The instrument was distributed among the 420 employees of banking sector of Pakistan on random basis. Response rate was 88.57% and 372 correct questionnaires were received. Structural equation modeling was conducted by using Smarts PLS 3. The findings of the study discovered that direct relationship was exists, hypothesis Transformation Leadership (Idealized influence, Inspirational motivation, Intellectual stimulation, Individualized consideration) between Employee Turnover Intention was supported. The results also discovered that mediation exists between Transformational Leadership (Idealized influence, Inspirational motivation, Intellectual stimulation, Individualized consideration) and Employee Turnover Intention, and hypothesis was supported. And Job Embeddedness moderated the relationship between Transformational Leadership (Idealized influence, Inspirational motivation, Intellectual stimulation, Individualized consideration) and Employee Turnover Intention. The results discovered that moderation exist between Transformational Leadership (Inspirational motivation, Intellectual stimulation, Individualized consideration) and Employee Turnover Intention and hypothesis supported except Transformational Leadership (Idealized influence).

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Abbreviations

ETI	Employee Turnover Intention
IC	Individualized Consideration
II	Idealized Influence
IM	Inspirational Motivation
IS	Intellectual Stimulation
JE	Job Embeddedness
TL	Transformational Leadership

Chapter 1

Introduction

1.1 Background of the Research

Businesses all over the world always aim in order to improve their business performance. High turnover of employees has been observed the most prominent hurdle for most of the firms (Jang & Kandampully, 2018). Employee turnover intention is one of the major fears worldwide. And this concept of employee turnover intention and its understanding has become an alarming issue (Bendickson, Gur, & Taylor, 2018). This issue is evolving the business environment. And turnover is becoming constant in firms. This high employee turnover intention actually leads to losing an excellent man power (Kabins, Xu, Bergman, Berry, & Willson, 2016). Employee turnover intention cannot be misconstrued as it has a cost which an organization actually suffers (Amankwaa & Anku-Tsede, 2015).

Employee exit from an organization is unforeseen and self-started thus retaining of manpower is big challenge for organizations (Asad, Haider, Akhtar, & Javaid, 2011). Line managers stand at first to predict this employee turnover intention in the United States; Around 16.5 of the employees actually reported their reason of taking an exit from an organization which is either their line managers were having unclear aim towards their job domain or they were not been served with the right equipment or material to get their jobs done which effects their performance (Robison, 2008) . In order to resolve this employee turnover intention issue

in house experts are focusing on leaders and their leadership style. Leadership style is the core value which influence manpower turnover (Ariyabuddhiphongs & Kahn, 2017). Experts concluded that employee turnover intention can be decreased through leadership style versatility which should be the projection of employee's expectations of distinctive leadership (Amankwaa & Anku-Tsedde, 2015).

Manpower is the key factor in banking sector now days as it is becoming more challenging and demanding field (Asad, Ahmad, Haider, & Salman, 2018). Banking sector tasks have become more tensed and difficult due to overload of work, more customers than before and paperwork protocols last but not the least time limitations. Manpower who is consistently suffering such circumstances is intended to quit. This turnover process is complex and need a right amount of attention from firms to handle it. However more than 1500 scholars conducted a research on this major issue but still this field have got much more potential to work on (Shah, Saeed, Yasir, Siddique, & Umar, 2018).

Furthermost of the experiential studies on employee turnover intention were geographically conducted in Western region and context is mainly concerned about US, Canada and Australia denoted by developed economy and advanced learning levels (Li, Chiaburu, & Kirkman, 2017). However, the outcomes of those studies may not be conceptualized to other subjects for Example Pakistan in particular. For instance, (Amankwaa & Anku-Tsedde, 2015) in Asian region such as China, Hong Kong, Singapore, and Taiwan observed that employee turnover intention is a procedure initiated by frustrated/strained human resource managers. It is also stated that Ghanaian banking sector is facing employee turnover intention just because of low budget dedication as cost to the manpower. Turnover in banking sector may provide some additional researches about turnover process as this industry itself facing such issues as employee turnover intention (Shah & Asad, 2018). In addition to this current study is mainly focused on turnover relevant work in frame of reference of Pakistan. Commercial banking plays a dynamic role in a financial state of a countrywide. And State is facilitating the investment sector in every field which encourages multinational banks to invest in banking. Currently operational multinational banks undoubtedly generated good numbers

of employment opportunities to the young blood but it also uplifted the Employee Turnover intention process (Bilal, Rehman, & Rehman, 2018).

Despite of several factual researches on employee turnover intention this field is still having a lot to work on (Bendickson, Gur, & Taylor, 2018). A lot more is required to extract on the employee turnover intention because every geographical region have different reasons to this issue even reasons are different with in the same sector. Early studies and some more advanced researches about turnover and turnover intention are still not sure about the cause of employee coming and going (Asad, Haider, & Fatima, 2018). As it widely studied process but still no standard criteria has been introduced to measure the depth of this concept. Much of the element have been visualized that can slow down this employee turnover intention phenomena. Scholars and skilled researchers are making their researches for questing concept of employee turnover intention in different dimensions. Various dimensions are more important to understand this process (Kuypers, Guenter, & Emmerik, 2018).

Studies has identified the aftermath of organizational effectiveness and indicated that this is an alarming situation for any operation organization. Employee left organization for some of the logical reasons and it could be a demoralizing situation among employees. But here point of concern is that self-initiated turnover intention is caused by an individual then demoralization is very less expected; however if perceived reasoning is caused by leadership style or any of the organizational elements then it shall be resulting demoralization (Amankwaa & Anku-Tsede, 2015).

Leadership role can dominate many work related affairs such as employee behavior, motivational level and effective performance which directly and indirectly create a negative impact on business performance (Riaz, Akram, & Ijaz, 2018). Leadership is all about creating an impact on others by understanding that what needs to be done and how to do it. Leadership tends to help individuals and combine efforts to attain mutual objectives Leadership encompasses the skill of working with individuals. And leadership is all about in a way to lead or direct but it does not mean to order but also leadership actually knows how to inspire individual to work for

a joint or combine goal.(Solomon, Costea, & Nita, 2016). Leadership Questionnaire (MLQ) - Transactional, transformational and laissez-faire are the leadership styles but here i encourage transformational leadership in my studies. Scholars mentioned and suggests that transformational leadership show a vibrant role in lower down turnover dimensions (Waldman, Carter, & Hom, 2015) Transformational leadership style encourages the level of understanding and sense of achievement, self-realization and well-being of the surrounding's (Gyensare, Anku-Tsede, Sanda, & Okpoti, 2016). In addition this leadership style boost up a confidence of individual or group of people and self-motivation too which leads to ownership towards work, new techniques and capability. Transformational leadership is a way to reduce turnover and suggested by many of the scholars and researchers (Caillier, 2016). TL plays a key role to reduce employee turnover intention and enrich employee enactment (Gyensare, Anku-Tsede, Sanda, & Okpoti, 2016). TL is connected in decreasing employee turnover intention because of the personalities on which this style is being composed. This stimulates individual or group of people to achieve mutual goals and encourage organizational support (Ennis, Gong, & Okpozo, 2018).

1.2 Gap Analysis

Swider, et al., (2011) on the basis of recent paper recommendation future researcher should focus to figure out the details or reasons “objective” (Boswell, et al., 2004) underlying one’s search and how differing objectives are more/less likely to lead to turnover. That is, for those individuals who hunt and continue with the corporation, perhaps due to their being extremely embedded, normally gratified, and/or having limited employment substitutes. After reading this paper it is cleared that there will be room present for this research and future researcher are also advice to use this variable in the relation between transformational leadership and employee turnover intention.

Regardless many of the studies on turnover intention it is still mainly focused in banking sector by many of the study conductors (Azeem & Humayon, 2017).

Another major cause of turnover is inhuman supervision on employees which gradually lower down the employee performance (Ahmad, Khattak, & Ahmad, 2016). An experiential study about turnover intention has been focused now and organization turnover analysis performs way better than HR managers and leaders in an organization (Cohen, Blake, & Goodman, 2016). Studies about turnover intention are brainstormed over leaders and leadership behaviors.

Transformational leadership must be assumed to attain employee satisfaction level and their performance to avoid such calamity (Bushra, Ahmad, & Naveed, 2011). It is been observed that Transformational leadership have drawn an attention for impacting employee turnover intention (Gyensare, Anku-Tsede, Sanda, & Okpoti, 2016). Over number of year's TL and ETI stayed dualistic different fact finding fields. But from last three decades these two concepts are working combined as leadership behavior is more likely influenced employee performance (Purcell & Hutchinson, 2007). Researcher indicates that all first-hand employee turnover intention predictors influence the turnover intention principally in banking industry. It is organization liability to facilitate the satisfactory organizational culture and environment and skip belittle workplace. And when business loses manpower it also loses skilled people (Azeem & Humayon, 2017). Hence it is easily argued that high employee turnover intention is a significant matter for private banking sector of Pakistan and it is highly required to identify with factual studies that which leadership style is responsible for turnover prediction and decision with respect to banking industry.

In parallel with leadership job embeddedness is another factor that reduces turnover intention. Job embeddedness is a relatively new construct (Swider, Boswell, & Zimmerman, 2011) When an employee gets a suitable environment to perform task because of job embeddedness turnover intention gets reduced respectively. Job Embeddedness is designed contrary to voluntary employee turnover intention. It actually doesn't explain why employee is leaving an organization but it consistently working over employee retention (Mitchell, et al., 2001). JE evaluates individual performance and hands on the practical approach towards problem resolution at work as well as when they are off the work (Coetzer, Inma, Poisat,

Redmond, & Standing, 2018). Job embeddedness plays a very balanced role between ETI and TL. Most of the studies over this issue were actually conducted with respect to the developed countries such as US, Canada, England and Australia. And outcome of these studies are limited to a certain region and ignoring others such as Asian frame of mind which is portrayed by collectivism and high power distance (Olier-Malaterre & Foucreault, 2017).

Another variable is organizational commitment, Organization commitment is a high value variable while studying turnover research and a best predictor of turnover in comparison to job satisfaction (Cohen, Blake, & Goodman; 2016).

There is not such study based on theory and practical work which actually explains a connection among TL and ETI in a private financial sector of Pakistan. In order to extract some enhanced insight study of organization commitment and balanced job embeddedness is also expected for conceptualizing a connection among TL and ETI.

1.3 Statement of the Problem

Employee turnover intention incur high cost and harm to the organizations globally. And this is a huge problem in private banking sector of Pakistan (Pahi, Hamid, & Khalid, 2016). Employee turnover intention is a mainstream issue for private banking in Pakistan (Kakar, Raziq, & Khan, 2017). Study of turnover intention is more difficult because it is quite difficult to locate them and if contact has been made than they ratio is low enough to understand the reasoning. As per scholars and researchers turnover intention is continuously practiced procedures in turnover studies because this outcome itself is more easier and precise phenomena (Lin & Liu, 2017).

Another school of thought says employee turnover intention is self-initiated process by an individual to leave a firm (Xu & Payne, 2018). Employee turnover intention has become a major issue in financial institutes. Rapid evolvement in financial stances and competition has gave birth to many other problems of rivalry among employees and an organization (Azeem & Humayon, 2017). Employee turnover

intention is an important element of turnover studies. This study itself is the finest forecaster for actual turnover concerns (Cohen, Blake, & Goodman, 2016). Organizations are the one to pamper their internal customers i.e. employees, turnover intention is also a cautioning pointer (Shah & Asad, 2018). Though this is already been deeply studied and explained by Lin and Liu (2017) but still in order to minimize this infectious issue prevailing in all fields transformational leadership, organizational commitment and balanced job embeddedness can cure this up to some more extent.

1.4 Supporting Theory

To explain the framework of the study we use (SET) theory.

1.4.1 Social Exchange Theory (SET)

This theory is originally created by Thibaut and Kelley in 1959 and being practiced a lot as a theoretical framework in order to quest about turnover intention (Sun & Wang, 2017). SET elaborates that all human relationships are comprised by the utilization of subjective cost-benefit analysis and the comparison of alternatives. According to Tse, Huang, and Lam (2013) the theory of SET was that an individual who seeks benefits from others would later have a gut feel to repay through efforts, positive attitude and loyalty as an obligation. And his/her loyalty and dedication can be observed through their performance and intention of staying in the organization (Shah & Asad, 2018). SET is the more accurate to explain turnover intention that good deeds and positive attitudes between both employer and employee is a fair exchange of everything which result less strain to the matter discussed above. In real such relationship is built over trust and sense of responsibility. And this theory simply exchange that employee is more willing to repay with extra effort which can make value addition to the tasks.

Central idea of this theory is based on the mutual effort by both ends to meet the expectations and share the advantages as well. And employer support and

organizational commitment can be seen through employee actions and commitment. This reciprocation of benefits stands for fair exchange of everything among employer and employee. Hence as far as employee expectations are being fulfilled turnover intention ratio stay at bottom level. It is also been observed that employee who have a positive perception about leaders actually put light over organizational commitment which result a long term relationship among both parties and employee perform outstanding in such conditions and willingness to stay with organization stay at high. Same as if leadership style is not leading then Job embeddedness still keep the employee turnover intention low. In field theory (Lewin, 1951), individuals are sunk in psychological fields in which they are interlinked with numerous situations so it is very difficult to separate the point of matter. Some fix figures are used in psychological tests which are not enough to visualize or classify reasons of this issue. It's hard to separate them (Peltokorpi, Allen, & Froese, 2015).

In summarizing this study one can argue that SET provides a vast connection among sense of compulsion (employee) that directed to a sense of responsibility in what has been compensated by the employer. Mutual effort by both ends to meet the expectations and share the advantages as well this reciprocation of benefits stands for fair exchange of everything among employer and employee SET is full of expansion of turnover intention and adding up Job embeddedness as a moderator.

1.5 Research Questions

The existing study intends to find answers for these questions:

Q1: Do Transformational leadership impact Employee Turnover Intention?

Q2: Do Organizational Commitment mediates between Transformational leadership and Employee Turnover Intention?

Q3: Do Job Embeddedness moderates the relationship between Transformational Leadership and Employee Turnover Intention?

1.6 Research Objectives

The purpose of this study is to find the relationship between Transformational Leadership and Employee Turnover Intention. The indirect effect through Organizational Commitment and Job Embeddedness on the connection of Transformational Leadership and Employee Turnover Intention in the context of commercial banks in Pakistan also investigated. This study intends to consider subsequent aims:

1. To find the impact of Idealized Influence on Employee Turnover Intention.
2. To find the impact of Inspirational Motivation on Employee Turnover Intention.
3. To find the impact of Individualized Consideration on Employee Turnover Intention.
4. To find the impact of Intellectual Stimulation on Employee Turnover Intention.
5. To find the mediating effect of Organizational Commitment between Idealized influence and Employee Turnover Intention.
6. To find the mediating effect of Organizational Commitment between Inspirational Motivation and Employee Turnover Intention.
7. To find the mediating effect of Organizational Commitment between Individualized Consideration and Employee Turnover Intention.
8. To find the mediating effect of Organizational Commitment between Intellectual Stimulation and Employee Turnover Intention.
9. To find the moderating effect of Job Embeddedness between Idealized influence and Employee Turnover Intention.
10. To find the moderating effect of Job Embeddedness between Inspirational Motivation and Employee Turnover Intention.

11. To find the moderating effect of Job Embeddedness between Individualized Consideration and Employee Turnover Intention.
12. To find the moderating effect of Job Embeddedness between Intellectual Stimulation and Employee Turnover Intention.

1.7 Significance of the Study

As far as theoretical efforts are concerned current studies are adding up more information to the existing literature entities. Predominantly the introduction of Job embeddedness moderator and organization commitment are reconciling the differences in present studies in between Transformational Leadership and Employee Turnover Intention especially in under observation studies in context to Asian organization to enrich Asian literature bodies. To proceed with this study will include employee's perceiving power about transformational leadership to understand turnover intention process.

Chapter 2

Literature Review

2.1 Employee Turnover Intention

TI is expressed as person's expression to look for work. TI is portrayed as consideration or willingness of an individual to quit employment. (Ennis, Gong, & Okpozo, 2018). Employee turnover intention is mainly connected to personnel in HR department, academics and managers and paying much focus on this process as it is quite damaging for organizations. Employees working in an organization are the most valuable resources and they are hard to control as well. Employee turnover intention is the suspension or stoppage of serving an organization by an individual and certainly scholars have declared this as withdrawal by an employee in the context of turnover and its calculated figures (Arnoux-Nicolas, Sovent, Lhotelier, Fabio, & Bernaud, 2016). Well here we need to understand the divergence of turnover and turnover intention to proceed further. Though turnover represents turnover intention, switching of organizations by employees is turnover while TI elaborates the willingness of an employee to quit current organization.

Term named as turnover is actually employee's strong belief of leaving an organization or to discontinue the services on a permanent basis. Scholars explained it as a cycle in which employee rotates around the market, jobs, organization and the employment/unemployment state which might cause a loss of valued employee to the organization. Employee turnover intention is costly because it takes a lot to

incur from termination till hiring a new one it includes a chain of multiple other elements like advertisement, recruitment, selection and hiring new employees. As manpower is always a great asset and organization incur enough cost to entertain them while working. Unluckily is it expensive when an employee abandonment an organization willing or voluntarily (Kim & Fernandez, 2017).

Mainly there are three major reasons for employees to quit an organization such as redundancy, retirement and voluntary resignation. First two steps are normally taken by an organization while third is initiated by employee based on his/her own decision (Gatling, Kang, & Kim, 2016). In other words wither employee intention all quit an organization or company release them in both cases it is costly for an organization to do everything from scratch .When employee leave an organization it is named as voluntary turnover which is an outcome of turnover intention. Hence this study creates an impact over organizations to pay much focus of employee turnover intention.

2.2 Transformational Leadership

This leadership style was presented by (Burns J. , 1978) and being operationalized by (Bass B. , 1985).TL is consisting of four main dimensions. Inspirational motivation, Idealized influence, individualized consideration and intellectual stimulation. Inspirational motivation includes exchange of meaningful vision by words and act which appeal others to get motivated by a positive approach of leader towards his/her followers to overcome the challenges ahead. Idealized influence repents high competency of leader and moral values which influence followers. Individualized consideration is another element which identifies strength, weakness and needs while mentoring them towards the potential. Finally intellectual stimulation which includes a required participation of followers in decision making to widen their perspective and get a resolution to the challenges (Bass, 1996).

Transformational leaders basically bring change to the behavioral patterns and frame of mind of followers (Wright & Pandey, 2010). Evidence suggests that transformational leadership pays a vital role in reducing turnover intention. Group

level transformational leadership is able to forecast turnover rates when leader exchange quality ways to decrease this issue (Waldman, Carter, & Hom, 2015).

This leadership style enhances a sense of ownership among employees which boost up their team oriented vision towards something big to attain (Eberly, et al., 2017). Transformational leadership nurture level of maturity and ideals among employees. Achievements self-actualization and wellbeing of surroundings are instructed & constructed (Gyensare, Anku-Tsedde, Sanda, & Okpoti, 2016). This style is significant in literature which drives employees to required behavioral patterns to seek high level of performance (Sun & Wang, 2017).

Transformational leadership is the most studied Transformational leaders enhance a sense of identifying among right or wrong among employees by grab them to the high and ideal conventionalities such as rectitude, equality, peace and freedom rather relying on emotional standards which includes fear, greed, envy and ill will (Ennis, Gong, & Okpozo, 2018). Leaders with this style respond so prompt to build a collaborative culture for working. And communicate a shared vision among organizational members (Sun & Wang, 2017).

Some work has been made to study the connection among TL and TI in government body, e.g. (Caillier, 2016); a bit of focus has been made over role of TL in influencing voluntary turnover.

2.3 Transformational Leadership and Employee Turnover Intention

This is actually originated to classify the transformational leader in the revolutionary movements (Downton, 1973). In the beginning transformational leadership was used to elaborate political leaders who actually grab attention of their followers by helping them out to the high moral values and motivation while on other hand transactional leaders attitude others for the purpose of exchange (Burns J. M., 1978). In organizations transactional leaders sustain performance and enhance it by implementing decisions while transformational leaders let the team or group

of people know and aware about the tasks and challenges by his confidence, vision and realization of issues and their consequences (Bass, 1985) . Transformation leadership has been implemented to nurture (Morton, et al., 2010), precautionary behaviors (Clarke, 2013), School leadership (Leithwood, K, & Sun, 2012) ,and higher education teaching (Balwant, 2016). Scholars who advocates this study have claimed transformational leadership a mandatory course of action in various fields of business organization such as team, organizational decision making (Bass & Avolio., 1994),and also in the areas of commitment, stress, culture, rank, medical institutes, armed forces status, governmental and educational sector (Bass B. M., 1998).

Impact of TL on employees for their psychological and mystical wellbeing is actually taken care by workplace spirituality and their sense of community (Bass B. M., 1998) Critics have warned about some negatives of transformational leadership. They are focused over bad leadership which can be identified but cannot acknowledged the process (Pynnönen, A, & Takala, 2013) that self-obsessed and destructive are negative forces which causes harm to the organizations and it degrades the quality of lives of everyone (Hogan, R, & Kaiser, 2005.) Bad leadership (Schilling, J, & Schyns, 2014) qualities such as self-obsession (Higgs, 2009) and poor decision making led towards a disastrous effects foe the one following him/her (Tourish, 2013).Personality attributes are actually comprised three dimensions of transformational leadership. Idealized influence-inspiration motivation, intellectual stimulation and individualized consideration (Bono, J. E, & Judge, 2004). TL is connected with stand-alone basis follower performance across working standards, viewing strong bonding among performance and a motivated behavioral act that go beyond job domains to achieve mutual goals than the actual task performance as per job domain (Wang, G, Oh, Courtright, & Colbert, 2011).In study which includes around 93,576 subordinates staff which indicates strong reinforcement over health nutrition by transformational leadership (Zwingmann, et al., 2014).Under serious situations such as combats transformational leadership is indirectly proportional to follower's turnover intentions (Eberly, et al., 2017).

H₁: II is negatively correlated to ETI.

H₂: IM is negatively correlated to ETI.

H₃: IS, is negatively correlated to ETI.

H₄: IC is negatively correlated to ETI.

2.4 Organizational Commitment

This element has been recognized as key factor in developing employment correlation and indicates itself as the best practice to reduce voluntary turnover and nourish employee dedication to the organization (Kaynak, Elci, & Toklu, 2016). OC is employee's obligation to an institute and experts has mentioned it as true strength for identifying employee's involvement in an organization. Organizational commitment is employee's attitudes are highly supported by employer to reduce the intention turnover and build better relationship with customers. This is composed of multiple dimensions which represent employee's loyalty and commitment to a particular organization (Alimudin, Septian, Sasono, & Wulandari, 2017). This multi-dimensional construct represents a relation between an organization and their employees. The more closely bonded they are less likely chances for an employee to leave an organization (Chinomona & Mofokeng, 2016). Recent studies have conceptualized this commitment as identification of involvement and emotional affection of an employee to his/her organization. However, previous studies says that employees those are more committed to an organization have low turnover intention ratio as compare to the one's less committed to an organization (Aslam, Ilyas, Imran, & Rahman, 2016).

Organization commitment is a high value variable while studying turnover research and a best predictor of turnover in comparison to job satisfaction (Cohen, Blake, & Goodman, 2016). Purpose to inspect a connection among job satisfactions, OC and ETI researchers observed that organizational commitment plays a vital role as a high variance in turnover intention. Highly committed employees contribute more towards productivity and competitive advantage to an organization. In a study conducted in Florida police officer institute organization commitment was negatively related to turnover intention (Gupta, 2017).

2.5 Mediating Role of Organizational Commitment

OC performs as intermediary among acceptance and bonding with organizational norms and values, it is a willingness to perform outrageous and seeking an ownership towards work and gets emotionally attached to an organization (Mowday, R.T, R.M, & L.W, 1979). It also explains individual's attitude in believing that he/she decides to spend rest of his career with the organization. (Allen, N.J, & Meyer, 1990). Individuals have more chances to get motivated by the acceptance of organizational norms and values and also sense a satisfaction while performing their social and professional obligations at work (Meyer, et al., 2004). We argue that employee with strong commitment tends to work towards benefit of organization and they are passionate to stay at job because they absorbed the organizational norms and values. (Meyer, et al., 2004). According to Social Exchange Theory (SET) (Blau, 1964), organizational commitment lower down the turnover by enhancing transformational leadership which let the subordinates to repay their best efforts. The individual's organizational commitment resulting from transformational leaders who energize them about the obligations to remain at work in order to return productivity to the organization. Hence we have extracted that individuals mentored by transformational leaders tend to stay at their same job. Preface lead to the following results.

H₅: OC intervene the connection among II and ETI.

H₆: OC intervene the connection among IM and ETI.

H₇: OC intervene the connection among IS and ETI.

H₈: OC intervene the connection among IC and ETI.

2.6 Job Embeddedness

This term is well-defined as on-the-job and off-the-job factors connected with individual (employee) links, fit and sacrifice (Mitchell, et al., 2001). Links are defined

as visible connections among people and institutions (Mitchell, et al., 2001). Further it has been categorized into two factors: Organizational links and community links. The more links can be created at workplace or community an individual become more embedded. These links can be social, financial, and psychological and associated with age, marital status, and number of children, years of service, religious relevant activities or membership in community or professional organizations. Fit is defined as employee's perception about compatibility or being comfort with organization or his/her environment (Mitchell, et al., 2001) it is also categorized in two factors: fit organization and fit community. Closed personal opinion, values and aim are aligned with those of organization and/or community norms and culture, the higher it will be the more embedded and professional individual will be (Mitchell, et al., 2001). Sacrifice is defined as material or psychological benefits that an employee would be given away anytime if he/she chose to leave an organization. It is classified into two factors as previous domains: Sacrifice organization and sacrifice community. It will be very hard or difficult to quit the organization when the sacrifice is greater (Shaw, Delery, Jenkins Jr, & Gupta, 1998) . The more attached and individual will be with organization at higher level it will be less likely to quit an organization.

Job embeddedness is composed on embedded figures and field theory (Lee, Burch, & Mitchell, The story of why we stay: A review of job embeddedness, 2014). Job embeddedness comprises multiple forces which let the employee staying in company rather leaving a current job especially it captures three domains named as links, fit and sacrifice (Fasbender, Van der Heijden, & Grimshaw, 2018). Another important construct of this conducted study is that Job embeddedness is employee's commitment and staying with the same organization because of organization and social factors (Haider & Akbar, 2017). Previous studies has also provided enough evidences for a forecasted value of JE in the context of turnover and the other factors such as job alternatives, job search activities or lack of OC (Fasbender, Van der Heijden, & Grimshaw, 2018). In field theory (Lewin, 1951), individuals are sunk in psychological fields in which they are interlinked with numerous situations so it is very difficult to separate the point of matter. Some fix

figures are used in psychological tests which are not enough to visualize or classify reasons of this issue. It's hard to separate them (Peltokorpi, Allen, & Froese, 2015).

2.7 Moderating Role of Job Embeddedness

Latest study has underline the multiplex nature of turnover decision and propose including an interactional point of view (Hom, Lee, Shaw, & Hausknecht, 2017). We therefore discussed the role of on-the-job possible moderator relations names as TL and turnover. JE contains multiple forces which let the employee staying in company rather leaving a current job especially it captures three domains named as links, fit and sacrifice (Fasbender, Van der Heijden, & Grimshaw, 2018). Alternatively stated, JE defines the height of linking of an individual with respect to their organization/community fit with other aspects of lives and the ease of leaving those links that is what they sacrifice on quitting (Harman, et al., 2007). Prior examination has already provided solid evidences of the predictive high value of JE in the context of turnover and other factors such as job search activities, job alternatives or lack of organizational commitment (Mitchell, et al., 2001). Previous researchers have found that JE is connected to lower turnover intention (Jiang, Liu, McKay, Lee, & Mitchell, 2012).

Efforts at large scale about the end results of job embeddedness, empirical studies in regards to on-the-job embeddedness as moderator is insufficient (Burton, Holtom, Sablinski, Mitchell, & Lee, 2010; Swider, Boswell, & Zimmerman, 2011). Hence with his contribution we are focused at expanding our concept of how JE can balance the connection among TL and ETI. In regards to job satisfaction and on job embeddedness are projected to strengthen the connection with banking sector ETI. When on-the-job embeddedness is high satisfied individual is less likely to leave the organization as compare to low embeddedness because employee draw positive energies from being satisfies at work which keep him/her away to such thoughts of quitting their organization. Being stay satisfactory on-the-job and being powerfully connected to community outside the work environment leads to

maintaining the present scenario and thus it tends to lower turnover intentions. Accordingly, the high levels of employee on-the-job embeddedness are both predicted to strengthen the adverse connection among TL and turnover intention.

H₉: JE moderates the connection among II and ETI.

H₁₀: JE moderates the connection among IM and ETI.

H₁₁: JE moderates the connection among IS and ETI.

H₁₂: JE moderates the connection among IC and ETI.

2.8 Framework of the Study

Founded on the prior study, the specified independent, mediating and the dependent variables have been selected for the study which was presented in the research frame work.

Social Exchange theory has been used as the underpinning theory in this study. Social Exchange theory recently been extensively applied in the organizational setting to demonstrate how embeddedness for the employees may create employee loyalty causing reduction in turnover intention. The essence of this theory is employees who feel good about their work seek development and growth which benefits both employee and employer.

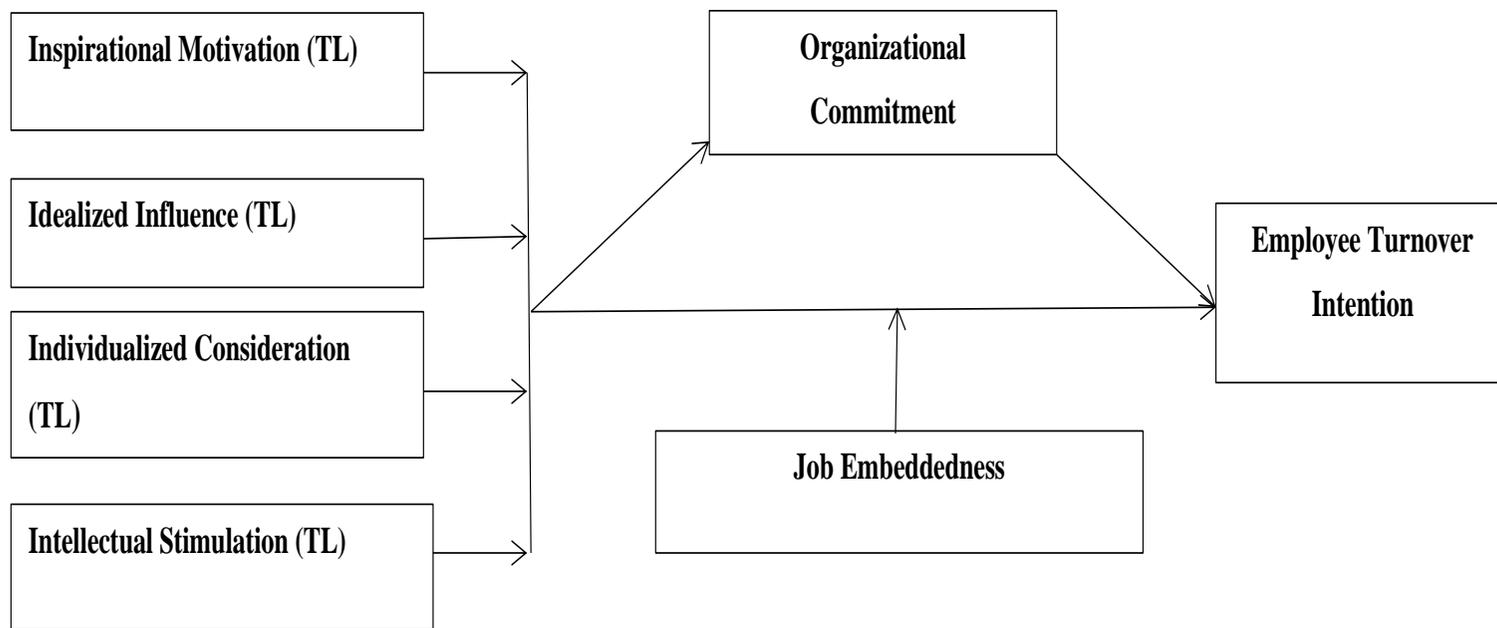


FIGURE 2.1: Study framework.

Chapter 3

Research Methodology

The purpose of this research is to find the intervening role of OC and moderating role of JE among TL and ETI. Financial institute will take for the this study due to regular interface among executives (Leaders) and employees in it, so there would be a straight effect of managers leadership style on the actions of employees. Investigation strategy deliberates unit of analysis, population, sampling and sample size and data collection technique.

3.1 Research Design

An exploration strategy is a gateway which provides guidance that how research has been conducted, who will participate in conducting it, which ways should be used for data collection and data preview under certain standards (Krithika & Robinson, 2016). This study is relying on initial data collection and can be tagged as casual research. However current studies deeply focused over private sector of Pakistan, the population of study includes employees of banking sector. Questionnaires will be the source of data collection and convenience sampling technique will be implemented due to time factors.

3.1.1 Unit of Analysis

This is the primary research. As per definition The Participants are group of people through which information shall be gathered for conducting a study. The unit of analysis can be an individual or group of people or family (Sekaran & Bougi, 2003). In this study unit of analysis are the employees of commercial banking sector. In order to gather information data individuals were analyzed.

3.1.2 Population

Service sector act a dynamic role in the building of nation. In addition commercial banking is a top contributor towards financial growth. Commercial banking is an essential component for bringing balanced stance of economy; eventually it is helpful contributor towards Pakistan's economy, (Javed, Aslam, & Abideen, 2017). Banking sector in Pakistan is in nurturing phase. To enhance the favorable economic situations this sector provides firm support (Gilani, 2014). Five big names of banking sector are operating in Rawalpindi, Islamabad and Lahore respectively who acquire a huge market share among all (Chhoangalia & Ayub, 2015). Branches of these big fishes were spreaded out at wide range to meet general public's requirement in context to finance (Naeem, Akram, & Saif, 2009). Respondents of this study were employees of commercial banks of Pakistan.

3.1.3 Sample

The sample of this research comprises five large commercial banks of Rawalpindi, Islamabad and Lahore respectively. Sample was screened out on the basis of huge market shares and performance. These banks include Habib Bank Limited, Allied Bank Limited, United Bank Limited, Meezan Bank Limited and Bank Alfalah (Dilawar, 2016). All the branches of these commercial banks were included to conduct the survey.

3.1.4 Sample Size

The size of this sample includes 383 respondents.

3.1.5 Sampling Technique

Sampling can be done by various techniques. It might be convenience, judgmental, snow ball or random sampling. Therefore, study was based on convenience sampling due to time limitations.

3.1.6 Data Collection Technique

Source for data gathering was primary and based on Structured Questionnaires as instrument. Initially measurement scales were practiced to gather responses about variables. The questionnaire was in English language and was classified into two sections. Section first includes socio-demographic information of population to get acquainted with employee profile a section second was further classified in to four more sub sections. Section A include the items related to Transformational Leadership, section B includes the items of Job embeddedness, items of section C were about Organizational commitment and section D involved the items to measure employee turnover intention of employees. Questionnaires were not directly distributed among the employees due to their working schedule it was handed over to branch manager and after three days of timeline it was collected by their branch managers and submitted to us. Structured Questionnaire stands for asking close ended question and for voluntary participation confidentiality of names and anonymity of employees will be guaranteed in order to attain neutral results.

3.2 Measurement Scale

To collect fair information scales were carefully chosen which enlighten all the major dimensions and variables related to this study. To regulate the emotions, point of view and evaluation Likert scale was adapted which helps to identify the

respondent's level of answering a question (Hartley & MacLean, 2006; Gee, 2013). In order to achieve responses from employees self-raffing technique was used. In studies on self-raffing technique it is assumed to be most favorable to get to know the person which no one else's can do (Taylor, 1994; Bhatia, 2014) . The questions asked in part 2 were about the variables discussed in the current conducted research. Likert scale was used to measure population responses but formats varied to measure different variables. All the items of transformational leadership measured with identical rated five point Likert scale ranging from 1 (strongly disagree), 2 (somewhat disagree), 3 (neutral), 4 (somewhat agree) and 5 (strongly disagree). To measure the items of job embeddedness, organizational commitment and employee turnover intention five point Likert scale was used with similar rating responses ranging from 1 (strongly disagree), 2 (somewhat disagree), 3 (neutral), 4 (somewhat agree) and 5 (strongly agree).

3.3 Operationalization of Variable

Operationalization of any variable in studies is of high significance. This study contains four variables TL, OC, and JE and ETI. Explanations of operationalization of variables are given below to understand the proper results.

3.3.1 Transformational Leadership

This leadership style is constructed on for main dimensions: inspirational motivation, idealized influence, individualized consideration, and intellectual stimulation. Transformational leaderships contain an ability to influence the behaviors and expectations of followers. Transformational leadership style encourages the level of understanding and sense of achievement, self-realization and well-being of the surrounding's.

Measurement

Transformational leadership The MLQ Form 5X (Avolio & Bass, 1995) was used to measure transformational leadership and it is multi-dimensional. The MLQ measured the four dimensions of idealized influence, inspirational motivation, intellectual stimulation and individualized consideration. Based on prior research e.g. (Aryee & Chu, 2012; Walumbwa, Avolio, & Zhu, 2008), Respondents were asked to indicate the frequency with which they are likely to rate their leader a five-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. A sample item from the TL scale is “My manager goes beyond self-interest for the good of the group”, etc.

3.3.2 Employee Turnover Intention

This term can be defined as the employee’s known chances of leaving and organization by the employee himself/herself. Employee turnover is the suspension or stoppage of serving an organization by an individual.

Measurement

Turnover intention a four-item scale by (Jackofsky & Slocum, 1984) was used to measure employee turnover intention and it is uni-dimensional. Respondents were asked to indicate the frequency with which they are likely to quit their jobs on a five-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. A sample item from the turnover intention scale is “I am actively looking for a new job”.

3.3.3 Organizational Commitment

Organization commitment shows connectivity of employee’s attachment with the particular organization him /her working in. Organizational commitment explain individual’s attitude in believing that he/she decides to spend rest of his career with the organization.

Measurement

Organizational commitment was measured by three items developed based on previous research (Meyer & Herscovitch, Commitment in the workplace : Towards a general model, 2001; Meyer, et al., 2012). And this scale is uni-dimensional. Sample items included, “I am proud to be a member of this company”.

3.3.4 Job Embeddedness

Job embeddedness refers to “the combined forces that keep a person from leaving his or her job” (Yao, Lee, Mitchell, & Burton, 2004). Links, fit, and sacrifice are the three serious dimensions of job embeddedness. Links are defined as “formal or informal associates between a person and institutions or other people”, while fit refers to “an employee’s perceived compatibility or ease with an organization and with his or her atmosphere”. Finally, sacrifice refers to “the perceived cost of material or psychological benefits that may be forfeited by leaving a job” (Mitchell, et al., 2001).

Measurement

Job embeddedness was measured using the Global JE (seven items) developed by (Crossley, Bennett, Jex, & Burnfield, 2007). And this scale used as uni-dimensional. The composite measure of JE includes fit, links, and sacrifice (Mitchell, et al., 2001).

3.4 Reliability Scale

In every research reliability of scale plays a very dominant role to decide whether we use the instrument or not. Reliability of the instrument is very vital. A reliability analysis was used to check the consistency of variables which were examined in this research. To check the reliability, Cronbach’s alpha was used. The most popular analysis to check the consistency of variables is Cronbach’s alpha, when

the reliability is more than 0.70 then the scales can be considered reliable to conduct the study (Sekran & Bougie, 2003; Sekaran, 2005). Cronbach's alpha is largely used as reliability coefficient in past studies (Hair, Black, Babbini, & Anderson, 2010; Maharani, Troena, & Noermijati, 2013).

3.5 Data Analysis Technique

Simple descriptive analysis was managed on SPSS 21.0 to get the results for this current research work. Partial Least Square-Structural Equation Modeling (PLS-SEM) analysis was implementing to evaluate the data. Smart PLS is a soft modeling approach to SEM with minimal assumptions about data distribution is managed for testing/modeling phase. PLS-SEM is a precise statistical technique for such circumstances where sample size relatively small, applications have less theory available or not confirmed about correct model attributes (Hair, Black, Babbini, & Anderson, 2010). PLS-SEM was managed for this research as it provides good results for theory compilation and provides high flexible ratio for test arbitration and balanced connection in a single model and allow in using various predictors and gauges to measure variables. The major benefit of PLS-SEM is that it helps in improving outcomes and their modification which leads to the solid building of research design. Multiplex scenarios can be handled in a well manner by PLS-SEM as compare to other statistical techniques (Henseler, Hubona, & Ray, 2016).

Chapter 4

Analysis and Findings

4.1 Introduction

The central idea for this research is to provide the perusal of research which contains figures of demographics, and its legitimacy as well as presumptions. Results were extracted on the basis of inspection of data together by employees of banking sector. In this study multiple segments are discussed in detail regarding reaction rate and detailed analysis second segment includes inferential statistics which validates its legitimacy which enhance the accuracy of measurement scales. Last segments portray the outcomes of hypothesis testing.

4.2 Response Rate

The sample of study contains 384 employees from five commercial banking chains located in Islamabad, Rawalpindi and Lahore. Questionnaire was tool used for data collection which was self-prepared. To make it quickly possible interaction with population was done. In order to get it immediately done and to obtain high response rate reminders through phone calls and personal meet ups were done (Saunders, M; Lewis, P; Thornhill, A., 2006). About 420 questionnaires were distributed among the line managers of commercial banks. 376 were returned and it leads to the response rate of 89.52%. Four questionnaires were incomplete and

the reason was that managers were unable to answer the required items hence they were not used for analysis. Rests of the 372 were used and it shows the response rate of 88.57% response rate. And this response rate is comparatively similar to the previous studies. (Malik, Ghafoor, & Iqbal, 2012; Zaman, Marri, Sadozai, & Ramay, 2012; Dotse & Asumeng., 2014).

TABLE 4.1: Response rate of the questionnaires.

Response	Frequencies
No. of circulated questionnaires	420
Give back questionnaires	376
Give back and usable questionnaires	372
Give back and omitted questionnaires	4
Questionnaires not returned	44
Response rate %	89.52
Usable response rate %	88.57

4.3 Description of Sample Characteristics

In this segment sample characteristics are obtained based on their biological attributes includes age, gender, education and experience.

4.3.1 Descriptive Analysis of Demographics

Table 4.2 includes about the personal data of participants such as gender, age, education and experience level of those who participated in this conducted study. This detailed study analysis that majority of the participants are male which is 270 in numbers and 72% respectively. The female respondents were 97 employees and 26% respectively. With respect to age the majority of the respondents fall within the 20 - 30 years (46.5%), 31 - 40 years (40.6%), 41 - 50 years (9.9%) and the respondents above than 51 and above years are 11 (3%) age groups. About 239 (64.2%) of the respondents have master qualification; 123 respondents

with bachelor's degree qualification (33.1%); 9 respondents with MS qualification (2.4%); and only 1 respondent (0.3%) hold PHD.

TABLE 4.2: Biographical Information of Respondents.

Items	Frequency	%
Gender		
Male	270	72.5
Female	102	27.4
Age		
20-30 years	171	45.9
31-40 years	151	40.5
41-50 years	37	9.9
51 and above	13	3.49
Qualification		
Phd	1	0.3
Ms	9	2.4
Masters	239	64.2
Bachelors	110	29.56
Inter	13	3.49
Experience		
5-10	171	45.9
11-15	138	37.0
16-20	48	12.9
21-25	13	3.4
25-above	2	0.5

4.4 Evaluation of PLS-SEM Results

In this chapter this is already been mentioned that all the tools and items used were adapted from previous studies. The authenticities of scales were also analyzed in this study. In regards to the factor analysis of scales the external body of model

shows the same dimensions of all the variables used in current studies. To analyze the outer model and inner model PLS-SEM was used. Results were gathered through using Smart PLS version 3.0 (Ringle, Wende, & Becker, 2015).

4.4.1 Measurement Model

The initial step for evaluate the measurement model which is outer model in PLS-SEM analysis. It concerns with evaluating the components which determine the performance of indicators. In order to know the authenticity of survey items which measure the construct for which they were designed ensures its reliability and validates it.

In PLS-SEM analysis reliability and validity are two main sets to measure the outer model (Tenenhaus, Vinzi, Chatelin, & Lauro, 2005). Legitimate results are the base of concluding a relationship among inner and outer model. Following are the guidelines through which measurement model can be assessed: (1) reliabilities of individual item, i.e. items reliability and internal consistency are measured using composite reliability (CR); (2) by using average variance extracted (AVE) convergent validity of the measures connected with individual model were measured; and (3) discriminant validity using Fornell-Larcker criterion and the indicator's outer loadings were also assessed (Hans, Mubeen, & Humaid, 2015; Gye-Soo, 2016). Therefore, to measure the internal consistency and reliability, CR & AVE was examined.

4.4.1.1 Cronbach's Alpha

Cronbach's alpha represents the internal consistency of the instrument used for data collection. The threshold level for Cronbach's alpha is 0.70 (Hair, Black, Babin, & Anderson, 2010).

TABLE 4.3: Cronbach's Alpha.

Variables	Cronbach's Alpha
ETI	0.921
II	0.982
IC	0.952
IM	0.967
IS	0.978
JE	0.971
OC	0.985

4.4.1.2 Composite Reliability

Unlike Cronbach's alpha, CR does not accept an equal indicator loading of construct. CR varies in the middle of 0 and 1; the threshold value should not be lesser than 0.60 but value 0.70 and above is more desirable. The value of CR between 0.60 and 0.70 indicates average internal consistency, while value in the middle of 0.70 and 0.90 is regarded as more adequate (Arif & Chohan, 2002; Ghasriki & Mahmoodi, 2015; Makhdoom, Anjum, Sabir, & Khaliq, 2016).

TABLE 4.4: Composite Reliability.

Variables	CR
ETI	0.922
II	0.983
IC	0.954
IM	0.967
IS	0.980
JE	0.972
OC	0.985

The CR and Cronbach's alpha values for all the constructs were examined in the present study, and the results are mentioned in Tables 4.3 and 4.4 showing that all Cronbach's alpha values and CR values respectively exceeded the suggested

threshold value of 0.70 (Henseler, 2013). Hence, in this study the values of CR ranges from **0.985 to 0.922**, indicating the reliability of the measurement model.

4.4.1.3 Average Variance Extracted

The next step is convergent validity, which refers to the extent to which measures of the same constructs that are theoretically related to each other are related. With regards to identifying an element of convergence in the measurements of the construct, AVE is used with a threshold value of 0.50 and above. AVE value of 0.50 indicates adequate convergent validity (Hans, Mubeen, & Humaid, 2015).

TABLE 4.5: AVE.

Variables	AVE
ETI	0.927
II	0.934
IC	0.954
IM	0.909
IS	0.938
JE	0.896
OC	0.985

In this study, convergent validity was assessed by examining AVE values. Results in **Table 4.5** show that the AVE value of all the constructs exceeds the threshold value of 0.50. The outcome reveals that AVE values range from 0.909 to 0.985; so it can be concluded that convergent validity is established.

4.4.1.4 Discriminant Validity

Then, discriminant validity was considered, which concerns with the extent to which one construct is actually different from another construct. The most conventional approach in assessing discriminant validity is Fornell-Larcker criterion.

Others include cross-loading examination method, which is considered more liberal, since it is likely to have more constructs exhibiting discriminant validity (Acosta, Popa, & Palacios-Marqués, 2016).

TABLE 4.6: Discriminant Validity.

Variables	ETI	II	IC	IM	IS	JE	OC
ETI	0.963						
II	0.806	0.966					
IC	0.801	0.892	0.977				
IM	0.828	0.959	0.915	0.953			
IS	0.783	0.941	0.924	0.952	0.969		
JE	0.927	0.859	0.859	0.854	0.832	0.946	
OC	0.909	0.829	0.851	0.861	0.832	0.943	0.992

Note: IC = Individualized Consideration, II = Idealized Influence, IM = Inspirational Motivation, IS = Intellectual Stimulation, JE = Job Embeddedness, OC = Organizational Commitment, ETI = Employee Turnover Intention

When the value of the square root of stocktickerAVE of each construct is higher than the construct's highest correlation with any other latent construct then discriminant validity is established (Gye-Soo, 2016). Hence, Table 4.7 below reported the results of Fornell-Larcker Criterion assessment with the square root of the constructs. The square root of stocktickerAVE in bold is greater than its highest construct's correlation with any other constructs. Therefore, it is absolute that discriminant validity of the construct is established.

TABLE 4.7: Factor Loading and Cross Loading.

Items	IC	II	IM	IS	JE	OC	ETI
IC1	0.978						
IC2	0.976						
II1		0.967					
II2		0.954					
II3		0.975					
II4		0.970					
II5		0.965					
IM1			0.969				
IM2			0.936				
IM3			0.963				
IM4			0.946				

Items	IC	II	IM	IS	JE	OC	ETI
IS1				0.986			
IS2				0.956			
IS3				0.985			
IS4				0.946			
JE1					0.949		
JE2					0.949		
JE4					0.923		
JE5					0.961		
JE7					0.951		
OC1						0.992	
OC3						0.993	
ETI1							0.962
ETI4							0.963

The values of outer loading in Table 4.7 below exceed from the suggested threshold **0.5**, which showing satisfactory contribution of the indicators to assigned constructs. By examining the indicators' outer loadings discriminant validity can be assessed. If the indicator's outer loading on a construct exhibits higher values than all its cross-loading with other constructs discriminant validity can be established. Therefore, in Table 4.7 the loadings are greater than **0.5** and no other indicator has loading more than the one it intends to measure, which indicates the absence of discriminant validity problem (Urbach & Ahlemann, 2010).

4.5 Direct Relationships

The next step was to analyze the structural model. In order to give a clear image of outcomes and the test hypothesis of current study an organized analysis of proposed model was carried out. The assessment of direct relationships between the II, IM, IS, IC (independent variable) and ETI (dependent variable). In PLS-SEM formulization was very smart PLS 3.0 the size of coefficients was examined and through PLS-SEM bootstrapping a method and importance of relationship was examined.

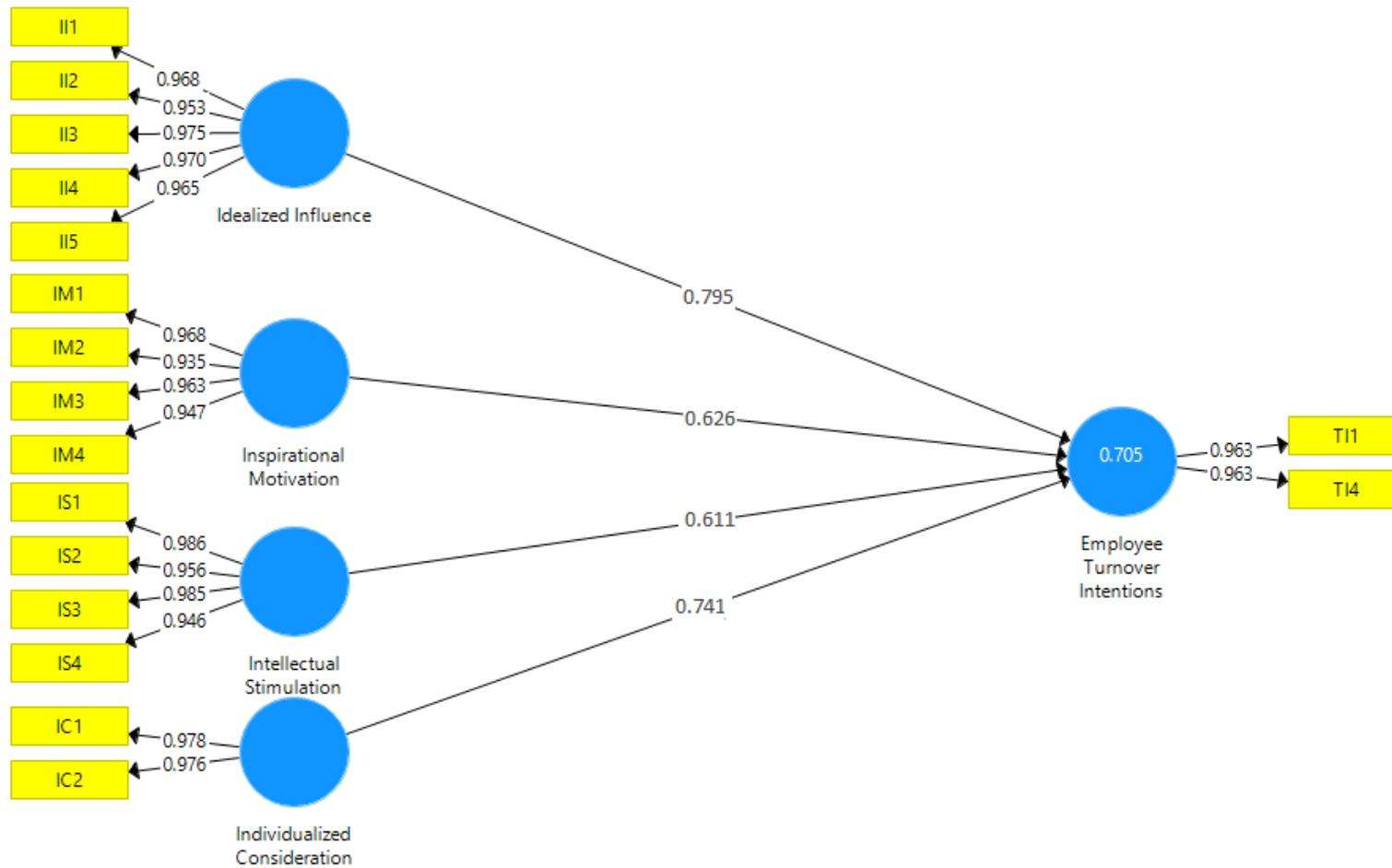


FIGURE 4.1: PLS-SEM Algorithms Direct Relationship.

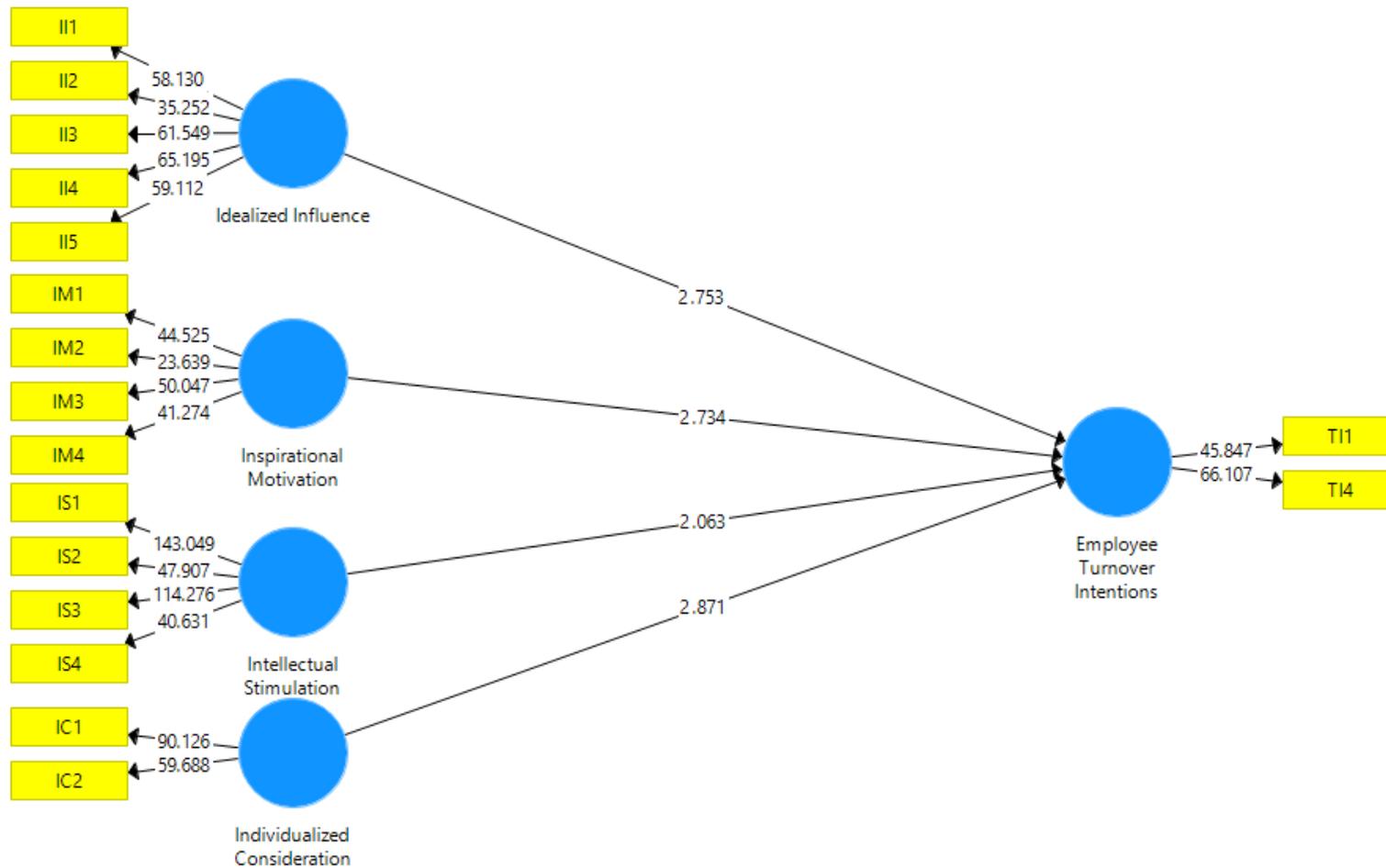


FIGURE 4.2: PLS-SEM Bootstrapping Direct Relationship.

TABLE 4.8: Direct Relationship.

Hypothesis / Path	Original Sample (O)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values	Decision
H ₁ II->ETI	0.795	0.289	2.753	0.003	Supported
H ₂ IM->ETI	0.626	0.228	2.734	0.003	Supported
H ₃ IS->ETI	0.611	0.296	2.063	0.021	Supported
H ₄ IC->ETI	0.741	0.258	2.871	0.002	Supported

On the basis of PLS-SEM algorithm and bootstrapping procedure results as stated directly above, Figure 4.1 shows the path coefficient of the **II**, **IM**, **IS**, **IC** and **ETI**. The result illustrated that the independent variables (**II**, **IM**, **IS**, **IC**) have a significant impact over the dependent variable (**ETI**). The result of PLS-SEM bootstrapping in Figure 4.2 revealed that the relationship between the **II**, **IM**, **IS**, **IC** and the **ETI** is significant at $p < 0.05$. Table 4.8 presents the path coefficient, t-statistics and p-value.

- The outcome proposes that there is a positive significant connection among **II** and **ETI** with respect to **H₁** ($\beta=0.795$; $t=2.753$; $p < 0.05$); thus, **H₁** is **Accepted**.
- The outcome proposes that there is a positive significant connection among **IM** and **ETI** with respect to **H₂** ($\beta=0.626$; $t=2.734$; $p < 0.05$); thus, **H₂** is **Accepted**.
- The outcome proposes that there is a positive significant connection among **IS** and **ETI** with respect to **H₃** ($\beta=0.611$; $t=2.063$; $p < 0.05$); thus, **H₃** is **Accepted**.
- The outcome proposes that there is a positive significant connection among **IC** and **ETI** with respect to **H₄** ($\beta=0.741$; $t=2.871$; $p < 0.05$); thus, **H₄** is **Accepted**.

4.6 Mediation Test (Indirect Model)

The mediating variable be located in the second model, and the relationships among TL (II, IM, IS, IC) and ETI with the mediating effect of OC. The indirect effect of the exogenous variable on the endogenous variable via an intervening variable is calculated in mediation analysis. There are various techniques for evaluating mediation, which include: Causal steps approach which also refers to the four conditions of Baron and Kenny (Nguni, Slegers, & Denessen, 2006), the product of coefficient method or Sobel test (Tavakoli, 2013); distribution of the product approach (MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002; Moss, 2016).

The bootstrapping is the most recent mediation analysis approach, where an experiential representation of the distribution of the sample of the indirect effect is generated by using bootstrapping (Stouten, et al., 2010; Gye-Soo, 2016; Sattler, Völckner, Riediger, & Ringle, 2010) suggested bootstrapping method over other methods for evaluating the importance of mediation. Later, this research tested the mediating role of OC between TL (II, IM, IS, IC) and ETI.

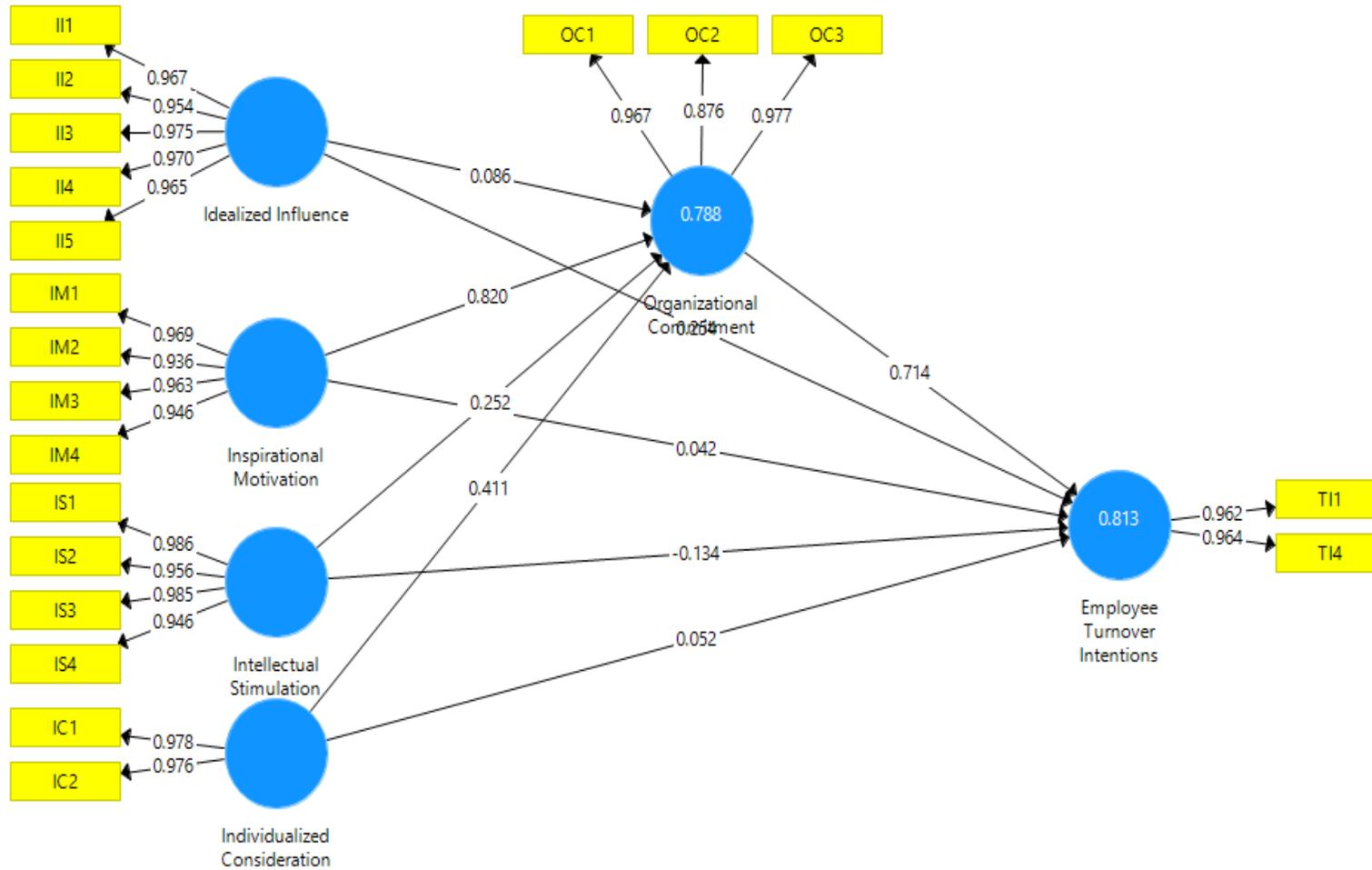


FIGURE 4.3: PLS-SEM Algorithm Mediation (Indirect Relationship).

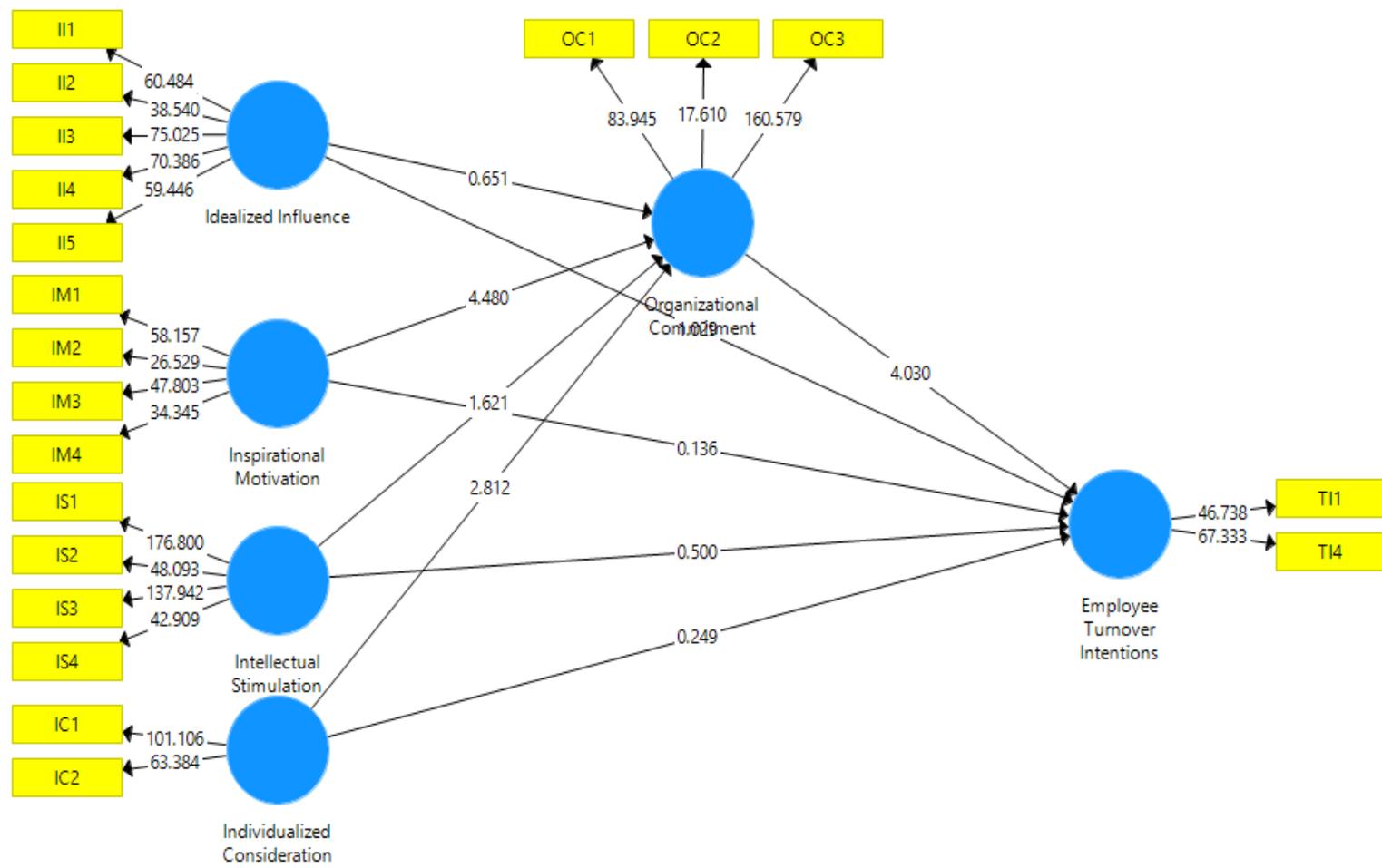


FIGURE 4.4: PLS-SEM Bootstrapping Mediation (Indirect Relationship).

TABLE 4.9: Indirect Relationship Result of Mediation Test.

Hypothesis / Path	Original Sample (O)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P Values	Decision
H ₅ II->OC->ETI	0.614	0.023	26.69	0.000	Accepted
H ₆ IM->OC->ETI	0.180	0.032	5.625	0.000	Accepted
H ₇ IS->OC->ETI	0.293	0.027	10.85	0.000	Accepted
H ₈ IC->OC->ETI	0.585	0.026	22.50	0.000	Accepted

- The result suggests that **OC** intervene the connection among **II** and **ETI**, there is a significant relationship between **II** and **ETI** with respect to **H₅** ($\beta=0.614$; $t=26.69$; $p<0.05$); thus, **H₅** is Accepted.
- The result suggests that **OC** intervene the connection among **IM** and **ETI**, there is a significant relationship between **IM** and **ETI** with respect to **H₆** ($\beta=0.180$; $t=5.625$; $p<0.05$); thus, **H₆** is Accepted.
- The result suggests that **OC** intervene the connection among **IS** and **ETI**, there is a significant relationship between **IS** and **ETI** with respect to **H₇** ($\beta=0.293$; $t=10.85$; $p<0.05$); thus, **H₇** is Accepted.
- The result suggests that **OC** intervene the connection among **IC** and **ETI**, there is a significant relationship between **IC** and **ETI** with respect to **H₈** ($\beta=0.585$; $t=22.50$; $p<0.05$); thus, **H₈** is Accepted.

4.7 Moderation Test (Indirect Model)

To evaluate the moderation primarily the major effects of external variables on the internal variables was studied. The main effect of the independent variable including the moderator on the dependent variable was evaluated; and in the last segments, interaction term was introduced. To reflect the latent interaction the product of the indicators of the variables is used (Hua, Lo, Vikneswaran, & Peter, 2016). Hence, if the interaction term are significant then the moderating effect exist (Mosadeghrad & Ferdosi, 2013).

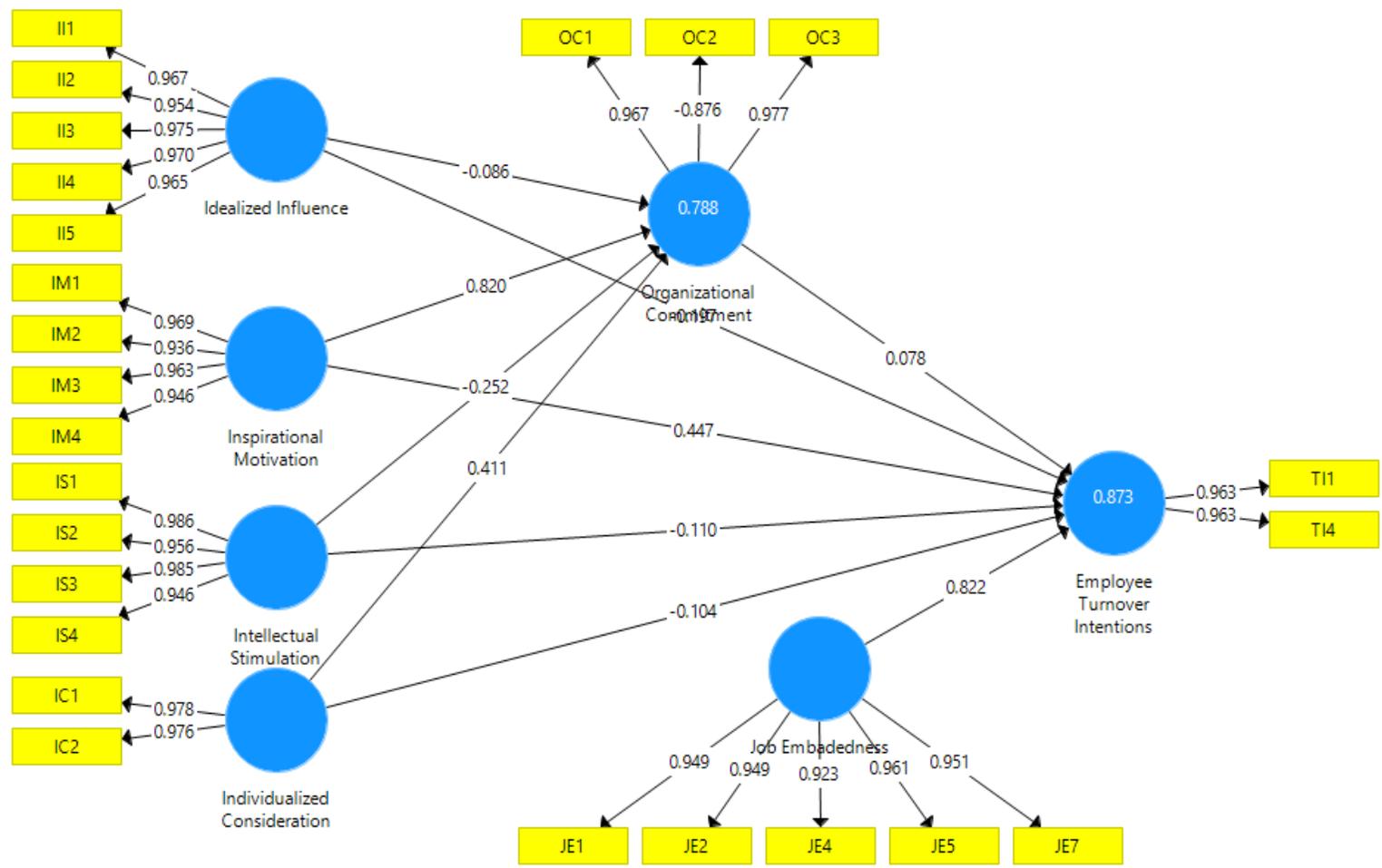


FIGURE 4.5: PLS-SEM Algorithm Moderation (Indirect Relationship).

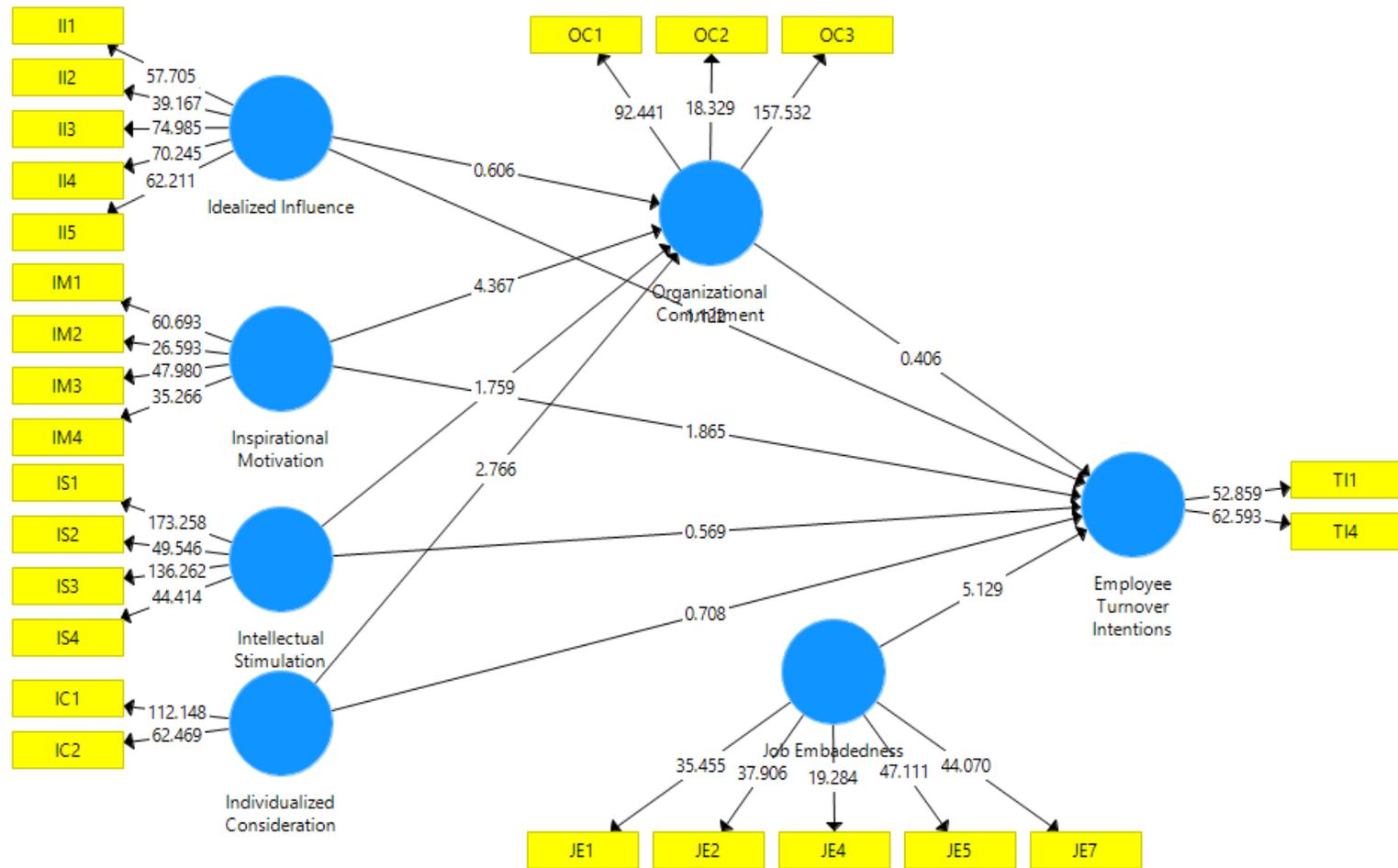


FIGURE 4.6: PLS-SEM Bootstrapping Moderating Effect.

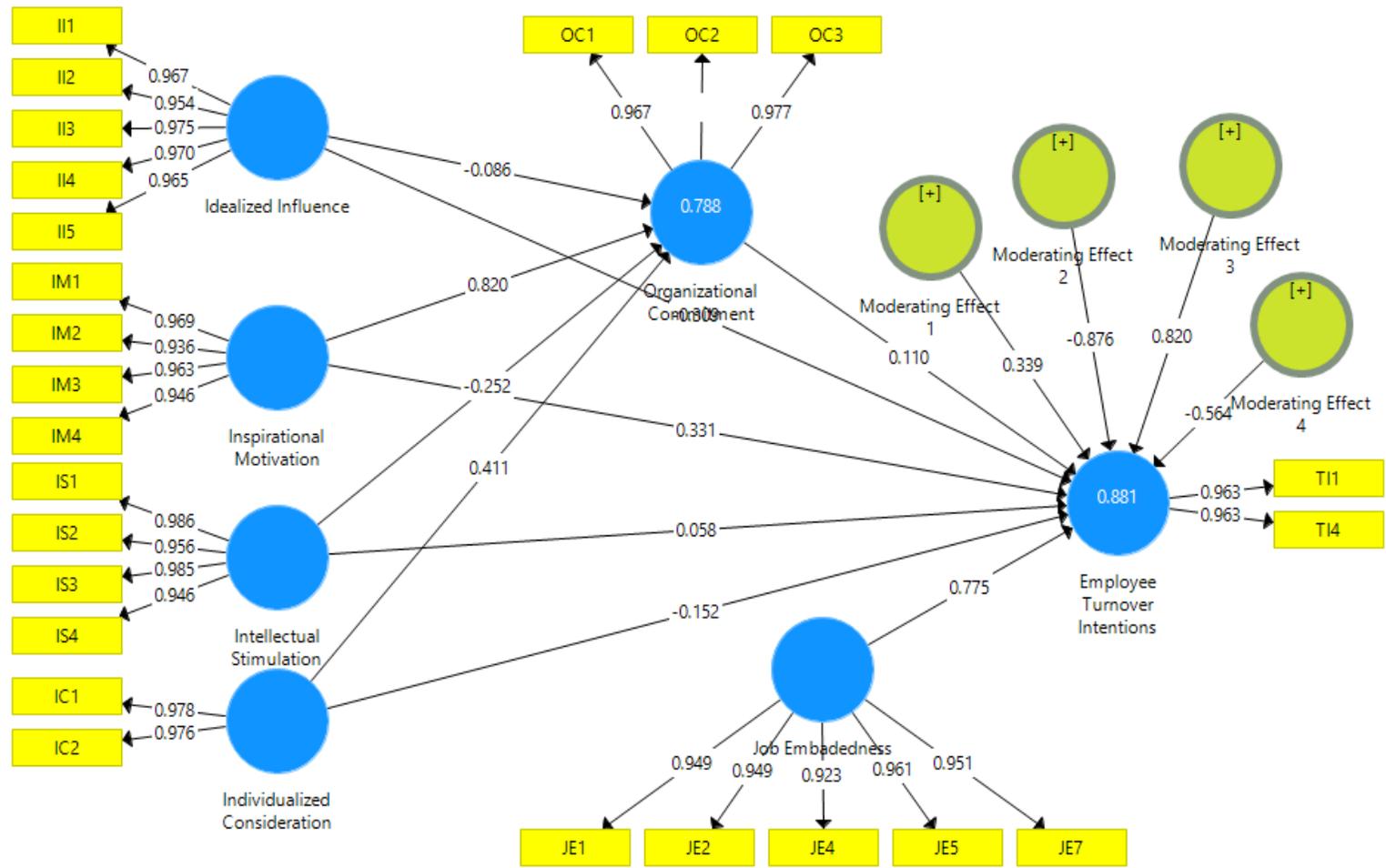


FIGURE 4.7: PLS-SEM Bootstrapping Moderation (Indirect Relationship).

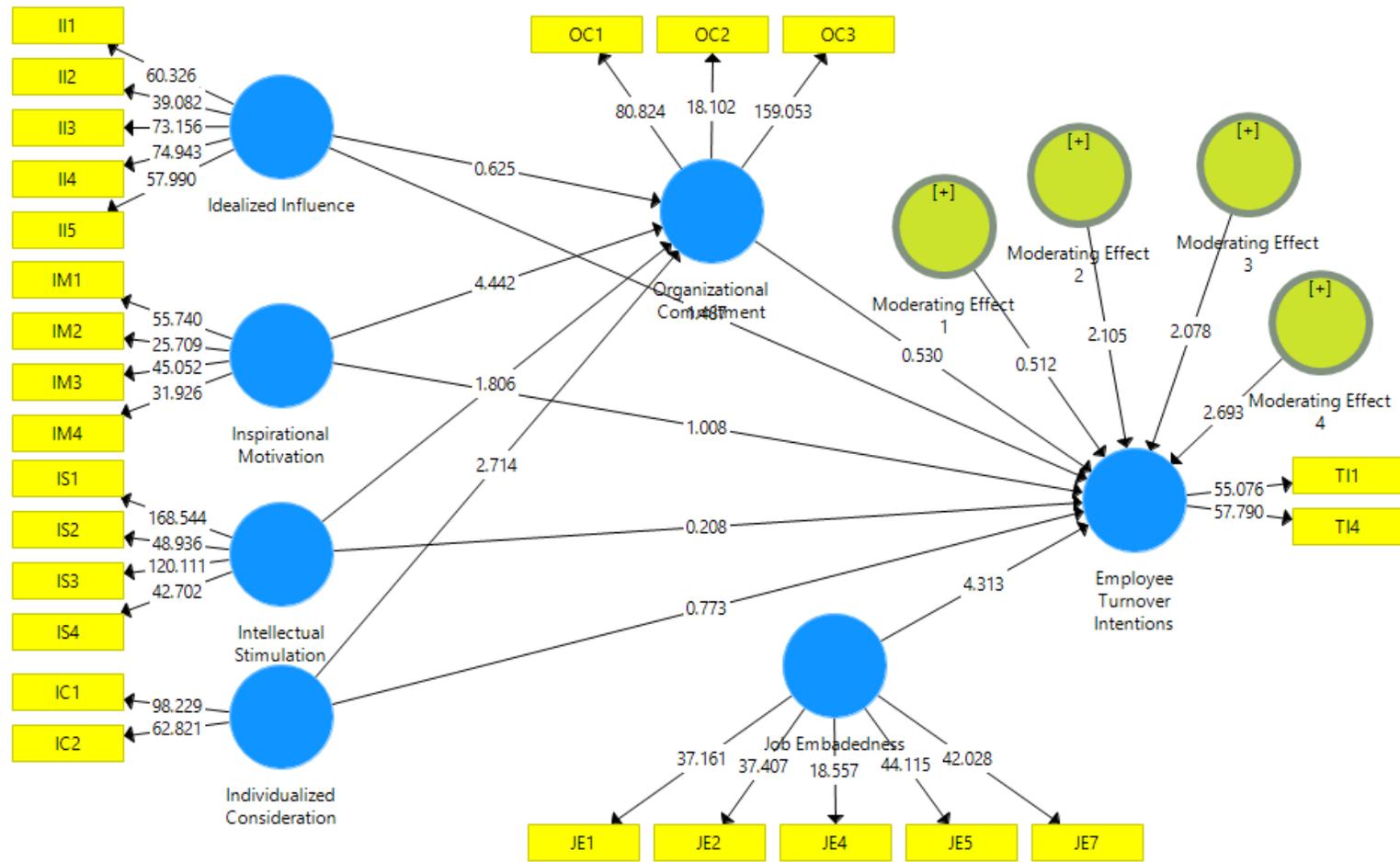


FIGURE 4.8: PLS-SEM Bootstrapping Moderating Effect.

TABLE 4.10: Indirect Relationship Result of Mediation Test.

Hypothesis / Path	Original Sample (O)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P Values	Decision
H ₉ II*JE->ETI	0.339	0.6621	0.512	0.488	Not Accepted
H ₁₀ IM*JE->ETI	-0.876	0.416	2.105	0.002	Accepted
H ₁₁ IS*JE->ETI	0.802	0.386	2.078	0.003	Accepted
H ₁₂ IC*JE->ETI	-0.564	0.209	2.693	0.001	Accepted

- The result proposes that **JE** moderate the connection among **II** and **ETI**, there is a insignificant relationship between **II** and **ETI** with respect to **H₉** ($\beta=0.339$; $t=0.512$; $p>0.05$); thus, **H₉ is not supported.**
- The result proposes that **JE** moderate the connection among **IM** and **ETI**, there is a significant relationship between **II** and **ETI** with respect to **H₁₀** ($\beta=-0.876$; $t=2.105$; $p<0.05$); thus, **H₁₀ is supported.**
- The result proposes that **JE** moderate the connection among **IS** and **ETI**, there is a significant relationship between **II** and **ETI** with respect to **H₁₁** ($\beta=0.802$; $t=2.078$; $p<0.05$); thus, **H₁₁ is supported.**
- The result proposes that **JE** moderate the connection among **IC** and **ETI**, there is a significant relationship between **II** and **ETI** with respect to **H₁₂** ($\beta=-0.564$; $t=2.693$; $p<0.05$); thus, **H₁₂ is supported.**

4.8 Summary

The statistical analysis of data collected by using structured questionnaire which was distributed to the banking sector employees of Pakistan, in Islamabad, Rawalpindi and Lahore was presented in this section. Section twitches with the outcomes of response rates of the respondents, followed by the descriptive analysis of attributes

of respondents. After that, the assessment of measurement model which contains reliability, Cronbach's alpha, composite reliability, convergent validity (AVE) and FornellLarcker test (VIF); and then, structural equation model was evaluated. For the calculation of the outer and internal model via PLS-SEM by using software package SmartPLS 3.0 established by Ringle, Wende, & Becker, (2015) was used. Lastly, on the basis of inner model evaluation the outcomes of proposition testing were reported.

Chapter 5

Discussion, Conclusion and Recommendations

5.1 Introduction

This section contains a debate over research hypothesis on the origin of research objectives. This chapter also comprises the conclusion of research related to theoretical and practical point of view and their future dimensions for furthermore studies. Limitations are mentioned at the last.

5.2 Discussion

In general the reason of conducting this current research was to identify the bonding between TL and ETI and their indirect relationship. The main reason of this research was to point out the peace making role of TL and JE as well for lowering down the employee turnover intention. Both direct and indirect relation among TL & JE was stated.

5.2.1 Main Effects

The research inquiries in terms of direct relation of variables discuss in studies. Four direct relations got examined in this current study relationship between II and ETI, IM and ETI, IS and ETI and IC and ETI, relationship between II and OC, IM and OC, IS and OC, IC and OC.

Q1: Do Transformational leadership impact on employee turnover intention?

Transformational Leadership is consisting of four main dimensions. Idealized influence, Inspirational motivation, individualized consideration and intellectual stimulation. Inspirational motivation includes exchange of meaningful vision by words and act which appeal others to get motivated by a positive approach of leader towards his/her followers to overcome the challenges ahead. Idealized influence represents high competency of leader and moral values which influence followers. Individualized consideration is another element which identifies strength, weakness and needs while mentoring them towards the potential. Finally intellectual stimulation which includes a required participation of followers in decision making to widen their perspective and get a resolution to the challenges (Bass, 1996).

Evidence suggests that transformational leadership plays a vital role in reducing turnover intention. Group level transformational leadership is able to forecast turnover rates when leader exchange quality ways to decrease this issue (Waldman, Carter, & Hom, 2015). Transformational leadership is a way to reduce turnover and suggested by many of the scholars and researchers (Caillier, 2016). Transformational leadership is connected in decreasing employee turnover intention because of the personalities on which this style is being composed. This stimulates individual or group of people to achieve mutual goals and encourage organizational support (Ennis, Gong, & Okpozo, 2018).

The first four hypotheses were accepted and results provide significantly strong support of these hypothesis. The first four reservations in my research were to observe the impact of TL (Idealized Influence, Inspirational motivation, Intellectual stimulation, Individualized consideration) over ETI. All four dimensions of

transformational leader have an important effect over employee turnover intention. The outcomes of the research shows that if leader have this attribute of idealized influence, Inspirational motivation, Intellectual stimulation, Individualized consideration then employees from banking sector have good and healthy terms with their leaders, hence it shows result in negative over employee turnover intention.

5.2.2 Indirect Effects

In this segment, the outcomes linked to the indirect relationship are debated, firstly discussion includes the mediating role of OC in the relationship between TL (II, IM, IS, IC) and employee turnover intention; and furthermore, the moderating role of JE over the relationship between TL (II, IM, IS, IC) and ETI.

Q2: Do Organizational Commitment mediates the relationship between Transformational leadership and Employee Turnover Intention?

Organization commitment is a high value variable while studying turnover research and a best predictor of turnover in comparison to job satisfaction (Cohen, Blake, & Goodman, 2016). The more closely bonded they are less likely chances for an employee to leave an organization (Chinomona & Mofokeng, 2016). OC is employee's obligation to an institute and experts has mentioned it as true strength for identifying employee's involvement in an organization.

However, previous studies says that manpower who are more committed with their organization employees have low turnover intention ratio as compare to the one's less committed to an organization (Aslam, Ilyas, Imran, & Rahman, 2016). We argue that employee with strong commitment tends to work for the organization benefits and they are passionate to stay at job because they absorbed the organizational norms and values. (Meyer, et al., 2004). Under the light of (SET) theory (Blau, 1964), organizational commitment lower down the turnover by enhancing transformational leadership which let the subordinates to repay their best efforts. The individual's organizational commitment resulting from transformational leaders who energize them about the obligations to remain at work in order to return productivity to the organization.

This study hypothesized that organization commitment intervene between TL (II, IM, IS, IC) and ETI and fifth to eight hypotheses of the present study includes all this process. The outcomes are also mentioned in previous Table 4.9 and it supports fifth and nine hypothesis i.e. OC act as mediator between TL (II, IM, IS, IC) and ETI completely and partially as well.

The findings of the present study is really important as it clarified the concept in regards to SET that how Turnover intention and leadership is correlated to each other. According to (Tse, Huang, & Lam, 2013) the theory of SET was that an individual who seeks benefits from others would later have a gut feel to repay through efforts, positive attitude and loyalty as an obligation (Haider, Fatima, Asad, & Ahmad, 2016). And his/her loyalty and dedication can be observed through their performance and intention of staying in the organization.

Finally the current studies show authentic results to the literature over a relationship among TL and ETI and somehow show partial phenomena among TL and ETI.

Q3: Do Job Embeddedness moderate the relationship between Transformational Leadership and Employee Turnover Intention?

We therefore discussed the role of on-the-job possible moderator relations names as TL and ETI. JE contains multiple forces which let the employee staying in company rather leaving a present job especially it captures three domains named as links, fit and sacrifice (Fasbender, Van der Heijden, & Grimshaw, 2018).

Alternatively stated, JE defines the height of linking of an individual with respect to their organization/community fit with other aspects of lives and the ease of leaving those links that is what they sacrifice on quitting (Harman, et al., 2007).

Prior examination has already provided solid evidences of the projecting high value of JE in the context of turnover and other factors such as job search activities, job alternatives or lack of organizational commitment (Mitchell, et al., 2001). Previous researchers have found that JE is connected to lower turnover intention (Jiang, Liu, McKay, Lee, & Mitchell, 2012).

Nine to Twelve hypothesis of current study which extracted the result through test that job embeddedness keeps a balance relationship among transformational leadership and ETI. The results are shown in Table 4.11 in last chapter provided connection through hypothesis that a contact of TL (II, IM, IS, IC) and ETI is moderated through job embeddedness. Leader's positive energy towards his/her employees motivated them to stopover with the institute, business or organization and increases a level of OC. The moderating effect of JE between the TL (IM, IS, IC) and OC exist except TL (II) between ETI there may be a reason of dark side of transformational leadership.

5.3 Implications

Several theoretical and practical implications are carrying forward on the origin of discoveries of the present research. Furthermore, first part theoretical implications have been subjected and managerial implications have also been viewed deeply in the second part.

5.3.1 Theoretical Implications

When we start studying the theoretical perspective of the study, we came to know that there will be the impact of transformational leadership on employee turnover intention, organizational commitment and job embeddedness. In our study 11 hypotheses are supported our study and it shows that the literature will have potential that there is still relationship exist between the turnover intention and the literature of leadership. When the study is done it's also came to know that the scholars has not done the work on the relationship between the leadership and the turn over intention. This thing is also noted that there is no evidence based on the relationship between the variables but one thing is to be noted that id there are no evidence then we cannot say that there will be no relationship exists (Alltman & Bland, 1995). Thus, even though there is no significant relationship exists between the variables and in our study, there is also no significant relationship

exists. Indeed, context could play a prominent role in finding significance or non-significance (Pettigrew, 1987). Furthermore, i did not find support for one hypothesis, but this could be due to the perspective of banking sector. Even these non-significant results contribute to our theoretical understanding of the variables that do, and do not, influence turnover intentions in different perspectives. The influence of and relationship between the variables may change grounded upon perspective.

Moreover, echoing the call of turnover scholars (Swider, Boswell, & Zimmerman, 2011). I encouraged beyond traditional sequential models of turnover and examined a constellation of variables that may influence turnover intentions. We revealed that job embeddedness moderated the relationship between transformational leadership dimensions (II, IM, IS, IC) and employee turnover intention.

From the outcome of the current research i can mention that this study contributed a lot to uplift the existing bodies of knowledge in the context of employee turnover intention. Results of previous studies are enhanced with the addition of results from current studies. In the beginning relation among TL and ETI in the commercial banking sector of Pakistan which gives a strong perception on the literature works over employee turnover intention. Sufficient strength of previous studies in terms of western context and it has been used to examine a relationship among TL and employee turnover intention in Asian region. And more like western context leadership creates and impact over turnover intention in Asian context as well.

5.3.2 Practical Implications

Every study have some practical recommendations, in our study we have also some recommendations mangers or supervisor not only emphasis on organizational climate,culture or commitment to retain manpower, but mangers should also focus on job embeddedness to retain manpower.(Mitchell, et al., 2001).Managers should endeavor to foster job embeddedness between personnel. Managers can enhance

employee embeddedness in the community by supporting community service endeavors, giving employees time off to volunteer, and encouraging professional involvement in community-based organizations. Additional research is required to develop more comprehensive turnover models incorporating a wider range of variables to inspect their possible unique influences or use job embeddedness as a moderator again with its three dimensions that is (Fit, Link, Sacrifices). Nevertheless, personnel can also form commitment to work teams as well as the manager (Vandenberghe, Bentein, & Stinglhamber, 2004).

Outcomes of our research supply some real-world conclusions for both commercial and government body sector. As TL is being practiced such a motivation, inspiration, Idealized influenced and individualized consideration enhance the performance to attain organization's objectives and aims and reduces employee turnover intention (Gyensare M., 2013; Gyensare, et al., 2015).

From a practical point of view the results of current study elaborate that TL have an ability to create an influence over employee's behavior to perform the task which is a part of job domain or not. Employees of banking sectors are more willing to do tough tasks regardless of any rewards in return helping staff mates or off timing tasks etc. This current study provides authentic and positive results to the higher management of any organization to provide appropriate attention towards employees and develop technical training sessions to polish their real skills. For being a first class leader being expert and skillful is a major determinant in such a competitive environment now days.

5.4 Limitations and Recommendations for Future Research

First limitation is cross-sectional in nature while carry out this study in which informative data can be collected by respondents in a given time frame to share their real opinion. Cross-sectional nature depicts a casual relation among variables. A data collected back from respondents in a short period of time. As per this

limitation one should create a same axis research rather going cross-sectional to test the causality of variables.

Second limitation is that one variable is observed multi dimension and other variables are observed in a single direction, for future studies this research highlights that observe multi dimensionality of a study which gives a broader vision to this relationship of TL and ETI. This study refers the multidimensionality of the variables in the future studies.

Last but not the least limitation is that this current study contains a data from employees of commercial banking sector so staying in the limited context and can't properly relate to the other available industries. Direct approach to the employees is not entertained as per in house banking policies so considering the results shall not be entertained. In order to generalize the results researchers of future studies shall be directly reaching the employees.

5.5 Conclusions

Questions related to the research were stated in the chapter first and have been answered in this current chapter. In literature work a difference was highlighted in regards to the relationship between TL and ETI that shown up in the literature work of ETI. In this current studies the barriers are highlighted and suggested the guidelines for the future studies such as (1) Adding up organizational commitment as mediator to sum up the relation among TL and ETI (2) Addition of Job embeddedness as moderators to keep a relationship balanced and justified among TL and ETI (3) Few of the sources of Job embeddedness are balancing the power of variables (4) Mediator and moderator are used in a single model of conducting a research study. In general by adapting a PLS-SEM technique to observe the impact of TL over ETI and current studies contributed a lot to the previous literature of ETI. This study has overviewed the findings. Findings of the study explored that OC mediates among TL and ETI creates foundation for future research to recognize the connection among TL and ETI with the inclusion of OC of employees as a mediator. Secondly, JE as a moderator is introduced which defines

that it moderated the connections among TL and ETI, and supports to improve the level of OC of the workforces and cut down the degree of turnover intention. Such outcomes of the current study open new horizons for forthcoming research to investigate other forms of embeddedness e.g. off the job.

Impact of Transformational Leadership on Employee Turnover Intention with the mediating role of Organizational Commitment and moderating role of Job Embeddedness is of high value. And as this study is conducted in the context of Asian commercial banking sector and very few projects were carried out in this field so this study is providing new horizons to carry forward the Transformational leadership and avail the best outcomes through these phenomena. Employee turnover intention is a major concern in Asian context due to lack of leadership which tends the individuals or group of people to perform to achieve the desired organizational goals. This task can be done through influencing them by the techniques/attributes Transformational leadership carry understanding the factors effecting turnover intention among employees helps leaders to resolve in time. It is fair exchange of emotions and support require from both ends to sum up the healthy outcomes. Organizational commitment and Job embeddedness plays a vital role by TL to reduce turnover intention. It spreads a sense of responsibility among employees towards their job domains directly or indirectly associated with the mutual goals of individuals/organization. As some of the researches elaborates the “Dark side of Charismatic leadership style” as leaders in such style also maximize the chances of manipulating the power of followers they carry due to idealized influence and individualized consideration over them and tends to lead towards narcissism. In Asian context this style is more helpful rather western context which contains more chance of narcissism than Asian as banking sector employees in this region is more hard work and they need such a leadership style to be treated which brings a balanced situation among employees and organization which can decrease employee turnover intention.

As transformational leadership are having mediator and moderator to bring behavioral changes to individual/organization. As per this study this is the most preferable leadership style which identify the hurdles and help others at all levels

to resolve it and make them understand about their responsibilities while working so pre assumed outcomes can be achieved. In this whole process Transformational leader is already make his/her subordinates to realize their duties associated with the targets of an organization and it takes time to connect emotionally and professionally to each other. Once organizational commitment is being achieved as it is a mediator in this study will not let the employees going against any of the interest of an organization.

However to manipulate a power of followers leaders should start feeding anarchies content to the employees for malfunctioning which is hard to carry forward. I must conclude that this attribute doesn't belong to transformational leadership style because this style works in the favor of organization first and comes second for employee and can work both ways. Finally, the complete study provides the most comprehensive analysis of the relationship between all the variables which were considered in the present research work.

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Questionnaire

Dear Participant,

I am a student of MS (HR) at Capital University of Science & Technology, Islamabad. I am conducting a research on **Impact of Transformational Leadership on Employee Turnover Intention with the Mediating Role of Organizational Commitment and Moderating Role of Job Embeddedness**. You can help me by completing the attached questionnaire; you will find it quite interesting. I appreciate your participation in my study and I assure that your responses will be held confidential and will only be used for education purposes.

Sincerely,

Samar Khalid

Please provide the following information.

Gender: (1) Male (2) Female

Age: (1) 20-30 (2) 31-40 (3) 41-50 (4) 51 and above

Qualification: (1) Inter (2) Bachelor (3) Master (4) MS (5) **Ph.D.**

Experience: (1) 5-10 (2) 11-15 (3) 16-20 (4) 21-25 (5) 26 and above

1 = Strongly Disagree 2 = Somewhat Disagree 3 = Neutral

4 = Somewhat Agree 5 = Strongly Agree

Transformational Leadership Style

1	My manager goes beyond self-interest for the good of the group. (II)	1	2	3	4	5
2	My manager acts in ways that build my respect. (II)	1	2	3	4	5
3	My manager displays a sense of power and confidence. (II)	1	2	3	4	5
4	My manager specifies the importance of having a strong sense of decisions. (II)	1	2	3	4	5
5	My manager emphasizes the importance of a collective sense of mission. (II)	1	2	3	4	5
6	My manager talks optimistically about the future. (IM)	1	2	3	4	5
7	My manager talks enthusiastically about what needs to be done. (IM)	1	2	3	4	5
8	My manager expresses a compelling vision of the future. (IM)	1	2	3	4	5
9	My manager expresses confidence that goals will be achieved. (IM)	1	2	3	4	5
10	My manager re-examines critical assumptions to questions whether they are okay. (IS)	1	2	3	4	5
11	My manager seeks differing perspectives when solving problems. (IS)	1	2	3	4	5
12	My manager gets me to look at problems from many different angles. (IS)	1	2	3	4	5
13	My manager suggests new ways of looking at how to complete assignments. (IS)	1	2	3	4	5
14	My manager spends time teaching and coaching. (IC)	1	2	3	4	5
15	My manager helps me to develop strengths. (IC)	1	2	3	4	5

Job Embeddedness

1	I feel attached to this organization (bank).	1	2	3	4	5
2	It would be difficult for me to leave this bank.	1	2	3	4	5
3	I'm too caught up in this bank to leave.	1	2	3	4	5
4	I feel tied to this bank.	1	2	3	4	5
5	I simply could not leave the bank that I work for.	1	2	3	4	5
6	I would be easy for me to leave this bank.	1	2	3	4	5
7	I am tightly connected to this bank.	1	2	3	4	5

Organizational Commitment Items

1	If I had a friend seeking a job, I would recommend the current company as a place to work.	1	2	3	4	5
2	There are times where I would like to work for another company other than the current company.	1	2	3	4	5
3	I am proud to be an employee of the current company.	1	2	3	4	5

Turnover Intentions Items

1	I intend to remain on this job.	1	2	3	4	5
2	I am actively looking for a new job.	1	2	3	4	5
3	I will quit my job soon.	1	2	3	4	5
4	A year from now I will still be with this same company.	1	2	3	4	5