

Impact of Job Characteristics on Turnover Intentions: A study of the Front Line Employees in Commercial Banks

Mansoor Nisar Mughal

Abstract

This study investigates the impacts of job characteristics on the turnover intention of frontline service employees in commercial banks of Pakistan. Previous studies have investigated the link between job complexity, employee creativity and an index measure of job characteristics. In this study a component-wise approach is followed to study the impact of each job characteristic on the turnover intention of employees. By using this approach numerous limitations are overcome like only reliance on intrinsic motivation rationale. In addition, this research is conducted on the commercial banks, whereas past research has focused primarily on other settings. This study shows different results concerning earlier partially unexplored relationship of job characteristics and employee turnover intention. For this correlational research Convenience Sampling technique was used, the target group was “frontline employees” of commercial banks. Initially 400 frontline service employees of 07 different commercial banks were selected for this research study. Descriptive statistical analysis showed the description of the respondents and Pearson Product Moment Correlation demonstrated relationship among variables. Furthermore, the results show that job characteristics impact turnover intentions of the frontline employees. Results also point out that component-wise approach is helpful for managers/practitioner for prioritizing efforts. In particular, the results also shows that to reduce employee turnover intention managers should consider increasing employee skill variety, task identity, task significance, job autonomy, and feedback. However, it is also very important to discover the right balance among job characteristics.

Introduction

Since 1990, privatization has been in the dominant trend in banking industry of Pakistan. This industry is massively contributing towards the economic and GDP growth of the country. Inception of privatization reflected a big change in this sector’s trends like their service quality and performance improved. However, in parallel of this competition is also drastically increased. Due to this increased competitive environment employee performance was keenly measured, jobs are tougher and in outcome employee turnover intention taken place. As another factor with privatization is inaugural of new career opportunities in new banks and this enormously enhances the movement from one bank to another bank.

Turnover intentions are the concern of employees, managers, and organizations nowadays. Though it is inevitable but mass of factors are involved to accelerate this. By focusing on these factors turnover intention could be reduced as empirically focused by several researchers on different factors in this regard. In the area

of human resource a major focus is on employee turnover because it can be cause of loss in terms of financial and institutional memory (Shaw, Gupta & Delery, 2005).

“Additional research by the Canadian Food Industry Council (CFIC) found that the cost of turnover; finding, interviewing, training and equipping a new hire; is at minimum \$1,500 per frontline employee.” Another personal cost to employee may be in the form of lost friendship and sometimes disturbance of family too. A wide-range of empirical studies has been conducted on the effects of different organizational variables on employee turnover. However, very little empirical studies have focused the turnover of frontline employees.

Currently, frontline employees are playing a significant role in commercial banks by linking them with their customers and sustaining relationships. In fact, most of the winning firms have invested resources into different programs to develop and improve the performance and satisfaction of their employees (Weimerskirch & cf. George 1994).

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In most of the commercial banks activities, personnel interactions play vital role. Organization's face is represented by these workers; perceptions about the service quality and the satisfaction of customers are directly affected by their behavior. So, it affirms that the customers' service perception is influenced by the personal job satisfaction and the attitude of frontline employees.

A quality customer service is one of the fastest growing segments of this industry that perceived fundamental change due to privatization. The mushrooming of private banks has totally transformed customer services; in consequence of this transformation front-line employees' role has become critical. This privatization era brought a robust change and challenge in the jobs of front-line employees, due to this job factors intention to leave occurs.

Here we have job design as an effective tool to manipulate such sort of conduct of the employees. However, unable to find any previous research yet that has measured job characteristics associated with employee turnover intention of frontline employees of banking industry in Pakistan. Several psychologist support that employees may become highly motivated and perform best, if their jobs are designed by keeping few key job characteristics which are common and identifiable in mind.

This view of the study is an offshoot of Hackman and Oldham's (1980) argument that job should be designed in a way that it contains fundamental characteristics which are required to generate an environment in favor of high work motivation, performance and satisfaction. However an unexplored relationship of job characteristics and turnover intention on frontline employees of commercial banks in Pakistan is explored in this study.

There is lack of empirical literature that examines the relationship of job characteristics and employee turnover on frontline employees of commercial banks in Pakistan. In addition much of the academic literature describes job characteristics and employee turnover intention.

Reducing employee turnover rate in these employees is one of the important strategic issues of this industry nowadays. One objective of this study is to find how turnover rate can be minimized in these employees by focusing on their job characteristics like skill variety, task identity, task significance, autonomy and feedback.

Statement of the Problem

Pakistan's economy in the last two decades has gone through several major changes. As a whole, economy has moved towards service economy. The most important radical change was in banking sector of Pakistan. Since 1990s, privatization was introduced along with international banking standards. Large number of private, local and foreign banks became part of competition in the banking sector.

The empirical observation shows that the bank job is routine in nature with more than 12 working hours duration, overburden of work, strictly time pressure of completion. As a result it is observed that employees more especially frontline service employees suffer high

level of stress and dissatisfaction. They eventually become frustrated within two to three years of working life. Then they would look for another job. Or they will keep on working with a red flag of turnover intention. The job itself is the main source of stress and in turn active antecedent in generating feelings of alienation and quitting or intent to quit the organization.

According to Droar (2006) job design is the clear source of motivation. In western and advance economies, job design has been studied extensively. The characteristics of a job held by a banking employee thus need to be studied in relation with the turnover intention. The most of the literature in banking is focused on attitudes like job satisfaction and commitment. A very little has been done on job characteristics and turnover intention relationships. This study will investigate the component-wise influence of job characteristics and turnover intention towards frontline employees of commercial banks in Pakistan.

Significance of the Problem

This study is contributing in dual aspects:

1. Firstly, it is an addition to job characteristics and employee turnover literature specifically in context of frontline employees of commercial banks in Pakistan.
2. Secondly, for practitioner/managers by providing information about the importance of job characteristics while designing jobs and its relationship and impact on employee turnover intention specifically in case of frontline employees in banking industry of Pakistan. There is need to study this relationship which is helpful for practitioner/managers to increase organizational performance by decreasing employee turnover intention through effective job design.

Research Questions

1. How do commercial banks frontline employees think about their core job characteristics of skill variety, task identity, task significance, autonomy, and feedback, all of which determine the motivating potential of the job?
2. How do commercial banks frontline employees think about their intention to stay with organization in regard of job characteristics?
3. What is the impact of job characteristics on employee turnover intention?

Research Objective

Due to the consequences of turnover intention of frontline employees at commercial banks, turnover intention became a critical issue for human resource management. It is important to overcome this issue by focusing on their job characteristics either they can affect their attitude towards leaving or not and how they perceive their job? This study addressed the following specific research questions:

1. First was to enhance the understanding and importance of job characteristics while designing jobs.
2. Second, what are the perceptions of frontline employees in commercial banks about the five fundamental job characteristics?

3. Third, is to investigate the level of turnover intention in employees based on demographics due to their job characteristics?

Delimitations

Some of the delimitations of the study are:

1. This study was delimited to twin cities (Islamabad and Rawalpindi) of Pakistan.
2. This study was also delimited to banking sector of Pakistan.
3. Population of the study was frontline service employees of banks.

Organization

A comprehensive review of theoretical and empirical literature with references to employee turnover intention and job characteristics model (skill variety, task identity, task significance, autonomy, and feedback). Chapter 3 simplifies data and methodology used in study for the purpose of different analyses. Chapter 4 gives details of results and discussion about employee turnover intention and job characteristics, and last Chapter 5 finish off the study along with managerial implications, limitations and further directions for research.

Definitions

Skill Variety

Skill variety includes number of different skills that are required by an employee while performing job.

Task Identity

Task identity involves a complete piece of work which is identifiable from its starting to end on a job.

Task Significance

Task significance refers to the degree of which a job impacts the lives or work of others.

Autonomy

Autonomy is the degree of freedom, independence and discretion to an employee while performing work during his job.

Feedback

Feedback refers to the degree to which an employee receives information regarding effectiveness of his/her performance during job.

Turnover Intention

Turnover intention is the behavioral intention of an employee that precedes actual turnover.

Review of Literature

Introduction

Since the start of the twentieth century motivation and satisfaction of an employee has been the focus of interest for behavioral scientists. As an outcome of this interest profusion of literature on job characteristics has produced. Organizations have become more aware of the impact of job characteristics on employee motivation and satisfaction which is believed to shape employee turnover intentions. The design of job has vast impact on success of the organization and well-being of individuals (Morgeson and Campion 2003).

Perceptions of customers regarding the service quality are strongly influenced by the way they are dealt during service encounter (Bitner, 1990; Bitner, Gremler &

Zeithaml, 2006). One of the key areas where organizations can built their competitive advantage is focused on frontline service employees (O'Hara, Boles, & Johnston, 1991). For encouraging them and reducing their turnover intention there is need to focus on job design by keeping job characteristics in mind. However, literature on job characteristics affecting turnover intentions of frontline employees of commercial banks in Pakistan was not found.

The aim of this study is to find out how job characteristics (skill variety, task identity, task significance, autonomy, and feedback) influence intention to leave or stay of frontline employees in Pakistani commercial banks. I believe that only these job characteristics are not enough to persuade an employee to employ with organization permanently. However, this is an effort that needs to be supplemented to develop more appropriate contextual support to retain employees.

Job Characteristics

Different jobs require various reactions and moods to accomplish the targets, needs multiple ability to survive. Job must include those characteristics that enrich the efforts, their presence is very important for the satisfaction of employee. Satisfaction is related to the workplace, psychological intentions with the job, loyalty towards the organizational goals, and dedication for the organization (Hackman and Oldham, 1980; Gerhart, 1987; Spector and Jex, 1991; Mathieu and Zajac, 1990). According to Bontis and Serenko (2007) Job characteristics contribute to employee satisfaction, and through that to organizational efficiency. There are several job characteristics which are discussed in past studies. Like Job Characteristics Model (JCM) by J. Richard Hackman and Greg Oldham is almost 31 years old. There are 5 characteristics defined in JCM and after that in 1985 a sixth one, self-expression, was added by O'Brien.

Second model is of Morgeson and Campion (2003), in their comprehensive review they conclude work design into three-component structure of work. The first category comprises of motivational characteristics, second comprises of social characteristics and third comprises of contextual characteristics. Both models are mentioned below in detail.

Models of Job Characteristics

Hackman and Oldham

The job characteristics model is receiving the attention of most researchers till date and described as Job Characteristics Model (JCM) and Job Diagnostic Survey (JDS) developed by Hackman and Oldham (Nicholson, 1998). This JCM model by Hackman and Oldham's (1975 & 1980) is one of the most prominent theories ever presented in the domain of organizational psychology. Its roots are basically the pioneering work of Turner and Lawrence (1965), Herzberg (1966), Blood and Hulin (1967).

They all have studied the relationship between certain objective attributes of tasks and employees' reactions to their jobs. On the basis of these historical works, Hackman

and Oldham developed the theory that job should be designed in a way that it contains fundamental characteristics which are required to generate an environment in favor of high work motivation, performance and satisfaction.

They identified five core job characteristics; skill variety, task identity, task significance, autonomy, and feedback as reasonably objective, measurable and changeable properties of work, and that foster the desired psychological states, which in turn motivate positive personal/work outcomes. They further suggested that skill variety, task identity, and task significance contributed to the experienced meaningfulness of the work while autonomy accounted for experienced responsibility, and feedback established knowledge of work results.

Till now, great debate and research has generated by Job characteristics model of Hackman & Oldham (1975) to how task environment's perception influence outcomes of employee (Cummings & Gardner, 1988; Glick & Roberts, 1981; Jex & Spector, 1991). In job diagnostic survey intentionally some reverse scored items are incorporated to reduce the response biasness by Oldham and Hackman (1975).

On the other hand, it was also recommended by Nilan, Harvey and Billings (1985) to rewrite and reverse the reversed items. As far as reliability of the instrument is concern, it is acceptable according to reliability analysis (Byrne 2001). The alpha coefficient value for sub-scales ranged from 0 to 67 and 0 to 79. Reliability results correlate with prior research studies (Fang, Johns & Xie, 1992) conducted with this instrument.

Various aspects of job characteristics model have been highlighted by different researchers and most of them have shown a common theme of highlighting the nature of work and its effects on job (Samad, 2006). Although various outcomes have been examined in conjunction with job characteristics, including job satisfaction (Gerhart, 1987; Hackman and Oldham, 1980), psychological strain (Spector et al., 1988; Spector and Jex, 1991), and organizational commitment (Mathieu and Zajac, 1990), the current study explicitly relate each job characteristics to employee turnover intention.

Morgeson and Campion (2003)

In their work review they conclude work design into three-component structure of work. The first main category comprises of motivational characteristics that have been mostly investigated in literature and consider as the reflection of whole complication of job (Dunham, 1976; Oldham & Miller, 1979; Loher, Noe, Moeller, & Fitzgerald, 1985; Oldham, Kulik, Ambrose, Stepina, & Brand, 1986). According to motivational principle job will give more motivation and satisfaction if high level of these characteristics are present. Second main category comprises of social characteristics and third main comprises of contextual characteristics. All the characteristics by this model are mentioned below in detail.

Motivational Work Characteristics

Belief of motivational approach is that jobs will be more motivating and satisfying if high levels of these

characteristics exist. This category further subdivided into task and knowledge based characteristics (Campion & McClelland, 1993).

A. Task characteristics

These are the most investigated characteristics in previous motivational work design. These characteristics are basically concerned with how the work is accomplished and other task associated with this work. These characteristics further divided into four categories explained one by one:

i. Task Variety

This refers to the degree of which a job needs an employee to perform a variety of tasks simultaneously. Mostly those jobs are more interesting and pleasing that involve performing of multiple activities (Sims, Szilagyi, & Keller, 1976).

ii. Task Significance

This refers to the degree of which a job impacts the lives or work of others, whether inside or outside the organization (Hackman & Oldham, 1975). People experience greater meaningfulness in their jobs whose work has significant impact on the psychological or physical well-being of others (Hackman & Oldham, 1980).

iii. Task Identity

This refers to the degree of which a job involves a complete piece of work, which results can be easily identified (Sims et al., 1976). Mostly those jobs are more interesting which provide a whole piece of work or assembling an entire product as compare to those who involve only few parts of task (Hackman & Oldham, 1980).

iv. Feedback From Job

This refers to the degree of which a job delivers direct and clear information about the effectiveness of task performance (Hackman & Oldham, 1976). This particularly emphasize on the knowledge of one's own work as compare to feedback from others. According to Hackman & Oldham (1980), this is supposed to improve knowledge of the consequences of work.

B. Knowledge Characteristics

These reflect the types of knowledge, skill, and ability demands that are employed on an individual as a function of what is done on the job. These characteristics further divided into five categories explained one by one:

v. Job Complexity

This refers to the extent of which the tasks on a job are complex and difficult to perform (here focus is on the "positive" side of complexity; the opposite is task simplicity; Campion, 1988). According to Edwards et al. (2000), in conceptualized job design complexity is different factor.

vi. Information Processing

This refers to the degree of which a job needs attending and processing data and other information. Some of time few job need high level of monitoring and active processing of information as compare to others (Martin & Wall, 1989; Wall et al., 1995; Wall & Jackson, 1995).

vii. Problem Solving

This reflects the degree to which a job needs unique ideas and solutions and reflects dynamic processing requirements (Jackson, Wall, Martin, & Davids, 1993; Wall et al., 1995). Problem solving includes giving unique ideas and innovative solutions. Theoretically, it is linked with the demands of creative work and it is generally required by a job (Gilson, Shalley, & Blum, 2000).

viii. Skill Variety

This reflects the degree to which a job needs an individual to use a variety of skills to complete the work (Hackman & Oldham, 1980).

ix. Specialization

This reflects the degree to which a job comprises of performing specialized tasks or we may say possessing of specialized knowledge and skill. This concept was first introduced by Campion (1988) and further by Edwards et al. (1999) clarified.

Social Characteristics

These reflect the fact that work is performed within a broader social environment. This social aspect of the work has historically been studied lesser as compare to motivational aspect (Seers & Graen, 1984; Morgeson & Campion, 2003). In study of Trist & Bamforth (1951) this aspect has been thought important for work design. Social characteristics are divided into five categories explained one by one:

i. Social Support

This reflects the degree to which a job provides opportunities for advice and assistance from others. Traditionally this is not studied in the context of job design however, other domains of research propose as critical for the well-being, particularly for the jobs which are stressful and lack of motivational job characteristics (Ryan & Deci, 2001; Wrzesniewski, Dutton, & Debebe, 2003).

ii. Interdependence

This reflects the extent to which the job depends on others (initiated interdependence) and others depend on it (received interdependence) to complete the work (Kiggundu, 1981).

iii. Interaction Outside The Organization

This reflects the degree to which the job needs employees to interact and communicate with individuals external to the organization. This communication may be with customers, supplier or any other external individual.

iv. Feedback From Others

This reflects the extent to which others in the organization provide information about job performance. Feedback from other people was initially introduced by Hackman and Lawler (1971) and further feedback from the job itself was focused by Hackman and Oldham (1975). Two important source of feedback may be manager and peers.

Contextual Characteristics Ergonomics

Ergonomics deals with the degree to which a job allows correct or appropriate posture and movement. Importance of this aspect may be found from the literature of

ergonomics and job design work (Campion & Thayer, 1985; Edwards et al., 1999). Contextual characteristics ergonomics are divided into three categories explained one by one:

Physical Demands

This reflects the level of effort or physical activity required by the job. It is like physical ease factor which was identified by Edwards et al. (1999) and also consistent with physical demand dimension focused by Gueutal and Stone (1985).

Work Conditions

This reflects the environment of a job, within which a job is performed. This mainly comprises of health hazards by Stone & Gueutal (1985) and cleanliness of working environment, temperature and noise by Campion & McClelland, (1991) and Edwards et al., (1999).

Equipment Use

This reflects the complexity and variety of equipment and technology used by a job. Though it is not formerly assessed by job design measures however, other studies have identified its importance (Goodman, 1986; Friedman, Hakel, Harvey, & Cornelius, 1988).

Five Core Job Characteristics

Hackman and Oldham (1976) suggested that a job that is high on these five core dimensions has a high intrinsic motivation potential that may positively influence the attitudes of an employee. Past studies has shown that job characteristics impact employee attitudes such as turnover intention and job satisfaction (De Cuyper & De Witte, 2006a).

Skill Variety

According to Hackman and Oldham (1976), Skill variety is the degree of required diversity of activities or we can say perceived variety and complexity of skills and talents needed while performing work on job. Any task which is narrow in his nature and need slighter set of skills. For instance, a simple work which has repetitive nature and may perform on assembly line need a lower level of skill variety as compare to the task which require multiple skills and abilities. For example customer care officer job at bank that may involve a variety of skills like finance, interpersonal skills for interaction and information technology skill for data management.

Task Identity

Task identity is the degree to which a job requires the completion of a whole work which is identifiable-job from beginning to end with identifiable outcome (Hackman and Oldham 1976). Perspective nature of the task must be considered to support the efforts, and the impact that the job has, to verify the influence upon the others. Evaluation of the given work is also crucial to admit the consequences of the job. Extent of the freedom also counts to enhance the operations in the workplace (Champoux, 1991). Identification of the responsibility and the perception related to that, serves as the measuring criteria for the performance and outcomes (Champoux, 1991; Fried and Ferris, 1987; Gerhart, 1987; Hackman and Lawler, 1971; Hackman and Oldham, 1976; Locke, 1976). Reaction of the

individual's is also important know the behavior as related to the job characteristics (James and Tetrick, 1986).

Task Significance

According to Hackman and Oldham (1976), task significance is the degree to which job impacted the work, lives or well-being of others largely whether in external environment or same organization. Skills required for job impacts behavior and attitude to initiate effort. Collaboration within organization forms a strong assistance and motivation for individuals to start and retain the perspective job. Outcomes influence the task so that flaws can be removed for assigning responsibility (Isen and Baron, 1991; Weiss and Cropanzano, 1996). Description of job related to characteristics considered as negative impact with frustration, except for ability to engage with job (Spector and Jex, 1991; Spector et al., 1988). Assigning work according to attitude of the individual helps to strengthen their capabilities and more aggressive towards job (Herzberg, 1974).

Autonomy

According to Hackman and Oldham (1976), Autonomy is the degree of substantial independence, freedom and discretion to an employee while performing job in arrangement of her/his work and determining the procedures. Low Interaction with the management regarding job, reflects the autonomy on behalf of the individuals. These behaviors have negative impact on the overall outcomes of the related business. Strong impact appears on the way of doing the job. Autonomy in itself assists the platform to survive on organizational level, but individual perspective is totally different. Autonomy differs among individuals as well as organizational level. Nature of the job has an influence on the autonomy of the person. Job attributes contains the freedom of working the way, individual wants to operate (Turner and Lawrence, 1965). Conflicts arise from the result of the autonomy given to the different individuals in the business surroundings (Harris and Holden, 2001).

For positive perspective, gaining of autonomy is the attractive action to survive. Desirable results have directly concerned with autonomy, fulfillment of the desire of having the job, find place to be on top position, as well as the condition to leave the place of the job (Hackman and Oldham, 1976). Autonomy is not the only responsible issue for the control factors, perhaps sometimes shows no relation with the good results (White, 1986). Various perspectives are present for advocating the autonomy, but while talking about the discipline, fails to understand the importance even absence in that situation (Brock and Zeithaml, 1988; Govindarajan, 1986). Job surroundings have an influence on the behavior of the individual.

Various backgrounds accidents change the attitude to perceive the workplace (Weiss and Cropanzano, 1996). Attributes of the workplace have stable interaction with, what the individuals want from the job; go further to explore the satisfaction (Frijda, 1986). Distinctiveness of the job is fruitful when it relates to the goals set by the individual for personal comfort (Weiss and Cropanzano, 1996).

Feedback from the job

According to Hackman and Oldham (1976), feedback refers to the degree to which carrying out work activities required by job results in employee obtaining information regarding effectiveness of her/his performance. According to Zhou (2003), feedback refers to the degree of relevant information given by supervisor that supports an employee in learning, developing and improving.

Feedback is evaluation tool for finding comments and performance relating to job; influences a lot to change the attitude and behavior of individual (Weiss and Cropanzano, 1996). Individuals concerns are clearly shown by their perception related to job description, results of organizations, and fulfillment of task outcomes (Aldag et al., 1981; Gardner and Cummings, 1988; Roberts and Glick, 1981; Spector and Jex, 1991).

Turnover Intention

Firth, Mellor, Moore and Loquet (2004) define employee turnover as an individual who is thinking about leaving the job. Analysis on the turnover intention have emphasized rather than actual turnover because of the reason that it is an advance decision of an employee to leave that is parallel with (Fishbein and Ajzen, 1975) attitude-behavior theory. Intention of an individual to perform a specific behavior is very close predictor of his behavior. Results showed a significant relationship between actual turnover and turnover intention (Lambert et al., 2001). Price (2001) also suggested that turnover intention as substitute in gauging actual turnover.

According to Sias (2005) research showed that quality of subordinate and supervisor relationship negatively related to employee turnover intention. Behavior of the individual is accountable for activities being involved in organization, and is also responsible for the actions to be taken (Ford, 1996). Behavior of the individuals depends upon how they react towards the issues, their capability to understand concepts, the way of doing things, and their inspiration towards job (e.g., Oldham and Cummings, 1996; Woodman et al., 1993).

Psychological trend in the behavior also affects regarding perception towards the making of the strong relationship with the work or by planned to go somewhere else for the betterment of the job (Basadur, 1994). In the organizations, the behaviors of the individuals are towards the satisfaction of the job and have a consisting nature to find the work that suits the environment (March and Simon, 1958).

The discipline within the organization changes the behavior of organization as well as individual concerns. Resistance creates the distance related to the continuous pattern of retention of job (Basadur et al., 1982). Psychological impact on workings, influence a lot in terms of increasing the effectiveness of attitudes towards place where actions are going to describe (Eagly and Chaiken, 1993).

Enhancement and commitment relating to work depends upon appreciation and motivation takes from leaders to have a great impact on culture of organization (Redmond et al., 1993). Hierarchical structures have a strong effect on turnover rate. Influence on the working of individual by supervisors, sometimes creates negative effect on the actions of employees. Knowledge from individual side is also very important to understand scenario prevailing inside

the organization (March and Simon, 1958). Management behavior is the key issue to explain the intention turnover rate. Interaction is the most important thing to consider when the attitudes have their own visions. Demographics play a critical role in respect of intention turnover ratings. While in case of operations, traits involved much, to support the behavior and perception about the job (Nemeth and Staw, 1989).

In both private and public sector, the process to accomplish organizational goals and objectives is distracted due to the new hiring and training, which clearly indicates that employee turnover, is undesirably correlated to performance (Meier & Hicklin, 2008). Orientation and training of new employees' cost has great economic influence, however deterioration of work-client relationship occurs due to the destabilized human resource supply that is a social impact (Montague, 2004).

According to Mustapha et al. (2010), it is very critical to examine the employee turnover, to maintain the effectiveness of an organization and block any hindrance to achieve the goals and objectives of an organization. In most of the previous research, focused was on impact of attitudinal factors like organizational commitment and job satisfaction on employee turnover intention. Though, very little research focused on component-wise consequences of job characteristics on employee turnover intention among frontline employees in Pakistan. Therefore this study conducted to examine the contribution of job characteristics on employee turnover intention.

Relationship Between Constructs

Job Characteristics and Turnover Intention

In this study each individual characteristic with employee turnover intention was examined.

Skill Variety and Turnover Intention

According to Samad (2006) there is negative and significant relationship between skill variety and turnover intention. Earlier findings of Bline et al., (1991) and Meyer and Allen, (1997) are parallel with these results. As these studies were conducted with another independent variable job satisfaction which is also have impact on turnover intention among IT staff of Telecom sector in Malaysia. The current study is purely conducted to find out direct relationship between skill variety and turnover intention in frontline employees of commercial banks at Pakistan. Thus, worker who feels skill variety in their job may express less turnover intention. Hence,

H1: Skill Variety demonstrates a negative relationship with turnover intention.

Task Identity and Turnover Intention

There is negative and significant relationship between task identity and turnover intention (Samad, 2006). These findings are also parallel with a study conducted by Samad (2004). According to Elanian (2009) task identity have functional effects on behaviors and work attitudes. Driven by these findings, task identity could decrease the turnover intention of an employee.

Current study is to find out relationship between skill variety and turnover intention in frontline employees of commercial banks in Pakistan. So, worker who feels task identity in their job may express less turnover intention. Hence,

H2: Task identity demonstrates a negative relationship with turnover intention.

Task Significance and Turnover Intention

Samad (2006) found that there is negative correlation between task significance and turnover intentions. According to Robbins (1979) task significance has the effect of one's work on others' life. Therefore, worker who feels task identity in their job may express less turnover intention. Hence,

H3: Task significance demonstrates a negative relationship with turnover intention.

Autonomy and Turnover Intention

Job autonomy has been one leverage point for encouraging and motivating employees (Janz, Colquit, and Noe, 1997). Job autonomy is basically a degree of freedom, independence to plan your work, selecting procedures and take decisions while performing activities during job (Morgeson & Humphrey, 2006). Because of job autonomy an employee shows high level of commitment to his organization (Parker, Wall & Cordery, 2001). By considering these concerns, findings of the study of Kramer and Schmalenberg (2002) characteristics or traits are capable of creating an attractive environment, however responsibility and autonomy perceived by employees in their jobs is one of the most important factor of retention strategies. Driven by these findings,

H4: Job autonomy demonstrates a negative relationship with turnover intention.

Feedback and Turnover Intention

Hooper (2009) found significant relationship between personal feedback and turnover intention. Here performance appraisal may be a good source of communicating feedback. Ongori (2007) found that if an employee is uncertain about the expectations of his boss and peers, and inadequately informed about the organization, may cause low satisfaction and commitment. This may cause his intention to leave the organization. Personal feedback is an important dimension, because for an employee it is essential to be well aware of his progression in his job and how is being appraised (Downs & Adrian, 2004).

Personal feedback needs strong communication between the supervisor and employee to align the goals of an employee an organization (Sias, 2005). Feedback give information about an employee, how well he meet job requirements, goals and use for further developments. Therefore its role become motivational for an employee, he gets positive feelings and long-term connections with the organization. So feedback will lead to lower employee turnover intention.

H5: Feedback demonstrates a negative relationship with turnover intention.

Methodology

Study design, population, sample, data collection procedure and instrumentation of variables.

Research Design

In this non-contrived field study, the data of five independent (job characteristics) and one dependent variable (turnover intention) along with demographic variables (Age, gender, qualification etc.) were collected

from frontline employees of commercial banks in twin cities (Islamabad and Rawalpindi) of Pakistan.

Population

Population of the study comprised of front line employees working with commercial banks in twin cities (Islamabad and Rawalpindi) of Pakistan.

Sample Size and Sampling Technique

For this study convenience sampling technique was used, the target group was "frontline service employees" of commercial banks. Respondents for this study were not ordinary employees; rather they were employees posted at frontline positions in different banks. Initially 400 frontline employees of 07 different commercial banks were selected for this research study. If population is 1000, sample size should be 278 and if population is 1000000 sample size should be 384 (Sekaran, 2005).

Instrumentation/Measures

All data were collected through self-reported measures. As well as reliability of the scales is concerns, Cronbach's alpha for both scale was above 0.7 that is acceptable for analysis purpose (Sekaran, 2005). Further is a detail of two measures used in this study.

Turnover Intention

This study has used turnover intention as dependent variable, 4 items scale of turnover intention developed by ----- was used to measures employees turnover intentions. Sample items are "In the next few years I intend to leave this company" and "I think about leaving this company". Responses were taken on seven points likert scale 1 = "strongly disagree", 2 = disagree, 3 = "somewhat disagree", 4 = "neither agree nor disagree", 5 = somewhat agree, 6 = agree and 7 = strongly agree. The alpha reliability is 0.70.

Job Characteristics

This study has used job characteristics as independent variable, 15 items scale were used to measure job characteristics, the scale for job characteristics is developed by (Hackman & Oldham, 1974). The core five job characteristics identified by them are skills variety, task identity, task significance, autonomy and feedback. All response for job characteristics were taken on seven point likert scale 1 = "strongly disagree", 2 = disagree, 3 = "somewhat disagree", 4 = "neither agree nor disagree", 5 = somewhat agree, 6 = agree and 7 = strongly agree.

The sample items for skill variety are "The job is quite simple and repetitive" and "The job requires me to use a number of complex or high level skills". The alpha reliability is 0.74. The sample measures for task identity are "The job is arranged so that I do not have the chance to do an entire piece of work from beginning to end" and "The job provides me the chance to completely finish the pieces of work I begin" The alpha reliability is 0.84. The sample question for task significance are "The job itself is not very significant or important in the broader scheme of things" and "This job is one where a lot of other people can be affected by how well the work gets done". The alpha reliability is 0.78.

The sample measures for feedback are "Just doing the work required by the job provides many chances for me

to figure out how well I am doing" and "The job itself provides very few clues about whether or not I am performing well". The alpha reliability is 0.77. And the sample for autonomy are, "The job gives me considerable opportunity for independence and freedom in how I do the work" and "The job denies me any chance to use my personal initiative or judgment in carrying out the work" The alpha reliability is 0.76.

Data collection procedure

A cover letter contains description about the importance, scope and objective of the research. The participation is voluntary, with assurance of strict confidentiality was attached with questionnaires. This research questionnaire contain two portions, I and II, part I contains the personal and company information based (demographics), whereas part II had questions regarding job characteristics (independent variables) and employee turnover intention (dependent variable).

The research survey was distributed among frontline employee of 07 commercial banks of twin cities (Islamabad and Rawalpindi). Initially, 400 questionnaires were distributed among frontline employees of 07 different commercial banks (KASB, Bank Alfalah, Habib Bank Limited, Standard Chartered Bank, Allied Bank, NIB, and MCB). First reminder was given to frontline employees after two weeks of questionnaire distribution through email, after one week of first reminder second reminder was given, meanwhile response started coming. Around 45 days were spent on whole data collection process.

A total 400 questionnaires were distributed in various branches of different commercial banks out of which 310 were returned back with response rate of 76 percent. A sorting out unfilled questionnaires, finally 291 questionnaires was used in statistical analysis with final response rate of 73 percent.

The education of respondents ranges from graduates to post graduate. 50 percent of total employees were graduates, 45 percent were masters and 5 percent of our sample consists of post graduate employees of commercial banks.

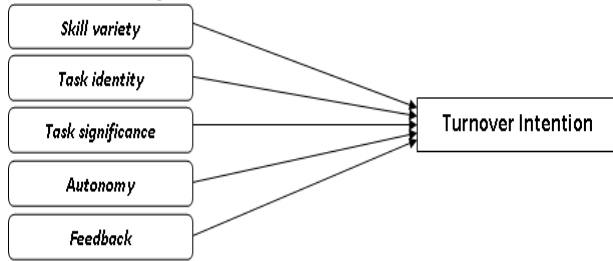
17 percent of total employees were under 20, 60 percent of employee ranging for 20 to 25 years. 21 percent employees were ranging from 26 to 30 years. 2 percent employees were above 30 years. 58 percent were male and 42 percent were female, these figures also indicate positive growth of female involvements in banking sector of Pakistan. Previous research shows only 6 percent female participation in Pakistan (Raja et al., 2004). As data were collected from banking sector of twin cities of Pakistan, 17.5 employee belongs to KASB, 19.5 belongs to ABL, 19.9 were belongs to SCB, 10.6 were from Alfalah, 8.6 employee were belongs to HBL, 9.4 employee were belongs to NIB, and 14.4 were belongs from MCB.

Procedures for Data Analysis

Statistical data analysis has been done at Mohammad Ali Jinnah University (MAJU) Islamabad, Pakistan. Both supervisor and researcher were involved in the planning and execution of overall data analysis. Descriptive statistics, correlation and regression were

used for data analyses. SPSS 17.0.0 package was used to execute required calculations.

Schematic Diagram of Theoretical Framework



Results and Discussion

This chapter contains information collected for conducting this research study. It covers information regarding demographic information of the respondents, skill variety, task identity, task significance, autonomy, and feedback and employee turnover intention. Descriptive statistics, regression and correlation were calculated in analysis. The focal point of the study was to come across the following questions.

1. To what extent demographic variables effect employee turnover intention?
2. What is the relationship between job characteristics and employee turnover intention?
3. How do different job characteristics affect employee turnover intention?

Results

Table (4.1) indicates different dependent, independent as well as demographic variables to be used in further analysis for finding answers to the research questions.

Table: 4.1 Variables Included In Analyses

Independent Variables		
1	SV	Skill variety
2	TI	Task identity
3	TS	Task significance
4	AY	Autonomy
5	FB	Feedback
Dependent Variable		
6	ETI	Employee Turnover Intention
Demographic variables		
7	ORG	Organization
8	GEN	Gender

9	AGE	Age
10	EDE	Education

Descriptive Statistics

Table (4.2) shows descriptive statistics. The mean of Skill Variety was 4.95 (S, D = 1.13) and mean of Task Identity was 4.05(S. D = 1.42), mean for Task Significance 5.36(S.D = 1.06) mean for Autonomy was 4.81 (S.D= 1.21) mean of Feedback was 4.74 (S.D =1.15) and mean of Turnover Intention was 3.08 (S.D = .99). Demographic variables have not any effect on employee turnover intention.

Table 4.2 Descriptive Statistics

	N	Minimu m	Maximu m	Mea n	S. D
Gender	29 1	1	2	1.42	0.4 9
Age	29 1	1	4	2.08	0.6 7
Education	29 1	2	4	2.61	0.6 7
Organizati on	29 1	1	7	3.59	2.0 4
SV	29 1	2	7	4.95	1.1 3
TI	29 1	1	7	4.05	1.4 2
TS	29 1	1.33	6.67	5.36	1.0 6
AY	29 1	1	7	4.81	1.2 1
FB	29 1	1.33	7	4.74	1.1 5
TOI	29 1	1	6.75	3.08	0.9 9
Valid N (list wise)	29 1				

Correlation Analysis

Table (4.3) shows correlation analysis between all independents, dependent and demographic variables. Correlations results supports our all hypotheses 1, 2, 3, 4, 5 that shows negative relationship between all proposed hypotheses. The results Pearson correlation of skill variety and turnover intention($r = -.23$ $p < .001$). The association between task identity and turnover intention ($r = -.16$ $p < .001$) was significant, the relationship between task significance and turnover intention ($r = -.16$ $p < .001$).

The association between autonomy and turnover intention also shows significant relationship between both variables($r = -.23$ $p < .001$). The proposed relationship between feedback and turnover intention was also found significantly related with each other ($r = -.31$ $P < .001$).

Table 4.3 Correlation Analysis

	Gender	Age	Edu	ORG	SV	TI	TS	AY	FB	TOI
Gender	1									
Age	-0.15	1								
Edu	-0.27	0.56	1							
ORG	0.07	0.02	0	1						
SV	0.07	.14*	0.17	-0.01	(0.74)					
TI	-0.08	-0.14	0.06	-0.27	0.07	(0.84)				
TS	0.4	-0.04	-0.12	0.01	0	0.09	(0.78)			
AY	0	-0.08	-0.06	0.02	0.18	0.02	0.33	(0.76)		
FB	-0.02	0.18	0.18	-0.06	0.16	0	0.3	0.15	(0.77)	
TOI	-0.02	0.03	0	0.17	-0.23	-0.16	-0.16	-0.23	-0.31	(0.70)

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

Table (4.4) shows regression analysis between skill variety, task identity, task significance, autonomy, and feedback as independent variable and turnover intention as dependent variable.

Hypothesis 1 states that skill variety is negatively related to turnover intention. To check this prediction, skill variety is regressed with turnover intention ($\beta = -.22$ $p < .001$) result shows negative relationship between skill variety and turnover intention, that strongly support our hypothesis 1. Customers are more satisfied when they are served by employees with the ability and competence to solve their problems (Bitner, 1990; Bitner, Booms, & Tetreault, 1990). Hypothesis 2 states that task identity is negatively related to turnover intention. To check this hypothesis, I regressed task identity with turnover intention ($\beta = -.16$ $p < .01$) result shows negative relationship between task identity and turnover intention, that significantly support our hypothesis 2.

Hypothesis 3 states that task significance is negatively related to turnover intention. To check this prediction, I regressed task significance with turnover intention ($\beta = -.19$ $p < .005$) result shows negative relationship between task significance and turnover intention, that strongly support our hypothesis 3.

Table 4.4 Regression analysis

Regression analysis	β	R ²		Sig.
Skill Variety	-0.22	0.05		0
Task Identity	-0.16	0.03		0.005
Task Significance	-0.19	0.04		0.001
Autonomy	-0.23	0.06		0
Feedback	-0.31	0.09		0

Hypothesis 4 states that autonomy is negatively related to turnover intention. To check this hypothesis, I regressed autonomy with turnover intention ($\beta = -.23$ $p < .001$) result shows negative relationship between autonomy and turnover intention, that significantly support our hypothesis 4. The relationships observed between autonomy and turnover intention indicate that frontline employees feel themselves empowered when they are given required autonomy while performing jobs.

Hypothesis 5 states that feedback is negatively related to turnover intention. To check this prediction, I regressed feedback with turnover intention ($\beta = -.31$ $p < .001$) result shows negative relationship between feedback and turnover intention, that strongly support our hypothesis 5.

Conclusion and Recommendations

This chapter contains discussion on major findings by looking upon the previous findings of the studies, implications of the findings for management practices, contributions of the current study and finally, the limitations of the study are discussed.

Discussion of Findings

The major objective of this research was find out the possible relationship between job characteristics such as skill variety, task identity, task significant autonomy and feedback on employee turnover intention. Our all hypotheses 1, 2, 3, 4 and 5 got significant support. This study predicts that all dimensions of job characteristics have significant negative impact on employee turnover intention.

Contribution of the Current Study

The contribution of the study is to enlightening the ideas how certain job characteristics are associated with the turnover intention of the employees. Managers always

try to stimulate the mechanism which maximally influences the behavior of an employee. Job characteristics are important to influence the intention of an employee to leave.

Practical Implications

This study has built a new structure of relationships between job characteristics and turnover intention among employees. There are numerous practical implications of this research, however the most significant is, it will help managers to realize the importance of job characteristics, and its consequences. Results of this study should be presented to human resource managers and administrators to make them aware of the importance of job characteristics of the employees and to help them understand what agents want from their work. Frontline employees should be provided more feedback regarding their job performance. The results strongly suggest that mostly dissatisfaction with the job characteristics work as a push factor and results in actual turnover.

At current working scenario where mostly companies accepted that their valued employees are leaving them. Present generation is not interested in to spend whole life in one company. They want work to be entertaining and exciting and even short-term. This suggests managers to change traditional jobs and focus on job characteristics while designing jobs, their imagination and creativity have the potential to yield impressive results and influence thinking and behavior of employees.

Opportunities for continuous up gradation in their skill varieties must be provided. The organizations need to be having continuous learning and proper feedback system. Managers need to design frontline employees' jobs carefully.

Limitations of the Study

In this research study convenient sampling is used and focus was specific group (frontline service employees) of banking sector in twin cities (Islamabad and Rawalpindi) of Pakistan. Study is conducted on only one sector (banking sector) of Pakistan; therefore, there is the risk that the findings of this study may not be generalized to other sectors, although we note that the findings generally confirm the theoretically driven hypotheses. We may replicate this study in other sectors and settings. Results of this study may be viewed with these limitations in mind.

Directions for Future Research/Recommendations

This research was based on direct relationship between job characteristics and employee turnover intention. The model by Hackman and Oldham (1976) of job characteristics could be tested with other job attitudes such as job engagement, job involvement, job enlargement, job satisfaction, perceived organizational support, psychological empowerment, organizational commitment. On the other hand it could be tested with the other job behavior such as job performance, organizational citizenship behavior, workplace deviance job creativity, and job stress.

Job characteristics model has number of dimensions. For example, Sims et al (1976) mention that this is not a complete list, there are several other characteristics like task responsibility, task challenge and as well as task complexity that need to research. This will help the managers and contribute to the literature to foster the frontline employees' performance. The possible moderator and mediator should be identifying in relationship between skill variety, task identity, task significant autonomy, and feedback and turnover intention.

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