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Antecedents Of Turnover Intention In Banking Sector With Mediating Role Of Organizational Commitment

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ABSTRACT

The purpose of this study to develop the impact of rewards, job satisfaction, Burnout happiness and organizational commitment on turnover intention in banking sector The goal of the study is to check Reward, job satisfaction, burnout and happiness on turnover intention with mediation of organizational commitment. Quantitative approach was used in this study 207 questionnaires were distributed in different bank located in Karachi. The usable sample size was 207 which were used for test study. Smart PLS was used for test analysis and the outcome obtained demonstrates the mediation of organizational commitment and relationship between job satisfaction burnout, reward and happiness. Through Smart PLS hypothesis was developed. Manager must overlook the training and reward factor seriously. This study was not conducted in Pakistani context so it is recommended in direction for future research, with that this research would be conducted in Pakistani context and in manufacturing sector.

Keywords: Rewards, Job Satisfaction, Burnout Happiness, Organizational Commitment, Turnover Intention

Background of the study

Turnover intention is different than the actual turnover (Chen et. al. 2014). Turnover intention is a behavioral tendency or thought to leave their work organization. It is important to focus the study on turnover intention as it is the driver for actual turnover (Morneau & Shepell 2018). Turnover intention is an individual's own thoughts that they might leave the organizations at some point of time in the near future. It has been explains turnover intention as turnover plan. Therefore, determining the antecedents of employee turnover intention has been an ongoing goal of both employers and researchers (Park & Shaw, 2013).Evolving evidences proves that employee commitment can be boost by offering them the organizational rewards (Malhotraetal., 2007 ;Miaoetal.,2013; Newmanetal., 2011). In every organization, for establishing and sustaining the



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employee's commitment and ensuring the degree of loyalty in any organization rewards play a vital and significant role rewards. (Malhotra et al., 2007; Wang, 2004; Young et al., 1998). In banking industry, the top priorities of any banks are to generate more and more revenues and profits in order to achieve the greatest possible competitive edge over others and with that more customers get satisfied and through this they will increase their equity. It is therefore the top priority for the banks is to retain their human resource and especially those who add value towards the achieving the goal of the organizational and in order to save the human resource in the and reward both are necessary. In Pakistan, the banking sector is one of the best important industries that play a dynamic role in the economic progress of the country. While the performance of the banking sector is based on the outstanding facility to clients, the main fact is here to an employee who can compete with the effort to make the employees commitment towards the organization. For that reason, employee satisfaction and effective organization commitment show a major role in the banking sector. Committed employees to their organization can be introduced excellent and provide quality of services to their consumers, which is exceed employee's job satisfaction towards work and to the industry as well; as it comes to the performance of the industry, consumers are the vital asset in the banking business. The banking sector they rely on employees to achieve more and accomplish their aims and goals, managers should consider employee commitment towards the organization because affective commitment is directly involved to provide an excellent quality service and measured performance and satisfaction. Hence, the banking business should retain satisfied and committed employees towards the industry. This circumstance has made a dynamic and aggressive situation in the banking sector. This outcome in the enhancement of excellent products and services to carry on in the market Employee turnover has increased genuine attention of entrepreneur, researchers, and professionals. Workers who illustrate turnover conduct have low job morals, low proficiency and put less exertion towards check delivery. Low pay, an absence of job opportunities, poor administration abilities and poor workplace might be the antecedents about turnover (Haven-Tang & Jones, 2013). Following the rapid change of globalization era, the rivalry among companies are getting more competitive that requires every company to have a good strategy to maintain its assets and win the competition. One important asset in an organization or company is human resource. According to Badriyah (2013), human resource is a very important asset that its role cannot be replaced by other resources. Human resources need to be managed properly to keep them loyal and having best competence as the basis to create company competitive advantage. Employee's turnover is considering very important elements in every country economy. The country of higher employee's turnover is live complex environment every time. Turnover has become a major concern for organizations especially in banks with employee shortages and it has become a major issue to retain key employees due to competitive pressure. There is no doubt that retaining top talent is a high priority (Bilal, Rehman, & Rehman, 2018). In this study, the main problem is that how an employee will be pleased with a place of work. It is very important and really cause for the board to keep employee fulfilled and loyal to the job that difficulty happens in the banking industry. Employees are not satisfied if they are suffering from poor bonuses, lack of training programs, and absence of coordination of work and if they do not have a good relationship with their managers and top management. The proportion of job switching will rise at workplaces in banking sector (Arshad et al., 2013) Pakistan, most of the employees are working in the banking sector, they do not perform their excellent performance if there is an unconstitutional relation among them and with their employers. If employees are not happy, then it wouldn't be



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possible to make the customer happy. The organization therefore, throwing its profits and its business away that's the main reason an organization should create a strong relationship with their employees (Saeed et al., 2014).

Theoretical Background

Social Exchange theory, is considered to best form the theoretical outline the this study. As explained by Blau (1964) that, social exchange is considered as the actions which are depending to the rewards from others. Emerson (1976) suggested not to reflect Social Exchange Theory as only a simple theory instead, it must be taken and considered as broad reference frame work within which many theories of micro and macro level could state to one another. With the context of this research management is guilty to know the human touch of employees by considering the psychic aspects. According to basic natural marvel employee will resist from moving towards unknown from known (Hadavinejad et al., 2009). Furthermore, employees awareness, attitudes and abilities must venture with the proposed change (Smith 2005), addition to this active and meaningful involvement in change process employee see the link between their own activities and overall related organizational performance.

Rewards and Organizational Commitment

Flynn (1998) the basic aim of the recognition and the reward program is to state a system that to pay and communicate it to the employees which they could link their rewards to their own performance which eventually leads them to employee's job satisfaction. The employees which are definitely closer to their organization and as their jobs can become the major satisfaction for them in their life's after taking a proper rewards and recognition on their job. Ali and Ahmed (2009) study established that there is a statistically positive and significant relationship between the reward and recognition respectively and also leads to motivation and commitment. The study revealed that the rewards or recognition which offered to employees were to be altered and then there might be a conforming change in the work motivation and will be committed As a result the following hypothesis is founded:

H1. Rewards have significant effect on organizational commitment.

Employee Job Satisfaction and Organizational Commitment

Employees stayed with the organization because they feel anxious of losing their investment and related benefits. According to the previous study by Mincer (1988), the outcome showed that there is a positive and significant relationship between the satisfaction and staying in the firm. In a related study conducted by Benson (2006), the outcome also shown that the satisfaction is significantly and more positively influences by employee commitment. according to the researcher, that is psychological behavior and environment condition that can satisfy the employee with the current job. The researcher has been analysis; employee job satisfaction is an antecedent to organizational commitment (Bartol, 1979; Mathien & Hamel, 1989; Brown & Peterson, 1994). It shows organizational commitment is the key factor that enhances employee job satisfaction towards an employee with the organization It has been showed that there is a postive significant association among job satisfaction among employee and organizational commitment (Morisson1997; Brown et al., 2011; Fabi et al., 2015). The above facts indicate the following hypothesis is developed:

H2: There is a significant relationship between job satisfaction and organizational commitment.



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Happiness and Organizational Commitment

According to Babamiri et al. (2011) job happiness as an analysis of self-perceived life satisfaction, enthusiasm, passion, and a positive attitude. It's not necessarily that happiness directly indicated the absence of depression. Happiness in the workplace includes many different aspects like work engagement and job satisfaction. These, in turn, lead to several positive organisational outcomes (Fisher, 2010). Further evidence showed that happiness, is a positive relationship of positive emotion that leads to a positive outcome as a positive emotion, leads to positive outcomes (Cohn et al., 2009). A study that Gavin and Mason (2004) conducted also shows that happiness and positive states of people at work contribute to increased organizational success and commitment. The literature suggests that happiness at work leads to various positive organizational outcomes (Fisher, 2010; Gavin & Mason, 2004; Money et al., 2008). However, we do not really know much about the relationship between happiness, work engagement and organizational commitment.

H3: There is a significant relationship between Happiness and organizational commitment.

Burnout and Organizational Commitment

Burnout is just like a psychological theory, it can effect on direct employee emotion towards the organization (Boyas and Wind, 2010; Lapointe et al., 2011). According to past research, experience and professionals involve with their job to mankind like providing social service careers growth education section sector are more prone to skill symptoms of burnout. (Maslach et al., 2001). Previous studies have identified excessive workload, practice setting, working condition, lack of support, and role ambiguity as specific factors related to burnout symptoms, which in turn would lead to less commitment (Sun et al., 2013)

H4: There is a significant relationship between burnout and organizational commitment

Organizational Commitment and Turnover Intention

With regards to turnover, what predicts organizational commitment and career satisfaction has been an important research agenda in the field of human resource development (HRD) and organization development (OD). Organizational commitment is one of the predictors of turnover intention (Arnold and Feldman, 1982; Hollenbeck and Williams, 1986). Although there are diverse studies exploring the relationships among career satisfaction, organizational commitment, and turnover intention (Lambert et al., 2001; Shields and Ward, 2001), little research has been conducted, focusing on the common antecedents of three variables simultaneously to reflect the dynamics in organizations. It is the psychological bond that an employee has with an organization and has been found to be related to goal and value congruence, behavioral investments in the organization, and likelihood to stay with the organization (Mowday et al., 1982). As the interests in organizational commitment are based on the belief that it is related to employee turnover (Meyer and Allen, 1997), a number of studies have been done related to intent to leave or turnover (Koch and Steers, 1978; Lee and Bruvold, 2003). It also has been studied regarding the relationship to absenteeism (Steers, 1977) and performance (Mowday et al., 1974):

H5: There is a significant relationship between organizational commitment and turnover

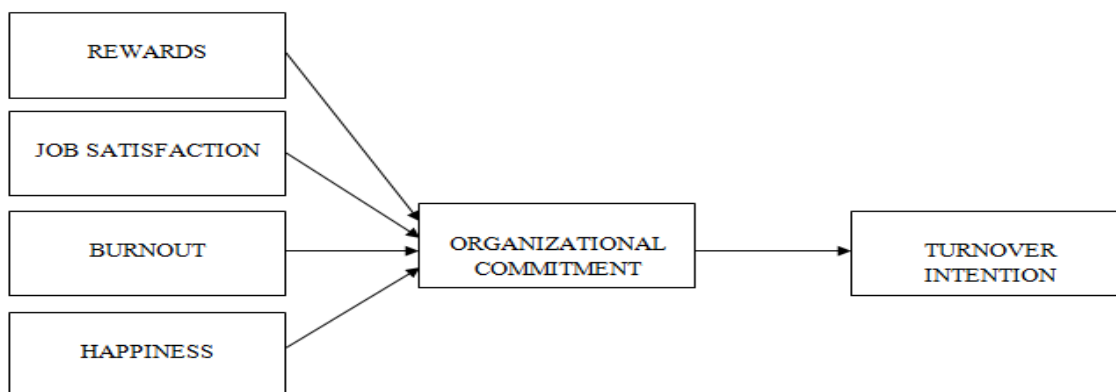


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Turnover Intention

The turnover intention should be minimized so that it does not disrupt the whole operational system. One of the best ways to prevent turnover intention is to improve the quality and maintain the high potential employees so that they will feel that the company offers great opportunity to increase their employee capacity. According to Mobley, Horner, and Hollingsworth (1978), the process of turnover intention starts with employee dissatisfaction with their job. This dissatisfaction then led to turnover intention to find another job. A high turnover intention is certainly avoided by a company as it indicates that there are problems in the company (Faldetta et al., 2013)(Arif, 2018).The turnover of employees should understand and make it specific that surroundings provide a respectable fair amount in a distribution of rewards and fairness in actions guiding decision-making process. The absence of distributive justice would lead to turnover intention According to this study, there is a significant relationship between distributive justice and turnover intention. Questionnaires were sent to 313 banking employees and completed 600 were received and performed regression techniques were analyzed for the result. There are few limitations of this study. The very first limitation is its reliance on the self-detailing questionnaires for estimating the factors of the study. Second, the current study only analyzed turnover intentions of employees.

Conceptual framework of present study



Methodology

This study is explanatory in nature as it will be directing on the relationship of four independent variables (Reward, job satisfaction, burnout and happiness) on dependent variable (Turnover intension) through a mediator (organizational commitment) relationship between independent variables, mediator and dependent variables. Quantitative research includes gathering data (numerical) and analyze it between people and procedures. Quantitative information is usually in the numerical form, it implements the classification into numbers and model development relation and explain that what is observation and what are the results. As per the (Allen & Seaman, 2007), including the Likert scales into data brings the value and standard of the information. This study is analyzing the relationship between four independent variables with dependent variable through mediation effects this study is considered as a non-experimental correlation research study. This study is based on nonrandomized convenience sample techniques. In convenience sampling data is gathered on the basis on respondent availability and fall in the non-probability sampling technique. The statistical technique used in this research is SMART PLS.This software helps the researcher to develop the proposition by discovering the relationship among the variables. We are using this technique because of



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few reasons: (i) It can be applicable to complex structural equation model that have more than 1 construct. (ii) It handles both construct, reflective and normative and my model consists of both construct. (iii) It is highly useful for prediction. My research model has more than one construct and it's a complex structural model.

Data Analysis

Demographics

Table 4.1 show the demographic profile of the respondent who take part in this research. There were 207 total respondents that include their age, gender, education, income and working time period. The questionnaire was distributed among the employees and was filled through questionnaire by employees of respected firm. 207 questionnaires were received. Data is collected from many employees working in different banking sectors from Karachi.

Table 2

Profile of Respondents

The Research has to collected data under a program that through to look as HA, JS, and PJF has an interaction with EL with the JS in employees of private education sector in Pakistan. In this table the data has represent the demographic features which has 207 responses which comprise the data 71 is female and remaining were male approximately 136 of the sample. A large number of respondents were between the ages of i.e. 24 to 30 107 (51 percent) whereas the ages between, (31 to 35) were 65 (31 percent) and the remaining ages among 36 or Above was 17 percent. Whereas undergraduate was 68 with 27.1 percent graduate 97 with 38.6 postgraduate 86 with the 34.3 percent and other is 0 with 0 percent and in the Work Experience 00 - 01 yr were 35 (16 percent) 02 -05 yr 110 (54percent) 06-10 yr were 37(18) 10 above 25 (12 percent).

| Demographics Items | Frequency | Percentage |
|------------------------|-----------|------------|
| Gender | | |
| Male | 136 | 66 |
| Female | 71 | 34 |
| Age | | |
| 18 to 23 | 3 | 1 |
| 24 to 30 | 107 | 51 |
| 31 to 35 | 65 | 31 |
| 36 or Above | 35 | 17 |
| Education | | |
| Under Graduate | 68 | 27.1 |
| Graduate | 97 | 38.6 |
| Post Graduate | 86 | 34.3 |
| Ph.D | 0 | 0 |
| Designation | | |
| Officer | 29 | 14 |
| Senior Officer | 13 | 7 |
| Asst. Manager | 107 | 51 |
| Manager - Above | 58 | 28 |
| Work Experience | | |



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| | | |
|------------|-----|----|
| 00 - 01 yr | 35 | 16 |
| 02 -05 yr | 110 | 54 |
| 06-10 yr | 37 | 18 |
| 10 abve | 25 | 12 |

Measurement Model

PLS SEM is the technique, to analysis the measurement of multifaceted structure, so the research applied PLS to calculate the measurement and structural model (Hair et al., 2011; Henseler et al., 2014). PLS technique deals good opportunity to analysis the capabilities in researchers. (Ringle et al., 2015, 2005b). The software has quickly extended the application of partial least squares-structural equation modeling (PLS-SEM) in the current years (Haier et al., 2011, 2014) For the valuation of the actual of the model, two measures taken into consideration convergent validity and discriminant validity (Campell and Cook, 1979;Fiske and Campbell, 1959).

Convergent Validity:

The purpose of this study is to find the analysis of this proposed model with the help of data analysis, some tests were conducted such as Reliability Analysis in spss and outer loadings, convergent validity, discriminant validity last but not the least path analysis in smart PLS. It is necessary to measure the convergent validity in measurement model in order to examine the relationship between the variables. Through convergent validity get to know how positively variables are correlated with each other Cunnigham, preacher and Banji, (2011)

Table 3
Construct Reliability and Validity

| | CA | | CR | (AVE) |
|--------------------------------|-------|---|------|-------|
| Burnout | 0.901 | | 0.92 | 0.758 |
| | | 6 | | |
| Happiness | 0.750 | | 0.87 | 0.785 |
| | | 9 | | |
| Job Satisfaction | 0.661 | | 0.83 | 0.723 |
| | | 7 | | |
| Organization Commitment | 0.894 | | 0.92 | 0.699 |
| | | 1 | | |
| Reward | 0.808 | | 0.86 | 0.623 |
| | | 8 | | |
| Turnover Intention | 0.743 | | 0.88 | 0.794 |
| | | 5 | | |

Convergent Validity:

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Table 3
Construct Reliability and Validity

| | CA | CR | (AVE) |
|--------------------------------|-------|-------|-------|
| Burnout | 0.901 | 0.926 | 0.758 |
| Happiness | 0.750 | 0.879 | 0.785 |
| Job Satisfaction | 0.661 | 0.837 | 0.723 |
| Organization Commitment | 0.894 | 0.921 | 0.699 |
| Reward | 0.808 | 0.868 | 0.623 |
| Turnover Intention | 0.743 | 0.885 | 0.794 |

Hair et al., (2013) stated that where a bunch or items are connected to each other to analyze the model is known to be a convergent validity. Since, Table 3 shows that the the values of composite reliability should be > 0.7 and in this research the results are ≥ 0.8 . For the determinant convergent validity the AVE should be > 0.5 and in this result it is > 0.5 . For cronbach alpha the value should be > 0.5 and in this research it exceeds > 0.7 which is reliable and consider to fulfill the requirements. The above table shows the outer loading, average variance extracted and composite reliability. AVE should be greater than 0.5 whereas CR should be greater than 0.7. All values of AVE are greater than 0.5 expect organizational commitment which is 0.337. All the value of CR is greater than 0.7 that show the reliability of the variables and statistical significance.

Discriminant Validity

Discriminant validity help to know the impact on the construct and also different construct in the model are either correlated with other constructors. In discriminant validity Fornell- larcker (1981) and HTMT were checked. Fornell- larcker (1981) explain the shared construct value should be greater than another construct that indicate that the square of the correlation of the variance. All the value in the diagonal are the square root of AVEs and below the values show the correlation of other variables that must be less than the above values. Table 4 illustrates the correlation matrix which shows it is to be used to share the variance in between the latent variables. All diagonal values are the square root of AVE and it should be greater than the correlations among the latent variables according to the criteria of Fornell-larcker (1981).The criteria to measure the discriminant validity is cross loadings, in which the loadings of indicators must be greater among all of its cross loadings (Hair et al., 2011). The criteria defined for cross loadings is fulfilled in this research which can be seen in table 5. The third criteria to assess discriminant validity is HTMT (Heterotrait Monotrait Ratio) proposed by Henseler et al.,(2015). The estimation of correlation between the construct is the approach of HTMT. According to (Clark and Watson 1995), the values of Heterotrait-Monotrait ratio (HTMT) should be less than 0.85 which checks the concern of discriminant validity. In this research, the values of HTMT correlation of constructs are below 0.85 (Henseler et al., 2015). When HTMT is greater than 0.95, discriminant validity is been established (Hensler). And if the HTMT is below the value 0.95 then there is in discriminant validity. The values in bold font show the absenteeism discriminant validity.



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Table 4

Summary Statistics Fornell-Larcker Criterion

Table 5

| | BO | HAP | JS | OC | RE |
|-------------------------|--------|--------|--------|--------|-------|
| Burnout | 0.87 | | | | |
| Happniess | 0.041 | 0.886 | | | |
| Job Satisfaction | -0.169 | -0.127 | 0.85 | | |
| Organization Commitment | -0.233 | 0.171 | 0.3 | 0.836 | |
| Reward | 0.007 | 0.021 | -0.04 | -0.146 | 0.789 |
| Turnover Intention | 0.074 | 0.055 | -0.031 | -0.093 | 0.067 |

Loadings and cross loadings

Table 6

| | BO | HAP | JS | OC | RE | TI |
|------|--------------|--------------|--------------|--------------|--------------|--------------|
| BO1 | 0.886 | 0.051 | -0.172 | -0.206 | -0.07 | 0.03 |
| BO2 | 0.932 | 0.098 | -0.153 | -0.241 | 0.062 | 0.16 |
| BO3 | 0.756 | 0.133 | -0.051 | -0.044 | 0.048 | -0.026 |
| BO4 | 0.898 | -0.066 | -0.152 | -0.209 | 0.009 | 0.013 |
| HAP1 | 0.013 | 0.814 | -0.132 | 0.096 | 0.073 | 0.124 |
| HAP2 | 0.05 | 0.953 | -0.106 | 0.185 | -0.009 | 0.012 |
| JS2 | -0.23 | -0.097 | 0.954 | 0.321 | 0.006 | -0.022 |
| JS3 | 0.031 | -0.149 | 0.732 | 0.141 | -0.128 | -0.041 |
| OC1 | -0.211 | 0.107 | 0.33 | 0.835 | -0.173 | 0.003 |
| OC2 | -0.316 | 0.138 | 0.299 | 0.821 | -0.104 | 0.01 |
| OC3 | -0.174 | 0.101 | 0.28 | 0.894 | -0.122 | -0.187 |
| OC4 | -0.118 | 0.194 | 0.132 | 0.839 | -0.11 | -0.132 |
| OC5 | -0.101 | 0.206 | 0.153 | 0.789 | -0.091 | -0.123 |
| R2 | 0.055 | 0.011 | 0.014 | -0.086 | 0.791 | 0.15 |
| R3 | -0.023 | 0.008 | -0.062 | -0.097 | 0.808 | -0.031 |
| R4 | 0.112 | 0.141 | -0.023 | -0.086 | 0.73 | 0.002 |
| TOI1 | 0.014 | 0.139 | 0.011 | -0.09 | 0.131 | 0.912 |
| TOI3 | 0.128 | -0.059 | -0.074 | -0.075 | -0.024 | 0.87 |
| R1 | -0.06 | -0.043 | -0.042 | -0.16 | 0.825 | 0.081 |

Heterotrait-monotrait Ratio Results

| | BO | HAP | JS | OC | RE | TI |
|-----------|-------|-------|----|----|----|----|
| Burnout | 0.116 | | | | | |
| Happiness | 0.185 | 0.207 | | | | |



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Job Satisfaction

0.212 0.202 0.333

Organization Commitment

Reward 0.113 0.118 0.131 0.154

Turnover Intention 0.121 0.163 0.08 0.14 0.158

Adjusted R square

According to Cohen (1988) as shown in table predictive relevance measures the predictive strength of construct. Organization commitment is 0.174 turnover intention is 0.004. Generally, a higher r-squared indicates a better fit for the model.

Table 7 Adjusted R square

| | R Square Adjusted |
|--------------------------------|-------------------|
| Organization Commitment | 0.174 |
| Turnover Intention | 0.004 |

Path Analysis

Table 8 exhibits the path analysis which shows the relationship of all the paths with their hypothesis. The structural model estimates the path coefficient which tells how strong the relation is between the independent and dependent variable and the p-values determines how significant the hypotheses are. The hypotheses are considered to be significant when the p-values are less than 0.01, 0.05 and 0.1.

Table 8 Path Analysis

| Hypothesis | Relationship Path | SRW | P Values | Effect Type | Remarks |
|------------|-------------------|--------|--------------|----------------|-------------|
| H1 | RE -> OC | -0.161 | 0.039 | Direct Effects | supported |
| H2 | JS-> OC | 0.251 | 0.007 | Direct Effects | supported |
| H3 | HAP -> OC | 0.219 | 0.018 | Direct Effects | Supported |
| H4 | BO -> OC | -0.2 | 0.000 | Direct Effects | supported |
| H5 | OC -> TI | -0.109 | 0.287 | Direct Effects | Unsupported |

Note: ***p < 0.01, *p<0.10

SRW, standardized regression weight

Discussion

In first hypothesis it shows a negative relation rewards and organizational commitment and has a direct effect on each other with the beta value of ($\beta = -0.161$), it is recommended that organizations have to align their tangible and intangible rewards. The more you give rewards benefits to employee he/she will be motivated and committed to organization Other than reward there were many other factors that prove to be significant in building the commitment and satisfaction among employees. (Saqib et al., 2015, Nazir



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2014, Riketta, 2002, Eby et al., 1999). Hypothesis 2 (H2) is representing compatibility of the connective paths of job satisfaction organizational commitment which is shown by its beta ($\beta=0.251$) This suggests that satisfied people are committed, or that committed people are satisfied with their jobs In recent time the scenario is completely different as the competition is too high in the market and young business graduates are frequently entering in the market. It is said that job satisfaction is the best predictor of employee commitment (Ahmad 2003, Moorman et al., 1993; Williams & Anderson, 1991) In third hypothesis it shows a positive relation Happiness and organizational commitment and has a direct effect on each other with the beta value of ($\beta=0.219$), its important is that organizational commitment and increasing productivity have a certain relationship with happiness. If your employee is happy then he will give more productivity to your firm (Dehaghi 2012, Dadghar et al., 2015). (H4) shows a significant relation between burnout and organizational commitment with a negative beta value ($\beta=-0.200$), burnout can result from various factors, including Lack of control it an inability to influence decisions that affect your job such as your schedule, assignments or workload could lead to job burnout. So could a lack of the resources you need to do your work (Haghani, Hazraty, & Moosivand 2016, Leiter, 1988, Gemlik et al., 2010) (H5) shows a connection between organizational commitment and turnover intention which has an insignificant impact hence proven by ($\beta=-0.109$, $p<0.01$). This seemed that highly committed employee tend to be satisfied and contented with their jobs and would want to stay longer in their positions (Puangyoykeaw & Nishide 2015, Furtado et al., 2011).

Conclusion

This last section of the chapter summarizes the entire study research which contains the four steps, the end of the exploration study, their test outcome, conclusion, recommendation and the future proposal for further research. This part of the chapter consist of 2 section, first section contain conclusion while the other part discuss the suggestion for the future. For this study the data was gathered from the banking employees in Karachi. Data was gathered from different bank, not targeting any single bank or public or private bank. All banks were taken in the consideration and gather the data. Through this research the researcher know the commitment of the employees with the organization. Organizational commitment is a problem of key importance, especially for the management and owner of the organization. There were two things that directly affect the organization profitability and competitive position in the market, one is organization commitment and the other is job satisfaction. Employee performance was directly affected by organizational commitment so therefore it is considered as a issue of key importance. According to Buchanan, 1974, commitment is like a bond among the organization and employee working in that organization. The strength or power of that bond depends on many factors. This study focus on training and reward as through many studies the researcher came to a conclusion that these two factor play a key role in building the satisfaction in the employees and when employee is satisfied he gets committed. And when employee gets committed the chances of absenteeism and turnover gets low.

Recommendation:

Hire the right people. Fire people who don't fit. Keep compensation and benefits current. Encourage generosity and gratitude. Recognize & reward employees. Offer flexibility, Pay attention to engagement & Prioritize employee happiness. Burnout is characterized by emotional exhaustion, cynicism and ineffectiveness in the workplace, and by chronic



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negative responses to stressful workplace conditions. Set reasonable and realistic expectations. Organizations should be clear as to which activities require the highest standards and when it is okay to lower the bar and still meet business needs. Enforce reasonable work hours, including, if necessary, sending employees without good boundaries home at the end of their regular work day. Job satisfaction is critical to high productivity, motivation and low employee turnover. Employers face the challenges of finding ways to increase job satisfaction so their businesses stay competitive. Training and education motivates people and makes them more productive and innovative. Learning never stops and testing continues throughout their employment tenure. Committed employees bring added value to the organization through their determination, proactive support, relatively high productivity and awareness of quality. Clarity about intended goals helps employees make better day-to-day decisions at work knowing the companies objectives helps employees cooperate more efficiently with one another and further, reduces the time and resources wasted on issues that do not have any bearing on the big picture.

Directions for Future Studies:

It is suggested for future research, this research is limited to the banking sector in Karachi, Pakistan. But the result researcher obtained from this research will be different for the other sector. The issues of commitment and the impact of training and reward will be different for other sector. The sample size will also be the highlighted point. If sample size will be increase may be the results would be completely different. Other than training and reward, autonomy, working environment, self-efficacy, organizational culture or climate etc. would be other factors which are used in future research to know the employee satisfaction and commitment with the organization. In future this research would be done with manufacturing sector to know whether there is any change exists in service and manufacturing sector

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