

The Effect of Job Satisfaction on Employee Turnover Intention: a Case of Siinqee Bank Jimma District

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Abstract

The objective of this study was to investigate the effect of job satisfaction on employee turnover intention which is conducted at Siinqee Bank S.C Jimma district. The study used a descriptive and explanatory research design. Also, it employed quantitative approach using systematic sampling methods. Structured questionnaire is utilized to collect data from 194 Siinqee Bank workers and secondary data was gathered from formal sources. The collected data is analyzed using SPSS version 21. In this study the descriptive statistics and inferential statistics were computed. The result of the study shows that recognition, working conditions and supervisory support declines turnover intentions, hence it is recommended that the management of the bank is advised to enhance supervisory support, maintaining conducive working environment and giving due recognition to its employees in order to lower employees turnover intention

Key words: *Job satisfaction, Pay and benefit, Recognitions, Supervisory support, turnover Intention and Working conditions.*

1. Introduction

In today's extremely competitive world of business and the developing rise of Industrial human resource management is very significant and prized. This is for the reason that human resource is the key in supporting, emerging and varying the values of an organization. Business rivalries among companies are getting harder, not only in the current era but also in the prospect (Dziuba, 2020). Consequently, companies across everywhere in the world in all sectors of industries and other organizations need to discovery some ways in conquering competitive advantages from their competitors. One of the competitive advantages that a company would have is to retain the employees that achieve best. Workers are considered the greatest respected asset that goes to the company as employees can decide the status of the company and is linked to the effectiveness of the company (Chandra & Chistopher, 2021).

In utmost circumstances employees were preserved as catalog binders whom are constantly at the receiving end of poor management judgments (Qasim & Syed, 2012). These led to career inhibiting, employee turnover, high rate of turnover intention, increased use of non-standardized workers job outsourcing, and inadequate training intervention (Qasim & Syed, 2012). More specifically, appropriate utilization of organizations internal resources, mainly employee has been stated to develop organizations results (Den Hartog, Boon, Verburg, & Croon, 2013).

Despite its widespread use in scientific research and everyday life, there is still no consensus on what constitutes job satisfaction. Indeed, there is no definitive description of what a job entails. As a result, before a definition of job satisfaction can be established, the nature and importance of work as a general human activity must be assessed. Various authors have differing perspectives on how to define job satisfaction. Job satisfaction refers to employees' joy, contentment, and fulfillment of their wants, desires, and needs at work (Bello, Aina, & Oluwole, 2021).The index in these definitions shows that job satisfaction refers to the sense of success and accomplishment that employees experience with their day-to-day work routine. Job satisfaction is indomitable from the difference among the personality's wants and that which is provided by the organization, the quicker the stability between organization provision and specific need, the greater the job satisfaction, which in crack reduces turnover intention (Yang & Wang, 2013).

Moreover, Zopiatis, Constanti,& Theocharous, (2014) states that, employee job satisfaction originates from two different points of view namely; extrinsic and intrinsic job satisfaction. Extrinsic job satisfaction is defined as happiness at work as a result of things like management, working conditions, and pay, meaning that the motivation for happiness at work comes from outside sources. Additionally, intrinsic variables integrate constituents, for example, the work itself, recognition and growth, and providing satisfaction from one's endeavors and personal accomplishment. Whether employees experience, any job satisfaction depends on how great they feel about their job and by the level of positive feelings they show toward their work roles. Job satisfaction is clearly a tough phenomenon, as evidenced by the previous definitions. That is, an unobservable variable with no definite way of measurement.

Employee turnover intention will reported to be aware, focused, deliberate and readiness to discontinue one's present employment. Furthermore, lack of chances for career development has additionally been pointed out as one of the vital elements persuading employee retention in the organization, (Yamamoto,2011; Aburumman et al., 2020). Employee turnover is the method in which an individual chooses to leave and change their jobs. Thus, the institution that wishes to reinforce its link with its employees desires to commit resources to their growth; also training and development will reduce turnover intention and guarantee that performing employees does not leave the organization whether voluntary or without voluntary (Benjamin, 2011).

Therefore, there are a lot of causes for why the employees in the banking sector decided to quit, the top three major reasons are that there is a lack of satisfaction at work because of unclear

career path and job security, competitive pay and lack of manager interactions. Benjamin (2011) in his study at Singaporean companies had recognized variables that linked to turnover intention which are divided into four wide-ranging categories such as demographic factors (employee's age, gender, tenure, education level, marital status and number of children); occupational (skill level, experience, status), organizational factors (an employee's length of service, salary drawn, firm size, industry, job content, working environment, style of leadership, type of organizational structure, pay scale, reward, Advancement opportunity, job security, job involvement and number of staff); attitudinal factors (job satisfaction, work-related stress and level of commitment in the organization).

Job satisfaction has an impact on turnover intention and it is originated from the psychological state of an individual and the result of the work achieved (Tsai, 2014). If organization offers development chance and the flexibility in the work itself employees turn into satisfied (Zopiatis et al., 2014). It also reduce employee intention to leave organizations, displays organizational commitment (Kim & Seomun, 2013). Besides, interacting actions was initiate to influence job satisfaction and organizational commitment (Macintosh & Krush, 2014) and organizational commitment adversely affects job burnout (Aburumman et al., 2020). Thus, progress in job satisfaction positively influences performance (Saifullah & Zeb Khan, 2015). Furthermore, psychological capital has direct effect (Fu et al., 2013) and indirect on job satisfaction (Berberoglu, 2018). Psychological contract breach negatively affects job satisfaction (Rana et al., 2016) the association of organizational commitment, job satisfaction, and perceived corporate reputation has been revealed to negatively influence employee turnover (Rahi et al., 2019).

1.2 Statement of the problem

High employee turnover have significant effect on employee's performance which in turn will have conspicuous effect on organizational progress and development. The average voluntary turnover for the banking and finance industry was 12.8% in the year 2013 and 13.3% in the year 2014 (Bello et al., 2021). Currently, this problem has become the main problem of the bank. The staff of the Bank is required standardized payment and benefit, recognitions, and also job based supervisory support and sustainable working conditions from their respective bank. But the feeling of the employees of the bank indicates that as there is no employee treating in the bank. Due to that; during the past four years, 84 employees from the current number of employees' have quit the bank. This implies that the existence of employees turnover in the Bank from year to year. For instance the turnover rate in the Bank during the past four year was 25%, 8.2%, 10.08%, and 15.4% from 2018 to 2021 respectively (Bank's annual report, 2021). Thus the overall Turnover rate in the Bank during the last four years is 44.32% which indicates that high number of employee turnover in the bank when compared with other banking sectors that leads to collapsing the growth of the bank (Siinqee Bank annual report., 2021)

According to a research conducted by Ayalew (2015) at Bunna International Bank (BIB), employees who are dissatisfied with the situation in their firms have stated that they intend to

leave their jobs on average. Abeba and Mengistu (2017) found that, Pay satisfaction is the most predictor to turnover intention of employees in cooperative bank of Oromia. Saifullah and Zeb Khan (2015) pointed out that, by knowing the factors contributing to the employees' job satisfactions; the organization can plan properly and take appropriate step to increase positive behavior among employees.

Souar Y., Setti Sid A. & Boussahmine A. (2016) found out that Job Satisfaction affects negatively and significantly on turnover intention.- With the existence of Organizational Commitment and Intent to stay as intermediate variables, job Satisfaction affects negatively and significantly on turnover intention.

Other studies had found out that that when there is a high level of affective commitment, satisfaction with coworkers will lead to lower turnover intention. In additions, when there are high or medium levels of affective commitment, satisfaction with supervisors will also lead to lower turnover intention and high levels of value commitment, satisfaction with supervisors will result in lower turnover intentions. Furthermore, Schur et al. (2017), who affirmed that, "perceptions of better treatment by management and coworkers predict lower Turnover intention."

Overall, many of the previous study were focused on only clerical/line staffs of the organizations but in this study the researcher will carry out the study based on both the line and service staffs of the bank. And also many of previous study have a methodological gap (Ayalew., 2015; Abeba and Mengistu.,2017). For example the way the sample size is selected from each branch and how to get each individual respondent is not clear as well. But in this study to get the sample from each branch the proportional allocation of sample were used and to get each respondent from each branch systematic sampling technique were also used. Therefore, the main purpose of this study is to investigate the effect of job satisfaction on employees' turnover intention.

1.3 Objectives of the study

The main objective of this study is to investigate the effect of job satisfaction on employee turnover intention in Siinqee Bank S.C Jimma district.

More specifically the study will achieve the following objectives:

1. To examine the effect of pay and benefits on employees turnover intention
2. To determine the effects of opportunities for recognition on employees' intention to leave the Bank.
3. To identify the effect of working condition on employees turnover intention
4. To identify the effect of supervisory support on employees' turnover intention

2. Literature Review

2.1 Employee Turnover Intention

Most authors defined employees turnover intention as : a purposeful, conscious deliberate and willingness to quite one's present employment or thinking about to terminate present job and which is the best indicator of real turnover behavior (Tett, R. P., and Meyer, J. P. 1993) Different reasons have been advanced to be the motives behind turnover intention. investment in employee is adversely connected with turnover intention. Furthermore, absence of chances for career advancement has additionally been pointed out as one of the essential elements influencing employee retention in the organization, (Kim, Egan, Kim, & Kim, 2013; Yamamoto, 2011; Yang, Wan, & Fu, 2012). Therefore, organization that wishes to reinforce its bond with its employees needs to commit resources to their development, also training and advancement will diminish turnover intention and guarantee that performing employees does not leave the organization whether voluntary or unwillingly (Benjamin, 2012b). In addition, to the literature and empirical evidence on the negative impact of turnover intention on organizational commitment and job satisfaction (Muhammad, I., Haim, H., & Narentheren, K., 2016)

2.2 Factors of job satisfaction

Pay and Benefit

Pay and benefits are one of the most important aspects of job satisfaction since it has a significant impact on job satisfaction. Employees seeking more salary to ensure their future and life happiness are driven by the growing needs of people with high living costs. Also, when people recognize that they are not sufficiently compensated, a state of enthusiastic disappointment is created. These energy errors will accumulate over time, making employees despondent and dissatisfied with their job for the company. According to Ahmed et al. (2011), pay and benefit has a positive link with job satisfaction. Regardless, pay is the most important predictor of job satisfaction. It is the total monetary benefit that professionals demand in exchange for the services they provide to businesses. In a study conducted in South Africa by Mafini & Dlodlo (2014) it was discovered that, there is an instant positive relationship between pay and benefit with job satisfaction. Pay is recognized as one of the unpredictable and multidimensional determinants of work satisfaction in higher guideline teach (Abd Razak & Ismail, 2016). Pay and benefit will measured by too little raises, unsatisfied increased salary, low benefit and un-equitable benefit package.

Recognition

Recognition is a identifying of an employee for work of higher significance and higher compensation (Abd Razak & Ismail, 2016). The development of a worker upward in the hierarchy of the association, commonly that prompts upgrade of obligation and rank and an enhanced pay bundle is recognition. Recognition is a kind of encouragement tool that using to reward the employees for meeting organizational goal hence it delivers as a mean of integrating organizational goals and personal goals. Pandey and Asthana (2017) stated that, recognition is a kind of advancement of an employee which is providing for a better job performance, better job

performance related with such thing like in terms of minced responsibility, status, minced skills and experience. Pandey and Asthana (2017) have been perceived that, the deciding factor for the position of an employee in the hierarchy depends on the level of talent, skill and experience. Recognition is one of the fundamental elements which are carries committed changes to fulfill the package of an employee. increment of salary demonstrated the value of recognition. Recognition pursues a set of patterns that defined in the employment bond. In today's corporate world, recognition is one of the incentives that motivate employees to be productive members of the organization, which has a direct impact on the company's performance. However, acknowledgment directs an employee's attention to the external world, demonstrating his value in the workplace. Therefore, the effect of recognition is found that more committed other than fixed income on job satisfaction. According to Yousef (2017), when employees believe they have a good probability of receiving recognition, they are more content with their jobs and more concerned with organizational issues.

Working conditions

The state of a person's work environment has a significant impact on his or her attitude toward work, and it is said to be good or appropriate if he or she can do activities in an optimal, healthy, safe, and comfortable manner (Cheyne, Parker, Tomas &Cox, 2000). Employees will work to their maximum potential if their working environment are pleasant and helpful (Ahmed, Jawad, Ali, Raza & Ali, 2011).There are two indications for gauging work conditions: 1) a pleasant, comfortable, and safe working environment, which includes clear lighting, no distracting noises, and job security; and 2) the availability of work facilities, such as equipment, to support the smooth process of work (Cheyne et al.,2000).

Supervisory support

Employees are one of the most valuable assets in the organization so that leader need to lead in a way that enhance employees motivation level for effective and efficient accomplishment of the organizational objectives such as productivity, profitability, and growth interns minimizes staff turnover. Supervisor is a frontline manager who is responsible for the supervision of employees. The close relationship among the co-workers and supervisors can improve the rate of employee satisfaction (Tian-Foreman, 2009). Thus, supervisory support is an important issue for employee's turnover. Quality of supervisor support is one of the influential factors for employee to leave their job or intent to leave. The study conducted by *Kenya Harris* (2016) in public universities revealed that, unfavorable leadership practice was one of the basic reasons for employees to leave. Therefore, high attention must be given to the importance of supervisory support to the operation of the organization in terms of minimizing employee turnover (Bhat, 2013).

Karatepe (2013) opined that, supervisor's support is used for development orientation. A substantial correlation between three factors psychological ownership, territoriality, and work

relationships was found in the study that looked at why people stayed on the job (Karatepe, 2013). They don't see that their staff members did a fantastic job carrying out the task, tasks, and obligations; they only see the bad side of their personnel. Employees feel stressed, demotivated, and very likely to leave the company as a result (Al-madi, 2017). However, supervisors must encourage their staff members in order to prevent these unfavorable practices from spreading across the whole firm

3. Research Design and Methodology

Research design gives the overall outline of the research and it provides a framework for the collection and analysis of data and subsequently indicates which research methods are appropriate (William, 2006). This study used descriptive and explanatory research design which is best fit to collect detailed and factual information that describe existing phenomena and to test the association between or among variables. As far as sampling is concerned, 194 samples were selected from the total population of 377 using Yamene 1967 formula. Systematic sampling technique is applied to select sample from the strata formed. Secondary data is also gathered from organization's website, annual reports, and articles. After the relevant data are collected correlation analysis is used to see the degree of relationships between the variables. Multiple linear regressions model (OLS) is applied to explain the effect of job satisfaction factors on employee turnover intention. An assumption tests for regression are made before applying the regression. The analysis is done using SPSS version 21.

The model for multiple linear regressions is specified as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon \text{ where}$$

Y: Turnover Intention (DV), **β_0** : Beta constant, **X_1** : Pay and benefit (IV), **X_2** : Recognitions (IV), **X_3** : Working Conditions (IV), **X_4** : Supervisory support (IV), **$\beta_1 - \beta_4$** : are coefficients of determination and **ϵ** : Error term.

4. Results

4.1 Descriptive Statistics

The following table shows that the descriptive statistics results of the dependent and independent variables.

Table 4.1: Results of descriptive statistics of research variables

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
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	Statistic	Statistic	Statistic	Statistic	Statistic
Pay and benefit	194	2	5	3.21	.651
Recognitions	194	2	5	3.65	.608
Working conditions	194	2	5	3.42	.571
Supervisory support	194	2	5	3.67	.583
Turnover intentions	194	1	5	3.60	.740
Average	194	2	5	3.51	0.630

Source: Own Survey, 2022

From the descriptive statistics results of the above table, pay and benefit in the bank is rated neutral by employees as the mean value of 3.21 and SD .651 indicating that pay and benefit has no effect on employees' job satisfaction. The result fall between ranges of 2.61 to 3.40 which means from disagree to neutral and it approaches to slightly dissatisfied. The mean value of recognitions in Siinqee Bank is rated agree by employees as the mean value of 3.65 and standard deviation .608 which implies that it has an effect on employees job satisfaction and the result fall between 3.41 to 4.20 neutral to agree which means the employees are dissatisfied with the recognition systems of the bank. Mean value of 3.42 and standard deviation .447 for working condition shows that the employees in the bank agree about the problems associated with working condition and also dissatisfied on working environment of the bank and the results ranging from 3.41 to 4.20 implies from true to some extent to agree. This indicates that the employee will go to leave the bank due to unfavorable working condition in the bank. The mean and standard deviation value of supervisory support is calculated as 3.67 and .583 which indicates that, the average "line and service" employee are dissatisfied with supervisory activities of the managers since the result fall between 3.41 and 4.20. That means from true to some extent to agree. This calculated mean value indicates that the employees intend to leave the bank due to inappropriate supervisory activities. Turnover Intention data (mean value of 3.60 and standard deviation .740) indicates that most line and service staff employees of the bank agree about having turnover intention since the result fall between 3.41 and 4.20 which means between to some extent to agree. Thus, more than average "line and service staff" employees reports agree in having intentions to leave the Bank.

4.2 Regression Result

In order for running the regression analysis, it is a must to test some of the assumption tests and the following section indicates the assumption tests conducted to run regression analysis.

4.2.1. Multicollinearity

Table 4.2: Multicollinearity test

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
Pay and benefit	.298	3.352

Recognitions	.977	1.024
Working conditions	.343	2.917
Supervisory support	.744	1.344

Source: Own Survey; 2022

As shown in the above table there is no multicollinearity issue among variables. The result of collinearity statistics (Tolerance and Variance inflation factors) are found between acceptable levels i.e. between -1 to 1 for tolerance and between 0 to 10 VIF respectively.

4.2.2 Model Summary

The model summary on the below table reports the strength of the relationship between the model (job satisfaction factors) and the dependent variable (Turnover intention). The table provides R, R², and adjusted R² and standard error of the estimate, which can be used to determine how well the regression model fit the data.

Table 4.3: Results of model summary of the research variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.694 ^a	.482	.471	.518	.482	43.997	4	189	.000

Source: Own Survey; 2022

As showed in the above table Multiple Correlation coefficient(R) of 0.694 indicates a good level of relationship prediction between independent and dependent variables. The “R²”-coefficient of determination is the proportion of variance in the dependent variable that can be explained by the predictors. The results of coefficient of determination indicated that the four predictors which are kept in the model explained 48.2% of the variance in the dependent variable.

4.2. 3. Model statistical Significance

Table 4.4: Results of Analysis of one variance (ANOVA^a)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47.136	4	11.784	43.997	.000 ^b
	Residual	50.621	189	.268		
	Total	97.757	193			

Source: Own survey; 2022

a. Dependent Variable: Turnover Intentions

b. Predictors: (Constant), Supervisory Support, Recognitions, Working Conditions, Pay and benefit.

The F ratio in the above ANOVA table tests whether the overall regression model is a good fit the data. The results in the table indicates that the predictor variables and the control variable statistically and significantly predict the dependent variable, $F(5, 194) = 43.997$, $p(0.000) < 0.05$. This implies that, the regression model is a good fit of the data.

4.2.4. Regression Output and Results

The following table shows the regression result of the independent variables over the dependent variable with their regression coefficients and significance level.

Table 4.5: Results of coefficients of determination of research variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.430	.367		1.173	.000
	Pay and Benefit	-.262	.257	-.231	-1.021	.308
	Recognitions	-.512	.155	-.372	-3.301	.001
	Working Conditions	-.411	.096	-.307	-4.303	.003
	Supervisory support	-.666	.098	-.501	-6.773	.000

Source: Own survey; 2022

a. Dependent Variable: Turnover Intentions

As it is illustrated on the above table, giving due recognition to employees' would decrease turnover intentions by 37.2% ($\beta = -.372$, $N = 194$, $p < .05$) while keeping other things constant, maintenance of good working conditions decreases turnover intentions by 30.7% ($\beta = -.307$, $N = 194$, $p < .05$) and supervisory support decreases turnover intentions by 50.1% ($\beta = -.501$, $N = 194$, $p < .01$) keeping other things constant. Hence, the management of the bank is advised to enhance supervisory support, maintaining conducive working environment and giving due recognition to its employees in order to lower employees turnover intention

5. Conclusion and Recommendation

It is obvious that employees are the backbone of one's organization. Hence, the retention of the employees is the primary objective of every organization. In the evolving business structures today, the human resource is considered as the main asset of an organization which contributes as the organizational human capital because they play a huge role in the organizational growth and development. Therefore, the following conclusions are drawn from the results of the study. Better recognition, good working condition and supervisory support make employees to stay in their organization. Hence, the management of the bank is advised to enhance supervisory support, maintaining conducive working environment and giving due recognition to its employees in order to lower employees turnover intention.

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