



## Effect of the Job Satisfaction on Employee Turnover Intention among the Employees of the Baking Sector

Hameed Akhtar Sanjrani<sup>1</sup>, Liaquat Ali Rahoo<sup>2</sup>, Paras Channar<sup>3</sup>

1. Department of Business Administration, Federal Urdu University of Science and Technology, Karachi, Email: [hameed.akhtar@fuuast.edu.pk](mailto:hameed.akhtar@fuuast.edu.pk)
2. Mehran University of Engineering and Technology, Jamshoro, Email: [liaquatalirahoo2003@gmail.com](mailto:liaquatalirahoo2003@gmail.com)
3. Institute of Business Administration, University of Sindh, Jamshoro, Email: [paras.channar@usindh.edu.pk](mailto:paras.channar@usindh.edu.pk)

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### Abstract

Job satisfaction refers to an individual's overall feelings and attitudes towards their job. Employees with high job satisfaction are generally more content, engaged, and committed to their work. Turnover intention refers to an employee's contemplation or inclination to leave their current job position within a specific time frame. The aim of the study is to analyze the impact of job satisfaction affects to the turnover intention of the employees. This study uses quantitative analysis since the deductive approach was utilized to test the current theories. The factors that determined the independent variable of Job Satisfaction factors were the nature of the job, work conditions, pay and benefits, and training. Turnover intention was use as the dependent variable. The study population consist 116 branches of different banks in Hyderabad district, 300 employees who are working on different designations at their respective banks of Hyderabad district. Convenience sampling technique was used for data collection from the respondents. To gather the primary data, a systematic questionnaire was also given out. Regression analysis and correlation were used to examine the hypothesis. The results of the regression analysis showed that job satisfaction had a statistically significant effect on employee turnover intention at 0.05, while the correlation analysis indicated a positive association between job satisfaction and employee turnover intention. On the basis of the study's results, researchers could also look into the effects of organizational culture and assistance from upper management on worker performance.

**Keywords:** Hyderabad, Job Satisfaction, Turnover Intention, Banks, PLS-SEM

### Introduction

Job satisfaction is often measured using surveys or questionnaires that ask employees to rate their feelings and perceptions about various aspects of their work. Common measurement scales include Likert scales, where respondents indicate their agreement or disagreement with statements about their job. In determining the likelihood of turnover, job satisfaction has received extensive research. It is undoubtedly a crucial factor in organizational research (McKee-Ryan et al., 2005). The research has been able to come up with a cohesive set of procedures that would increase employees' commitment, contentment, and desire to remain with the company

(Chew & Chan, 2008). A component that will eventually be able to motivate workers is job happiness (Badriyah, 2011).

According to Heslop et al. (2002), job satisfaction is the difference between what employees believe they should be offered and what they really expect from their jobs. Job satisfaction is crucial for the success of the company as well as for the employees themselves (Lim, 2008). This is because dissatisfaction with one's job can lead to a lack of loyalty to the company, which can lead to an employee looking for other employment (Spector, 1997). Research examines a range of factors that affect an employee's job satisfaction, including the position held, pay scale, prospects for advancement, and working relationships (Saleem, et al. 2013). According to Locke's (1976) theory of value, an employee's requirements or principles are more important to them than their personal wishes when it comes to determining their level of pleasure. A competitive compensation package, a great work environment, and future career opportunities can all have a favorable impact on an employee's loyalty and, eventually, their level of job satisfaction. Job satisfaction was described as an employee's feeling and view of their work and organisation. Happy workers are more likely to be hospitable and attentive, which draws clients, and dissatisfied workers might result in unhappy clients (Hanif and Kamal, 2009). Job happiness is linked to higher productivity, organizational efficiency, employee loyalty, and lower absenteeism and earnings. State that job satisfaction has a positive impact on employees' ability, effort, and capability. On the other hand, unsatisfied employees may be more likely to plan to leave their jobs, which could increase costs and decrease profits as well as lead to dissatisfied customers (Zeffane et al., 2008). The aim of this study research is to identify the impact of job satisfaction on employee's turnover intention at the banking sector of Hyderabad district in Sindh province of Pakistan.

## **Literature Review**

A literature review is a critical and comprehensive analysis of existing research on a particular topic. It helps establish the context for a research study, identify gaps in current knowledge, and highlight the significance of the new research. In this section detailed review of the available literature regarding the study related.

## **Factors Affecting Job Satisfaction**

Many studies over the years have attempted to classify and identify the elements that affect job satisfaction. Wages were shown to be the primary determinant for job happiness, but other aspects were also taken into consideration, including employee loyalty, promotion, and recognition of effort. Furthermore, the most significant factor influencing job satisfaction is compensation and incentives. Job satisfaction is influenced by a variety of factors, and these factors can vary from person to person. Here are some common factors that can affect job satisfaction (Calisir et al., 2010). Nature of Work: Individuals are more likely to be satisfied with their jobs if they find the tasks engaging, challenging, and meaningful. The alignment between personal skills, interests, and job responsibilities plays a crucial role in satisfaction. Workplace Relationship: Positive relationships with colleagues and supervisors are essential for job satisfaction. A supportive and collaborative work environment fosters a sense of belonging and can contribute significantly to overall happiness at work. Compensation and Benefits Fair and competitive compensation is a significant factor in job satisfaction. Individuals need to feel that their efforts are appropriately rewarded. In addition to salary, benefits such as health insurance, retirement plans, and other perks can also impact satisfaction. Work Life Balance Achieving a healthy balance between work and personal life is crucial for job satisfaction. Long working hours and excessive stress can lead to burnout and dissatisfaction. Opportunities for Growth

Employees often find satisfaction in jobs that provide opportunities for professional development and career advancement. Training programs, mentorship, and the chance to learn new skills can contribute to a sense of progress and achievement. Recognition and Feedback Feeling valued for one's contributions and receiving regular feedback on performance can positively impact job satisfaction. Recognition can come in various forms, including praise, promotions, or awards. Job Security: A sense of job security contributes to satisfaction. Employees who feel secure in their positions are more likely to be satisfied and committed to their work. Company Culture The overall culture of the organization, including its values, mission, and how it treats employees, plays a significant role in job satisfaction. A positive and inclusive culture can enhance the overall work experience.

This implies that putting more emphasis on compensation and recognition can boost motivation and raise performance standards on the job. Furthermore, a strong and favorable correlation was discovered between management styles such independence, teamwork, and leadership roles and job satisfaction (Afsar et al., 2010). Businesses that implement employee-friendly policies and procedures regarding pay scales, policy development, and staff input, and work environments may see an increase in employee engagement, satisfaction, and loyalty with the company. This is because happy employees are more likely to be hospitable and attentive, which draws in customers, and dissatisfied employees may cause dissatisfaction on the part of customers (Hanif and Kamal, 2009). The study investigated the relationship between demographic and environmental factors and job satisfaction. They discovered that environmental factors like years of experience, sex, age, and education level better predicted job satisfaction than demographic factors, which included job level, shift work, and years of experience (Abdulla et al., 2011). The conclusion that while there is a statistically significant correlation between job satisfaction and the nature of an employee's job in Amman's travel and tourism companies, there is no statistically significant association between demographic factors and the working environment in these companies (Kamal, 2009).

Worker satisfaction and a company's compensation system design are related since payment plans are dependent on the compensation system and should be considered (Abdulla et al., 2011). According to Lai (2011), job-based wages, skill-based pay, and performance-based pay all positively correlate with employee satisfaction and lead to organizational growth and expansion. The study comes to the conclusion that while hygiene (external) factors have no significant relationship with employees' job satisfaction, intrinsic motivation factors such as recognition, work, career opportunities, professional growth, responsibility, and a positive attitude towards the organization—have a significant correlation with job satisfaction. UAE employees prefer autonomy, clearly defined power hierarchies, and goals and objectives due to their strong desire to avoid uncertainty. In contrast to the significant relationship found between job satisfaction and its determinants (salary and incentives, organizational policy and strategy, and nature of the work). Identified communications and job stress as an important determinant of job satisfaction and found no significant influence on job satisfaction (Abdulla et al., 2011). We may conclude that job satisfaction is favorably and strongly influenced by compensation, promotion, and training. Employees, however, give greater weight to program promotion and compensation (Butt et al., 2007). Empowered employees have higher levels of employee satisfaction. Job stress and role ambiguity have an indirect impact on individuals' propensity to leave their positions, but job satisfaction has a very substantial influence on organizational commitment (Akbar et al. (2011).

The majority of individuals or workers concur that their personality type is a good fit for the work they do, that they have the freedom to do what they do best, and that they have positive outlooks on both their personal and professional lives. Recruiting and selection processes have a significant role in predicting workers' job satisfaction, and equitable recruitment and selection practices boost workers' happiness at work (Hansia, 2009).

### **Pay and Benefits**

Pay and benefits are crucial components of overall compensation in the workplace, and they play a significant role in influencing job satisfaction and employee motivation. The phrase "pay and benefits" refers to the income or compensation as well as any additional financial or non-financial benefits that an organization offers its workers in return for their work. When elucidated to individual employees, compensation is regarded as a noteworthy incentive and outcome. Compensation and benefits are the most important hygiene elements in HRM since they maintain employee motivation. By giving them benefits depending on their behaviour and output, it motivates workers to perform at the highest level. Pay is seen as a component of the organization's sanction system, which encourages adherence to its policies and procedures (Robinson, 2000).

### **Promotion**

Promotion in a job refers to the advancement of an employee to a higher-level position within the organization, typically involving increased responsibilities, authority, and often higher compensation. Promotions are often used by organizations as a way to recognize and reward employees for their contributions, skills, and potential for further growth. The process of promotion is typically based on an individual's performance, skills, and potential to take on additional responsibilities. 'The movement of a person to a higher level position within the firm' is the definition of promotion. (Martocchio & Montgomery, 2016) In terms of concepts, a promotion is also described as "the assignment of a worker to a more senior role within an organization." A promotion propels an employee up the organizational ladder. In other words, a promotion is the movement of an employee up the corporate ladder from one senior job to a more senior one that comes with additional responsibility, status, and income. Promotions could be temporary or permanent, depending on what the organization requires.

### **Working Conditions**

Working conditions refer to the environment and circumstances in which employees carry out their job responsibilities. These conditions can have a significant impact on overall job satisfaction, well-being, and productivity. What is done by somebody' is how Hornby (2006) defined work. The phrase "work itself" also describes the atmosphere in which employees operate as well as their perspective on the duties assigned to them. The physical layout of the office and specific clauses in an employee's employment contract are both considered workplace settings. This includes, among other things, how work and activities are organized, training, transferrable skills, health, safety, and well-being, as well as working hours and work-life balance (Babic, T., 2013).

### **Trainings**

Employee training is a crucial aspect of organizational development, contributing to the enhancement of skills, knowledge, and performance of individuals within a workplace (Shah, F.M, 2015). Employee training contributes to both an organization's increased efficiency and more effective performance (Zoughaib, A. et al., 2021). Effective employee training contributes

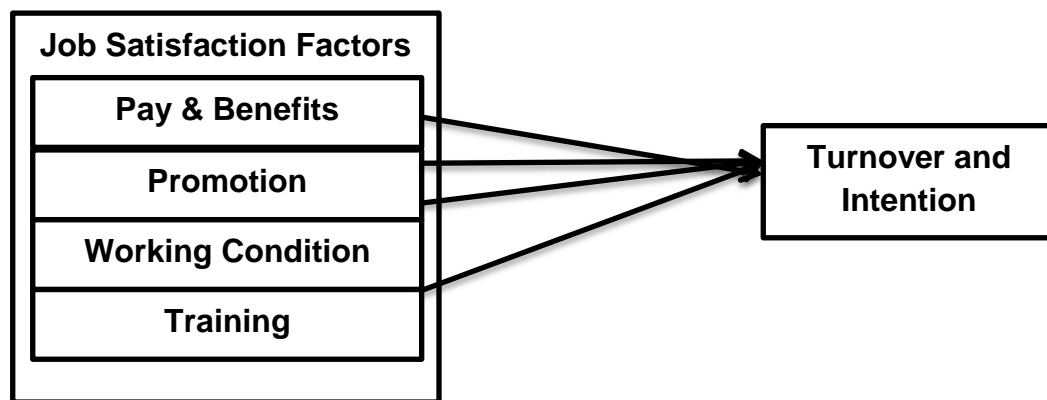
not only to individual development but also to organizational success by fostering a skilled and adaptable workforce. Regularly assessing training needs, embracing technology, and promoting a culture of continuous learning are essential for successful training programs within an organization (Sahinidis, A. G., et al., 2008).

### **Employee Turnover Intention**

The term "employee turnover intention" describes a worker's consideration or intention to leave their current job freely. Voluntary employee turnover is proof that employee perception may affect turnover. Employee intention and turnover are closely related since actual employee turnover behaviour is dependent upon actual employee intents to leave the organization. Thus, the intention of employees to quit is the best indicator of actual turnover behaviour. Employee departure intentions need to be taken seriously since they will have an impact on organizational performance and lower production efficiency (Anwar, G., 2021). Employees that intend to leave their current company freely do so with employee turnover intention. Employee perceptions can cause turnover, as explained by voluntary employee turnover. Because an employee's actual turnover depends on their intention to leave the company, employee turnover intention and turnover are strongly related. Thus, the intention of employees to quit is the best indicator of actual turnover behaviour. The intention of employee turnover must be considered as it will impact the performance of the organization and reduce productivity efficiency. Employee turnover is compared with the continuity of employment (Hussain & Huei, 2019).

### **Research Framework**

In the research framework there four independents variables (pay and benefits, promotion, working condition and training, and one dependent variable (turnover and intention)



**Figure 1: Research Framework**

### **Research Hypothesis**

- H1: There is a positive significant relationship between Pay & Benefits and Employee Turnover Intention.
- H2: There is a positive significant relationship between Promotions and Employee Turnover Intention.
- H3: There is a positive significant relationship between Working conditions and Employee Turnover Intention.
- H4: There is a positive significant relationship between Training and Employee Turnover Intention.

### Research Methodology

This research is based on quantitative method, because in this research there is a theory test and the hypothesis was tested in accordance with the results. The primary purpose of the data collection was to test the theories that were created using the literature research as a basis. As a result, the theory was verified by evaluating how the job satisfaction affected employee turnover intention. The population the study is all private banks of Hyderabad district which data was gather from the website of state bank of Pakistan. The study population consist 116 banks in Hyderabad district, 800 employees who are working on different designations at their respective banks of Hyderabad district.

S. No.	Bank Name	Employees
1	Habib Bank Limited	22
2	Muslim Commercial Bank	18
3	United Bank Limited	20
4	Allied Bank Limited	20
5	Bank Al-Habib	10
6	Bank Alfalah	17
7	JS Bank	10
8	Apna Bank	10
9	MCB Islamic Bank	15
10	Soneri Bank	10
11	Summit Bank	10
12	Sindh Bank	10
13	Silk Bank	10
14	Khushali Micro Finance	10
15	Meezan Bank	15
16	NRSP Micro Finance	10
17	Tameer Micro Finance	10
18	AsA Bank Pakistan	10
19	Askari Bank	10
20	The First Micro Finance Bank	10
21	NIB Bank	10
22	Faysal Bank	15
23	Bank of Punjab	10
24	Dubai Islamic Bank	15
25	Bank of Khyber	10
<b>Total</b>		<b>317</b>

Every employee of the 116 bank branches in the Hyderabad district, with an average of five employees per branch, makes up the district's population. Consequently, the population of the district comprises 317 employees of the bank branches in Hyderabad, while the sample size is

comprised of 263 individuals based on the basis of Raosoft sample size calculator. In this inquiry, the convenience sampling technique was used. The sample represented the different employees of different designations likewise executive, managerial, customer service employees, trainees.

The questionnaire is used as instrument of data collection which was adopted from the available literature with five likert scale points. 317 printed copies of questionnaire were distributed to every respondent at their respective bank branches. A 83% response rate of the respondents were found in 263 questionnaires returned, and 10 were discard due incomplete, missing, and not proper response. To obtain the most accurate data for the analysis, the help only entailed explaining instructions or languages. In order to guarantee a high return rate, respondents were given three to five days to complete the questionnaire. One of the many purposes of questionnaires is data validation. Finally 250 questionnaires were used for data analysis in SPSS descriptive statistics.

## **Data Analysis**

### **Descriptive Analysis**

In the SPSS different statistical test were done like reliability and validity of instrument and descriptive statistics.

### **Validity of Questionnaire**

**Table 2 Validity of Questionnaire**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.752
Bartlett's Test of Sphericity	Approx. Chi-Square	89.578
	Df	17
	Sig	0.000

A helpful method for examining variable relationships for complicated concepts is factor analysis. By reducing a large number of variables to a small number, it helps to investigate concepts that are difficult to measure and to provide construct validity proof. In most studies, the KMO and Bartlett's Test of Sphericity are used to measure the adequacy of sampling in order to verify the variable ratio for various analyses that need to be carried out. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy has a coefficient of 0.752, which is greater than 0.6, as can be seen from the table. Additionally, the Bartlett's Test of Sphericity revealed a sig value of less than 0.05 at the 5% level of significance.

### **Reliability of Instrument**

**Table 3 Reliability of Instrument (Over All Questionnaires)**

<b>Cronbach's Alpha</b>	<b>Cronbach's Alpha based on standardized items</b>	<b>Items</b>
.896	.895	

**Table 4 Reliability of Instrument (Individual Item)**

Cronbach's Alpha	Items
.896	Pay & Benefits (PB)
.894	Promotions (PR)
.789	Working conditions (WC)
.824	Training (TR)
.837	Employee Turnover Intention (ETI)

The Cronbach's alpha test was used to assess the instrument's internal reliability. The Cronbach's Alpha value of 0.896, which is higher than the standard value of 0.60 suggested by Nunnally (1978), indicates the reliability of our instrument and the assurance with which we can apply various statistical tests and interpret the findings.

### Descriptive Statistics and Correlation Analysis

The descriptive statistics is used for the summary of the main features of a dataset which was collected through the questionnaire. In the table 5 higher mean of pay and benefits 2.8965.

**Table 5 Descriptive Statistics**

Variable	Mean	Standard Deviation	No
Pay & Benefits (PB)	2.8965	4.2354	
Promotions (PR)	1.1674	4.8379	
Working conditions (WC)	1.3487	3.7635	
Training (TR)	2.5374	4.3425	
Employee Turnover Intention (ETI)	2.6845	3.6541	

### Correlation Analysis

The linear relationship between two quantitative variables is examined for strength and direction using correlation analysis. Pearson's correlation coefficient (r) is the most widely used correlation metric. It falls between -1 and 1.

**Table 6: Correlation Analysis**

Variables	1	2	3	4	5
Pay & Benefits (PB)	.534**	1			
Promotions (PR)	.643**	.421**	1		
Working conditions (WC)	.204**	.247**	.316**	1	
Training (TR)	.686**	.627**	.463**	.402**	
Employee Turnover Intention (ETI)	.462**	.623**	.287**	.496**	1

### Linear Regression Analysis

A statistical technique called linear regression is used to model the relationship between a dependent variable and one or more independent variables by fitting a linear equation to the observed data. Finding the line that minimizes the sum of squared differences between the observed values and the predicted values of the model and best fits the data is the aim.



**Table 7: Linear Regression Analysis**

<b>Variables</b>	<b>R</b>	<b>t-value</b>	<b>F-value</b>	<b>P-value</b>	<b>Results</b>
Pay & Benefits (PB)	.436	10.881	49.347	0.001	Accepted
Promotions (PR)	.698	19.348	123.455	0.000	Accepted
Working conditions (WC)	.538	12.294	17.879	0.001	Accepted
Training (TR)	.479	8.356	6.325	0.002	Accepted

**Hypothesis-1:** The hypothesis 1 is accepted because the p-value of that is 0.001, and the value of R is .436 which is 43% variance in employee turnover intention because of pay and benefits. The t-value of pay and benefits is 10.881 tells us the model is good fit. The table 7 indicates that the t-value is greater than +2, indicating its usefulness as a predictor. This suggests that banks with equitable and transparent policies and strategies have a noteworthy impact on workers' job satisfaction.

**Hypothesis-2:** The hypothesis 2 is accepted because the p-value of that is 0.000, and the value of R is .298 which is 69% variance in employee turnover intention because of promotion. The t-value of pay and benefits is 19.348 tells us the model is good fit. The table 7 indicates that the t-value is greater than +2, indicating its usefulness as a predictor.

**Hypothesis-3:** The hypothesis 3 is accepted because the p-value of that is 0.001, and the value of R is .536 which is 53% variance in employee turnover intention because of working conditions. The t-value of pay and benefits is 12.294 tells us the model is good fit. The table 7 indicates that the t-value is greater than +2, indicating its usefulness as a predictor.

**Hypothesis-4:** The hypothesis 4 is accepted because the p-value of that is 0.002, and the value of R is .479 which is 47% variance in employee turnover intention because of training. The t-value of training fits is 8.356 tells us the model is good fit. The table 7 indicates that the t-value is greater than +2, indicating its usefulness as a predictor. This suggests that banks with equitable and transparent policies and strategies have a noteworthy impact on workers' job satisfaction.

## **Conclusion**

The purpose of this study is to identify the variables that affect job satisfaction and look into how they impact the banking industry in the Hyderabad district. The results show that all of the following variables (pay & benefits, promotions, working conditions, and trainings) have a positive significant correlation with an employee's job satisfaction in banking sector. The results of the study are consistent with those of Abu Elanain (2009) and Abdulla et al. (2011), who discovered that working conditions and promotions were important determinants of job satisfaction. They also discovered that job satisfaction was significantly impacted by training and pay.

The results of Hansia's (2009) study, which discovered that most people or workers feel their working conditions they do, have the freedom to do what they do best, and are positive about their personal and professional lives, are consistent with the findings of this study (Hansia, 2009). Hansia (2009) goes on to demonstrate that fair hiring and selection procedures produce happy employees.

## **Future Recommendations**

This study aims to make a significant contribution in that it looks at the effects of job satisfaction (pay & benefits, promotions, working conditions, and trainings) on employees' job satisfaction. Other studies focus on the effects of rewards, recognition, salary, training and development, promotion, etc. on employee job satisfaction. By considering these factors as significant

predictors of job satisfaction, management in the banking sector may find it easier to recruit, retain, and inspire their productive staff in all over the Sindh province banks and comparative study between different banks employees' satisfaction level in all over the province and Pakistan.

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