

EVALUATING THE IMPACT OF ANTECEDENTS ON EMPLOYEE TURNOVER IN THE BANKING SECTOR OF PAKISTAN

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Abstract

Previous researches have rarely examined the relation between employees' practices of HRM, organizational culture, work-life balance and turnover intention among other factors in developing countries like Pakistan. This has created a huge academic and research vacuum which needs to be addressed through greater attention and more research inputs in management studies. This research aimed at unraveling the intricacies of employee turnover within the banking sector to inform evidence-based interventions and foster organizational sustainability. Quantitative methodology has been adopted for this research and data collected through purposive sampling. According to results obtained through Smart PLS SEM, All three hypotheses have been supported by the SEM model. The relation between employee retention and organization's culture is indeed true. Additionally, the study also showed support for the relationship between work life balance and intention to stay. HRM Practices was identified as a major influence.

Keywords: HRM Practices, Organizational Culture, Work Life Balance, Intention to Stay

INTRODUCTION

This section describes the introduction to the overall study. It presents the context of the study, including the Pakistani banking sector. It also introduces readers to the research problem, research questions and research objectives, limitations of the research or gaps in the research.

An important element in any economy's growth is the financial services sector they have access to; every developing country's life blood. Banks introduce creativity into their clients' lives through new types of money. At the same time, banking activities also make life easier for various organizations and individuals alike; banking operations promoting various sectors development. It is the consistency between what is promised or delivered under different conditions which ensures that business organizations are governed by service quality standards in ensuring accountability. Operations at any given bank would not be successful if it were not for its human resource management since feedback from this group makes it possible for accurate assessments / appraisals with a view to determining whether there are any shortcomings vis-à-vis set targets or not. According to Weigold et al. (2013), workers globally are hopeful about their professions hence they shift from one company to another in a bid to ameliorate their positions.

On the other hand, institutions strive to keep such employees for continuity in work hence investing heavily on human resource thus gaining sustainable competitive edge (Kariuki, 2015). HRM is a strategic way to look at the management of an organization's most valued assets which is its workforce adding value to organizational goals.

The function of HRM in any organization is mainly aimed at recruiting people, developing their skills and knowledge, utilizing them, maintaining them and remunerating them in accordance with the

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objectives of the organization (Armstrong, 2006). Strategic human resource management (SHRM) primarily focuses on the proposition that “effective” HRM practices will improve employee motivation and commitment, and retain a high-potential workforce high (Datta et al., 2005). This story persists at all levels and most studies on employee turnover conclude that job dissatisfaction is the main factor leading to employee turnover) employee departure.

Pakistan's banking sector is the foundation of the nation's economy, playing a central role in financial intermediation, economic development and job creation. Yet despite its importance, the sector faces a persistent challenge that is high staff turnover. Employee turnover, defined as the departure of employees from an organization, has significant consequences for an organization's stability, productivity, and competitive advantage (Mobley, 2019). In Pakistan, this problem is particularly evident in the banking sector, where skilled human resources are essential to drive innovation, deliver quality services and maintain customer trust. Recent studies highlight the severity of the situation. According to a report by the State Bank of Pakistan (SBP), the turnover rate of the banking industry has tended to increase over the past 5 years, reaching an alarming level of 20% by 2023 (State Bank of Pakistan, 2023). This trend not only means the loss of valuable talent, but also places a significant financial burden on organizations in terms of recruitment, training, and productivity losses, although turnover is a multifaceted phenomenon influenced by many internal and external factors, understanding its antecedents is imperative to designing effective retention strategies (Cascio, 2020). Previous research in a global context has identified a number of key factors that determine employee turnover, including job satisfaction, organizational commitment, leadership quality, compensation and benefits (Hom et al., 2017). However, the applicability of these findings to the specific cultural and socioeconomic context of the Pakistani banking industry remains unclear.

The research question could be framed as:

- Q1. What is the impact of HRM on employees' decisions to stay in the Bank?
- Q2. What is the impact of organizational culture on bank employee?
- Q3. What is the impact of work life balance on bank employees?

LITERATURE REVIEW

Workers leaving their jobs are a major concern for a lot of industries and organizations including the banking industry. Employee turnover means the speed or the number of employees who leave an organization or need replacement. A large number of employees quitting their jobs may result in sizable expenditures and disturb operational effectiveness. It is essential to understand the factors that cause workers to move on so that we can develop strategies for holding onto them. New information suggests that bettering other people is the best way to get back the favor that was done to them according to a part of sociological perspectives. This also means that 4,444 happier members of staff support one another rather than feel bad about them. Therefore, the atmosphere in which workers are helped to become better will lead to happier hearts with a lesser chance of them quitting their work. There are many empirical literature reviews by experts in this field such as among others though several conceptual models have tried to explain how human resource management practices can affect a firm's performance financially (Becker et al., 1997; Wright & Snell, 1998). For example, according to HRM practices are thought to have an impact on the skills, motivation, and job design of employees; which are believed to influence creativity, productivity, and discretionary behavior among their own kind as well as their satisfaction, commitment and intention to leave.

Numerous studies look at how HR practices, corporate culture and manager beliefs all

interconnect when it comes to satisfaction levels, feelings of dedication towards one's place of work and reasons that may compel employees to leave a job without notice while being compared across different countries: the US, the UK among others but excluding undeveloped nations like Pakistan (Khilji & Wang, 2007). This study offers a theoretical framework detailing how organizations influence their employees' choices to remain or quit employment into stages. The current research on the issue at hand considers the mutual linkage between such employer-related or work-related aspects as HRM (Human Resource Management) practices, organization culture, and work-related issues, which all together determine whether an individual will stay with his/her current employer or not.

HRM Practices

Various researchers have investigated the relationship between HRM practices and worker engagement, finding that HRM norms altogether impact representative engagement (Aktar & Pangil, 2017; Sydow et al., 2020). Sydow et al. (2020) and Aktar and Pangil (2017) uncovered a positive connection between HRM hones and intention to stay, with center capacities such as rewards, execution examination, and worker support upgrading representative engagement, as emphasized by Saks (2006). Representative enlistment and determination, highlighted by Acikgoz (2019) and Dieu et al. (2019), are basic capacities affecting worker engagement. Moreover, preparing and improvement programs contribute to progressed worker engagement by upgrading representative information and behaviors, whereas compelling execution examination and criticism are emphatically related with work environment engagement (Ugwu & Okojie, 2016; Volpone et al., 2012).

Moreover, recompense is considered a propelling calculate for representative engagement within the working environment (Crawford et al., 2013), particularly in labor-intensive businesses (Ugarte & Rubery, 2021). The linkage between HRM norms and worker engagement can too be caught (Blau, 1964), which sets that workers respond seen benefits gotten from the organization. HRM norms act as catalysts, quickening employees' discernment of accepting benefits and eventually driving to expanded engagement. On the other hand, when an organization comes up short to meet worker desires in HRM norms, representatives see the correspondence as coming up short, coming about in lower levels of engagement (Lee & Jeong, 2017). As per the over experimental prove and hypothetical bolster, the capacities of HRM practices got to be more organized in labor-intensive businesses, just like the RMG industry of Bangladesh, to guarantee upgraded representative engagement for its competitive trade preferences.

Based on the empirical evidence and theoretical support, we propose the following hypothesis.

H1: HRM practices positively influence employee engagement.

Organizational Culture

At every business firm, culture is extremely essential. This can be said to be a widely recognized phenomenon among scholars and practitioners. It was that high efficiency can be achieved by using corporate culture either individual or organizational level. Few designs characterized by behaviors that keep workers grounded providing them with grounds needed to interact with the world, and at the same time assist them in defining their positions. The same concept was expounded by Trice and Beyer (1993). They argued that these designs, behaviors, and beliefs are associated with certain myths, rituals, and images. When all these factors are brought together and integrated, a culture emerges in an organization. Culture is a critical part of everyone's life as it is found in each individual and it is picked up through formal learning institutions and everyday life too. For it to create a binding relationship between members

and organizational values there has to be a fit that can bring a loyal connection between a firm and its worker (Martin & Siehl, 1983). A less percentage of the employment staffs' turnover makes the suitability percent higher. Schein (2010) showed that at least several large organizations exist where human behavior of a person is affected socially in the process of work. In such rare cases as these, culture pools employees together who have been on the same wavelength either literally or metaphorically and learned from one another while working in the same organization.

To comprehend what social culture is one should first understand that it isn't simply an outcome of the technical features or functions of an organization's output capability, but a peer-to-peer human interaction within this organization given the general standard set by the same thing in a particular culture. This implies that there would be different societies: some strong in terms of how much value their members attach on certain beliefs while others are weak ones characterized by believers who hardly take anything seriously. For Instance, when we talk about African cultures; they have not been influenced by western modernism and are still as traditional as they were five hundred years ago and Cheema and Abbas (2017) investigated how an organization's culture affects its performance positively: they recommended that the influence of culture on humans should be considered because it is an individual that serves as means to the ends. To maintain an organization's stability, structures, frameworks, people, and way of doing things plus to have a well-fitting process organizations must achieve consistency as well as persuade and implement workforce who have less pressure, thereby possessing a less pressured and motivated workforce.

Getting collection and organizational values together, requires a "fit" or the right interaction. It will help to establish links between the member and the organization. This is because the better we are in the fit, the lower the employees' work turnover is likely. For instance, workers who operate within autonomous institutions have been found to exhibit low employee work turnover rates (Adebayo & Ogunsina, 2011).

Based on the empirical evidence and theoretical support, we propose the following hypothesis.

H2: Organizational culture is significant to employee's job turnover.

Work Life Balance

The aim of the study is to explain how developing a healthy work-life balance can help employees better contribute towards the employer by increasing their levels of performance, productivity, job satisfaction, and reducing intentions to quit. When employees decide to leave organizations, they show lack of loyalty which leads to employee turnover that could also be expressed in costs related to mishandling high potentials or hiring unqualified people (Korabik et al., 2008). The relationship between work-life balance, employment gratification and employees' turn-over motives is significantly connected with one another. Strong work-life balance results in greater life contentment and enjoyment; and these results in enhanced job performance (Koubova & Buchko, 2013). Having a good relationship is with employee turnover intention and work-life balance is established. An employee's indication to quit shows dissatisfaction and irrelevance of continuing with them. This study found that there is turnover tendency which arises from an imbalance between job obligations and personal issues.

Work-life balance has been consistently identified as a crucial factor influencing turnover intention among employees across various industries. Recent research by provides further support for this notion, emphasizing the importance of achieving equilibrium between work and personal life to mitigate turnover intentions. Cheng (2000) found, through a thorough examination of data from different organizational settings, that employees who believe they have a better balance between work obligations

and personal life are more unlikely to think about quitting their jobs. Additionally, their discovery reinforces the idea that job satisfaction and balance between job and personal life are interdependent concepts. Those at work that find job satisfaction find it more convenient balancing other aspects of their lives, reducing the urge to quit.

Rashid et al. (2013) performed a study on the turnover of employees in Pakistan while examining relationships related to work-life balance, turnover and stress. The primary aim of their work was to determine work-life balance and stress's association with employee turnover). In the study's findings it was noted that work-life balance and stress influenced employee turnover. According to research, there is a negative relationship between the academics' perception of satisfaction in work-life balance at public universities in Malaysia and their intention to leave the institution. According to the results of the simple mediation analysis, job satisfaction and organizational commitment partially mediate the association between work-life balance and turnover intentions.

Ghayyur and Jamal (2012) have investigated work-family conflicts in Motion with turnover intention. It was established that work-family conflicts do exist and have an effect on employees' turnover and turnover intentions. The banking and pharmaceutical organizations are both affected by work-family conflicts in an employees' turnover context. The main aim of the study was to establish the correlation between work-life balance and stress with employee turnover. Findings from this investigation indicated that employee turnover was significantly associated with work-life balance and stress. In his research the correlation between job satisfaction, work-life balance and leave intention was explored among academic staff members in Malaysian public universities. He found that perceived work-life balance satisfaction was allegedly associated with employee's intention to leave his organization in a negative manner. The outcomes of the basic mediation analysis show that job satisfaction and organizational commitment partially mediate the correlation between work-life balance and intention to quit the job.

Based on the empirical evidence and theoretical support, we propose the following hypothesis.

H3: Work-life balance is significant to employee turnover intentions.

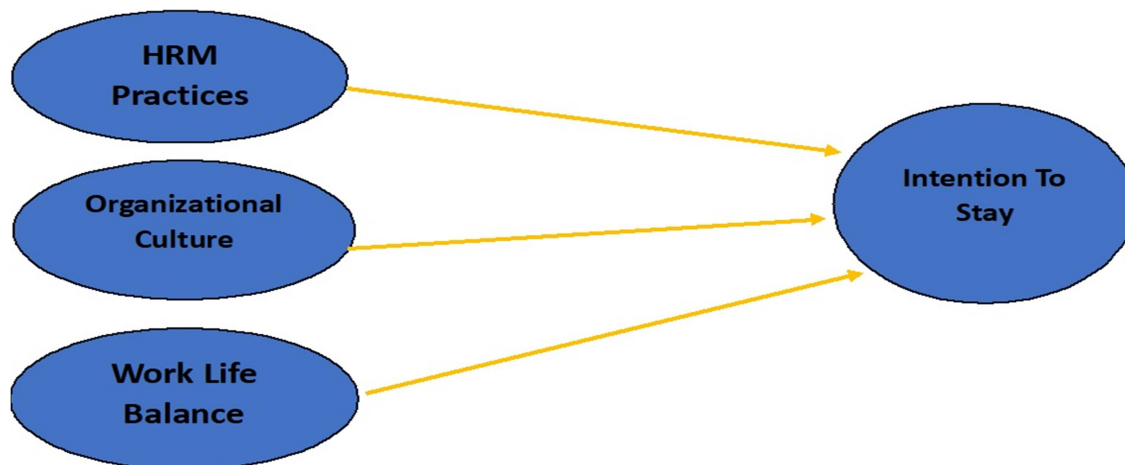


Figure 1: *Conceptual Model*

METHODOLOGY

The purpose of this study is to examine the impact of Human Resource Management practices on employee intention to leave the organization, organizations culture with reference to work-life balance. In light of recent developments in organizational behavior research, particularly regarding the importance of workplace factors for employee retention, this investigation aims to provide new insights into the mechanisms by which an organization's HR practices, organizational culture and work-life balance influence employee engagement within their organization and inform their strategies organization. to improve employee engagement and reduce turnover in today's dynamic work environment.

Sampling technique

A purposive sampling technique is applied to target participants from the banking sector in Pakistan. This method ensures that respondents have a good understanding regarding turnover and intention to stay in organization.

Target Population

The target audience includes employees of different positions of the banking industry in Pakistan who are interested in understanding the factors that lead to employee turnover as it directly affects their organizational performance and productivity. They can use the results to implement strategies to reduce turnover and retain talent.

Statistical Tool

The study utilizes a combination of statistical techniques. Smart- PLS version 4.0 is employed for partial least squares structural equation modeling (PLS-SEM) analysis. Additionally, SPSS is utilized to complement the analysis, ensuring a comprehensive examination of the data.

Questionnaire Development

The questionnaire utilized in this study was adapted from the previous studies, incorporating insights from previous studies, focus group discussions, and consultations with experts and academicians. The structured questionnaire is divided into six parts: one part on demographics and four parts related to independent variables, with one part focusing on the dependent variable, Intention to stay. To gauge responses, a five-point Likert scale was employed as the measurement instrument.

Ethical Consideration

This research adheres to ethical guidelines by ensuring participant confidentiality, voluntary participation, and informed consent. Respondents were made aware of the research purpose, and their data is handled with utmost confidentiality and only used for research purposes.

Reliability and Validity

Validity and reliability are essential for the advancement of higher-quality research. By effectively evaluating concepts and constructs, validity evaluates whether or not an instrument is affectively beneficial for collecting data from a sample. A reliability test was performed to confirm the instrument's consistency (Morse et al., 2002).

Reliability

The instrument used to capture the respondent's response is assessed for internal consistency and dependability using an appropriate Cronbach alpha tool (Morse et al., 2002). Analyzing and evaluating the consistency of survey respondents' responses is made easier by reliability. For coefficient reliabilities, a range of 0.6–0.7 is suitable to consider, while a range of 0.8 or above is considered good, according to Morse et al. (2002).

Validity

Construct validity has been prioritized in this instance in order to analyze and assess the constructs and whether or not the indicators used in research are meaningful for measuring the idea (Morse et al., 2002). The validity also determines the relationship between the concepts and the conceptual framework of the study that was developed for the research project (Morse et al., 2002). Therefore, criterion, concept, and content validity have been credited with explaining the study's quantitative component.

RESULTS

Table 1
Descriptive Statistics

Constructs	OC	HRMP	WLB	ITS
Mean	3.75	3.85	3.71	3.87
Maximum	5.00	5.00	5.00	5.00
Minimum	1.25	1.00	1.50	1.00
Std Deviation	0.78	0.80	0.76	0.77
Variance	0.59	0.62	0.56	0.59
Skewness	-0.49	-0.96	-0.25	-0.84
Kurtosis	-0.02	-0.90	-0.29	0.78

In Table 1, The lowest skewness (-0.25) among all variables corresponded to intention to stay (M=3.71;SD=0.76), while the highest (-0.96) belonged to HRM practices (M=3.85;SD=0.80). For three items positive kurtosis was indicated, however the remaining three items depicted negative kurtosis meaning that HRM Practices had the highest kurtosis (M=3.85;SD=0.80) 0.90. In contrast, Organizational Culture showed positive kurtosis of M=3.75;SD=0.78 whereas it was -0.028 for the lowest among all variables.

Table 2
Reliability of the Constructs

Constructs	Cronbach's Alpha	Cronbach's Alpha on standardized item	No of items	Mean	S.D
Org Culture	0.67	0.67	4	3.75	0.78
HRMP	0.73	0.73	4	3.85	0.80
WLB	0.63	0.63	4	3.71	0.76
ITS	0.71	0.71	4	3.87	0.77

In table 2 above, HRM practices have the highest reliability estimate ($\alpha = 0.73$, Mean= 3.85, SD= 0.80) while the least reliable is Intention to stay ($\alpha= 0.63$, Mean= 3.71, SD= 0.76). The rest of the variables have reliability well above 0.6 implying that it is within range necessary for each item has reliability as well as reasonable internal consistency (no need to explain each).

We should adopt a discriminant validity test in order to examine the differences and properties of all the variables. The square root of variance explained in each pair should be larger than each pairwise squared term (Russell & Peplau, 1980). In terms of discriminant validity test, the data meet this requirement (Table 3).

Table 3
Discriminant Validity

Constructs	OC	HRMP	WLB	ITS
Org Culture	0.71			
HRMP	0.01	0.74		
WLB	0.04	0.01	0.67	
ITS	0.02	0.80	0.01	0.71

Among the necessary stipulations is carrying out correlation as a prerequisite to regression analysis. Further discussion by (Hardoon et al., 2003) shows that the range for checking correlation between variables falls between 0.20 and 0.90. Suppose a correlation value is less than 0.20 or greater than 0.90; then it means an item will either be dropped or merged as noted by (Hardoon et al., 2003).

Table 4
Summarized Correlation Results

	OC	HRMP	WLB	ITS
Org Culture	1			
HRMP	0.15	1		
WLB	0.23	0.13	1	
ITS	0.17	0.87	0.15	1

Table 5
Table Overall Model Fit

	χ^2	χ^2/d f	HOELT ER	RM R	NFI	CFI	GFI	AG FI	IFI	TLI	RMSE A	PCLO SE
			371 (.05)	0.04						0.95	0.036	0.914
Over	68.4	1.55		6	0.91	0.96	0.97	0.94		95		
ll	3	5			6	7	1	9	0.968	1		
Criteria	Lo	<	> 200	<	>	>	>	>	>	>	< 0.05	>0.50
	w	5.0	(.05)	0.05	0.90	0.95	0.9	0.50	0.95	0.95		

The chi-square value (absolute fit indices) showed statistical significance ($\chi^2 = 68.43, df = 100, p < .05$) and the CMIN/df (Relative χ^2/df) was quite low, $1.55 < 5$. The RMSEA = $.036 < .08$ satisfies both goodness-of-fit and parsimony criteria. AGFI = $.94 > .90$ also meets our requirements for an incremental fit index. In a nutshell, CFA results support this fact: The exogenous model is well suited.

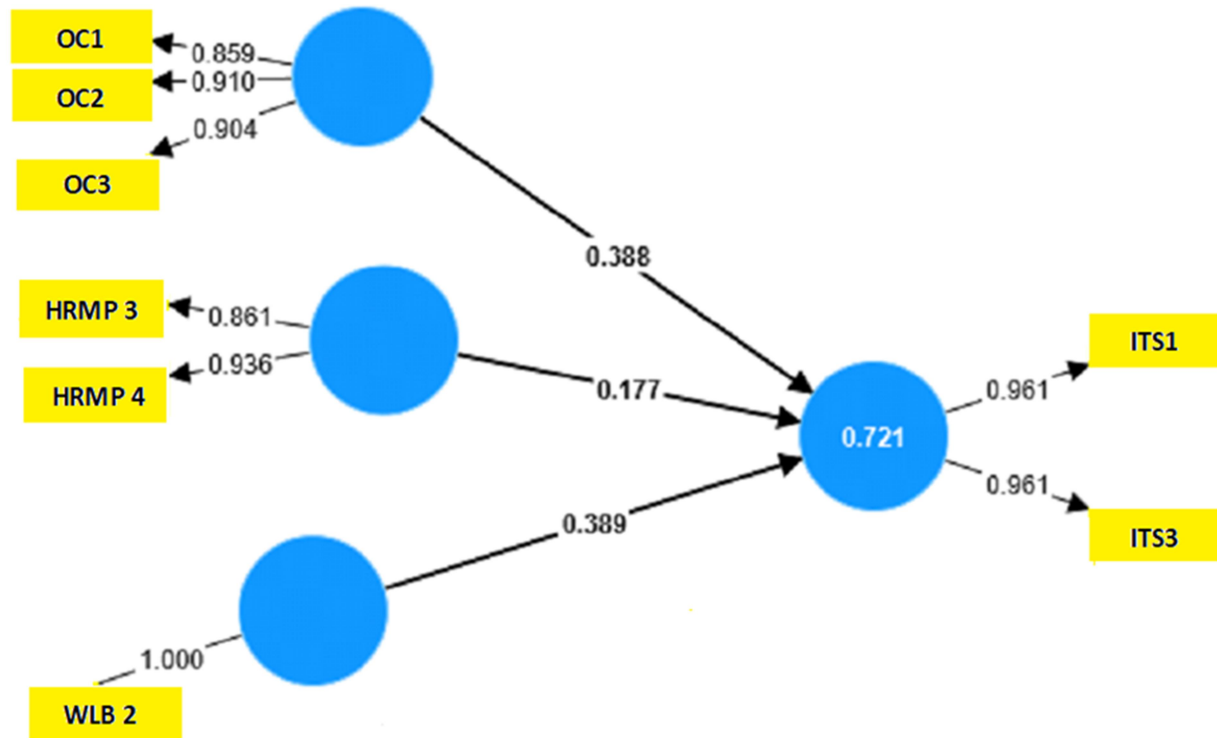


Figure 2: PLS SEM Model

Table 6
Regression

D-V	Relationship	I-V	SRW	SE	CR	P (<0.05)	Accept/Reject
ITS	→	OC	0.368	.079	3.815	.000	Accept
ITS	→	HRMP	0.357	.072	3.787	.000	Accept
ITS	→	WLB	0.398	.088	4.647	.000	Accept

All three hypotheses have been supported by the SEM model cited above. (SRW = .36, CR = 3.81, $p < .05$). The relation between employee retention and organization’s culture is indeed true (SRW = .35, CR = 3.78, $p < .05$). Additionally, the study also showed support for the relationship between work life balance and intention to stay (SRW= .39, CR = 4.6, $p < .05$); P values are less than .05 in both the case while critical ratios are more than 1.96.

DISCUSSION

According to above SEM model, all three hypotheses supported.

H1: The relationship between organizational culture and intention to stay was accepted

H2: The relationship between HRM practices and intention to stay was also accepted

H3: The relationship between work life balance and intention to stay was accepted.

The results of this study offer comprehensive insights into the antecedents of employee turnover in the banking sector of Pakistan, emphasizing the roles of work-life balance, HRM practices, and organizational culture. Our analysis indicates that work-life balance is a significant predictor of turnover intentions. Employees who perceive an imbalance between their work responsibilities and personal life are more likely to consider leaving their jobs. This finding highlights the critical need for banks to adopt

flexible work arrangements and supportive policies that help employees manage their professional and personal commitments effectively.

HRM practices also play a crucial role in influencing employee turnover (Islam et al., 2023). Effective HRM practices, including fair compensation, opportunities for career development, and performance-based rewards, were found to reduce turnover intentions (Chen et al., 2023). This aligns with the Human Capital Theory, which suggests that when employees feel that their contributions are valued and rewarded, they are more likely to remain with the organization. Therefore, banking institutions should focus on enhancing their HRM strategies to create an environment that fosters employee satisfaction and loyalty. Furthermore, organizational culture emerged as a vital factor in turnover intentions. A positive organizational culture that promotes trust, collaboration, and a sense of belonging can significantly reduce employees' desire to leave (Almerri, 2023). Our findings suggest that employees are more likely to stay with an organization that aligns with their values and where they feel respected and supported. This underscores the importance of cultivating a strong organizational culture that encourages open communication, mutual respect, and a shared vision among employees.

The interplay between these variables—work-life balance, HRM practices, and organizational culture provides a holistic understanding of the factors driving employee turnover in the banking sector (Lin et al., 2024). For practitioners, this means that a multifaceted approach is necessary to address turnover effectively. Banks should not only implement policies that enhance work-life balance but also continuously improve HRM practices and foster a positive organizational culture (Opoku et al., 2023).

These findings have important implications for banking sector managers and HR professionals. By prioritizing work-life balance, investing in robust HRM practices, and nurturing a supportive organizational culture, banks can reduce turnover rates and retain talented employees. This, in turn, can lead to improved organizational performance and competitive advantage in the market (Miswadi & Mansor, 2023). Future research should explore these antecedents across different regions and sectors to determine their broader applicability. Longitudinal studies could also provide deeper insights into how these factors evolve over time and influence turnover intentions (Nguyen & Springer, 2023). Additionally, examining the potential moderating effects of demographic variables such as age, gender, and tenure could further enrich our understanding of employee turnover dynamics.

Addressing the antecedents of employee turnover through strategic initiatives focused on work-life balance, HRM practices, and organizational culture is essential for retaining employees in the banking sector of Pakistan. By creating an environment that supports employee well-being and aligns with their values, banks can enhance employee retention, ultimately contributing to organizational stability and success.

CONCLUSION

This study sought to analyze factors necessitating turnover among employees of banks in Pakistan with a view to unveiling factors that lead to a decision by employees to exit their employers. From this study, it was found that a number of factors critical in driving employee turnover are among others job satisfaction, organizational commitment; employees' work life balance and career advancement opportunities. Firstly, Organizational Culture emerged as a pivotal determinant, where employees who felt valued and satisfied with their roles were less likely to seek employment elsewhere. Conversely, dissatisfaction stemming from inadequate recognition, poor working conditions, or uncompetitive compensation packages was found to propel employees towards turnover. Secondly, HRM Practices was identified as a major influence. Employees who felt a strong sense of loyalty and belonging to their

organization demonstrated lower turnover intentions (Davras & Manap Davras, 2024). Factors such as effective leadership, positive organizational culture, and clear communication were instrumental in fostering this commitment. Work-life balance also played a crucial role. Employees who struggled to maintain a healthy balance between their professional and personal lives showed higher propensity to leave. Organizations that offered flexible working hours, remote work options, and supportive family policies were more successful in retaining their workforce.

In conclusion, the banking sector in Pakistan must address these antecedents to mitigate employee turnover effectively. Instead of banks creating a more stable and motivated workforce through boosting job satisfaction, enhancing organizational commitment as well as ensuring that there is a good balance between work life and offering strong career advancement paths, they can still further decrease turnover rates costs and improve corporate performance by generally making their employees feel good about their jobs. In order to give a better oversight of employee turnover dynamics, other sectors and regions need to further investigate these antecedents.

Future Recommendations

Future research on employee turnover in Pakistan's banking sector should consider several avenues to enhance understanding and develop effective retention strategies. Expanding the geographic scope to include diverse regions across Pakistan and conducting comparative analyses between urban and rural banks can uncover location-specific turnover antecedents. Longitudinal studies tracking changes over time, particularly in response to economic fluctuations, would provide valuable insights into the evolving nature of turnover factors. Employing mixed-methods approaches, including qualitative case studies, can offer a comprehensive view of the psychological and organizational elements influencing turnover. Additionally, examining demographic variables such as age, gender, and educational background, along with external factors like market conditions and socio-economic influences, can reveal nuanced patterns of turnover. Investigating the impact of technological advancements and the role of continuous professional development will be crucial in understanding turnover in an increasingly digital banking environment. Comparative studies with other industries can identify best practices, while in-depth analysis of organizational culture, leadership styles, and employee engagement programs will shed light on internal factors affecting turnover. Finally, evaluating the effects of flexible working conditions, workload management, and macroeconomic stability will contribute to a holistic understanding of employee turnover dynamics in Pakistan's banking sector. By addressing these areas, future research can significantly enhance theoretical frameworks and practical approaches to reducing employee turnover.

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