



# Impact of Employee Engagement in Retaining Employees Through Mediating Effect of Job Satisfaction and Organizational Commitment and Moderating Effect of Job Stress: A Corporate Banking Sector Study of Pakistan

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## ABSTRACT

Employee engagement, being a complex management concept is getting importance. It helps organization to reap the benefits associated with the organization. Job stress is a negative phenomenon that restricts the performance of the employees. A satisfied and committed employees work far better than the stressed employee. Job satisfaction and organizational commitment are the positive behaviors of employee. This study have seen the impact of employee engagement in increasing job satisfaction and commitment of employees and also the moderating relationship of job stress between employee engagement and job satisfaction and organizational commitment. Similarly, a mediating relationship of both job satisfaction and organizational commitment between employee engagement and turnover intention were also examined. Finding shows that the mediating relationship of job satisfaction exists between the employee engagement and turnover intentions of employees. This means that the more employee engagement do increase the job satisfaction among the employees but based on this work engagement they tend to show more turnover intentions. Mediating relationship of organizational commitment between work engagement and turnover intentions of employees does not exist. Moreover, moderating relationship of job stress has also been found insignificant. Banking sector employees of Pakistan were contacted to test the study hypotheses. This study was carried through the survey. Questionnaire was adopted from different empirical studies. SPSS was used to analyze the data obtained in the survey. The techniques of reliability, correlation and multiple regression analysis were used to find the extent of relationship between the study variables. Limitations and future research areas are also discussed.

**KEYWORDS:** Employee Engagement, Job Satisfaction, Organizational Commitment, Job Stress, Turnover Intention, Banking Sector Employees, Pakistan

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## 1. INTRODUCTION

Employees are important to any organization. They are asset for organization as they bring their intellectual capita, skill and experience with them in the organization and with all these three attributes they work for the organization and bring and help organization to become competitive in the industry.

When employees are that much important to the organization, then organization must step forward to overcome the problem of employees by helping them to triumph over their job stress and make them so comfortable with the organization to retain them. This type of strategy will bring the win-win situation for both the organization and employees. Both will benefit from the environment more productively and efficiently.

The term employee engagement is a new one [1] to the field of organizational behavior and human resource management. [1] has also reported in his study that employee engagement is heavily focused by the "HR consulting" firms, because they give efficient advice on employee engagement and how it can be created within the organization. Employee engagement can be an important tool to make employees more prompt to do the job with enthusiasm and enjoyment. This organizational initiative can help bring the employee satisfaction towards job and commitment towards organization, which ultimately brings the employee loyalty with the organization. This will help organization to retain employees and get the maximum productivity from them.

Employee engagement is claimed by many researchers that it predict employee outcomes along with organizational success and its financial performance[2, 3, 4, 5]. Similarly, employee job attitudes are also important to be studied. Employee job attitudes are getting importance to organizations and researchers because huge amount

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of money and effort is done on bringing pool of candidates to organization and then selecting the most appropriate one. Recruiting of employee is not ending; it is actually start of providing employee training and orientation. Giving employees information about benefits and compensation policies is next step. All of these efforts ultimately results in employee performance [6]. If employee is satisfied, he will be committed with the organization and show loyalty by not leaving the organization.

### **1.1 Objective of the Study:**

[7] gave the practical implication that organizations including service sector like banks, hotels and restaurants must focus and give importance in making employees more engaged. Therefore, this study will also test whether in Pakistani setting, how banks are performing and are affecting employees by making them more engage. Therefore, the objective of this study will be to empirically see how enhancing effect of job satisfaction and organizational commitment can impact the relationship of employee engagement and turnover intentions. This mediating relationship will help increases the impact of employee engagement through job satisfaction and organizational commitment to retain the employees.

Moreover, this mediating relationship of job satisfaction and organizational commitment between employee engagement and turnover intention is moderated by job stress. This is why, because employees of banking sector are more exposed to stress as compared to other sectors in any economy. Similarly, banking sector employees of Pakistan are also more exposed to job stress [8].

### **1.2 Rationale of the Study:**

This study is inclined to test the satisfaction and commitment of engaged employees in banking sector, as recommended by [7] and also because, banking sector is always considered to be the stressed sector, especially in context of Pakistan [8]. It is imperative to lower down the stress in employee in order to achieve the organizational objectives and individuals benefits. It is important to enhance the satisfaction and commitment of employees towards job and organization and lower down the stress level to help retain employees who are valuable for an organization.

### **1.3 Problem Statement:**

Job satisfaction and organizational commitment of employees can be enhanced by many factors especially with the employee engagement. Banking sector being highly stressed sector in Pakistan [8] will be analyzed to see the direction and impact of employee engagement on job satisfaction and organizational commitment consequently affecting employee retention. Employees working in the banking sector have to bear high tendency of stress.

### **1.4 Research Question:**

The following research questions will be explored accordingly:

1. How Employee Engagement affect Job Satisfaction among employees in banking sector?
2. How Employee Engagement affect the Organizational Commitment among employees in banking sector?
3. How Employee Engagement affect the Turnover Intention among employees in banking sector?
4. How Job Satisfaction affect the Turnover Intention among employees in banking sector?
5. How Organizational Commitment affect the Turnover Intention among employees in banking sector?
6. How Job Stress moderates the relationship between Job Satisfaction and Organizational Commitment and Employee Engagement among employees in banking sector?
7. How Job Satisfaction mediates the relationship between employee engagement and Turnover Intention among employees in banking sector?
8. How Organizational Commitment mediates the relationship between employee engagement and Turnover Intention among employees in banking sector?

### **1.5 Significance of the Study:**

This study will helps towards the theoretical contribution relating to the relationships between study variables from the banking industry of Pakistan. Banking industry can then formulate policies to reduce the intentions of employees to leave the banking sector by enhancing employee engagement, lowering job stress and increasing job satisfaction and commitment towards the banking organizations.

## **2. LITERATURE REVIEW**

### **2.1 Job Stress:**

“Stress is defined as a situation that cause an individual to face forced deviation from the normal functioning that occurs due to interruption or development in that individuals physiological and psychological conditions”

[9]. "Organizations must understand the need of cost minimization of occupational stress because occupational stress impacts employee turnover, productivity and firm performance" [10].

Stress is much studied in past, especially whenever psychology of organization is studied [11]. Employees at workplace are always exposed to such situations that lead to stress [12]. Because, at workplace employees are exposed to many things like organizational policies, procedures, values, organizational culture, workplace environment, customers, different human natures, all these; if not work well can make an employee experience stress. This is why, job stress results in that much destruction that surpass the productivity of employees and their performance quality, [12, 13] ultimately disturbing organizations and its goals. Story does not end at this point that employee performs low or his quality performance deteriorates, but as described by [13] stress also impact psychologically. It deteriorates individual's health by making him to adopt bad life styles and bad habits, like smoking, alcohol addict. Again, this is not end of story; employees experiencing stress also become patients of heart disease and hypertension [13]. Therefore, it can be concluded that stress has the ability to affect the human resource of the organization along with its immense negative effect on the management of the organization [14]. This means that stress consequently impacts both the employees and organization. So, it leads to the finding that organizational costs increased by the job stress [15], because absenteeism, work stoppage, turnover intentions of employees, strikes and different accidents at the workplace [12] all leads to increased organizational cost. [16] also reported that stress will also directly affect the internal communication process of the organization and also the customer dealing. It also impact the relationship that an organization can have with its customers and peers have with their leaders.

## **2.2 Job Satisfaction:**

"Job satisfaction has always fascinated the social scientists and psychologists to be studied" as defined by [17]. Other researcher gives definition of job satisfaction as "Job satisfaction is an employee's response towards their work experiences" [18]. Similarly, [19] defined job satisfaction as "an employee's emotional state towards job". "Job satisfaction is actually how employees significantly feel about jobs, aspects of their job and work conditions" as stated by [20].

Job satisfaction is always considered as important component that leads to success of the organization [21]. Organizations which are successful are mostly those organizations whose employees are satisfied with their job and the organization, while the ones which are not successful are those having lots of dissatisfied employees [22]. It is so obvious because satisfied employees depicts more positive attitude towards the organization, while dissatisfied employees shows opposite behaviors. .

It is reported by [23] that levels of dissatisfaction in job, absenteeism, decrease motivation, grievance and high turnover rate of employees can largely be affected by job satisfaction. Definitely, when there is employee satisfaction regarding their job, they will show more positive attitude towards getting punctual, low absenteeism, increased motivation and low turnover rate or may be more commitment towards the organization. It is possible through increased job satisfaction that organizations can retain their employees more effectively. Job satisfaction has also an impact on organizational performance [24, 25, 26]. This is so, because when employees are more satisfied with their job they tend to show more commitment and high performance which ultimately help organization to achieve its goals.

## **2.3 Organizational Commitment:**

Organizational Commitment is "the extent to which employee experience loyalty to the organization" [27]. [28] found that "employees' emotional attachment with the organization increases the organizational commitment." Their study helped find the fact that when employees are having a sense of belonging with the organization they show an increased trend in organizational commitment which ultimately impacts the productivity of the organization. The study of [29] and [30] showed that employees with the higher organizational commitment remain with the organization in a long run and show a performance at a greater pace.

Organizational commitment is strongly influenced by job stress. As indicated by [31] job stress has significant negative impact on the organizational commitment of an employee. When there is a job stress employee experience decreased commitment towards the organization and do not perform well. This is because employees experience shatter satisfaction and commitment with the job, organization and its goals. Similarly, [32] also found that with increasing level of stress organizational commitment of employees also decreases. This means that organizational commitment and job stress in inversely proportional to each other. This means that organizational commitment is always beneficial for the organization because it not only creates job satisfaction among employees but also help them make punctual and also reduce their turnover intentions. This will ultimately impact the performance of employees and organization. This is true, when there is a sense of belonging in employees towards their organization

they show increased satisfaction and decreased turnover intentions and remain loyal to the organization. Hence, organizational commitment can be the important tool to retain employees within an organization.

## **2.4 Employee Engagement:**

“Employee engagement occurs when an employee experience a cognitive conscientious and emotional affection with other employee at the workplace” [33]. It is a multifaceted concept and actually dependent on the “psychological skills and practice of job and job circumstances” through which human resource is being make present at the workplace during the job performance [34]. Corporate Leadership Council [35] defined it as “the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment.”

### **2.4.1 Employee Engagement as a “Driver for Organizational Success”:**

[36] study revealed that employee engagement can be depicted as cognitive, emotional and behavioral. Cognitive engagement is an employee thinking and belief about organization, its culture and its managerial team, while emotional engagement is employee emotional attachment with the organization, its managerial team and their colleagues and peers. Behavioral is complementary constituents that is shown by how much effort an employee gave to his work, it can be in form of intellectual effort, mental effort and/or overtime given to particular work. This shows that employee cognitive, emotional and behavioral responses to engagement policies of organization can help play a vital role for organizational success. Another study done initiated by [37] reported the findings that organizational resources (including technology, training and autonomy to make decisions) and employee engagement at workplace makes employees more committed to their performance and also help attain customer loyalty for the organization. This is why because when employee get more autonomy to make decisions, or receive training or technological advancement is there, simply stating if employee is engaged he will give his full effort to his job, organizational work climate for providing services to customers will also get better thus promoting and energizing customers and increasing their loyalty for the organization. Managers at both top and middle level have the mission to provide a better workplace environment and help sustain it in order to advance and promote the employee engagement. This effort of top and middle level management is attractive for prospective employees.

### **2.4.2 Employee Engagement and “It’s Levels”:**

Employee engagement has three levels, vigor, dedication and absorption. Vigor is “high levels of energy and mental resilience on the job, persistence in the face of difficulties and a willingness to invest effort in one’s work”. Dedication is “a sense of inspiration, pride, significance, enthusiasm and challenge at work”. Absorption referred to “being happy, fully concentrated and deeply engrossed in one’s work so that time passes quickly, with difficulty detaching from work”[38]. Along with these levels, employee engagement is also significantly influenced by the organizational factors, including “reputation for integrity, good internal communication and a culture of innovation” as accounted by Corporate Leadership Council [35]. This means that it is also important for employees to manage their credibility and integrity in organization and before their colleagues and peers. Internal communication regarding different organizational policies and other important issues also ensure engagement of employees and make them feel at win-win situation. Culture of innovation also fosters the climate of engagement in the organization. Employees feel better that they can try different things in order to bring innovation and creativity in the organization. It is important for HR managers to better understand and implement the practices and policies which are effective predictors and promoters of employee motivation, employee retention and employee productivity. This will be achieved by effectively managing predictors of engagement matrix, which include organizational processes, values of the organization, management, challenges in employee role, employee work/life balance, information, compensation, workplace environment and their products and services[39]. So, HR manager can better implement organizational processes, organizational values to bring employee engagement. They also help make role challenges, interesting to help engage employees better. Similarly, information related to organizational policies and practices, encouraging and challenging workplace environment also help foster employee engagement in the organization. These efforts of HR managers can effectively bring employee engagement and organizations manage employee engagement effectively and consequently promote and encourage employee motivation, employee retention and employee productivity [39].

## **2.5 Turnover Intention:**

According to [40] turnover intention is “a phenomenon that takes place when some poorly designed work life policies, and role conflicts arise, giving rise to the least amount of motivation, performance, promotion and concentration at work place, disturbing the work breakdown structure and thus enforcing the employees to quit the organization.”

While there are many studies conducted on retaining employees within the organization [41] the research initiated by the [42] revealed that there are factors that results in employees intentions to quit the job from a very unusual aspect. According to them intention to quit the job fortified and reinforced when “inter role conflict will decrease job satisfaction, inter role conflict increases with drawl cognitions, job satisfaction reduces job avoidance and the job avoidance will enhance the with drawl cognition” [43].

According to [44] a theory on voluntary employee turnover proposed by [42] explained in his theory that “these are the individual perceptions actually that lead to the employee turnover intention regarding the level of easement of job and the perceived quality of job at the workplace environment.”

Employee turnover intention affect both positively and negatively when are analyzed from leadership and management perspective. It is obvious, a good attitude and behavior of manager leads employees to increase their productivity and outcome efficiently and effectively. While any of the unfair dealing with that manager can lead the organization to the destructive and worse path. Not only manager will not remain loyal to the organization and will try to switch to other organization but on worst side will demolish the road of achievement and success of both employees and organization. Employees will not perform better and may show a low and stumpy output, yield, efficiency, effectiveness, job satisfaction, commitment towards the organization and decreased loyalty [41]. Similar situation is investigated by [45] that “The more the managers kept satisfied and free from stress, the better the productivity of the employees under all circumstances” as cited by [41].

### 3. RESEARCH FRAMEWORK:

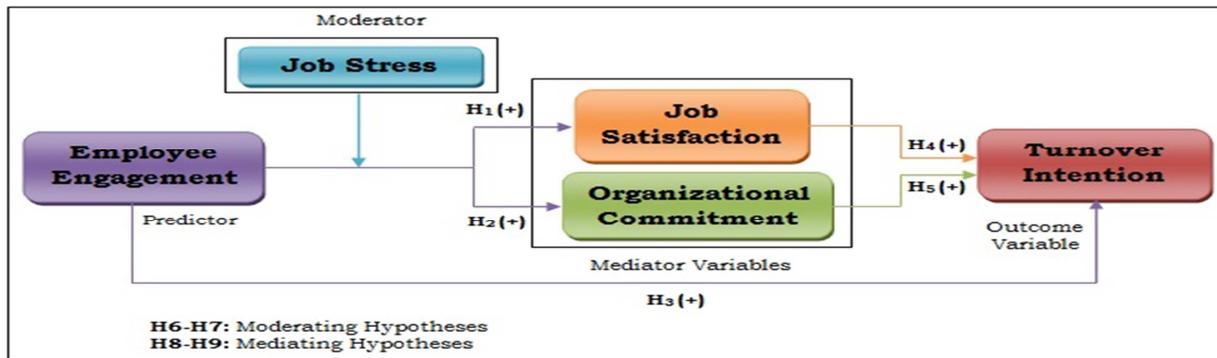


Fig-1: Research Model

### 4. RESEARCH HYPOTHESES

The following are the important research hypotheses:

**H<sub>1</sub>:** Employee Engagement has significant positive impact on Job Satisfaction of employees in banking sector of Pakistan.

**H<sub>2</sub>:** Employee Engagement has significant positive impact on Organizational Commitment of employees in banking sector of Pakistan.

**H<sub>3</sub>:** Employee Engagement has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.

**H<sub>4</sub>:** Job Satisfaction has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.

**H<sub>5</sub>:** Organizational Commitment has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.

**H<sub>6</sub>:** Job Stress has a significant moderating impact on the relationship of Employee Engagement and Job Satisfaction of employees in banking sector of Pakistan.

**H<sub>7</sub>:** Job Stress has a significant moderating impact on the relationship of Employee Engagement and Organizational Commitment of employees in banking sector of Pakistan.

**H<sub>8</sub>:** Job Satisfaction has a significant mediating relationship between Employee Engagement and Turnover Intention of employees in banking sector of Pakistan.

**H<sub>9</sub>:** Organizational Commitment has a significant mediating relationship between Employee Engagement and Turnover Intention of employees in banking sector of Pakistan.

## 5. RESEARCH METHODOLOGY

Research Methodology is much useful technique in “identifying and collecting information” regarding the study variables [46]. It is actually an “organized and efficient approach used for data collection” [47].

This study will examine two types of relationship between the study variables. One type of relationship involves the testing of moderating effect of job stress between the employee engagement (independent variable) and job satisfaction and organizational commitment (dependent variables). Second type of relationship is testing the mediating relationship of job satisfaction and organizational commitment (one by one) between the employee engagement (independent variable) and turnover intentions (outcome/dependent variable).

This study is inclined to be tested in banking industry of Pakistan. Simple random sampling was used to determine the study sample. Questionnaire was developed from different empirical studies. Survey was conducted through personal visits. Main purpose of personal visits was to receive the highest response rate. The scale for employee work engagement is adopted from [34], job stress from [48] job satisfaction from [49], organizational commitment form [50] and turnover intention from [51]. Questionnaire is developed on the likert scale ranging from 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and to 5=strongly agree.

Reliability test, correlation analysis, multiple regression analysis will be run through SPSS, while moderation and mediation will be done in AMOS.

## 6. EMPIRICAL FINDINGS & DISCUSSION:

### 6.1 Reliability Statistics:

Reliability analysis is done through using Cronbach’s Alpha in SPSS. Table-1 shows the number of items in a particular construct. While, table-2 shows that all of the study constructs fall in a acceptable range except Turnover Intentions. It is suggested by [52], that the reliability analysis using Cronbach’s alpha should be 0.7 or above. Table-shows that Work Engagement and Organizational Commitment fall in an highly acceptable range (> 0.8), while Job stress has an acceptable range i.e., 0.784 which is above 0.7.

Constructs	Number of Items
Employee Work Engagement	17
Job Stress	12
Job Satisfaction	3
Organizational Commitment	20
Turnover Intentions	4

Table-1 Construct’s Cronbach’s Alpha

Reliability analysis for the study construct Job satisfaction was not so good. It was found to be 0.510. In order to improve the reliability of Job Satisfaction, correlation between the items of job satisfaction was tested using spear’s man correlation in order to remove the autocorrelation among the study constructs. There were four problematic items which were removed to check the reliability of job satisfaction. After running the analysis, reliability of Job satisfaction found to be acceptable at 0.625 according to [53]. Turnover Intentions does not show a good reliability as it is below 0.7 (Cronbach’s alpha for Turnover Intentions = 0.471). It is also tested for autocorrelation among items. But there was not any possible sign of autocorrelation, so the scale is used as it is.

Overall reliability for this study found to be 0.928, which is highly acceptable.

Constructs	Cronbach’s Alpha
Employee Engagement	0.814
Job Stress	0.784
Job Satisfaction	0.625
Organizational Commitment	0.814
Turnover Intentions	0.471

Table-2 Construct’s Cronbach’s Alpha

### 6.2 Demographics:

Table-3 shows the demographic analysis. There were total 135 respondents. The gender representation in this research work was with females constituting 10.4% of the respondents while remaining were males. For age statistics, respondents having 20-30 years of age were 60%, respondents having 31-40 years were 33.3% and

remaining 6.7% respondents were having age 41-50 years. Respondents having marital status of being single were 59.3% while married employees were 40.7%.

There were 7.4% respondents who were having 12 years of education that correspond to intermediate. Employees having 14 years of education or having BA/BSc are 40.7%, employees having 16 years of education or BBA(Hons.)/Masters were 50.4%, while remaining 1.5% respondents were having 18 years of education of MS or Mphil. There were no respondent with the 17 years of education background.

Experience of employees in their current banking organization statistics shows that the respondents having 1-3 years of experience in their current organization were 48.9%, having 4-6 years of experience were 31.1%, having 7-9 years of experience were 8.1%, having 10-12 years of experience were 3.7%, 13-15 years of experience were 2.2%, having 16-18 years of experience were 4.4% and remaining 1.5% of employees were having experience of 19-21 years.

<b>Demographics</b>	<b>Percentage</b>
<b>Gender</b>	
Male	89.6
Female	10.4
<b>Age</b>	
20-30 years	60.0
31-40 years	33.3
41-50 years	6.7
<b>Education</b>	
12 years	7.4
14 years	40.7
16 years	50.4
17 years	0
18 years	1.5
<b>Experience</b>	
1-3 years	48.9
4-6 years	31.1
7-9 years	8.1
10-12 years	3.7
13-15 years	2.2
16-18 years	4.4
19-21 years	1.5
<b>Department</b>	
Operations	20.0
Cash	20.7
Trade	4.0
Sales	12.0
Credit	2.0
Retail	12.0
Marketing	4.0
Branch Banking	16.0
General Banking	10.0
<b>Job Experience in Any other Organization</b>	
1-3 years	38.5
4-6 years	10.4
7-9 years	3.0
Current Organization from start	46.7
<b>Job Position</b>	
Teller	6.0
Chief Cashier	6.0
Account Opening Officer	4.0
CD Incharge	6.0
Trade Officer	4.0
Officers in Operations	10.0
Credit Officer	2.0
Banca Assurance Sales Consultant (BCS)	8.0
Customer Relationship Officer	4.0
Customer Services and Operations Manager(CSOM)	6.0
Operations Manager	6.0
Customer Sales Representative (CSR)	6.0
General Banking Officer	4.0
Marketing Manager	4.0
Branch Executive/Manager	14.0
Personal Banking	10.0

*Table-3 Demographics*

Employees having worked in any other organization before serving the current organization statistics shows that there were 38.5% respondents who have worked 1-3 years. Employees having 4-6 years of experience were 10.4%, 3% were having 7-9 years of experience. There were 46.7% employees who have been working in the current banking organization when they started their profession.

As for as demographics of respondents' department is concerned, there were 10% respondents that belong to Operations department, 10% were from Cash department, 2% from Trade department, 6% were from Sales department, 1% from Credit department, 6% from Retail department, 2% from Marketing department, 8% were from Branch Banking and remaining 6% were from General Banking.

For job position statistics of respondents, there were 10% respondents having position of Officers working in Operations department. 2% were having Credit Officer designation, 4% were having Trade Officer designation, 6% were having the position of Teller, 6% were having the position of Chief Cashier. There were 6% employees having designation of CD Incharge, 4% employees were having the designation of Accounts Opening Officer, 8% were Banca Assurance Sales Consultant (BCS-this designation is for female employees). 4% employees were having Customer Relationship Officer designation, 6% were having the job title of Customer Sales Representative (CSR). There were minimal contribution from Liability Sales Officer designation. There were 4% employees serving as the General Banking Officer. 4% of employees were having the designation of Marketing Manager, 6% were having Operations Manager designation, 6% having the Customer Services and Operations Manager (CSOM), 14% were having the title of Branch Executive Manager and remaining 10% were the Personal Bankers.

**6.3 Analysis for Correlation:**

Correlation analysis is done in order to find the strength of relationship between the study variables. The research questions 1-5, that demands information on how employees engagement impact the job satisfaction, organizational commitment and turnover intentions, is explored through correlation analysis. Similarly, how job satisfaction and organizational commitment impact the turnover intention of employees in banking sector of Pakistan is analyzed in SPSS software, using the Pearson correlation.

Analysis in Table-4 shows the correlation analysis of study variables. With job satisfaction, employee work engagement also depicts a significant moderately positive correlation, i.e. .518 at 1% level of significance, which means that with the increase of employee work engagement, job satisfaction among banking sector employees also increases. This finding leads to the acceptance of research hypothesis H<sub>1</sub> which states that "Employee Engagement has significant positive impact on Job Satisfaction of employees in banking sector of Pakistan." This means that when employees are provided with more work engagement they tend to show their satisfaction towards their job in banking sector of Pakistan.

Similarly, employee work engagement has a significant strong positive correlation with organizational commitment, depicting that with the increase of employee work engagement, organizational commitment will also increase in a positive direction. This finding leads the acceptance of research hypothesis H<sub>2</sub> which states that "Employee Engagement has significant positive impact on Organizational Commitment of employees in banking sector of Pakistan." This finding helps us to interpret that organizational commitment also increases with the increased employee work engagement at the work place in banking sector of Pakistan.

Organizational commitment is moderately correlated with the job satisfaction with the correlation coefficient .529 at 1% level of significance. This means that with the increase of organizational commitment, job satisfaction also increases or vice versa. Employees are committed toward their organization depicts the behavior of satisfaction towards their job also.

		Work Engagement	Organizational Commitment	Job Satisfaction	Job Stress	Turnover Intentions
<b>Work Engagement</b>	Pearson Correlation	1.000				
	Sig. (2-tailed)					
<b>Organizational Commitment</b>	Pearson Correlation	.799**	1.000			
	Sig. (2-tailed)	.000				
<b>Job Satisfaction</b>	Pearson Correlation	.518**	.529**	1.000		
	Sig. (2-tailed)	.000	.000			
<b>Job Stress</b>	Pearson Correlation	.707**	.767**	.606**	1.000	
	Sig. (2-tailed)	.000	.000	.000		
<b>Turnover Intentions</b>	Pearson Correlation	.204*	.346**	.059	.420**	1.000
	Sig. (2-tailed)	.017	.000	.493	.000	

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

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

Table-4 Correlation Analysis-N:135

The correlation between employee work engagement and job stress is significantly strongly positively correlated with each other, i.e. .707 at 1% level of significance. This also suggests that increased employee work engagement has an impact on job stress and employee feel greater stress when they are engaged at the workplace. Also, the correlation between organizational commitment and job stress is .767 at 1% significance level. This is significantly strongly positively correlated. This means that in context of banking sector in Pakistan, employees having higher organizational commitment have higher stress level. This may be due to the case that they have to do more work in a stressful work environment, where they hardly get the time to get relax and feel at ease with the family. Similarly, the correlation between job satisfaction and job stress is .606 at 1% level of significance, which is significantly strongly positive. This also shows that the employee satisfaction also results in employee job stress in the banking sector of Pakistan. Employees are satisfied with their organization but again, this satisfaction leads to increased job stress because of the higher engagement at the workplace and the demands of the organization.

Since employee work engagement is significantly positively correlated with the job stress. It is also significantly correlated with the turnover intention of employees, i.e. correlation coefficient is .204 at 5% level of significance. This means that with the increased work engagement employees do intend to leave the organization. But this correlation is much weak as compared to correlation with other constructs. This leads us to the acceptance of research hypothesis  $H_3$  which states that “Employee Engagement has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.” This refers to the finding that though employees are satisfied with their job and their organization through the work engagement at the work place. But this work engagement make them to work hard and make them so consumed at the workplace that do not even get a proper time to spend time with the family or to go for a walk to get relax. Though employees are satisfied and committed with the organization, they are not much prone to leaving the organization, particularly in Pakistani context. The reason might be the job market of Pakistan is not such able to provide job to the natives. Job market is so poor that employees are somewhat reluctant to leave the organization.

Job satisfaction shows an insignificant correlation (.059) with the turnover intentions. This leads to rejecting of research hypothesis  $H_4$  which states that “Job Satisfaction has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.” This means that job satisfaction of employees as such do not impact the turnover intentions of employees.

Unlike job satisfaction, with turnover intentions, organizational commitment has a significantly weak positive correlation, i.e. .346 at 1% level of significance. It means that organizational commitment do impact the turnover intention of the employees in banking sector of Pakistan. Since, employees are committed with the organization but this commitment is due to the unavailability of jobs at the market place. They intend to leave the organization but due to low availability of employment opportunities they show commitment towards the organization. This leads us to acceptance of research hypothesis  $H_5$  which states that “Organizational Commitment has significant negative impact on Turnover Intention of employees in banking sector of Pakistan.” Another reason to this type of particular behavior of employees may be due to the higher work engagement that does not make them relax and enjoy with the family.

When there is increased cognitive, emotional and behavioral engagement for employees are there as reported by [36] they will show increased commitment to the organization, depicts higher satisfaction and low turnover intentions. When employees have sense of belonging they can show more satisfaction and commitment and also low intention to quit. Managers can get this behavioral change in employees through giving more room for employees for autonomy of decision making at workplace, trainings to cope with the challenges of the today’s competitive environment and also increased use of technology at workplace [37] make employees more committed and satisfied. This is not ending; ultimately, these will contribute towards retaining employees who are asset of any organization. This finding leads to answering the research question 1-5 that employee engagement has an impact on job satisfaction, organizational commitment and turnover intentions in banking sector of Pakistan. When there is increased engagement of employees, banking sector can reap its benefits in form of satisfaction of employees towards their job, commitment towards their organization and also help retain their asset (their employees) and decrease their intention to leave the organization, while saving organizations to lose their important asset. Similarly, job satisfaction and organizational commitment is achieved by employees they also help their organization to retain them for future and these finding shows that it is true for banking sector of Pakistan.

Unlike job satisfaction, job stress has significantly moderately positive correlation i.e. .420 at 1% level of significance. This means that high stress do make employees to show their intention to leave the organization. Higher work engagement is the major construct to identify this behavior of employees of banking sector of Pakistan. Job stress makes the employees to get rid of the job immediately and get a peace of mind. This is because banking sector demands much commitment and hard work, while leaving no time for the family and enjoyment or relaxation.

**6.4 Hierarchical Regression Analysis:**

To address the research questions related to mediation analysis and moderation analysis, Hierarchical Regression Analysis is used.

The stepwise multiple regression analysis is done using SPSS. This analysis is done to find the impact of employee work engagement in retaining employees through mediating effect of job satisfaction and organizational commitment; and moderating effect of job stress.

Table-5 shows that the variables significantly impacting the turnover intentions are work engagement, job satisfaction, organizational commitment and job stress. Interaction of work engagement and job stress is not the significant predictor, so it is not entered by the stepwise regression.

Model	Variable Entered	Variable Removed	Method
1	Work Engagement		Enter
2	Job Satisfaction, Organizational Commitment		Enter
3	Job Stress		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
<b>a. All requested variables entered.</b>			
<b>b. Dependent Variable: Turnover Intentions</b>			

*Table-5 Variables Entered/Removed<sup>b</sup>*

Table-6 Model summary shows that the auto-correlation does not exist between the variables as Durbin-Watson is 2.334, which lies under the acceptable range of 1.5-2.5 and/or 1-3 (a thumb rule) and shows that there exist independent observations. At first step, when only work engagement is entered in the analysis in predicting the turnover intention of employees, Adjusted R<sup>2</sup> is 3.5%. This does not show a good model fit and does not satisfy the prediction of dependent variable through the model. At step two, when job satisfaction and organizational commitment is added with the work engagement, Adjusted R<sup>2</sup> increases to 13.1 % showing a better result. But again, this also does not show the good model fit in predicting the dependent variable. At step three, when job stress is added it boosts the Adjusted R<sup>2</sup> to 24.4% which can be acceptable. This also means that a model is a good fit to some extent and tells that “how much variability in work engagement is shared by job satisfaction and organizational commitment (mediating variables) and job stress (a moderating variable).” this also helps us to conclude that “how adequately variance is explained through the model and how reasonably a dependent variable can be predicted.”

Table-6 also shows the standard error of estimation, which means that if fitted model including the work engagement to predict the turnover intention, the predicted error will be .77493 times at first step. At second step, if fitted model is used including the job satisfaction and organizational commitment along with work engagement in order to predict the turnover intentions, the predicted error will be .73528 times. And at third step, table- shows that, if fitted model including the job stress along with job satisfaction, organizational commitment and work engagement in predicting the turnover intentions, the predicted error will be .68555 times.

Model	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	.042	.035	.77493	
2	.150	.131	.73528	
3	.267	.244	.68555	2.334
<b>a. Predictors: (Constant), Work Engagement</b>				
<b>b. Predictors: (Constant), Job Satisfaction, Organizational Commitment</b>				
<b>c. Predictors: (Constant), Job Satisfaction, Organizational Commitment, Job Stress</b>				
<b>d. Dependent Variable: Turnover Intentions</b>				

*Table-6 Model Summary<sup>b</sup>*

Table-7 shows the ANOVA F-statistics at all the three steps. Table-6 depicts that at 1<sup>st</sup> step, work engagement is of an important nature to predict the turnover intentions. The F-statistics is 5.803 at 5% level of significance. At step 2, job satisfaction and organizational commitment along with the work engagement are of important nature to predict the model at 1% of level of significance (F-statistics: 7.725). This also depicts that there exists a joint prediction of predictors to predict the response variable. Similarly, at 3<sup>rd</sup> step, with the inclusion of job stress along with the study constructs (work engagement, job satisfaction and organizational commitment), model can be

predicted. The F-statistic (5.564) is significant at 1% level of significance. This means that there exists a joint power of predictors to predict the response variable (turnover intentions).

Model		Sum of Squares	df	Mean Square	F	Sig.
<b>1</b>	Regression	3.485	1	3.485	5.803	.017 <sup>a</sup>
	Residual	79.869	133	.601		
	Total	83.354	134			
<b>2</b>	Regression	12.530	3	4.177	7.725	.000 <sup>b</sup>
	Residual	70.824	131	.541		
	Total	83.354	134			
<b>3</b>	Regression	22.256	4	5.564	11.839	.000 <sup>c</sup>
	Residual	61.098	130	.470		
	Total	83.354	134			
<b>a. Predictors: (Constant), Work Engagement</b>						
<b>b. Predictors: (Constant), Job Satisfaction, Organizational Commitment</b>						
<b>c. Predictors: (Constant), Job Satisfaction, Organizational Commitment, Job Stress</b>						
<b>d. Dependent Variable: Turnover Intentions</b>						

Table-7 ANOVA<sup>d</sup>

Table-8 shows the collinearity statistics, standardized and Unstandardized coefficients and significance level of t-statistics. VIF is used to analyze the multicollinearity. Multicollinearity is actually the interdependence among predictors. The decision rule for VIF is that it should be less than 10, (i.e.,  $VIF \leq 10$ ). Table-7 shows that at all the three steps, VIF fall under the reasonable and acceptable range, i.e., all VIF value in all the three steps are below 10.

Table-8 also shows that work engagement significantly predict the turnover intentions at 5% of level of significance, when only this independent variable is entered. The Unstandardized coefficient is .267, which means that with the increase of 1 unit in work engagement, turnover intentions of employees increase by .267 times.

With the inclusion of organizational commitment and job satisfaction along with work engagement, table-8 shows interesting results. Work engagement and job satisfaction are insignificant predictors of the turnover intentions, while organizational commitment is highly significant predictor in predicting the turnover intentions at 1% level of significance along with the constant. The Unstandardized coefficients shows that organizational commitment is .783, which means that with the increase of 1 unit in organizational commitment leads to the increase in turnover intention by .783 times.

At step 3<sup>rd</sup>, the mediation and moderation analysis has been cleared. Table-8 shows that the mediating relationship of organizational commitment between work engagement and turnover intentions is significant. Since, the work engagement is a significant predictor, but organizational commitment does not add value to the mediating relationship. Therefore, hypothesis **H<sub>9</sub>** is rejected, which states that “Organizational Commitment has a significant mediating relationship between Employee Engagement and Turnover Intention of employees in banking sector of Pakistan”.

While, for the mediating relationship of job satisfaction between work engagement and turnover intentions shows that there exists a mediating relationship of job satisfaction in predicting the turnover intentions along with the work engagement, because both the variable job satisfaction and work engagement are highly significant at 5% and 1% level of significance, respectively. Therefore, the research hypothesis **H<sub>8</sub>** stating that “Job Satisfaction has a significant mediating relationship between Employee Engagement and Turnover Intention of employees in banking sector of Pakistan” is accepted. The mediation analysis shows that the job satisfaction is negatively associated with the turnover intentions as with the increase of 1 unit of job satisfaction, turnover intentions decreases.

For moderation analysis, table-8 shows that the moderation does not exist in the relationship of work engagement and job satisfaction and organizational commitment. Because the interaction of independent variable (work engagement) and moderator (job stress) is not significant predictor, so it is excluded in the stepwise regression analysis. This lead to the rejection of research hypotheses **H<sub>6</sub>** & **H<sub>7</sub>** which states that “Job Stress has a significant moderating impact on the relationship of Employee Engagement and Job Satisfaction of employees in banking sector of Pakistan” and “Job Stress has a significant moderating impact on the relationship of Employee Engagement and Organizational Commitment of employees in banking sector of Pakistan”, respectively.

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1.	(Constant)	2.411	.381		6.324	.000		
	Work Engagement	.267	.111	.204	2.409	.017	1.000	1.000
2.	(Constant)	1.848	.402		4.595	.000		
	Work Engagement	-.210	.178	-.161	-1.180	.240	.348	2.872
	Organizational Commitment	.783	.194	.555	4.034	.000	.343	2.915
3.	Job Satisfaction	-.135	.087	-.150	-1.556	.122	.695	1.439
	(Constant)	1.723	.376		4.583	.000		
	Work Engagement	.358	.169	-.274	-2.115	.036	.335	2.982
	Organizational Commitment	.390	.201	.276	1.943	.000	.279	3.580
	Job Satisfaction	-.269	.086	-.298	-3.113	.000	.615	1.626
	Job Stress	.711	.156	.583	4.549	.000	.343	2.916
<b>a. Dependent Variable: Turnover Intentions</b>								

Table-8 Coefficients<sup>a</sup>

Finding did not reveal proper identification of moderating effect of job stress among the relationship of employee engagement and job satisfaction and also among employee engagement and organizational commitment. So, there is no evidence for research question 6 that job stress moderates the relationship of employee engagement with job satisfaction and organizational commitment in banking sector employees of Pakistan. Similarly, there is no such evidence is revealed by the research for research question 8 that organizational commitment mediates the relationship of employee engagement and turnover intentions in banking sector employees of Pakistan. While for research question 7 there is enough evidence that job satisfaction mediates the relationship between employee engagement and turnover intentions of employees in banking sector setting of Pakistan.

## 7. CONCLUSION

This study has found that there is no relationship of organizational commitment exists in determining the turnover intentions in employees by mediation its relationship with the employee work engagement. Moreover, moderating role of job stress was also not found significant in determining the job satisfaction, organizational commitment and turnover intentions through employee work engagement. Unlike these finding, job satisfaction showed a mediating relationship between employee work engagement and employee turnover intentions.

So, it can be concluded that the “Job satisfaction do mediates and intensify the impact of employee work engagement on turnover intentions among employees in Banking Sector of Pakistan.”

## 8. CONTRIBUTION, LIMITATIONS & PRACTICAL IMPLICATIONS:

This study also contributed towards the literature that employee engagement has an impact on job satisfaction and organizational commitment in banking sector employees of Pakistan.

The major limitation of this study was the time constraint. Moreover, this study can be improved by taking maximum number of respondent through different methods of sampling.

Practically, banking management and policy makers do look for the means to create more satisfaction for employees. Moreover, if employees are satisfied they can create commitment towards the organization. Therefore, the policies and procedures should be devised that not only help increase the satisfaction and commitment in employees but also decrease the intent to leave the organization. Managers can help employee engage which not only enhance job satisfaction and lower job stress in order to reduce the intentions of employees to leave the organization.

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