

Impact of job stress on employee performance and turnover intentions: evidence from banking sector in Pakistan

Ghulam Nabi¹ | Nazir Haider Shah*² | Syed Ali Raza Bukhari³

1. Department of Business Administration, University of Kotli, AJ&K, Pakistan.
2. Department of Education, University of Kotli, AJ&K, Pakistan.
3. Department of Technical Studies, Higher Colleges of Technologies, UAE.

*Corresponding Author Email: nazirshah786@gmail.com

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Abstract

The main objective of this study was to examine the impact of stress on employees and their impact on turnover intentions. In the modern world, many industries and companies face various levels of challenges and obstacles in the workplace with their employees. The main problem facing the employer is the turnover of employees in the office, and the high-stress level can have a significant impact on the company's future growth. The study was descriptive in nature, and the survey method was applied to collect the data. A questionnaire based on a five-point Likert scale was used for the collection of data from the respondents. Data were collected personally from the respondents and analysed through SPSS using Pearson correlation and regression analysis. The findings of the study suggest that the increase in employee stress levels leads to a decrease in employee performance levels and that stress significantly affects employee performance. Some limitations or problems encountered while doing this research are limited sample size and capacity access.

keywords: employees' performance, job stress, workload stress, emotional stress, turnover intentions, turnover of employees, banking sector, workplace.

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1. Introduction

For the growth and achievement of the organization the role of employees is very important and vital. Employee turnover is the biggest challenge any organization faces in the long run. Employee turnover considered an important issue, particularly in managing human resource. High turnover, direct and indirect costs and profitability bring destruction to the organization. Human resources are at the centre of any development process in each economy. However, the current state of commercial competitiveness undermines the consideration of social aspect of human resources, thus lead to the turnover. Price (1977) defines the turnover as relationship between the people who left and joined organization in the same year. It can further explain the retention rate of employees for the organization, and higher retention rate can lead to better performance.

Kevin et al. (2004) said that while it was useful to understand the regular framework of the staff turnover process, several factors contributed to the staff turnover. The main causes of employees' turnover, are reduction salaries, freezing, and disruption due to lack of funding and development opportunities (Shukla et al., 2010). Higher employees' turnover rates impact negatively to organizational performance. Barry (2010) agreed that typical costs associated with employees' turnover include administrative cost, interview cost, Selection cost and recruitment cost.

In today's world, many companies and industries face different types of obstacles to deal with their employees at their workplace. Qasim, et al (2010) discusses that one of important factor that affects organizational performance is the turnover of personnel at work, which is the main obstacle to the future growth of the organization. While staff turnover wants to be a natural part of many industries, including retail, services, hospitality, but it can reduce overall business efficiency and productivity. Intentions for turnover usually arise when employees work in an environment do not find their ways to achieve their career goals.

In some business cases, employers do not meet the requirements of their employees (Josephson, 2014). As a result, many employees have a good chance of finding the job they want. Individuals have different expectations of joining the company. Employees who are dissatisfied with the company's management will be off work because of multiple prospects and expectations. Therefore, the company or Human Resources department must go do the recruitment process to hire new candidates. Amah (2009) points out that employees often leave voluntarily.

Stress usually occurs when a person is unable to meet his or her professional requirements (Leka et al., 2004; Yugoji, 2003; Yugoji and Isele, 2009). Stress sources can be called stimulating factors that stimulate the stress process (Lapedan, Pozkov and Rabin, 2005: 764). Stress occurs when employees become aware of personal insecurity due to perceived workplace situations. Stress is also caused by physical and mental reactions to this undesirable risk in the workplace (Montgomery et al., 1996).

Kaplan et al. (1975) explained the stress of work; Workplace stress is a risk to employees in the workplace. In this typical work environment, according to some estimates, disease increase, productivity declines, legal cost increases (Palmer et al., 2004). There can many factors causing the stress, and it can affect employees and organization in different ways. The study aims to

examine the affects stress on work performance. We collect data using random data sampling techniques and 143 staff members with at least five years of university and banking experience were selected. The data is collected through structured questionnaires. The results showed that work stress had more side effects, such as low self-esteem, and fear of unemployment (Dar et al., 2011).

Stress has been a source of growing problems in recent decades. Stress is a person's extreme mentality. Sally (1936) fist defines the stress. At first, he came up with the idea of stress. He describes stress as a state of stress, strength, and degree to which one resists these unusual forces. In short, stress is the act of a person facing abnormal stress and certain forces, forcing him to do something he does not want to do, and when a person goes against his will and emotions, the result is negative. Stress is the most observable factor in any type of work. Robbins and Sanga (2006) define stress as, "a person needs the changing state of his preferences and dislikes, which he considers of the ultimate importance and possibility." Stress has a negative impact on the organization's work performance. Kahn and Quinn (1970) noted that stress is the result of the areas of work assigned to employees, which hurt employees in each organization.

Stansfield et al. (2003) stressed that work-related stress mainly affects people's work and leads to unpredictable negative reactions, such as alcohol consumption and smoking. This is also why they feel frustrated and stressed when they are unable to meet the competitive responsibilities and requirements of a particular job. According to the National Institute for Occupational Safety and Health, increased working hours, reduced workload and incentives have reduced staff satisfaction and increased stress levels for staff in each organization.

Turnover intent is defined as the personal desire to exit the organization in which it operates. Turnover intentions in the broadest sense can be defined as the idea of leaving an organization and leaving with the intention of finding a new or new job. The turnover objective is a sensitive decision to find additional options in other organizations. When employees voluntarily leave their jobs and the employee's turnover must be re-established. Workplace turnover has found concentration by many researchers. Managers and researchers believe that turnover is a confusion because of the cost factor (Nazir et al. 2014). Like banks, the main problem facing the employee today is the subject of stress.

It is observed that job stress affects the employees' performance and turnover intention. Banking sector is a diverse field in which the employees are working under a specific circumstance. Each employee has to achieve the target of the bank and if an employee does not meet the target, he/she is facing severe problems regarding his/her job. On the other hand, some employees want to find better place and earning they also intend to quit the job and serve anywhere else where they get better earning and comparatively less job stress environment. Therefore, the researcher selected the banking sector of Azad Jammu and Kashmir where this situation can be evaluated.

2. Literature Review

Employees plays an important role in the success of an organization, and employee satisfaction leads to better performance. Turnover intent is defined as the personal desire to exit the organization in which it operates. Turnover intentions in the broadest sense can be defined as

the idea of leaving an organization and leaving with the intention of finding a new or new job. The turnover objective is a sensitive decision to find additional options in other organizations. When employees voluntarily leave their jobs and the employee's turnover must be re-established. Empirical evidence supports the argument that turnover leads in the cost of the recruitment process (Nazir, et al. 2014).

The turnover in an organization is indeed a manifestation of giving up work (Mekhbul et al., 2011). Maslow (1943) said the organization's staff planned to leave their jobs at some point. "When employees feel that their work in the organization no longer meets their needs, this leads to the intention of each type of firm to turnover." (Maqbool et al., 2011). For any reason, the employee mobility process is called employee turnover. The employee turnover rate is the percentage of employees that quit their organization over particular period. It can be critical, and it can be expensive process for companies. What is the highest turnover? When an employee leaves the organization voluntarily or voluntarily, or if he or she is fired by the organization. Using services to find potential candidates may require several things, such as announcing a new vacancy to replace the employee, hiring the right person for the right job, interviewing the candidate, and finally training a new employee (Maqbool et al., 2011).

Fox (2016) suggests that the turnover was intended to mean that the employee intended to leave his or her current job in each organization and exit the organization. At the same time, employee turnover is a measure of how long an employee stays with the company and how often employees need to be changed. Turnover can be categorized into involuntary and voluntary groups (Weibo et al., 2010). When a person leaves the organization, he is disappointed with his job, or because he does not have a better career opportunity (Thomas, 2009). Voluntary turnover is expected when employees have more opportunities (Thomas, 2009). A good opportunity means that employees get higher pay, recognition, or more practical positions. In some cases, voluntary mobility occurs when an employee leaves the organization for personal reasons (e.g., health, family needs) and voluntarily resigns from his current position. Examples of involuntary turnover include worker deaths, national chaos, life needs and other health problems. "On the other hand, voluntary turnover depends on the individual satisfaction of the employee and the employee with the job."

Kazi and Zadeh (2011) categorized turnover into external and internal. For example, if a person to move from one department to another with the same foundation is called internal turnover, and moving from one organization to another is called external. In other words, employee turnover is expanded to change the employee's job description or work specifications to take an independent approach to the organization. They agree that job turnover results in positive outcomes, such as improved job performance or negative (such as stress) or declining job performance. Today, most organizations want to improve their organizational structure by addressing employee turnover intentions. The issue of turnover takes up a huge space in manufacturing and banking institutions. Everyone is doing different jobs, but stress is a common factor in any type of job. Mild stress leads to higher personal performance. However, when stress becomes too severe, it can be dangerous due to harmful effects on the body, and behaviour.

According to Medibank (2008), work stress is the response of people facing job requirements, their ability to handle their work, and the pressure to match their knowledge. It is described as an exciting experience associated with panic, stress and stress caused by work-related factors.

In addition, in banks job stress is a problem for both employees and employers. The stress process begins without the influence of stress factors, which lead to stress. Stress factors are stress-causing factors, which can be physical or mental. Physical stress consists of physical elements located in the environment, such as loud sounds or working conditions for physical pain, while psychological stress includes stress, such as time constraints or lack of job security. Medibank (2008) has identified five types of stress conditions or variables that contribute to stressful situations for employees in the workplace. Working condition is the first step of stress like demanding too many working periods and difficult in terms of operations. Environmental stress is second only to noise and overcrowding, referring to health and safety hazards and economic problems. The third type of stress is managerial mechanisms such as lack of autonomy, weak contact and vague roles and responsibilities. Workplace change is a fourth type of stress, such as job insecurity, poor employee opportunities for growth or promotion, and employee stress about turn turnover.

Canadian Mental Health Association (2016) reveals that stress is defined as an emotion that comes from a range of physical, emotional, physical, social, and economic factors, that require response or change. In many cases, stress cannot occur physically or mentally more severely. The term "stress" has many definitions from different sources. In addition to this stress, it refers to the body's responses (Healthline Editor, 2013). Stress is divided into two types: acute and chronic stress. Acute stress is an immediate or flight response to the body to meet new challenges, events, or needs. In addition, severe stress can occur when serious crime or life-threatening conditions lead to mental health problems. The World Health Organization (2014) found that this is the organization's public response when work-related requirements and pressures do not match knowledge and capabilities. WHO (2014) explained that stress comes from a wide range of workplaces, but staff feel that they lack the full support of managers and staff and have little control over workflow. Risks associated with work stress can be divided into work environments and work content.

Lack of support for family issues, lack of policies and management rules to support work-life balance. In fact, greater family balance and employee turnover intentions due to the manager's minimal administrative support, excessive work and time pressure (Usman, 2010). Shukla and Sinha (2014) also believe that the stressors of the work environment are between the individual and the workplace. Work stress, also known as stress-related work experience, leads to a lack of organizational involvement and job satisfaction that prevents employees from completing existing work.

Akil (2016) noted that the banking sector has been affected by rapid changes such as policy changes and increased competition as more private sector banks and new technologies are added. As a result, banking sector staff are under high pressure. Bank employees recognize that stress is becoming an important part of their work, family life and health. Responsibility, unpredictable economy, and pressure to remain profitable are the main causes of stress. In principle, this leads to reduced energy vacancies and lack of motivation when job demand exceeds workers' ability to handle work, such as job setbacks and job intentions (Adebayo et al., 2011; Baker et al., 2003). In addition, the employees do not have sufficient resources, like a job control and social support (Bucker & Demroti, 2007).

In some business cases, the employer also does not meet the requirements of employee (Josephson, 2014). This phenomenon, along with the improvement of living standards, has also

created a high demand for survival. As a result, many employees have a good chance of finding the job they want. A person has different expectations when he joins the company. For example, some companies may be associated with lower wage commitments, or some companies may contact companies to acquire knowledge, regardless of how much the employer pays. Employees are leaving their jobs because they are dissatisfied with the company's management because of multiple prospects and expectations. Therefore, the company or Human Resources must replicate the recruitment process for new candidates. Amah (2009) points out that employees often leave voluntarily because they are directly related to their managers.

In some business cases, employers do not meet the requirements of their employees (Josephson, 2014). As a result, many employees have a good chance of finding the job they want. Individuals have different expectations of joining the company. Employees who are dissatisfied with the company's management will be off work because of multiple prospects and expectations. Therefore, the company or Human Resources department must go do the recruitment process to hire new candidates. Amah (2009) points out that employees often leave voluntarily.

Language and organizational perspective can determine stress. The stress originated from Latin word "string" which reveals describing difficulties (Cartwright & Cooper, 1997). Stress usually occurs when a person is unable to meet his or her professional requirements (Leka et al., 2004; Yugoji, 2003; Yugoji & Isele, 2009). Stress sources can be called stimulating factors that stimulate the stress process (Lapedan, Pozkov & Rapin, 2005). Stress occurs when employees become aware of personal insecurity due to perceived workplace situations. Stress is also caused by physical and mental reactions to this undesirable risk in the workplace (Montgomery et al., 1996).

Stress is the most easily observable aspect of any type of work. Robbins and Sangha (2006), "a man needs the changing state of his preferences and dislikes, which he believes are ultimately important and possible." Stress is an important factor in the organization's daily attention because it has a negative impact on the organization's work. Kahn and Kun (1970), defined as the stress are the result of the work area assigned to employees, which hurts employees in each organization. Workplace stress is considered a negative factor in the workplace," says David (1998). When physical and emotional responses do not meet resources, needs, and skills, they can also be described as negative physical and emotional reactions, a fact that can also have a negative impact on a person's physical condition due to their work needs. Stansfield et al. (2003) emphasize that work-related stress mainly affects people's work and leads to unpredictable negative reactions, such as drinking and smoking. This is also why they feel frustrated and stressed when they are unable to meet their competitive responsibilities and requirements for a particular job. According to the National Institute of Occupational Safety and Health, increased working hours, reduced workload and incentives have reduced staff satisfaction and increased stress levels for staff in each organization.

Turnover intent is defined as a situation in which an individual wishes to leave his or her job. In the broadest sense, turnover intent can be defined as the idea of leaving the organization in the intention of finding a new job or job. When workers leave voluntarily, turnover must be restored. Many researchers have found turnover concentrated in the workplace. Managers and researchers believe that turnover results due to cost factors (Nazir, et al., 2014). Situations related to employee behaviour are related to the work environment. A work environment is an

organization's physical conditions, such as office costs, household appliances, or the temperature of a personal computer. Drea (2011) describes a workflow or work environment. Basically, the work environment can be divided into two internal and external types. The workplace includes social relationships in the workplace, such as with colleagues, subordinates, and managers (Drea, 2011). However, when an employee's work is interfered with or interfered with, a hostile environment occurs. In addition, the external work environment is determined by the physical state of the building or location. As a result, a solid working environment is free from the hassle of poor building conditions, environmental pollution and busy cities or places.

The most important factor in a good workplace is "confidence". From an employee's point of view, great work is created when you trust each other and are proud of your work and have fun with your colleagues. "Furthermore, from a manager's point of view, a good workplace is an environment in which organizational goals are achieved, where employees have done their best and do work together in a "trusted" team or family environment." According to Drea (2011), the ideal work environment consists of four important factors, which have a socially pleasant environment, which means that you work with happy, useful, and respectful people. Encourage employees to work independently as if they were in an ideal work environment and to provide work based on their independence. In this ideal work environment, new ideas also need support. This means a willingness to listen to, evaluate and, where necessary, support the implementation of new ideas and recommendations. The last part makes good sense for the organization's tasks.

According to Medina (2012), the work environment is like that of colleagues, with office equipment, comfortable office space, furniture, good lighting and other important components of working conditions, which explains higher turnover goals. In addition, personal satisfaction varies depending on the time employees need to change or improve their manager's work environment. In some cases, the work environment stabilizes personal satisfaction, which can directly affect an employee's intention to work with the organization (Dan & Brumel, 2013). Therefore, because the working environment is not satisfactory, people tend to change jobs and move from one company to another. According to Kazi and Zadeh (2011), environmental or work environment factors, when given due attention by the company's management, can lead to employees being willing to work in the same organization, which can have a positive impact on turnover intentions. The report concludes that employee attitudes and characteristics play a very important role in the organization's work environment because employees' reluctance to look inward accelerates the growth of employee turnover in the organization.

Maslow's theory is thought to be related to the goal of turnover within the organization. This principle is emphasized at the satisfaction level, which has the greatest impact on employee performance in the workplace (Cherry, 2014), and the organization is also responsible for improving employee performance and employee satisfaction. Providing additional bonuses or benefits will improve employee performance. Organizations that do not assess their employee needs or correctly define their work may soon find dissatisfied employees.

In addition, organizations that strictly monitor employees' work without responding their need can have an unpredictable impact on employees' performance. Maslow (1943) emphasized that organizations must adopt a range of approaches to ensure that employees respond to improvements within the organization and how to provide a better workspace. The needs and

aspirations of employees can be met at different levels through open communication between employers and employees, where employees have an attractive level of opportunity, and it can lead to higher productivity.

In other words, to gain greater satisfaction, each employee has the right to personal development throughout his or her career. Maslow (1943) believed that every employee had basic human needs and aspired to achieve it. Therefore, organizations and employers are successful, truly caring, understanding, encouraging, and strengthening the personal growth of employees, in the direction of self-realization.

It is feasible if an organization or employer can quickly learn to build serious and compassionate commitments, recognize employees' self-fulfilment, pursue them, and help them realize their unique potential. The fact is that if any personal growth brings some special talent or interest, it generates new experiences, new skills, traits, behaviours, and ideas that it transmits directly to any type of function. This awareness will ensure that individuals help in all aspects of personal development, as they are developing and working more perfectly and actively (Masra, 1943).

The Hypothesis developed based on the above discussion are following:

H1: Job stress has significant association with employees' performance.

H2: Job stress has significant association with employee turnover intentions.

3. Methods and Procedures

3.1. Research design

The present study was quantitative in nature and descriptive research method was used to conduct the study. In descriptive method the researcher used survey technique for the collection of data. Questionnaire was the research instrument from which the researcher collected the data.

3.2. Sample and population

The objective of this study was to measure the impact of job stress on employee performance and turnover intention of employee. All the employees working in the Banks of Azad Jammu and Kashmir, Pakistan were the population of the study. The sample of 200 employees includes tellers, relationship managers, branch managers, operations managers and all operations and sales staff, Seventy-one percent of men and 29 percent of the women were selected for sample.

3.3. Research tools

This study gathers the necessary information from employees through a structured questionnaire. Research requires ethical attention to the protection of human rights, the right to self-determination, the right to privacy and anonymity. In addition, respondents were informed orally when the questionnaire had been distributed so that their names could not be recorded for confidentiality purposes.

3.4. Data analysis

The data was analyzed by using SPSS. The reliability of the items is examined by using Cronbach Alpha. Correlation analysis is used to study the relationship between variables, and regression analysis will be used to study the effect of independent variables on dependent variables.

4. Results and findings

Table 1: Regression analysis of job stress, employees' performance and turnover intention

Variable	Regression Coefficient	R square	Adjusted R- Square
EP with JS	-0.435**	0.493	0.412
ETI with JS	0.471*		

*JS=Job Stress

*EP=Employee Performance

*ETI=Employee Turnover Intention

Regression analysis was performed to examine the effect of an independent variable on a dependent variable. The table further indicated that the job stress significantly negative effect on the performance of the employees as the value of $\beta = -0.435$ showed that whenever the stress level of employees increases, it reduces the performance of employees. Moreover, the effect of second variable was measured by regression analysis, it showed that job stress effect the turnover intention of employees as the value of $\beta = 0.471$ depicted that whenever the stress level of employees increases the turnover intention of employees will be increased.

Table 2: Correlation Analysis job stress, employees' performance and turnover intention

	JS	EP	ETI
JS	1	-	-
EP	-.619*	1	-
ETI	0.490*	0.279	1

*JS=Job Stress

*EP=Employee Performance

*ETI=Employee Turnover Intention

To check the relationship of independent and dependent variables Pearson correlation analysis was made. The table indicated that a negative correlation found between job stress of employees and employees' performance as the value of $r = -0.619$. There is a positive correlation found between job stress and turnover intention of employees as the value of $r = 0.490$. In the table JS means job stress, EP means employee performance, ETI means employee turnover objective.

5. Discussions

The purpose of this study is to study the effect of stress levels on employees' performance and turnover intention. In today's world, many industries and businesses face different types of challenges and barriers at different levels of the workplace. The employer's main issue is to reduce turnover rates and stress levels. Which may be a major obstacle or impact on the

company's future growth. The results of this study show that work stress has a significant negative impact on employee stress level, resulting in reduced employee productivity.

Employees play an important role in the success of the organization. Therefore, the intention of employee turnover leads to the failure in achieving the organization's vision or goals that have a significant impact on the organization's reputation and image. As an employer, it is important that managers have a better understanding of the turnover goals of their bank employees. This is a very important step in understanding the practical factors affecting the necessary measures to avoid serious signs of turnover.

The work stress is associated with setting work goals for all subordinates, having no freedom to think creatively, and not having enough time with their families. Management should therefore take the necessary steps to encourage adequate management practices and provide adequate resources to ensure that employees work accurately, thereby reducing the stress of such work.

Sattar and Ahmed (2014) argue that job stress levels have largely affected the willingness of banking workers to turn around. They concluded that job stress plays very important role in influencing bank employees to consider changing jobs when it is seen as an obstacle to good performance. This can lead to fatigue when people are under pressure because of various situations in their business and are unable to cope with stress. In principle, in the banking sector, minimum administrative support, excessive work and time pressures, employment risks, weak customer relationships, and increased employee and work stress lead to an increase in the balance between work and personal life and employee turnover intentions (Usman & Muhammad, 2010).

6. Conclusions

The purpose of this study is to study the effect of stress levels on employees' performance and turnover intention. In today's world, many industries and businesses face different types of challenges and barriers at different levels of the workplace. The employer's main issue is to reduce turnover rates and stress levels. Which may be a major obstacle or impact on the company's future growth. The results of this study show that work stress has a significant negative impact on employee stress level, resulting in reduced employee productivity.

Employees play an important role in the success of the organization. Therefore, the intention of employee turnover leads to the failure in achieving the organization's vision or goals that have a significant impact on the organization's reputation and image. As an employer, it is important that managers have a better understanding of the turnover goals of their bank employees. This is a very important step in understanding the practical factors affecting the necessary measures to avoid serious signs of turnover.

6.1. Recommendation for future research

On the basis of result and discussion it is suggested to the future researchers to find out many other variables about external and internal factors that are directly for the purpose of employee turnover between bank employees. Internal factors, for example, include organizational

change, understaffing of employees, management structure, regular relocation or department closure, and downsizing.

In addition, external factors towards financial institutions, such as economic influence, political pressure, job opportunities and other financial aspects of banking system. The prospective investigators may get data from the bankers across the country or can make comparison between the AJ&K and any other country of the world.

One can bring more accurate information from multiple bank responses without focusing on just one district or may include a division to find out the actual reason of the employees' turnover intention.

Declaration of conflict of interest

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ORCID iD

Nazir Haider Shah <https://orcid.org/0000-0002-6901-5804>

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