

Relationship between HR practices & Employee Turnover Intentions by Taking Moderating Effect of Neuroticism and Extroversion

Empirical Analysis of Selected Banks from Pakistan

Danial A. Sumbal

University Of Education, Multan, Pakistan
Email: danial.sumbal@outlook.com

Abstract

The study is association study because the relationship between employee turnover intentions and HR practices is studied by taking moderation effect of neuroticism and extroversion. The hypotheses are tested by taking Banking Industry in context of Pakistan This tested the relationship of different independent factors (HR practices) with employee turnover intentions, the major causes among them, and the magnifying effect of neuroticism and extroversion, and its significance thereon. Data is collected through self-administered questionnaires and is analyzed by using different analytical techniques in SPSS including regression analysis, principal component analysis and descriptive statistics.

Keywords

Turnover, Turnover Intentions, HR Practices

Introduction

The problem arises when the skills and the expertise leave the organization with the leaving employee (Choi, Cheong, & Feinberg, 2012). These organizations also have to face the cost of de-motivation of remaining employees, which will result in effecting the performance of organization through their impact on sales and service level. The organization has to bear the cost in two forms. One of the costs is the cost of hiring those employees who have left the bank. The second cost is the cost of cost hiring, placing and training cost new employee. Human capital is being used by the organization as their best

competitive edge against the competitors (Juhdi, Pa'wan, & Hansaram, September 2013). This is motivating organizations to invest a lot to find out the reasons behind that intense turnover intention and cost being incurred.

According to Rehman (2012), there can be many reasons behind employee turnover intention and these reasons may be internal or external reasons. Internal reasons consist of factors that are forcing employee to leave his current organization. Examples of the internal factors can be salary being offered by the current organization or career path provided to the employees. On the other hand, external factor may consist of factors outside the organization that are influencing the satisfaction and performance level of the employee (Whitener, 2001). These external factors can be opportunities provided by other organizations or the work-family conflict resulting from family issues back at home. Another reason for such an employee turnover intention can be the hectic routine of banks. According to Vandenberghe & Tremblay, (2008), monetary pay/compensation can be a motivation for the employee and results in retaining the best professional employees for the organization.

The reasons for employee turnover intention may vary from individual to individual (Federico, Federico, & Lundquist, 1976). For one individual, salary may be the major cause for turnover intentions. For other individual career growth may be the reason which motivates the employee to move to another organization. According to Joo & Park (2010), HR professionals can help their employees in building their career and increase their organizational commitment. This will result in decreasing turnover intentions. HR professional can help them by providing better career growth, salary package or performance appraisal. According to Magnus, Diener, Fujita, & Pavot (1993), turnover intentions of an employee can be extended if that employee possesses emotional instability. This emotional instability can be measured through neuroticism. Personality traits like neuroticism and extroversion have magnifying effect on the intentions of individual. There exists a negative association between neuroticism and employee satisfaction (Kurt & Birgit, 2007). That's why neuroticism and extroversion are used as moderating factor in this study. Neuroticism and extroversion causes moderating effect on the relationship between HR practices and employee's turnover intentions.

Research Problem

Following are the questions to be asked:

- What is the impact of the factors (HR Practice) on employee turnover intentions in banking industry?
- How neuroticism and extroversion in catalyzing the impact of these factors on turnover intentions?
- Among those factors, which are the factors that need to be considered by management?
- What are the remedies for the problem of employee turnover intention?

Research Objectives and Scope

The objective of the study is to justify the association between HR practices and turnover intention by taking moderating effect of personality traits. The objective of this study is

to confirm moderating effect of neuroticism and extroversion on employee turnover intentions. Turnover is the cost that effects an organization both in form of financial cost and reputational cost (Tymon Jr, Stumpt, & Smith, 2011). In case of financial, turnover costs an organization in the form of hiring, training and replacement cost. In case of reputational cost, turnover intention directly raises questions on the policies and practices of that particular organization.

Personality traits have magnifying effect on the intentions of individual and turnover intentions are the strong derivative of turnover behavior (Joo & Park, 2010), (Magnus, Diener, Fujita, & Pavot, 1993). Previous studies investigated the relationship between HR practices and employee turnover intentions but this study is examining the catalyzing effect of personality traits on the relationship between HR practices and employee turnover intentions. The study aims at testing the conceptual framework developed by Sumbal D. (2018). This conceptual framework states that there is a relationship between HR practices and turnover intentions but personality plays moderating role as well Sumbal D. (2018).

Here are the objectives of this study:

- To investigate the relationship between HR practice and employee turnover intentions in Banks
- To investigate the catalyzing effect of both personality traits (neuroticism and extroversion) on turnover intentions
- To investigate the variables that must be considered by management
- To investigate the solutions for the problem of employee turnover intention

Literature Review

Employee Turnover Intention

Employee turnover intention is having both positive as well negative effects on performance of any organization. Turnover intention leads to turnover, which is an important factor that affects the financial performance of organizations (Joo & Park, 2010). There are many factors which contribute to the turnover intentions. According to Arif S. (2018) organizational justice is the leading cause to the turnover intentions. Arif S. further the arguments with statistical analysis that if organizations give fair treatment to the employees with reward, it can reduce the turnover in the companies. The negative effects of turnover intention are in different form of costs that organization has to bear. Positive effects of turnover intention are in the form of space for new talented employees. But most of authors suggest that employee turnover intention has a negative impact on the performance of organization (Choi, Cheong, & Feinberg, 2012). That negative impact is also on service levels; the amount of sales lost by the employers due to de-motivation level of employees (Jackson & Sirianni, 2009); (Kacmar, Andrews, Van Rooy, Steilberg, & Cerrone, 2006); (Shaw, Duffy, Johnson, & Lockhart, 2005). According to them employee turnover intention does not only effect the organization by the cost of hiring and training of employee, it also effects the motivation level of other employees that remain in the organization. This will result in decrease in service level of the company and also sales/service performance of the employees.

Rehman (2012) suggest that the consequences of employee turnover intention are both in the form of tangible cost and intangible cost. The tangible consequences can be the cost of recruitment and selection, training and development, low productivity and financial performance of the organization. These costs can be calculated by the organizations. Such as, the change in performance and productivity can be calculated before and after turnover. Intangibles cost can be the cost of moral impact or stimulation of further turnover intention. It may also increase work load for remaining employees of the organizations and disruption of team work to certain extent. Distraction of job performance of employees can also be included in intangible cost related to employee turnover intention. In view of Krackhardt & Porter (1985), when individuals leave the organization, turnover could leave behind less motivated and less satisfied coworkers. They also argue that turnover intention not only effect employer's performance but also has an effect on individual employee. Turnover resulting from turnover intention of some employees will leave high work load for remaining employees which will lead towards dissatisfaction of these employees and creates a negative impact on overall organization. The effective management of the employee turnover intention is a critical issue for many organizations all over the world. Employee turnover intention is one of the major challenges for today's organizations (Meral, İrge, Aksoy, & Alpan, October 2012). According to Hom & Griffeth (1995), employees are acknowledged as very important organizational assets. Therefore organizational costs experienced due to turnover of employees and succeeding hiring of new staffs, training of these new employees and overall costs for management of these employees can be tremendous. Therefore, turnover intentions of personnel are a significant threat for organizations. Therefore, this requires a comprehensive study of its effects on personal lives of employees and on overall organizational performance. The monetary costs of turnover intentions are very high. The unmanaged turnover intentions of employees disturb social life of other employees and also effect the commitment among those employees who stay. According to Dysvik & Kuvaas (2010), employee turnover intention is known as a significant managerial issue in current organizations. First of all, replacing employees may be expensive. Both employing and training employees can be costly to get acceptable levels of performance from the employees. In addition to this, high levels of employee turnover intention may hinder the quality and solidity of services that organizations deliver to their customer/clients. Therefore, high employee turnover intention increases employee dissatisfaction causing client dissatisfaction due to the services rendered by the organization. According to Meral, İrge, Aksoy, & Alpan (2012), employees leave their employment due to a variety of motives. There is a deep research indication that turnover in an organization can be explained by employees' intention to leave the organization. Turnover intention is defined as a deliberate intention of employee to leave current organization. According to Joo & Park (2010), turnover intention has been highlighted as an important issue for the financial performance of many organizations. Turnover intentions are affected by various variables within the organizations. For example, few basic qualifications of employee turnover include: demographic features, work environment and job satisfaction. According to Lo (2015), there have been various studies on the topic of IT employee turnover and recommendations to the organizations to retain employees. But the turnover

of IT individuals still remains an issue. Organizations are still unable to retain their employees and reduce turnover cost. He also explained that turnover can be desirable and undesirable by the organization. Therefore, organizations are very much cautious about retaining their current experienced IT individuals.

HR Practices

Talent management is becoming more significant than it was ever before. Now, it's part of organizational strategies to keep competitive and the finest human capital resources to achieve organizational efficiency (Juhdi, Pa'wan, & Hansaram, September 2013). Employers have to face threat of losing their experience and skilled employees. These skilled employees leave for superior positions in other organizations. In order to counter the loss of these capable and skilled employees, employers are trying their best to come up with talent administration plans. This plan might be helpful in developing new talents and most significantly retaining the existing employees. Organizations have to deal with the issue of retaining employees who are skilled and extremely experienced.

Mostly in Asian countries, people leave their job just for the higher salary. Higher salary can be associated with longer tenure (Federico, Federico, & Lundquist, 1976). As he said, higher salary will be the confirmation for employee commitment towards the organization. This will result in employee's longer stay in organization and less turnover cost. But it is not the case everywhere. Some of authors argue that career growth is more important than salary. Career growth is more important than salary in countries of Europe or America but it is counted equivalent to the salary in countries of Asian culture (Europhia, 2008).

It will again vary from area to area and person to person that, what factor contributes more towards turnover behavior of that employee. In most of the cases, employee leave their current employment if they are offered a better career opportunity and these opportunities depends upon the labor market (Europhia, 2008). Better the labor market more will be the opportunities for these employees. With alternate opportunities, employees are more motivated to think about alternatives which may include salary or career growth. These employees analyze the cost and benefit of the current and future job and their purpose to switch (Price, 2001). The employees compare both current employment and opportunity and calculate the cost related to switching and the benefits that he will have with new one. If they find new job a better one, they will switch otherwise they will stay with current organization.

It is noted by Whitener (2001) that performance appraisal and compensation are two critical HR practices that are very much associated to Organizational Commitment. Employee performance is evaluated across several standards within the organization. If the performance evaluation is poorly planned and managed, employees would fail to see any implication of performance appraisal exercises. This state might happen due to poor link between performance appraisal and employee compensation. This state will also occur when employees no longer believe the fairness of performance appraisal (Juhdi, Pa'wan, & Hansaram, September 2013). The condition is worse when employees perceive that there exists an inequality in compensation. Employees would counter act in the form of low Organizational Commitment or turnover. According to Vandenberghe & Tremblay (2008), when employees perceive that the proportion between their

contribution to the organization and compensation is favorable as compared with that of others, they are more pleased/ satisfied with their pay. On the other hand, if employees perceive the ratio between their input to the organization and compensation is unfavorable as compared with that of others, they are not pleased/dis-satisfied with their pay.

Joo & Park (2010) concludes from their study that Human Resource Department professionals can aid their employees to develop career satisfaction, increase organizational commitment. This will reduce turnover intention through establishing optimistic organizational culture and supervisory support. This means that HR department plays a vital role in developing employees' career and decreasing employee turnover intention. According to Juhdi, Pa'wan, & Hansaram (2013), if HR policies are properly framed and applied, than organizations should be able to attain their objectives. The objectives of organization are mostly dependent on human resource/capital, because human resource nowadays becomes the essential asset in every organization. Therefore, these organizations are handling them in a way that is able to make them act, behave and think for employers.

According to Vandenberghe & Tremblay (2008), between the rewards given to employees in return for employee contribution to working to the achievement of organizational objectives, pay is supposed to be the most important factor. Monetary pay/compensation are frequently used as an incentive for performance. According to them, people give more priority to financial benefits. These Financial benefits include pay, and other financial rewards. An employee might be pleased with his/her pay raises. Pay raise satisfaction is more associated to procedural justice since it shows how the organization justified the regulating of compensation centered on the performance of that employee.

According to Federico, Federico, & Lundquist (1976), individuals needs vary from individual to individual. For one person monetary benefits may create more motivation and result in increased organizational performance. But for the next person, recognition or career path can be the factor for his/her motivation. Similarly, Career growth is more important factor than salary in Europe or America but it is calculated equal to salary in Asian perspective (Europhia, 2008).

Personality Traits

Different studies on turnover intentions indicates that, personal traits affect variables like pay satisfaction, career management and performance appraisals, which in turn influences the turnover intentions. According to Timothy, Heller, & Michael (2002), neuroticism and extraversion are strongly associated job satisfaction (having negative relationship for neuroticism and positive relationship of extraversion); the relationship between Conscientiousness and Agreeableness with job satisfaction is not fully identified/generalize in previous studies. This implies that these effects are not obvious or still not proved.

There are majorly five types of personality traits: agreeableness, neuroticism, openness, conscientiousness and extroversion. According to Kurt & Birgit (2007), people with high score on agreeableness are friendly, forgiving, polite, helpful and supportive. Neuroticism is related with being nervous, depressed, angry, sensitive and worried. People with high score on openness are creative, cultured, open-minded and intelligent.

Personalities with high score on conscientiousness have been described to be accountable, organized and achievement-oriented. Finally individuals with high level of extraversion are associated with being outgoing, self-confident, talkative and social.

Stagner (1948) defines personality as the association within the person of reasoning, emotional and motivational organizations. These govern his/her exclusive responses to the system or environment. Friedman & Rosenman (1959) theory of Type A and B personality inspired researchers to uncover the association between personality and turnover intentions. However no substantial relationship among personality and turnover intentions is recognized (Dole & Schroeder, 2001). However additional researches on personality traits presented a considerable association among personality traits and employee turnover intentions (Chiu & Francesco, 2003). Dispositional traits may be assumed as the alignment through which a person evaluates and reacts to a situation. That person reacts to the situation by using an identical and constant way of rationales. The study delivered evidence showing that personality traits are related with turnover intention however these personality traits are acting as a moderator for turnover intentions.

According to Carl P. & Rodger (2004), individuals who are extravert, agreeable and emotionally stable should drive a societal connection in workplace. These networks strengthen their level of attachment with the organization and other employees which should in-turn influence their work behavior and commitment. Personal Traits could be those which are deeply rooted in the individual, such as personality. These personalities are learnt, such as skill, ability etc. Many studies indicate that various factors directly or indirectly influence employee's intention and then finally the decision to actually quit the organization.

According to Kurt & Birgit (2007), neuroticism strongly associates with negative emotions of individuals. Neuroticism is estimated to lower employee satisfaction. The reason behind this phenomenon is their basically negative nature. Individuals with high neuroticism experience extra negative life events than other persons because they select themselves into circumstances that substitute negative effect. Turnover outcomes can be predicted with the help of personality traits of employees working in the company. Personality traits can be divided into two categories "Bright" & "Dark" traits. Bright traits are the component of a personality which makes the personality bright and on the other hand, dark traits tend to make a darker personality. According to Woo, Jebb, Kim, & Chae (2016), dark traits are as best predictors of turnover as are the traditional personality traits. Personality traits are used to predict the intention of employees and hence can help in reducing employee turnover.

To understand the phenomenon of turnover intention in an organization, first it has to understand the personality of executives working in the organization. According to Mayende & Musenze (2014), understanding the nature of employees is very difficult and is required to motivate the people to work properly in the organization. By understanding the personality of employees, organization can work on the employees according to their personality traits and resultantly reduce turnover intentions. Furthermore, emotional intelligence was significantly negatively correlated with turnover intention of the employees and means that executives with high level of personality traits are less likely to de-motivate and indent to leave the organization. According to Mayende & Musenze (2014), personality traits influence the turnover intentions. They suggest that four out of

five personality dimensions including extroversion, agreeableness, conscientiousness and openness influence the decision makings related to employee turnover intention. Furthermore, personality traits of employees matter for an organization for management of turnover intention and can be helpful in reducing actual turnover by making correct decisions according to the individual personalities.

From literature review, it can be inferred that turnover intention is as much important to the organization as other financial matters and can be influenced by HR policies being formulated and moderated by individual personality. By creating some favorable Human Resource policies, organization can control the intentions of its employees and resultantly can reduce its turnover cost. Furthermore, this relationship between HR practices and turnover intention can be magnified or de-magnified through personality traits.

Hypothesis

(H_{1a}) “A higher pay satisfaction will result in lower employee turnover intention.”

$$TI = \beta_0 + \beta_1PS + \varepsilon$$

(H_{1b}) “A positive performance appraisal will result in decreased employee turnover intentions”

$$TI = \beta_0 + \beta_1PA + \varepsilon$$

(H_{1c}) “A better career management will result in lower employee turnover intentions”

$$TI = \beta_0 + \beta_1CM + \varepsilon$$

It can be inferred from above relationship between human resource practices and employee turnover intention that a favorable HR practice can result in decreasing employee turnover intention.

(H_{1d}) “Better HR Practices will decrease employee turnover intentions”

$$TI = \beta_0 + \beta_1PS + \beta_2PA + \beta_3CM + \varepsilon$$

(H_{2a}) “Higher levels of Neuroticism will decrease the effect of HR practices resulting in increased employee turnover intentions”

$$TI = \beta_0 + \beta_1PS + \beta_2PA + \beta_3CM + \beta_4PS*NU + \beta_5PA*NU + \beta_6CM*NU + \varepsilon$$

(H_{2b}) “Higher level of Extroversion will increase the effect of HR practices resulting in decreased turnover intentions”

$$TI = \beta_0 + \beta_1PS + \beta_2PA + \beta_3CM + \beta_4PS*EX + \beta_5PA*EX + \beta_6CM*EX + \varepsilon$$

Research Methodology and Data Collection

The type of investigation under this study is taken as association investigation. The study settings are not being altered and none of the variable (dependent, independent and moderating) is controlled. In other words the environment under study is not controlled that's why the study setting is non-contrived. The elements under study are taken to be the permanent employees of private banks and data for this research is collected from those employees therefore the unit of analysis for this study are individuals. Those individuals are kept under study and required information is collected. There are approximately 91,000 employees of private banks in Pakistan but the target population of this study is the permanent employees of private banks of Pakistan which are posted in the branches of Multan city. The total number of these employees is approximately 2,000* according to telephonic information provided. Data is collected from the target population with the help of self-administered questionnaires which is based on variables discussed previously in conceptual framework. The technique that is used to select

elements from the population is convenient sampling. The reason behind the selection of this technique is the limitation of time and resources. A sample size of 252 is used for analysis. The sample frame of target population is unavailable that's why thumb rule is adopted from Green (1991). He proposed a thumb rule formula for regression analysis which is:

$$N > 50 + 8m \text{ (where } m \text{ is number of Independent Variables scales)}$$

$$N > 50 + 8 * 20 \text{ (three Independent Variables used totalling 20 scales)}$$

$$N > 50 + 160$$

$$N > 210$$

* *Approximate number of employees in Multan region was collected from regional offices of banks through telephone.*

Green (1991) also proposed another thumb rule formula:

$$N > 46 \text{ subjects for each predictor}$$

$$N > 46 * 5 \text{ (3 Independent and 2 Moderating Variables used)}$$

$$N > 230$$

The questionnaires were sent to respondents through TCS at their respective offices and after being duly filled the data were collected back from the respondents. Scope of the research was explained to the respondents and they were guaranteed the confidentiality of the data. It was also explained to them, how their true response will help in retrieving the results of research.

Scales for measuring variables are adopted from different researchers which were used and validated by them and many other researchers. These scales are:

Turnover intention: Three item scale adopted from Cammann, Fichman, Jenkins, & Klesh (1979). Compensation or pay satisfaction: Four items adopted by them from Smith (1976). Performance appraisal: Six items scale by Dulebohn & Ferris (1999). Career management: Ten item scale by Sturges, Guest, & Davey (2000) Neuroticism and Extraversion: 16 items Big Five Factors scale from John & Srivastava (1999). All these responses will be recorded on five points Likert scale which ranges from Strongly Disagree (1) to Strongly Agree (5).

Data Analysis

The analysis techniques that are used for analysis are Regression analysis, principal component analysis and descriptive analysis. Regression analysis analyzes the extent to which independent variables were causing changes in dependent variable and also the effect of moderating variables on that relationship. Regression analysis regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. Most commonly, regression analysis estimates the conditional expectation of the dependent variable given the independent variables is a statistical tool for the investigation of relationships between variables.

Principal component analysis (PCA) is a statistical procedure that uses an orthogonal transformation to convert a set of observations of possibly correlated variables into a set of values of linearly uncorrelated variables called principal components. The number of principal components is less than or equal to the number of original variables. Descriptive statistics are statistics that quantitatively describe or summarize features of a collection of information. Descriptive statistics are distinguished from inferential statistics (or

inductive statistics), in that descriptive statistics aim to summarize a sample, rather than use the data to learn about the population that the sample of data is thought to represent. A complete analysis of respondents' profile along with the characteristics of sample, the data screening process, model analyses and assessment of regression analysis has been discussed in the chapter appended below.

Respondent's Profile

It is observed that majority of the respondents are males which constitute almost 77% of total sample. And only 23 % of total sample constitute of females.

Majority of respondents in banking industry of Multan are the employees with up to 3 years of banking experience and they constitute almost 34% of total respondents. Larger number of new inductions in banking sector is a reason behind this large proportion of less experience respondents. After this, 31% of total sample consists of employees having 4 to 6 years of experience. Only 10% of total respondents were employees having experience more than 10 years. 12 banks were approached and required data was collected from these banks.

Examination of Missing Data and Data Entry

Approximately 350 questionnaires were dispatched to the respondents for this study. Out of these questionnaires only 275 were available for the analysis. This means 75 questionnaires were not received by the researcher. While during the examination of these 275 questionnaires, it was found that around 8 questionnaires were not properly answered. Among others around 15 questionnaires were having missing data. So by eliminating these empty and missing data questionnaires we were left with 252 complete questionnaires for onward analysis. By this the total response rate of this study was 72%. One of the reasons behind this lower response rate is the hectic job for the bankers and lack of time.

Data Normality

In the results, it was found that there isn't any higher kurtosis score (>3) or any higher skewness score (>3), so the data is normal. As well as histogram also shows that set of data is normal. It can be also observed from the below given histogram that the data is normal and normality curve is properly shaped.

Table 1- Descriptive Statistics for Normality Test

	N	Minimum	Maximum	Mean	Std.	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Statistic	Deviation	Statistic	Statistic	Statistic	Std. Error
Performance	252	1.00	5.00	3.3347	.83565	-.592	.153	-.048	.306
Turnover Intention	252	1.00	5.00	2.5119	.86869	.375	.153	-.125	.306
Career	252	1.00	5.00	3.2734	.74879	-.350	.153	.014	.306
Pay	252	1.00	5.00	2.7708	.98460	-.005	.153	-.736	.306
Extroversion	252	1.50	5.00	3.5751	.59142	.050	.153	.253	.306
Neuroticism	252	1.00	4.75	2.6101	.73408	.218	.153	.022	.306
Valid N (list wise)	252								

Multicollinearity Test

VIF and tolerance results reported that there exists multicollinearity among the variables of study. If VIF column of below appended Table 2 is observed, then it can be seen that all the variables have VIF value above 3. This means that there exists a high level of multicollinearity among these variables.

Table 2- Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.551	.240		18.931	.000		
	Performance	-.629	.474	-.605	-1.326	.186	.013	75.766
	Career	-.315	.472	-.272	-.668	.505	.017	60.269
	Pay	.322	.401	.365	.803	.423	.013	75.170
	PANU	-.099	.089	-.385	-1.116	.265	.023	43.231
	CMNU	.114	.105	.443	1.085	.279	.017	60.583
	PSNU	.054	.066	.209	.807	.420	.041	24.340
	PAEX	.217	.119	.972	1.822	.070	.010	103.646
	CMEX	-.099	.116	-.411	-.850	.396	.012	85.362
	PSEX	-.174	.083	-.862	-2.096	.037	.016	61.568

a. Dependent Variable: Turnover Intention

Multicollinearity Solution:

Multicollinearity can be eliminated with the help of mean centering technique. In this technique, each variable is subtracted from its means value to create another variable showing same character of pervious variable but eliminating multicollinearity. Same process was executed and multicollinearity was again check resulting in non-multicollinearity and low tolerance value.

Table 3- Multicollinearity Test after Mean Centering

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.499	.047		52.696	.000		
	MPA	-.129	.065	-.124	-1.984	.048	.722	1.385
	MCM	-.346	.075	-.298	-4.587	.000	.667	1.498
	MPS	-.181	.054	-.205	-3.345	.001	.747	1.339
	MPAEX	.223	.123	-.131	1.810	.072	.541	1.848
	MPANU	-.110	.091	.086	-1.211	.227	.558	1.793
	MCMEX	-.067	.136	-.035	-.494	.622	.569	1.759
	MCMNU	.204	.119	.134	1.723	.086	.469	2.131
	MPSEX	-.125	.085	-.095	-1.469	.143	.669	1.494
	MPSNU	.114	.068	.108	1.688	.093	.690	1.450

a. Dependent Variable: Turnover Intention

Principal Component Analysis

The Kaiser-Meyer-Olkin Measure of the sampling adequacy is a statistic that indicates proportion of variance in our dependent variables that might be triggered by underlying independent factors. High KMO values (close to 1.0) generally show that a factor analysis may be valuable with our data. If value is less than 0.50, then results of factor analysis probably would not be very beneficial (Walker, 1999). Cronbach's alpha is a coefficient of the internal consistency. According to George & Mallery (2003), any value above 0.5 for Cronbach's alpha is acceptable.

Table 4- Principal Component Matrix for Performance Appraisal

	Component
	1
Performance Appraisal Q1	.792
Performance Appraisal Q2	.839
Performance Appraisal Q3	.844
Performance Appraisal Q4	.831
Performance Appraisal Q5	.754
Performance Appraisal Q6	.801
Extraction Method: Principal Component Analysis.	

Cronbach's alpha: 0.895

The construct of performance appraisal is measured by using 6 items. PCA is done with all the items of scale. The result of dimension of performance appraisal is provided in Table 4. It can be seen from PCA table that loading of all components is above 0.500, for this reason all 6 items are taken in the analysis.

Table 5- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.883
Bartlett's Test of Sphericity	Approx. Chi-Square	815.393
	Df	15
	Sig.	.000

The table below PCA tables give the value for KMO which is used to measure sampling adequacy. Value for KMO is 0.883 which is above 0.50 which means applying factor analysis on this data will be useful and scale is reliable as Cronbach's alpha is 0.895.

Table 6- Principal Component Matrix for Turnover Intentions

	Component
	1
Turnover Intentions Q1	.731
Turnover Intentions Q2 R	.868
Turnover Intentions Q3 R	.823
Extraction Method: Principal Component Analysis.	

Cronbach's alpha: 0.726

Table 7- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.642
Bartlett's Test of Sphericity	Approx. Chi-Square	178.571
	Df	3
	Sig.	.000

The construct of Turnover Intentions is measured by using 3 items. The PCA result of all dimensions of turnover intentions is provided in the table 6. It can also be seen from the table that loading of these components is quit high and is above 0.500, for this reason all 3 items are taken into data analysis. KMO table give measure sampling adequacy for turnover intentions. Value for KMO is 0.642 which is above 0.500, which factor analysis will be useful on this data. Cronbach's alpha value for turnover intention is 0.726, which means the scale is reliable.

Table 8- Principal Component Matrix for Pay Satisfaction

	Component 1
Pay Satisfaction Q1	.878
Pay Satisfaction Q2	.839
Pay Satisfaction Q3	.850
Pay Satisfaction Q4	.880
Extraction Method: Principal Component Analysis.	
Cronbach's alpha: 0.884	

Pay Satisfaction is measured by using its 4 items. PCA is performed on all dimension of pay satisfaction and its results are provided in table 8. It can also be seen from the table that loading of components is very high (above 0.800), and the minimum requirement for loading is 0.500 for considering any item for analysis Therefore all these 4 items of pay satisfaction are taken into account.

Table 9- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.808	
Bartlett's Test of Sphericity	Approx. Chi-Square	551.333
	Df	6
	Sig.	.000

After PCA table, KMO and Bartlett's Test is given which gives the value for KMO that is used to measure the sampling adequacy of data. Value for KMO for pay satisfaction is 0.808 which is way above 0.500, which means we can factor analysis on this data. Cronbach's alpha value for pay satisfaction is also above 0.500 (which is 0.884), therefore this scale is reliable. The concept of Career Management is measured by 10 items scale. PCA is performed on all items of scale. PCA result of career management is provided in table 11. It can also be seen from PCA table that loading of the components of career management is above 0.650. The minimum requirement for loading is 0.500 for considering any item for analysis. Therefore all these items of career management will be taken for data analysis. KMO and Bartlett's Test is given which gives the value for KMO that is 0.896 which is above minimum requirement of 0.500. This implies that factor analysis will be valuable to apply for career management. Scale for career management is reliable because the Cronbach's alpha is 0.896.

Table 10- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.896	
Bartlett's Test of Sphericity	Approx. Chi-Square	1196.466
	Df	45
	Sig.	.000

Table 11- Principal Component Matrix for Career Management

	Component 1
Career Management Q1	.675
Career Management Q2	.777
Career Management Q3	.725
Career Management Q4	.745
Career Management Q5	.704
Career Management Q6	.665
Career Management Q7	.744
Career Management Q8	.711
Career Management Q9	.777
Career Management Q10	.682
Extraction Method: Principal Component Analysis.	
Cronbach's alpha: 0.896	

Table 12- Principal Component Matrix for Extroversion

	Component 1
Extroversion Q1	.364
Extroversion Q2 R	.223
Extroversion Q3	.747
Extroversion Q4	.756
Extroversion Q5 R	.269
Extroversion Q6	.579
Extroversion Q7 R	.227
Extroversion Q8	.555
Extraction Method: Principal Component Analysis.	
Cronbach's alpha: 0.549	

Table 13- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.595
Bartlett's Test of Sphericity	Approx. Chi-Square	328.847
	Df	28
	Sig.	.000

Extroversion is measured by using 8 items and PCA is applied these items of scale. The result of PCA are provided in that table which indicates that loading of 4 items is less than 0.500 and loading for remaining four items is above 0.500. Therefore only 4 items will be taken into analysis which includes Q3, Q4, Q6 and Q8. One of the reasons behind low loading of 4 items is that, people are reluctant to discuss their personal life and personality. Another reason can be the understanding of the questions which lead to flaw answers.

After PCA table, KMO and Bartlett's Test is given and Value for KMO is 0.595 which is less than 1.00 but still above 0.500. This indicates that applying factor analysis extroversion will be valuable. Cronbach's alpha also indicated that the scale reliability is acceptable.

Table 11- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.711
Bartlett's Test of Sphericity	Approx. Chi-Square	400.457
	Df	28
	Sig.	.000

Table 12- Principal Component Matrix for Neuroticism

	Component	
	1	
Neuroticism Q1		.524
Neuroticism Q2 R		-.179
Neuroticism Q3		.706
Neuroticism Q4		.781
Neuroticism Q5R		-.466
Neuroticism Q6		.412
Neuroticism Q7R		-.228
Neuroticism Q8		.679

Extraction Method: Principal Component Analysis.

Cronbach's alpha: 0.530

Neuroticism is also measured by using 8 items and PCA is performed on the items as shown in the table 12. If we look at the PCA table, we can observe that again the loading of 4 items is less than 0.500 and again the loading for other four items is above 0.500, therefore we will select only four items for analysis which includes Q1, Q3, Q4 and Q8. There are also few items with negative loading. One of the reasons behind this negative loading of items is that people are reluctant to discuss their personal life and personality. Another reason can be the understanding of the questions which lead to opposite respond to the questions.

KMO and Bartlett's Testvalue is 0.717 which is better than the KMO value of extroversion and is also above 0.500. Therefore, factor analysis can be applied on neuroticism and will be valuable. Cronbach's alpha is above 0.500 and suggests that scale is reliable.

Analysis of Hypotheses

In this section, hypotheses stated theoretical framework are tested/analysed. The effects of various variables on dependent variables are stated. These effects help to identify the type of the relationship that occurs among construct.

Performance Appraisal and Turnover Intentions

The relationship among performance appraisal and turnover intentions provide β value of -0.331 and p-value of 0.000 which indicates that there exists a significant negative relationship between both performance appraisal and turnover intentions. Here our hypothesis, negative performance appraisal will increase employee turnover intentions is significant.

It is now proved that turnover can be reduced by improving performance appraisal process and by properly evaluating the performance of the employee according to the work that he/she has performed in the organization.

Table 13- Regression Analysis for Performance Appraisal

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.661	.213		17.170	.000		
	Performance	-.345	.062	-.331	-5.555	.000	1.000	1.000

a. Dependent Variable: Turnover Intention

Pay Satisfaction and Turnover Intentions

The relationship among turnover intentions and pay satisfaction provides β value of -0.447 and p-value of 0.000. It indicates that, there exists a significant negative association between pay satisfaction and turnover intentions. Here our hypothesis, low pay satisfaction will increase turnover intentions of employees, is significant.

It is hence proved that turnover can be reduced by improving satisfaction level of employees by increasing their salaries according to work being taken from them.

Table 14- Regression Analysis for Pay Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.210	.220		19.105	.000		
	Career	-.519	.066	-.447	-7.904	.000	1.000	1.000

a. Dependent Variable: Turnover Intention

Career Management and Turnover Intentions

The association among turnover intentions and career management provide β value of -0.397 and p-value of 0.000. The results indicate that, there exists a significant negative relationship between both career management and turnover intentions. Therefore the hypothesis, better career management will reduce employee turnover intentions, is also significant. Hence, it is also proved that turnover can be reduced by providing better career opportunities to the employees and also with the help of succession planning. By this an employee will be clear about his/her growth in the organization and it will make him/her stay.

Table 15- Regression Analysis for Career Management

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.482	.151		23.124	.000		
	Pay	-.350	.051	-.397	-6.835	.000	1.000	1.000

a. Dependent Variable: Turnover Intention

HR Practices and Turnover Intentions

Here we have estimated the overall relationship of HR practices with turnover intentions. These HR practices consist of pay satisfaction, career management and performance appraisal. The relationship among HR practices and turnover intentions of employees provide β value of -0.109, -0.295 and -0.254 and p-value of 0.087, 0.000 and 0.000. This indicates that there exists a substantial negative association between all HR practices and turnover intentions. Therefore our hypothesis, better HR Practices will reduce employee turnover intentions, is proved significant. Hence, it is also proved that turnover can be reduced by providing better career opportunities, performance appraisal and pay satisfaction to the employees.

Table 16- Regression Analysis for HR Practices

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.632	.237		19.508	.000		
	Performance	-.113	.066	-.109	-1.716	.087	.730	1.369
	Career	-.342	.076	-.295	-4.483	.000	.680	1.471
	Pay	-.224	.052	-.254	-4.307	.000	.846	1.182

a. Dependent Variable: Turnover Intention

Moderating effect of Extroversion

Moderating effect can be confirmed from Model Summary. R square change value indicates whether these exists any moderating role or not. In other words, R square change indicates whether the model is effected by the interaction term or not. The significance value indicates whether this change in model or moderating effect due to interaction is significant or not.

Table 17- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.519 ^a	.269	.260	.74718	.269	30.423	3	248	.000
2	.539 ^b	.290	.273	.74080	.021	2.431	3	245	.066

a. Predictors: (Constant), MPS, MPA, MCM

b. Predictors: (Constant), MPS, MPA, MCM, MPAEX, MPSEX, MCMEX

It can be seen from the table 17 that the model have R square change of 0.021 which means that extroversion is acting as moderating factor between HR practices and turnover intentions. Significance F change is 0.066 which explains the significant moderating effect of extroversion between HR practices and turnover intentions. Now by analyzing the regression table 18, we can see that all interaction terms are significant except the interaction between extroversion and career management. This means that extroversion is not acting as moderating variable among the relationship between career management

and turnover intentions. The reason behind this result can be explained by Europhia (2008), that career is much more important than salary in Europe or America but not in Asian context. Hence it is proved that extroversion acts as a moderating variable between HR practices and turnover intentions. And our hypothesis, lower level of extroversion will magnify the relationship between HR practices and turnover intention is significant.

Table 18- Regression Analysis for Moderating effect of Extroversion

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.512	.047		53.368	.000		
	MPA	-.113	.066	-.109	-1.716	.087	.730	1.369
	MCM	-.342	.076	-.295	-4.483	.000	.680	1.471
	MPS	-.224	.052	-.254	-4.307	.000	.846	1.182
2	(Constant)	2.508	.048		52.702	.000		
	MPA	-.125	.066	-.120	-1.902	.058	.726	1.378
	MCM	-.340	.076	-.293	-4.455	.000	.671	1.490
	MPS	-.194	.055	-.219	-3.545	.000	.756	1.323
	MPAEX	.239	.123	-.139	1.946	.053	.564	1.774
	MCMEX	-.017	.137	-.009	-.121	.904	.580	1.723
	MPSEX	-.175	.081	-.134	-2.154	.032	.753	1.327

a. Dependent Variable: Turnover Intention

Moderating effect of Neuroticism

We can see from the table 19 that the R square change of the model is 0.037. Therefore it implies that neuroticism is acting as moderating factor between HR practices and employee turnover intentions. Significance F change is 0.005 which explains that there exists a significant moderating effect of neuroticism between HR practices and turnover intentions of employees. After analyzing the regression table 20 given below, we can observe that all interaction terms are insignificant except the interaction between neuroticism and pay satisfaction. This implies that neuroticism is acting as moderating variable among the relationship between pay satisfaction and turnover intentions. The reason behind this result can be explained by that people are reluctant about expressing their personality especially their weaknesses (neuroticism). Hence we are unable to prove that neuroticism acts significantly as a moderating variable between each HR practice and turnover intentions. Therefore our hypothesis, higher level of neuroticism will magnify relationship of HR practices and employee turnover intentions, is not significant.

Table 19- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.519 ^a	.269	.260	.74718	.269	30.423	3	248	.000
2	.553 ^b	.306	.289	.73258	.037	4.329	3	245	.005

a. Predictors: (Constant), MPS, MPA, MCM

b. Predictors: (Constant), MPS, MPA, MCM, MCMNU, MPSNU, MPANU

Table 20- Regression Analysis for Moderating effect of Neuroticism

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.512	.047		53.368	.000		
	MPA	-.113	.066	-.109	-1.716	.087	.730	1.369
	MCM	-.342	.076	-.295	-4.483	.000	.680	1.471
	MPS	-.224	.052	-.254	-4.307	.000	.846	1.182
2	(Constant)	2.505	.047		53.577	.000		
	MPA	-.124	.065	-.120	-1.915	.057	.725	1.380
	MCM	-.347	.075	-.299	-4.619	.000	.677	1.477
	MPS	-.199	.052	-.226	-3.828	.000	.813	1.230
	MPANU	-.103	.090	.081	-1.143	.254	.564	1.772
	MCMNU	.169	.117	.110	1.443	.150	.485	2.061
	MPSNU	.157	.064	.148	2.463	.014	.782	1.279

a. Dependent Variable: Turnover Intention

Discussion and Conclusion

Turnover intentions and the HR Practices are among the most significant topics discussed in today's environment. Nowadays organizations are more concerned with the retention of their employees. The reason for this concern is the substantial cost of turnover they have to face. Organizations overall productivity can be enhanced with the help of those employees, who are more satisfied towards HR policies and practices. As discussed in literature, many studies have been conducted on HR Practices and their relationship with turnover intentions but no evidence was found in which the moderating effect of personality traits was examined.

In order to define relationship among dependent, independent and moderating variables; a research model was estimated to state the effects of independent and moderating variables on dependent variable. This study took into account one dependent variable i.e. Turnover Intention and three independent variables i.e. Pay Satisfaction, Performance Appraisals, Career Management and two moderating variables i.e. Neuroticism, Extroversion. On the basis of support from the previous literature work, the research model was created and explained in theoretical framework. As already explained in the theoretical framework, negative association among HR Practices and Turnover Intention was proposed. Whereas, positive moderating effect of Neuroticism and negative moderating effect of Extroversion on association among HR Practices and Turnover Intention was proposed.

The target population of this study was permanent employees of private banks of Pakistan which are posted in the branches/offices of Multan city. Approximately 350 questionnaires were dispatched to the respondents for this study. Out of these questionnaires only 275 were responded and were available for the analysis. Whereas, during the examination of these questionnaires it was found that around 8 questionnaires were not answered and 15 questionnaires were having missing data. So by eliminating these empty and missing data questionnaires we were left with 252 complete questionnaires for onward analysis. Therefore, primary data was available from a sample

of 252 employees of banking sector of Multan. Data for the analysis was gathered with the help of self-administered questionnaires.

Principal Component Analysis and Cronbach's alpha are used to validate the items and to test reliability of the scale and the model is tested through Regression Analysis in SPSS. Description analysis of sample population was performed to review the profile of respondent. It was observed that majority of the respondents were males which constitute almost 77% of total sample and only 23 % of total sample constitute of females. The majority of respondents were the employees with up to 3 years of banking experience and they constitute almost 34% of total respondents. Whereas, 31% of total sample had between 4 to 6 years of banking experience and only 10% of total respondents were employees having experience more than 10 years.

Before applying regression analysis to verify the association, assumptions of regression were tested to confirm the validity of regression analysis on collected data. The results elaborated that the data was normal with kurtosis and skewness score below 3. Similarly, histogram also had shown a normality curve to confirm normality of data. VIF and tolerance results reported above 3 values which references that there exists multicollinearity among the variables of study. Whereas, multicollinearity was eliminated with the help of mean centering technique. Heteroscedasticity test, consistency of errors and linearity test were also applied which confirmed the validity of regression analysis. Principal Component Analysis was also applied on the data to check validity and reliability of variables. Whereas, above 0.500 values of Cronbach's alpha and KMO confirmed the validity and reliability of variables as well. After fulfilling all assumptions, regression analysis was applied on collected data.

After examination of this model through regression analysis, hypothesis H_{2b} was rejected while other hypotheses are accepted through proper statistical evidences. According to these results, there exist a significant relationship between all HR practices and turnover intentions. The moderating effect of extroversion on the relationship between HR practices and turnover intentions is significant but the moderating effect of neuroticism on the relationship between HR practices and turnover intentions is not significant. This study focuses on the impact of HR practices (Career Management, Pay Satisfaction, and Performance Appraisal) on turnover intentions with the moderating effect of Personality Traits (Extroversion and Neuroticism). The results of the study illustrate that HR practices have significant and negative relationship with the turnover intentions and on the other hand extroversion has significant and negative moderating effect on the turnover intentions whereas neuroticism have positive but non-significant effect on the turnover intentions.

The results of this study confirm various studies already discussed in the literature review. As discussed earlier, this study proves that there exists a strong association between HR practices and employee turnover intention. According to Joo & Park (2010), HR professionals in an organization can mold the satisfaction level of employees with the help of different HR policies which will ultimately increase their commitment to the organization and decrease turnover intention and the result of this study has clearly show this relationship. Similarly, according to Whitener (2001), performance appraisals and pay compensation are two critical factors for decreasing employee's turnover intention by increasing their organizational commitment. By supporting his results, this study has also shown a negative and significant relationship between performance appraisals and pay

satisfaction with employee turnover intention. The relationship of these HR practices are tested both individually and also in the presence of other HR practices. The result for both these conditions has shown same significant relationship between study variables. Similarly, the moderating effects of both personality traits are consistent with previous studies but the moderating effect of Neuroticism was not significant due to various reasons. One of the reasons behind this result can be that the people are reluctant about expressing their personality especially their weaknesses (neuroticism). On the other hand, Extroversion has shown significant moderating effect as proved in previous studies. According to Woo, Jebb, Kim, & Chae (2016), personality traits can be divided into two categories “Bright” & “Dark” traits. Dark traits are as best predictors of turnover as are the traditional personality traits. Personality traits are used to predict the intention of employees and hence can help in reducing employee turnover. Similarly, both neuroticism and extroversion have moderating effect on the relationship between HR practices and Turnover Intention but the significance of neuroticism is on lower side. According to Timothy, Heller, & Michael (2002), personality traits like neuroticism and extraversion are strongly associated with job satisfaction. Therefore, it is proved that lower level of neuroticism is associated with the higher degree of turnover intentions with lower significance due to emotional instability. On the other hand, lower level of extraversion decrease the commitment of employees to their workplace with higher significance therefore increase turnover intentions. Supporting previous literature and build hypotheses, the results of this study illustrate that HR practices have a significant and negative relationship with the turnover intentions, whereas extroversion has significant and neuroticism had non-significant moderating effect on relationship between HR practices and turnover intentions.

Managerial Implications

The results of this study can help banking management to understand the impact of strong HR practices on the employee’s performance and how they can take benefit from their employees who are satisfied. It also helps the management to understand the employee’s personality and can identify that how they can use HR practices in order to assess the desired employees’ satisfaction level.

It also helps the management to point out the reasons which are causing employee dissatisfaction and building their intentions to quit. Another rough managerial contribution is that, if organization increases the level of HR practices by providing better career growth, competitive pay and entrusted performance appraisal, it can improve the productivity of the organization and result in decreasing the turnover cost.

Limitations of the Study

This study examines the relationship between of HR practices and turnover intentions with the moderating role of personality traits. However there are a-lot of variables that may affect the study and causing limitations. In this section, limitations of this study have been discussed.

Data has just been collected from banking industry so this is very much difficult to assess the behavior of employees due to their hectic routine.

Data is gathered on the bases of non-probabilistic sampling (convenience sampling). As the sample is chosen on the researchers 'own convenience therefore it may not represent the true target population.

The data was collected through self-administrated a questionnaire, that's why the true understanding of the model of study was not conveyed to the respondent.

Future Directions

Although, the research has been conducted in very careful manners but this study still requires to further approach areas in order to have better understating of the model and better implication. Following suggestions can be followed for future research directions. In order to have more generalized results of the study, probability sampling should be used.

The study can be replicated in any other region or Pakistan or in any other country in order to attain have better understanding of the study. This study can also be applied on other industries in order to evaluate the HR practices of these industries and their effect on turnover intention by taking moderating effect of personality traits.

References

- Arif, S. (2018). Impact of Organizational Justice on Turnover Intentions: Moderating Role of Job Embeddedness. *SEISENSE Journal of Management*, 1(2), 34-52.
<https://doi.org/10.5281/zenodo.1227765>
- Cammann, C., Fichman, M., Jenkins, D., & Klesh, J. (1979). The Michigan Organizational Assessment Questionnaire. *University of Michigan, Ann Arbor, MI*.
- Carl P., M. J., & Rodger, W. G. (2004). Eight Motivational Forces and Voluntary Turnover: A Theoretical Synthesis with Implications for Research. *Journal of Management* , Volume: 30 issue: 5, page(s): 667-683.
- Chiu, R. K., & Francesco, A. M. (2003). Dispositional traits and turnover intention: Examining the mediating role of job satisfaction and affective commitment. *International Journal of Manpower* , Vol. 24 Issue: 3, pp.284-298.
- Choi, S., Cheong, K. (., & Feinberg, R. A. (2012). Moderating effects of supervisor support, monetary rewards, and career paths on the relationship between job burnout and turnover intentions in the context of call centers. *Managing Service Quality: An International Journal* , Vol. 22 Issue: 5, pp.492-516.

Dole, C., & Schroeder, R. G. (2001). The impact of various factors on the personality, job satisfaction and turnover intentions of professional accountants. *Managerial Auditing Journal* , Vol. 16 Issue: 4, pp.234-245.

Dole, C., & Schroeder, R. G. (2001). The impact of various factors on the personality, job satisfaction and turnover intentions of professional accountants. *Managerial Auditing Journal* , 16; 234-245.

Dulebohn, J. H., & Ferris, G. R. (1999). The role of influence tactics in perceptions of performance evaluations' fairness. *Academy of Management Journal* , Volume-42(3), Pg. 288-303.

Dysvik, A., & Kuvaas, B. (2010). Exploring the relative and combined influence of mastery-approach goals and work intrinsic motivation on employee turnover intention. *Personnel Review* , 39(5):622-638.

Erich, B. B., Vinh, Q. N., Beth, F. C., & G. Stephen, T. (2009). Human resource practices, job embeddedness and intention to quit. *Management Research News* , Vol. 32 Issue: 3, pp.205-219.

Europhia. (2008). *What Drives Logistics Professionals?* Europhia Consulting.

Federico, s. M., federico, p.-a., & lundquist, g. W. (1976). Predicting women's turnover as a function of extent of met salary expectations and biodemographic data. *Personnel psychology* , page. 559-566.

FRIEDMAN, M., & ROSENMAN, R. (1959). Association of specific overt behavior pattern with blood and cardiovascular findings; blood cholesterol level, blood clotting time, incidence of arcus senilis, and clinical coronary artery disease. *Journal of the American Medical Association* , Mar 21;169(12):1286-96.

George, D., & Mallery, P. (2003). *SPSS for Windows step by step: A simple guide and reference 11.0 update (4th ed.)*. Boston: Allyn & Bacon.

- Hom, P. W., & Griffeth, R. W. (1995). *Employee Turnover*. South-Western College.
- Jackson, D. W., & Sirianni, N. J. (2009). Building the bottom line by developing the frontline: Career development for service employees. *Business Horizons* , 52(3):279-287.
- John, O., & Srivastava, S. (1999). The Big Five Trait Taxonomy: History, Measurement, and Theoretical Perspectives. *Handbook of Personality: Theory and Research* , Vol. 2, Pg. 102-138.
- Joo, B.-K. (., & Park, S. (2010). Career satisfaction, organizational commitment, and turnover intention: The effects of goal orientation, organizational learning culture and developmental feedback. *Leadership & Organization Development Journal* , Vol. 31 Issue: 6, pp.482-500.
- Juhdi, N., Pa'wan, F., & Hansaram, R. M. (September 2013). HR practices and turnover intention: the mediating roles of organizational commitment and organizational engagement in a selected region in Malaysia. *The International Journal of Human Resource Management* , 24(15):3002-3019.
- Kacmar, K. M., Andrews, M., Van Rooy, D. L., Steilberg, R. C., & Cerrone, S. (2006). Sure Everyone Can Be Replaced... but at What Cost? Turnover as a Predictor of Unit-Level Performance. *The Academy of Management Journal* , Vol. 49, No. 1 (Feb., 2006), pp. 133-144.
- Krackhardt, D., & Porter, L. W. (1985). When Friends Leave: A Structural Analysis of the Relationship between Turnover and Stayers' Attitudes. *Administrative Science Quarterly* , 30(2):242-261.
- Kurt, M., & Birgit, R. (July 2007). Personality Traits, Employee Satisfaction and Affective Commitment. *Total Quality Management and Business Excellence* , 18:589-598.

- Lo, J. (2015). The information technology workforce: A review and assessment of voluntary turnover research. *Springer Science+Business Media* , Volume 17, Issue 2, pp 387–411.
- Magnus, K., Diener, E., Fujita, F., & Pavot, W. (1993). Extraversion and neuroticism as predictors of objective life events: A longitudinal analysis. *Journal of Personality and Social Psychology* , 65(5), 1046-1053.
- Mayende, T. S., & Musenze, I. A. (2014). Personality Dimensions and Job Turnover Intentions: Findings from a University Context. *International Journal of Management and Business Research* , Article 7, Volume 4, Issue 2, Page 153-164.
- Meral, e., İrge, Ş., Aksoy, S., & Alpkan, L. (October 2012). The Impact of Ethical Leadership and Leadership Effectiveness on Employees' Turnover Intention: The Mediating Role of Work Related Stress. *Procedia - Social and Behavioral Sciences* , 58(12):289–297.
- Pettigrew, K. E., Fidel, R., & Bruce, H. (2001). Conceptual Frameworks in Information Behavior. *Annual Review of Information Science and Technology (ARIST)* , Volume 35, p43-78.
- Price, J. L. (2001). Reflections on the determinants of voluntary turnover. *International Journal of Manpower* , 22(7):600-624.
- Rehman, S. (2012). Employee turnover and retention strategies: An empirical study of public sector organizations of Pakistan. *Global Journals Inc.* , Volume 12 Issue 1.
- Schlesinger, L. A., & Heskett, J. (Spring 1991). Breaking the Cycle of Failure in Services. *MIT Sloan Management Review* 32 , 17–28.
- Sharon, P. S. (1976). Pay Differentials between Federal Government and Private Sector Workers. *Industrial and Labor Relations Review* , Vol 29, Issue 2, pp 179-197.

- Shaw, J. D., Duffy, M. K., Johnson, J. L., & Lockhart, D. E. (2005). Turnover, social capital losses and performance. *The Academy of Management Journal* , Volume-48 (4), Pg. 594-606.
- Smith, S. (1976). Pay Differential Between Federal Government and Private Sector Workers. *Industrial and Labor Relations Review.* , 29 (2): 179 – 197.
- Society for Human Resource Management. (2012). *Employee Job Satisfaction: How Employees Are Dealing With Uncertainty.*
- Stagner, R. (1948). *Psychology of personality (2nd ed.)*. New York: Psychology of personality.
- Sturges, J., Guest, D., & Davey, K. M. (2000). Who's in charge? Graduates' attitudes to and experiences of career management and their relationship with organizational commitment. *European Journal of Work and Organizational Psychology* , 9(3), 351-370.
- Sumbal, D. (2018). A Conceptual Framework of Relationship between Human Resource practices and Employee Turnover Intention. *SEISENSE Journal of Management*, 1(1), 1-8. <https://doi.org/10.5281/zenodo.1218180>
- Timothy, A. J., Heller, D., & Michael, K. M. (2002). Five-Factor Model of Personality and Job Satisfaction: A Meta-Analysis. *Journal of Applied Psychology* , Vol. 87, No. 3, 530–541.
- Tymon Jr, W. G., Stumpf, S. A., & Smith, R. R. (2011). Manager support predicts turnover of professionals in India. *Career Development International* , Vol. 16 Issue: 3, pp.293-312.
- Vandenberghe, C., & Tremblay, M. (March 2008). The Role of Pay Satisfaction and Organizational Commitment in Turnover Intentions: A Two-Sample Study. *Journal of Business & Psychology* , Vol. 22, No.3, pp 275-286.

Walker, J. T. (1999). *Statistics in criminal justice: Analysis and interpretation*. Jones & Bartlett Learning .

Whitener, E. M. (2001). Do “high commitment” human resource practices affect employee commitment?: A cross-level analysis using hierarchical linear modeling. *Journal of Management* , Volume 27, Issue 5, Pages 515-535.

Woo, S. E., Jebb, A. T., Kim, Y., & Chae, M. (2016). A Closer Look at the Personality-Turnover Relationship: Criterion Expansion, Dark Traits, and Time. *Journal Of Management* , Vol 42, Issue 2, page(s): 357-385.