



Performance, Commitment, and Growth: Understanding Turnover Intentions in Pakistan's Banking Sector Through Job Satisfaction

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This study aims to examine the associations between performance appraisal, job satisfaction, career development, affective commitment, and turnover intentions among employees in the banking sector. Using a sample size of 400 banking sector employees, the research employs Smart PLS 3.0 for structural equation modeling. The study utilizes a cross-sectional design to analyze the direct and mediated relationships between the mentioned variables. The findings unveil a significant adverse association between affective commitment and turnover intentions, whereas performance appraisal demonstrates an unexpected positive correlation with turnover intentions, contrary to conventional expectations. Career development opportunities also display a positive albeit weaker link with turnover intentions. Job satisfaction emerges as a pivotal mediator, particularly in the relationships involving career development and performance appraisal. The study's focus on the banking sector limits its generalizability to other industries. The use of Smart PLS 3.0 and the cross-sectional nature of the study present methodological limitations. Future research could benefit, from a longitudinal approach, a more diverse sample, and the inclusion of various industries to enhance the applicability of the findings. The study underscores the need for banking sector organizations to reevaluate their performance appraisal systems and career development programs, considering their impact on turnover intentions. Enhancing affective commitment and job satisfaction is crucial for employee retention. This research contributes to the understanding of how performance appraisal, career development, and affective commitment influence turnover intentions in the banking sector. It offers valuable insights for human resource management practices in a rapidly evolving economic landscape.

1. Introduction

In the dynamic landscape of Pakistan's banking industry, performance appraisal (PA) emerges as a pivotal element in human resource management. The idea of performance appraisal, or PA, which began as a commercial practice in the United States throughout the 20th century, has developed into an essential element for assessing employee performance using a variety of approaches (Gaur & Rajendra, 2021). This research posits that an effective PA system significantly influences the overall appraisal process, impacting job satisfaction, affective commitment, and, ultimately, turnover intention.

The study navigates through the complexities of PA in the context of Pakistan's banking sector, where businesses have historically grappled with external challenges such as wars and economic depressions. In this case, performance reviews serve as more than just an evaluation tool; they also serve as a means of empowerment, enrichment, and organizational effectiveness (Baird et al., 2020). Despite the strategic importance of PA, there remains a gap in leveraging its full potential to motivate and empower employees effectively.

The banking industry in Pakistan is facing a significant challenge with employee turnover intentions, a phenomenon influenced by various factors as evidenced by recent research. Sanm and Nazir (2022) highlight the critical role of reward satisfaction in influencing turnover intentions, suggesting that inadequate rewards can lead to increased employee turnover in the banking sector (Sanm & Nazir, 2022). Additionally, job stress is identified as a key determinant of employee performance and turnover intentions by Nabi et al. (2022). Work-life conflict, especially among female staff in the banking industry of Peshawar, Pakistan, is found to significantly contribute to turnover intentions, as explored by Najia Aman et al. (2020), pointing towards the importance of achieving work-life balance to retain employees (Aman et al., 2020). Researchers further investigate various predictors of turnover intentions in the Islamic banking industry, offering insights into sector-specific factors influencing employee retention decisions (Jamil et al., 2022). Finally, the relationship between perceived organizational support, trust, job satisfaction, and turnover intention is explored by researchers, revealing the interconnectedness of these factors in shaping employee turnover decisions in Pakistan's banking sector (Hasan et al., 2018). These studies collectively underscore the multifaceted nature of turnover intentions in the Pakistani banking industry, highlighting the need for comprehensive strategies to address these challenges.

The existing research in Pakistan's banking sector provides valuable insights into various individual factors influencing employee turnover, yet a significant gap persists in comprehensively understanding how these factors interact. While studies by Naseeb et al. (2019) and Bowra and Nasir have shed light on the roles of performance appraisal, intrinsic motivation, and job satisfaction, they do not fully explore the interconnectedness of these variables with turnover intention. Additionally, research by Ashiq et al. (2020); Anjaningrum (2023) highlights the significance of affective commitment and job satisfaction in influencing turnover intentions, yet stops short of integrating these findings with the broader context of employee motivation and career development. Furthermore, Hasan et al. (2018) discuss perceived organizational support and trust in relation to job satisfaction and turnover, but this research does not extend to the specific dynamics of career

development and performance appraisal in the banking sector.

This gap in literature reveals a need for an integrative study that examines the collective impact of performance appraisal, career development, affective commitment, intrinsic motivation, and job satisfaction on turnover intentions. Such a study would not only fill the existing research void but also provide a comprehensive understanding of the multifaceted factors contributing to employee retention or turnover in the banking industry of Pakistan. This integrated approach is crucial for developing more effective human resource strategies aimed at reducing turnover and enhancing employee satisfaction and commitment in this vital sector. The study aims to address several research questions, such as the impacts of performance appraisal, affective commitment, and career development on turnover intention, and the mediating role of job satisfaction in these relationships. Additionally, it seeks to examine the moderating effect of intrinsic motivation in these dynamics.

2. Literature Review

2.1 Theoretical Background

To explain the research framework involving performance appraisal, career development, affective commitment, intrinsic motivation, job satisfaction, and turnover intention in the banking industry of Pakistan, Herzberg's Two-Factor Theory of Motivation can be highly relevant. This theory, proposed by Frederick Herzberg in 1959, distinguishes between 'hygiene factors' that can cause dissatisfaction if absent and are not inherently motivating (such as salary, working conditions, and company policies – closely related to performance appraisal and career development) and 'motivators' that can truly encourage job satisfaction and intrinsic motivation (such as recognition, responsibility, and personal growth – linked to affective commitment and job satisfaction). This theoretical framework is suitable as it can effectively explain how both the presence of motivators and the absence of hygiene factors influence an employee's job satisfaction and turnover intentions. Intrinsic motivation, as per Herzberg, is fostered by motivators, which is crucial in understanding the linkage between job satisfaction and turnover intentions in your study.

2.2 Performance Appraisal And Turnover Intentions

Performance appraisal is an interaction intended to assess, oversee, and ultimately work on representatives' exhibitions. It ought to permit the business and its representative to transparently talk about assumptions for the association and the workers' accomplishments particularly for the future advancement of the worker. It comes out to be crucial for a more fundamental method of handling corporate strategies and human resource management setup. Respondents should be surveyed to develop their skills, enhance performance, and award suitable rewards (Ferdousi & Abedin, 2023). Nonetheless, Baird et al. (2020) referenced that numerous associations were disappointed with their performance appraisal plans. As Ferdousi and Abedin, 2023 propose, the impression of a person about governmental issues in their working environment adversely impacts their positions, their inclinations toward their associates, efficiency, goal of leaving, and other adverse consequences. One of the main concerns of the majority of associations looking to advance their executive's framework display is accuracy in the performance appraisal method. Few people would contest the impact of political practices on execution evaluation procedures and outcomes (Baird et al., 2020).

At the point when representatives are probably going to see work environment governmental issues as shocking, they will participate in withdrawal from the association.

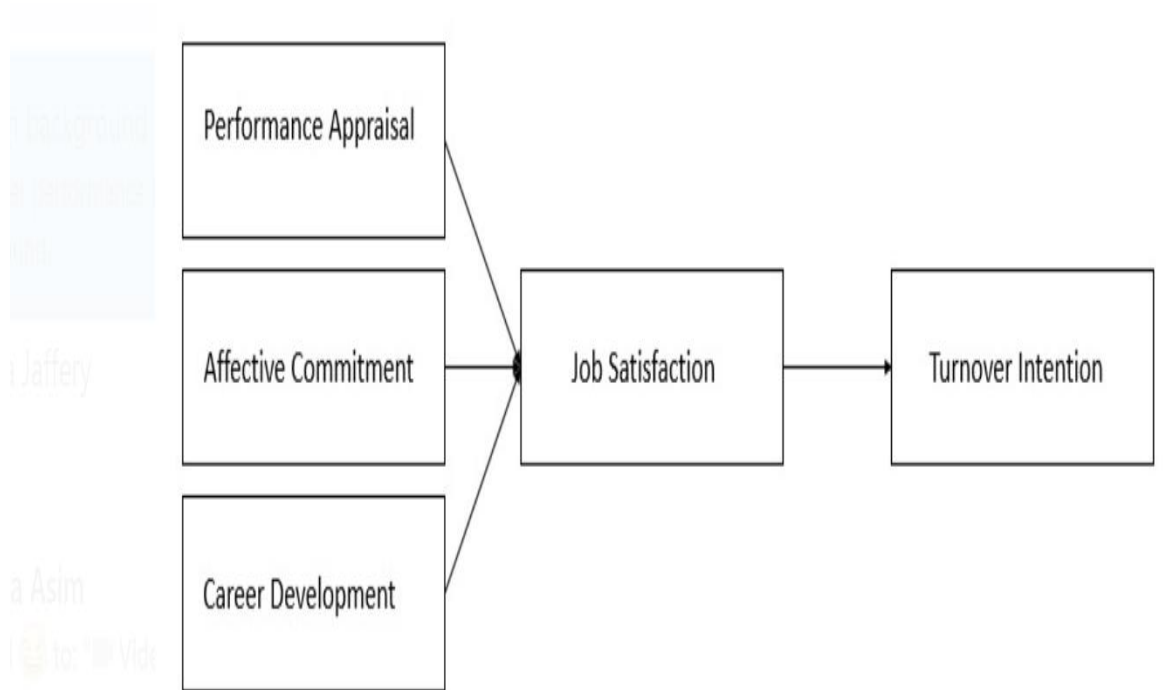
The relationship between a representative and a chief, between a subordinate and an overseer, or between raters and rates, will create an internal political relationship, according to Nutakor (2019). Performance evaluation also involves the use of many forms of political influence and authority. Past research has shown that there is proof that apparent governmental issues are fundamentally identified with turnover intention (Ferdousi & Abedin, 2023). In the investigation of authoritative legislative issues, work mentalities, and work results of nearby government workers, the discoveries upheld the speculation that the impression of authoritative governmental issues will be emphatically identified with worker's goals of exit and disregard (Nutakor, 2019). As Nutakor (2019) found in an experimental review, when workers saw performance appraisals to be controlled as a result of the rater's very own Predisposition and plan to rebuff subordinates they communicated decreased work fulfillment, which prompted more prominent goals to stop. Her exploration showed that exhibition evaluations that are controlled by disciplined thought processes will prompt lower work fulfillment and increment turnover goals. Be that as it may, when evaluations are impacted by inspirational intentions like a prize or different acknowledgments, it will prompt higher work fulfillment and, what's more, decline turnover aim. One key explanation of performance appraisal is picked because it is one of the principal HRM practices to gauge the adequacy and productivity of representative execution (Gaur & Rajendra, 2021).

Execution evaluation as a part of HRM rehearses recognizes the commitment of individual representatives and makes every worker more dedicated to the association (Kooij et al., 2013). Execution evaluation empowers both the association and the workers to perceive, assess, and foster a singular norm of execution (Kooij et al., 2013) and to urge helpless entertainers to improve (Ferdousi & Abedin, 2023). Accordingly, the association needs to make the execution examination more precise, acknowledged, and reasonable for the representative. As Nutakor (2019) found in an experimental review, when workers saw performance appraisals to be controlled as a result of the rater's very own predisposition and plan to rebuff subordinates they communicated decreased work fulfillment, which prompted more prominent goals to stop. Her exploration showed that exhibition evaluations that are controlled by disciplined thought processes will prompt lower work fulfillment and increment turnover goals. Be that as it may, when evaluations are impacted by inspirational intentions like prizes or different acknowledgments, it will prompt higher work fulfillment and, what's more, a decline in turnover aim improvement. Representative-seen performance appraisal fairness impressively affects representative demeanor and conduct (Nutakor, 2019). The decency of performance appraisal is exceptionally underscored by various creators who declared that reasonableness in performance appraisal fortifies the sensation of the representative about the association and seeks them to be more useful (Gaur & Rajendra, 2021).

The mental experience of decency drives people to be more dedicated to the association and cut off their considering stopping and elective work search conduct (Ikramullah et al., 2012). Along these lines, fruitful execution evaluation relies upon the appraiser's impression of decency concerning the examination framework (Abdullah & Malik, 2022).

H1: Performance appraisal and turnover intervention are negatively related.

Figure No 1: Conceptual Framework



2.3 Affective Commitment and Turnover Intentions

Ongoing exploration has underscored the benefit of recognizing among numerous foci of affective commitment in the working environment (Mercurio, 2015a). Affective commitment foci address those people, gatherings, or substances to which a worker is joined. Exploration has shown that similarly as workers foster emotional connections to the worldwide association, they may feel focused on their chief (Mercurio, 2015a) and to their work gathering or group (Mercurio, 2015a). Whatever the foci of interest, full of feeling an obligation to a givenelement might be extensively characterized as a connection portrayed by a recognizable proof to and contribution to the objective element (Mercurio, 2015a).

Researchers went above and beyond and fostered an overall model of working environment responsibility in which responsibility is characterized as a mentality that ties a person to a course of activity that is of significance to a specific objective (Dinh Nguyen et al., 2020). Along this line, (Dinh Nguyen et al., 2020; Mercurio, 2015a) observed that responsibility coordinated to a particular objective was a superior indicator of conduct applicable to that objective than was the more broad authoritative responsibility.

In reality, they viewed obligation to an authoritative change as a more grounded indicator of

social help to the change than was authoritative responsibility. The particular conduct one needs to foresee likewise decides the degree of examination of importance to the connection between responsibility and the result. For the model, if one decides to inspect the obligation to the administrator, results that are pertinent to that substance will be all the more handily clarified. This issue is an issue of both proximity and remarkable quality of conduct (Mercurio, 2015a) and coordinated with levels of examination in the responsibility conduct relationship. Affective commitment is characterized as the general strength of a singular's relationship with also, inclusion in a specific association (Sanm & Nazir, 2022). It demonstrates the degree to which the workers are sincerely appended to, related to, and associated with the association. Like social help, emotional responsibility is an amazing indicator of turnover expectation (Dinh Nguyen et al., 2020; Mercurio, 2015a; Sanm & Nazir, 2022)

Impacts of social help and full of affective commitment on turnover intention. Essentially, the two insights give criticism to one another in deciding the nature of social trade between the worker and the association or its delegate and accordingly structure the tendency to keep up with or end the relationship (Sanm & Nazir, 2022). A significant forerunner of affective commitment to the association ought to be Perceived Organizational Support (POS). POS mirrors the worldwide convictions representatives create concerning the degree to which their association esteems their commitment and also, thinks often about them. POS should prompt more grounded emotional authoritative responsibility because POS proposes that, by the goodness of the correspondence standard (Mercurio, 2015a), employees who feel upheld by their association will endeavor to reimburse their obligation through full of feeling responsibility (Setton et al., 1996). Although this relationship has been reported in past research by Mercurio (2015a); and Sanm and Nazir (2022) it has never been demonstrated that POS explicitly and remarkably adds to emotional responsibility to the association and doesn't all the while building up affective commitment to the supervisor and the work bunch. The connection between organizational commitment and positive work results has been well set up in various businesses. For instance, Sanm & Nazir (2022) shown that full of feeling responsibility, or on the other hand the representatives' craving to remain with the association since the person needs to, has been connected reliably to expanded job performance and increased organizational behaviors (OCBs), expanded participation, diminished turnover goals, and diminished turnover intention.

H2: Affective commitment and turnover intention are negatively related.

2.4 Career Development and Turnover Intentions

Career development includes coordinated, formalized, and arranged work to accomplish harmony between a person's professional needs and the association's labor force prerequisites (Salleh et al., 2020). Career Development Practices were once an essential piece of the Human Resource Management Practices under lifetime work practices to spur representatives for career development just as wanted execution in the association (Rasheed et al., 2020). Conventional perspectives advocate that vocation arranging has an intrinsically paternalistic nature where association lays a crude and prevailing job in creating workers (Rasheed et al., 2020; Salleh et al., 2020). Present-day sees contend that career development is more moderate and representatives take

a significant job in dealing with their own profession (Aburumman et al., 2020). This flood of specialists characterizes the term career development as an improvement interaction of a person along the way of various work encounters and occupations in at least one association (Aburumman et al., 2020; Rasheed et al., 2020; Salleh et al., 2020). The accentuation of new career achievement is put on individual obligation (Rasheed et al., 2020). Contending that representatives ought not just oversee their own professions (Aburumman et al., 2020), went considerably further in affirming that representatives could have numerous professions voluntarily. Representatives may have less obligation to an association, and on second thought foster numerous responsibilities towards their industry, occupation, support gatherings, and career (Alam & Asim, 2019). Career development then, at that point, becomes more open, different, and less constrained by businesses. Conventional perspectives advocate that career development has an intrinsically paternalistic nature where association plays a crude and prevailing job in creating workers (Alam & Asim, 2019; Rasheed et al., 2020). Present-day sees contend that career development is more moderate and representatives take a significant job in dealing with their own profession (Nabi et al., 2022). As career development is under one's control and obligation, one should decide, adjust to conditions (like hierarchical change), figure out how to develop, and control one's own predetermination (Sanm & Nazir, 2022). The choice for workers to remain or leave may rely upon whether the work is testing, regardless of whether they gain support at work and self-awareness.

This expects managers to give assets, instruments, and a suitable climate to proceed with self-advancement. While individual exertion is accentuated, professional writing has shown an assembly among individual and organizational effort in professional advancement is conceivable. These scientists proposed that CDP addresses a type of association and common responsibility in return for joint possession and shared liability of workers' professions (Rasheed et al., 2020; Salleh et al., 2020). CDP should be a continuous improvement framework related to an association's HR approaches and design. The organization also, common trade of responsibility depicts CDP as a drawn-out moderate occasion (Aburumman et al., 2020; Rasheed et al., 2020), henceforth cultivating the ability of workers, and simultaneously, shaping a tough work relationship. An individual's professional stage can be identified with a progression of stages, each with various work positions, obligations or exercises, and various perspectives and practices. Subsequently, individuals are probably going to have diverse professional needs at various career stages.

The current concentrate likewise took on the (Rasheed et al., 2020) career stage arrangement since it is viewed as the most compelling career development stage hypothesis (Aburumman et al., 2020). The attributes of modern salespersons at various career stages utilize Super's grouping framework (Salleh et al., 2020). The professional needs comprise career objective requirements, career task needs, and professional challenge needs (Abdullah & Malik, 2022). Career objectives for the most part center on existing career needs and deciding the bearing of a person's present endeavors, while career tasks relate to needs that arise in quest for by and large vocation objectives. Career challenges identify with future career tasks emerging from resulting openings for career development. This point of view about the contemporary utilization of the term career development is important just to build up that terms, similar to callings, advance. They are recorded manifestations, the shape, substance, and marking of which reflect social, political, and financial

change. Without a doubt, the term “career” was seldom utilized before the 1960s and the term “development” was once in a while utilized before the 1950s. At the point when the two terms were joined, they tended until the last part of the 1960s to be depicted as the professional turn of events or professional psychology, not career development (Abdullah & Malik, 2022).

Careers are significant all things considered, over the part occupations, because their story contains fundamental importance for the person as well concerning the climate. For some people, their profession holds an enormous piece of the importance of life's excursion, and henceforth of their personality (Abdullah & Malik, 2022). One's personality insofar as it lives in the unfurling profession might be called career identity. Even though for a few the career identity might be undeniable from youth or youthfulness, regularly, it will steadily come to fruition through close-to-home encounters throughout the long term. In Western social orders, careers are not generally fated before birth, nor is their course which means fixed by families or factions at an early age. People generally are allowed to imagine their careers from their fantasies and intentions. Acknowledging professional dreams will for the most part succeed exclusively by taking care of outer tensions satisfactorily, regardless of whether by overlooking resistance, arranging openings, or beating contenders. In such cycles, career development takes further shape and course (Rasheed et al., 2020).

H3: Career development and turnover intention are negatively related.

2.5 Job satisfaction as a mediator

Notwithstanding significant interest in the investigation of occupation fulfillment and disappointment, our comprehension of these peculiarities has not progressed at a speed equivalent to research endeavors. It is contended that. A significant justification behind this absence of progress is the certain origination of causality acknowledged by most therapists. It is known as the strategy of "relationship without clarification." The current way to deal with the subject of occupation perspectives stresses a more applied way to deal with the issue. Utilizing Rand's hypothesis of feelings as a beginning stage, the concepts of fulfillment, disappointment, esteem, feeling, examination, and their interrelationships are talked about. The present hypothesis of occupation fulfillment stood out from past speculations. Information delineating a way to deal with fulfillment dependent on the current hypothesis is given. Different issues talked about are: esteem chains of command; the unique person of qualities, by and large, work fulfillment, the Herzberg two-factor hypothesis, the estimation of fulfillment and qualities, and level-headed versus silly qualities.

The idea of "relationship without clarification" as utilized here isn't to be taken as inseparable from the correlational technique for research. It is utilized from a more extensive perspective. It concerns how (and regardless of whether) one clarifies one's results. The issue is: When a researcher notices a succession of occasions (regardless of whether they be normally happening peculiarities or exploratory tasks) is he content simply to describe the grouping or does he try to note that in Skinner's distinct behaviorism, the trial technique is utilized reliably; yet alleged "clarifications" are made just as far as connections among improvements, reactions and "fortifications," never as far as properties of creatures. Skinner has unequivocally rejected that he is keen on knowing why a "reinforce supports". Job satisfaction addresses perhaps the most intricate area confronting the

present directors about dealing with their workers. Many investigations to a great extent affect the work fulfillment on the inspiration of laborers, while the degree of inspiration affects efficiency, and henceforth likewise on the execution of business organizations. Unfortunately, in our district, work fulfillment has not yet gotten the appropriate consideration from one or the other researchers or administrators of different business associations.

In spite of its wide utilization in logical research, as well as in regular life, there is still no broad arrangement with respect to work fulfillment. Truth be told there is no last definition of what occupation addresses. Consequently, before a definition of work fulfillment can be given, the nature and significance of work as a general human action should be thought of. Various creators have various methodologies for characterizing position fulfillment. Probably the most usually referred to definitions of work fulfillment are investigated in the text that follows. Hoppock characterized work fulfillment as any blend of mental, physiological, and ecological conditions that cause an individual to say I am happy with my work. As per this methodology even though work fulfillment is affected by numerous outer variables, it remains something inside that has to do with the way the representative feels. That is, work fulfillment presents a bunch of elements that cause a sensation of fulfillment (Alam & Asim, 2019).

Vroom in his definition of job satisfaction centers around the job of the representative in the working environment. Accordingly, he characterizes work fulfillment as emotional direction with respect to people toward the jobs they are now possessing. One of the frequently referred to definitions of work fulfillment is the one given by Spector as indicated by whom work fulfillment has to do with the way individuals feel about their work and its different perspectives. Job satisfaction addresses a blend of good or negative sentiments that laborers have towards their work. In the interim, a laborer utilized in a business association carries with him the necessities, wants, and encounters that determine assumptions that he has excused. Work fulfillment addresses the degree to which assumptions are and match genuine honors. Work fulfillment is firmly connected to that person's conduct in the workplace. Work fulfillment is a specialist's pride and success at work. It is by and large apparent to be straightforwardly connected to productivity just as to individual prosperity. Work fulfillment infers doing a task one appreciates, doing it admirably, and being compensated for one's endeavors. Work fulfillment further infers excitement and bliss with one's work. Work fulfillment is the key ingredient that prompts acknowledgment, pay, advancement, furthermore the achievement of different objectives that lead to a sensation of fulfillment (Alam & Asim, 2019).

Job satisfaction can be characterized additionally as the degree to which a specialist is happy with the prizes the individual in question gets out of his metal her job, particularly as far as characteristic motivation. The term job satisfaction alludes to the attitude and sentiments individuals have about their work. Positive and ideal perspectives towards the occupation show work fulfillment. Negative and horrible mentalities towards the work demonstrate work disappointment. Job satisfaction is the assortment of feelings and convictions that individuals have about their present place of employment. Individuals' levels of occupation fulfillment can go from outrageous fulfillment to outrageous disappointment. Notwithstanding they have mentalities about their positions all in all. Individuals additionally can have mentalities about different parts of their occupations, for example, the sort of work they do, their associates, bosses or subordinates, and their

compensation. Job satisfaction is a mind-boggling and complex idea that can mean various things to various individuals. Work fulfillment is generally connected with inspiration, yet the idea of this relationship isn't clear. Fulfillment isn't as old as. Work fulfillment is a greater amount of a demeanor, an inner state. It could, for example, be related to an individual sensation of accomplishment, either quantitative or qualitative. We consider that work fulfillment addresses an inclination that shows up because of the discernment that the workempowers the material and mental necessities.

H4: Job satisfaction mediates the relationship between affective commitment and turnover intention

H5: job satisfaction mediated between performance appraisal and turnover intention

H4: Job satisfaction mediates the relationship between career development and turnover intention

3. Methodology

3.1 Measurement instrument

Using the SmartPLS 3.0 software, the research model was examined using Partial Least Squares (PLS) Structural Equation Modeling-Variance Based (SEM-VB) (Ringle et al., 2015). Data analysis using SEM, a second-generation multivariate data analysis technique, allows for simultaneous processing, resulting in more accurate results (Isaac et al., 2017). We tested the measurement model (validity and reliability of the measures) before looking at the structural model, as advised by the two-stage analytical techniques for SEM (Hair et al., 2013). A bootstrapping method (5000 resamples) was employed to test the significance of the path coefficients and loadings (Hair et al., 2013). Because of its capacity to model latent components under non-normality and small to medium sample sizes, the PLS technique has grown increasingly prominent in marketing and management research over the last decade (Hair et al., 2013). The hypotheses were tested at a significance level of 0.05.

3.2 Research and Data Collection

In this study, a descriptive survey design was adopted. The purpose of descriptive surveys was to collect clear and accurate information about a current situation. Using the research framework's concepts, data was acquired and hypotheses were tested. Because a questionnaire was utilized to determine the impact of performance appraisal, affective commitment, and career development with the mediating effect of intrinsic motivation and job satisfaction moderating the relationship with turnover intention, it was categorized as a descriptive survey.

Data was collected using a structured questionnaire since structured questionnaires are extremely versatile and may be used to acquire information from a big or small group of individuals on virtually any topic (Moore, 1987; Olatokun and Gbinedion, 2009). In accordance with current research in the banking industry, a 65-item questionnaire was adapted from the previous papers (Adekola, n.d.; Kuvaas, 2006; Poon, 2004; Sillup & Klimberg, 2010), and a multi-item Likert scale was employed (Lee et al., 2009). The factors were scored on a 5-point Likert Scale, with 5 representing "Strongly Agree" and 1 representing "Strongly Disagree." The survey was done

physically by visiting banks like Habib Bank, Bank Alfalah, Meezan, MCB Limited, etc. Validated items from comparable prior studies were utilized to measure the variables in this study. The respondents were asked to assess how much they liked it and how much they disliked it.

3.3 Population and Sample Size

To fulfill the objectives of the study, data of 400 is gathered from employees in the banking sector. The main objective in selecting this audience is to find experienced individuals who are employed and perceive what is being cultured and who is supervising it, so they can quickly retain information and reply appropriately to the questions. Questionnaires were distributed to people ranging in age from 30 to 50 years old. The fact that this demographic is a target audience for the banks is another significant feature.

4. Analysis

Table No 01: Construct Reliability and Validity

Construct Reliability And Validity					
	Items	Loadings ^A	AVE ^B	CR ^C	Rho A ^D
Performance Apraisal	PA1	0.796	0.633	0.896	0.862
	PA2	0.876			
	PA5	0.76			
	PA6	0.734			
	PA7	0.806			
Affective Commitment	Ac2	0.703	0.673	0.911	0.889
	AC8	0.82			
	AC9	0.884			
	AC13	0.845			
	AC14	0.763			
Career Development	Cd2	0.902	0.732	0.942	0.934
	CD5	0.802			
	CD7	0.802			
	CD8	0.922			
	CD9	0.891			
	CD10	0.804			



Job Satisfaction	JS1	0.77	0.604	0.944	0.94
	JS2	0.738			
	JS4	0.793			
	JS5	0.785			
	JS10	0.78			
	JS11	0.786			
	JS12	0.851			
	JS13	0.811			
	JS15	0.761			
	JS17	0.719			
Turnover Intention	Ti1	0.976	0.942	0.97	0.964
	TI2	0.965			

4.1 Discriminant Validity

Table No 02: Fornell-Larcker Criterion

	AC	CD	JS	PA	TI
AC	20				
CD	0.336	0.885			
JS	0.639	0.774	0.777		
PA	0.818	0.551	0.853	0.796	
TI	-0.704	-0.172	-0.399	-0.446	0.971

Table No 3: Heterotrait-Monotrait Ratio (HTMT)

	AC	CD	JS	PA	TI
AC					
CD	0.387				
JS	0.677	0.825			
PA	0.899	0.604	0.935		
TI	0.772	0.204	0.402	0.455	

Table No 4: Hypothesis Testing

Hypothesis	Beta	T-Value	P-Value
AC->TI	-1.058	9.790	0.000
PA->TI	0.725	8.338	0.000
CD->TI	0.115	2.663	0.000
JS->TI	-0.427	6.759	0.000
AC->JS->TI	0.012	1.017	0.309
CD->JS->TI	-0.184	5.846	0.000
PA->JS->TI	-0.272	6.366	0.000

Critical t-values 1.96,
p<0.05

Table No 5: R² and Q²

Construct	R ²	Q ²
Job Satisfaction	0.966	0.530
Turnover intention	0.568	0.530

4.2 Measurement model analysis

The measurement model was first put to the test for convergent validity. Factor loadings, Composite Reliability (CR), and Average Variance Extracted were used to analyze this (AVE). All item loadings surpassed the suggested amount of 0.7, as shown in Table 1 (Hair et al., 2013). All item loadings surpassed the suggested amount of 0.7, as shown in Table 1. Hair et al. (2013) Values of composite reliability show to what extent the construct indicators imply. The latent construct was found to be higher than the recommended value of 0.7. The average variance was calculated, which shows the total amount of volatility. Variation in the indicators that the latent concept accounts for surpassed the 0.5 figure that was recommended (Hair et al., 2013).

The discriminant validity, which was the following step, was assessed. Refers to the extent to which the metrics do not accurately reflect the situation. A few more factors Low correlations between the measure of interest and the measures of other constructs imply this. The square root of the AVE (diagonal values) of the AVE (diagonal values) of the AVE (diagonal values) of the AVE (diagonal values) of the correlation coefficients for each concept are bigger than their corresponding correlation coefficients, indicating appropriate discriminant validity (Fornell Larcker, et al., 1981). The Fornell and Larcker (1981) criteria have recently come under fire. implying that they are unable to accurately detect the absence of discriminant validity in typical study scenarios (Henseler et al., 2015). An alternate technique has been proposed by Henseler et al., which is based on measuring discriminant validity, using the multitrait-multimethod matrix: the associations' heterotrait-monotrait (HTMT) ratio (Henseler et al., 2015). This new method was used to test discriminant validity. The technique and results. If you meet the first requirement The HTMT number is higher than the 0.85 HTMT.85 value (Kline, 2011), Discriminant validity, on the other hand, is a problem. Table 5 shows the results. All values, however, exceeded HTMT.85.

4.3 Structural Model Analysis

Hair et al. (2013) suggested using a bootstrapping approach with a resample of 5000 to assess the structural model by looking at the R², beta, and matching t-values. Researchers should

additionally report predictive relevance (Q^2) and effect sizes, in addition to these fundamental indicators, they advised (f^2). The structural analysis of the relationships between various organizational factors reveals intricate dynamics influencing turnover intentions (TI). Affective commitment (AC) demonstrates a strong negative correlation with turnover intentions, as evidenced by a beta value of -1.058, a significant t-value of 9.790, and a p-value of 0.000, indicating that higher affective commitment significantly reduces the likelihood of employees considering leaving the organization. In contrast, performance appraisal (PA) shows a positive relationship with turnover intentions (beta = 0.725, t-value = 8.338, p-value = 0.000), suggesting that increased perceptions or experiences of performance appraisals are unexpectedly linked with higher turnover intentions. Similarly, career development (CD) has a positive but weaker association with turnover intentions (beta = 0.115, t-value = 2.663, p-value = 0.000), indicating that career development opportunities within the organization might slightly elevate the propensity for employees to leave.

The mediating role of job satisfaction in these relationships is also noteworthy. The indirect impact of affective commitment on turnover intentions through job satisfaction (AC \rightarrow JS \rightarrow TI) is not significant (beta = 0.012, t-value = 1.017, p-value = 0.309), suggesting that job satisfaction does not play a substantial mediating role in this context. However, the negative indirect relationships of career development (CD \rightarrow JS \rightarrow TI, beta = -0.184, t-value = 5.846, p-value = 0.000) and performance appraisal (PA \rightarrow JS \rightarrow TI, beta = -0.272, t-value = 6.366, p-value = 0.000) through job satisfaction are significant, indicating that job satisfaction effectively mediates the impact of these factors on turnover intentions. Overall, this analysis provides valuable insights into how different elements of the work environment and HR practices influence employees' intentions to stay with or leave an organization, especially in the context of job satisfaction as a mediating factor. After that, we looked at effect sizes (f^2). The p-value in the findings indicates the importance of the associations, but it does not indicate the size of the link effects. As a result, readers have difficulty deciphering data and findings. As a result, both substantive significance (f^2) and practical significance (f^2) are important, as well as the statistical significance (p), must be given. According to Hair et al. (2013), changes in the R^2 value should be investigated as well. To determine the changes we utilized Cohen's (1998) recommendations for effect size, which are 0.02 for small effects 0.15 for medium effects, and for major effects 0.35.

5. Conclusions & Discussion

The discussion of these results offers intriguing insights into organizational dynamics, particularly in the context of turnover intentions. The finding that affective commitment significantly reduces turnover intentions aligns with the research by (Mercurio, 2015b), who emphasized the strong inverse relationship between affective commitment and turnover. This suggests that employees with a higher emotional attachment to their organization are less likely to leave, a notion widely supported in organizational behavior literature. Contrastingly, the positive association between performance appraisal and turnover intentions presents a more complex scenario. This result diverges from the traditional view, often cited in studies (Nutakor, 2019), which posits that effective performance appraisals should theoretically decrease turnover intentions by clarifying expectations and rewarding performance adequately.

The observed discrepancy might be attributed to the nature of appraisal systems or the perception of fairness in these systems, as discussed by Abdullah and Malik (2022) indicating that if employees perceive appraisals as unfair or inadequate, it could lead to increased turnover intentions. Similarly, the positive relationship between career development opportunities and turnover intentions is somewhat unexpected, as career development is generally seen as a retention tool. This finding is in contrast with the views of Rasheed et al. (2020), who argued that career development opportunities are crucial for employee retention. The possible explanation, as suggested by research like that of Kooij et al. (2013), might be that career development opportunities make employees more marketable, thus increasing their likelihood to explore external opportunities. The role of job satisfaction as a mediator in these relationships is particularly noteworthy. The lack of significant mediation in the relationship between affective commitment and turnover intentions through job satisfaction is an interesting divergence from the findings of Nabi et al. (2022), who highlighted job satisfaction as a key mediator in organizational outcomes. However, the significant mediation in the relationships involving career development and performance appraisal aligns with the research by Gaur and Rajendra (2021) underscoring the pivotal role of job satisfaction in organizational behavior.

5.1 Managerial implications

The study's findings offer valuable managerial implications in the context of human resource management and organizational behavior, particularly in addressing turnover intentions. Enhancing affective commitment is crucial, as it significantly reduces turnover intentions; thus, organizations should focus on fostering a positive culture and aligning individual values with those of the company. The positive correlation between performance appraisal and turnover intentions necessitates a reevaluation of appraisal systems, emphasizing fairness, transparency, and a developmental approach to mitigate potential negative impacts. While career development opportunities are generally positive, their association with increased turnover intentions suggests the need for a careful balance between providing growth opportunities and retaining talent. The pivotal role of job satisfaction as a mediator indicates that improving job satisfaction should be a key focus in employee retention strategies, addressing factors like work conditions, compensation, and work-life balance. Given the varied impacts of different factors, a tailored approach addressing specific aspects of the employee experience is recommended. Managers need to be particularly responsive to evolving employee needs, considering the challenges of remote work and economic uncertainties. Overall, these insights highlight the necessity for holistic and nuanced human resource strategies to effectively manage turnover intentions and enhance job satisfaction in the modern organizational landscape.

5.2 Limitations and Future Studies

This research, focusing on banking sector employees with a population size of 400 and utilizing Smart PLS 3.0 for data analysis, presents several limitations. Firstly, the study's concentration on the banking sector may limit the generalizability of its findings to other industries with different dynamics and work cultures. The specific challenges and opportunities within the banking sector might not accurately reflect those in other sectors, potentially affecting the applicability of the

results. Secondly, the use of Smart PLS 3.0, while effective for this type of analysis, may have its constraints, particularly in terms of assumptions about data distribution and the modeling of complex relationships. The sample size of 400, although substantial, may not fully capture the diversity and range of experiences of employees in the broader banking industry. Additionally, the study's cross-sectional nature limits its ability to establish causality or explore how these relationships evolve over time.

For future studies, it would be beneficial to expand the research to include a variety of industries beyond banking, to understand how these dynamics play out in different organizational contexts. Longitudinal studies could provide deeper insights into how the relationships between performance appraisal, job satisfaction, career development, affective commitment, and turnover intentions evolve over time. Further, exploring a larger and more diverse sample size could enhance the generalizability of the findings. The use of different data analysis tools or mixed-method approaches could also offer a more nuanced understanding of the complex relationships among these variables. Additionally, future research could delve into the impact of emerging trends, such as digital transformation in the banking sector, on these dynamics, especially in a post-COVID-19 world where work patterns and employee expectations are rapidly changing.

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