

Determinants of Job Satisfaction and Job Turnover Intention: Empirical Evidence from Commercial Bank Workers in Ibadan

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Abstract

This paper examined the determinants of job satisfaction and job turnover intention of the workers of selected banks in Ibadan. Multiple sampling methods were used to select the sample. While the purposive sampling method was employed to select 12 banks that have the highest number of branches in Ibadan, the random sampling technique was used to consider 20 respondents from each of the bank, irrespective of branch, giving a total of 240 respondents. The Herzberg's two factor theory provided the theoretical basis for the determinants of job satisfaction and job turnover intention. The factors predicted by the theory were estimated using the probit estimation technique. The results showed that adequacy of salary, safety in work place, possibility of promotion, and interpersonal relations among the staff were the factors that enhanced job satisfaction of the workers of the banks. However, long working hours, job insecurity and conflicts between office and family schedules reduced the job satisfaction of the bankers. On the other hand, higher education, company policies, supervision, salary, working conditions, and job insecurity were the factors that drove turnover intention in the banks. Also, female bank workers had greater tendency of job turnover intention than male

workers. Long years of service and job satisfaction were found to reduce job turnover intention.

Keywords: Job satisfaction, Job turnover intention, Herzberg's two factor theory, Commercial bank workers

Introduction

One of the key factors that influence the attitude of employees toward their job and various aspects of their jobs is job satisfaction. Kreitner and Kinicki (2006) defined job satisfaction as a global construct of different dimensions to which the employee reacts affectively. Statt (2004) defined job satisfaction as the extent to which a worker is content with the rewards he or she gets out of his/her job, particularly in terms of intrinsic motivation. Schein (1996) argued that motivation of employees is important for an organisation to succeed. This necessitates understanding employees in their jobs and what motivates them, to ensure their commitment to the organisation. Mowdey, Richard & Lyman (1979) argued that personal and organisational factors that arouse an emotional reaction affecting organisational commitment can affect job satisfaction.

Job turnover among bankers is a serious problem with implications for bankers, the banks they work for, and the customers they serve. The costs of a job change to bankers are significant. The act of searching for a new job can be a strenuous and very stressful experience. If the banker quits prior to finding a new job, he or she could experience significant financial strains. The costs of losing a banker might be even greater for banks. Hiring a new banker requires recruitment, administrative issues, training, orientation, and many other tasks. In addition to the financial implications, losing an experienced banker can create organizational instability. Integrating a new banker, especially an inexperienced one, into a practice may take a considerable amount of time.

The social value attached to bank workers in the 70s, 80s and 90s in terms of the prestige accorded to the job and the remuneration cannot be overemphasised. Jobs in the banks happened to be one of the much sought-after white-collar jobs that phased out the dominance of the agricultural sector in terms of employment. Recruitment in the sector reached its peak during the recapitalisation exercise that led to the closure, merging or acquisition of some illiquid banks. However, in the wake of the global

financial crisis, there was massive retrenchment, especially in the financial sector. The recent introduction of the cashless banking policy has heightened job turnover intention in the banking sector. This is because fewer workers are needed in the banking sector. To this end, this study examines the determinants of job satisfaction and turnover among bankers in Ibadan.

Several studies have attempted to examine the determinants of job satisfaction, such as Van Scotter (2000), Visser, Smets, Oort and de Haes (2003); Stoddard, Hargraves, Reed, and Vratil (2001); Shields and Ward (2001); and Ogunleye, Odebiyi and Olaoye (2013). Less attention however, has been paid to job turnover intention. In Nigeria, for instance, two studies are noticeable; they include Mbah and Ikemefuna (2012), and Oyetola (2013). The present study drew its uniqueness from the fact that it considered the banking sector as against the automobile and library sectors analysed by Mbah and Ikemefuna (2012) and Oyetola (2013) respectively. Besides, the present study used the probit method of estimation to analyse the determinants of job satisfaction and turnover intention as against the chi-square used by Olusegun (2013). The OLS regression used by Ogunleye et al (2013) to estimate the qualitative dependent variable can be faulted because of inherent econometrics problems. Hence, this study's choice of the probit method of estimation that can handle qualitative dependent variables like job satisfaction and job turnover intention.

This paper is structured into five sections: the present section gave the introduction to the paper. The next section reviews some related literature on job satisfaction, turnover and their determinants. Some empirical studies and their respective findings are also highlighted. The third section gives a brief description of the methodology employed in the study, while the fourth discusses the findings. The last section concludes and proffers policy options.

Literature Review

The process of voluntary turnover has been debated for many years in the literature. Many of the theories of turnover view it as a result of employee job dissatisfaction (Spector, 1997). Empirical reviews of literature on the relationship between turnover and job satisfaction consistently find a negative relationship (Mobley, 1977). Further longitudinal studies have shown that job satisfaction has causal effects on turnover (Spector, 1997). When employees are dissatisfied with their current jobs they often seek out

new jobs. Some authors argued that turnover is a process of steps initiated by an employee experiencing job dissatisfaction. For instance, Lee, Mitchell, Holton, McDaniel and Hill (1999) viewed intention to quit as the immediate antecedent of turnover. One significant factor that influences the job satisfaction-turnover relationship is the availability of alternative jobs.

According to the theory of planned behaviour postulated by Ajzen (1991), turnover behaviour is a multistage process that includes attitudinal, decisional and behavioural components. The theory suggested that behavioural intention is a good predictor of actual behaviour. Some empirical studies showed that behavioural turnover intentions are consistently seen with moderate to strong correlations with turnover (see Fox and Fallon, 2003; Shields and Ward, 2001). There are also studies that argued in favour of the notion that intention to quit-stay is probably the most important and immediate individual-level antecedent and predictor of turnover decisions (Chiu and Francesco, 2003; Fox and Fallon, 2003).

Buchbinder, Melick and Powe (2001) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experiences. According to Spector (1997), job satisfaction can be affected by two factors, namely, the job environment and characteristics of the individual, personality, and experience. Some of the factors that influence job satisfaction under job environment include administrative requirement (see Pathman, Konrad, Williams, Sheckler, Linzer and Douglas, 2002), autonomy (see Stoddard, et al., 2001), workload (see Spector, 1997; Visser et al., 2003), work/private life conflict (see Gosden et al., 2000, Visser et al., 2003), pay (see Hadley and Mitchell, 2002, and Sibbald, Enzer, Cooper, Rout and Sutherland, 2000) and community satisfaction (see Pathman et al., 2002).

When the characteristics of the individual are considered in relation to job satisfaction, the worker's locus of control is a prominent factor that comes to mind. Benardi (2003) defined locus of control as a cognitive variable that represents an individual's generalised belief in his/her ability to control his/her own environment. Kircaldy, Shepard and Furnham (2002) viewed the concept of locus of control as the outcome of self-dependence as they assumed that everyone develops a general concept regarding their personal ability to control all aspects of their life. In the view of Robbins (2003), equitable rewards, supportive working conditions, mentally challenging work, and supportive colleagues are the key determinants of job

satisfaction. Equitable rewards relate to the pay and promotion systems that an employee perceives as fair and in line with expectations. Supportive working conditions in terms of working in an environment that is safe, comfortable and preferably, an employee will prefer to work as close to home as possible and with adequate tools to successfully complete tasks (Ogunleye et al., 2013).

Employees prefer jobs that give them opportunities to use their skills, capabilities, and knowledge as well as jobs that offer a variety of feedback, tasks and freedom. Jobs that have little challenge, are dull and boring, often create monotony for employees. In contrast, jobs that are quite challenging and demanding often create feelings of failure and frustration. Locke (1976) identified work itself, pay, promotions, recognition, working conditions, benefits, supervision and co-workers as potent factors that contribute significantly to organisation commitment. In terms of the relationship between job satisfaction and turnover intention, most scholars agreed that job satisfaction and turnover intention are negatively related (see DeConinck & Stilwell, 2004). The relationship between job satisfaction and turnover intention can also be weakened by several variables including experience, performance, role overload, and the environment of the organisation, to mention a few. For instance, Van Scotter (2000) found that employees whose contextual performances were higher were more satisfied with their jobs, and were more committed to their organisations and less likely to leave, but task performance did not explain significant incremental variance on the variables. In addition, Schwepker (2001) observed that the more sales people perceived the climate of their organisation as ethical, the higher their reported levels of job satisfaction and the more their commitment to the organisation and the less their intent to leave.

Mbah and Ikemefuna (2012) investigated job satisfaction and turnover intentions among the employees of Total Nigeria Plc. in Lagos. The variables considered in the survey as the indicators of job satisfaction that affect employee turnover intention include: satisfaction with pay, nature of work, and supervision. Findings showed that job satisfaction reduced the turnover intention of the employees and that proper pay structure, nature of work and efficient supervision were some of the strategies to reduce turnover among employees. Ogunleye et al. (2013) investigated the relationship between job satisfaction and organizational commitment among Nigerian banks employees. Correlation and multiple regression analysis of

the primary data collected from 70 respondents in Osogbo metropolis showed that work condition and supervision were independently significant predictors of organizational commitment.

Oyetola (2013) examined the influence of job satisfaction on turnover intentions of library personnel in some public universities in South West Nigeria. Primary data collected from 226 respondents were analysed using percentages, mean, standard deviation, Pearson's product-moment correlation coefficient and multiple regression analysis methods. The results showed that the linear combination effect of job satisfaction and turnover intentions was significant, and that there was no significant difference in the turnover intention of library personnel by their place of work. The study recommended that public universities should design developmental programmes that would focus on greater motivation of workers and formulate job satisfaction policies to reduce employee's turnover intentions.

Javed, Balouch and Hassan (2014) investigated the determinants of job satisfaction and its effects on employee performance and turnover intentions. The study collected data from 200 employees in Bahawalpur City of Pakistan, which were analysed using descriptive statistics. The results showed that employee empowerment, workplace environment, job loyalty and job performance are positive correlates of job satisfaction, while a significant negative relationship exists between job satisfaction and turnover intention. The results further showed no significant relationship between turnover intention with employee empowerment and job performance.

Kim and Park (2014) explored the determinants of job satisfaction and turnover intentions of public employees with evidence from US federal agencies. The study used a structural equation model to analyse secondarily collected data from the 2005 Merit Principle Survey which was used to develop an antecedent-mediator-outcome model that tests the direct and indirect effects of a set of attitudinal and behavioural influences on job satisfaction and two types of turnover intentions. The study found that intrinsic and extrinsic work motivations are positively associated with goal congruence in the public sector. The study also found disparate impact of intrinsic and extrinsic work motivations on interpersonal trust among federal employees while interpersonal trust enhanced job satisfaction and decreased conflictual turnover intention significantly.

Sasaki, Serenko, Sato and Palvia (2019) investigated the determinants of job satisfaction and its effect on job turnover intention of IT professionals in Japan. Using structural equation modelling, the study found that self-efficacy and friendship networks have positive impacts on job satisfaction while work exhaustion negatively affects job satisfaction. A comparative analysis of workplace-derived factors (self-efficacy and work exhaustion) and collectivism-derived factors (friendship networks and work-home conflict) showed that the former had a greater effect on job satisfaction than the latter. The study also found a strong negative effect of job satisfaction on turnover intention.

Liu, Zhu, Wu and Mao (2019) examined the determinants of turnover intentions of rural health workers in China. The study was based on a cross-sectional survey conducted between June and September 2013, based on a three-stage random sampling technique. The study employed exploratory factor analyses, chi-square test, one-way ANOVA and binary logistic regression techniques to analyse data collected from 5,046 randomly sampled rural health workers in 11 western provinces of China. Key findings from the study showed that work stress had an indirect and positive effect on rural health workers' turnover intentions. Meanwhile, job satisfaction weakened the positive effect of work stress on turnover intentions by playing a total mediating role, with reward satisfaction being the largest mediator.

Wazir and Jan (2020) examined the relationship between job satisfaction and turnover intention in Pakistan. The study used the equal allocation and stratified random sampling techniques to select a total of 140 employees from Wateen and Multinet telecom companies, and analysed with the regression technique. The results showed that job satisfaction decreased the chances of turnover, with organizational commitment playing a key mediating role in improving job satisfaction and reducing turnover intentions.

Wang, Xu, Christina and Melo (2020) investigated the relationship among professional identity, employee engagement, job satisfaction and turnover intention of hotel employees in China. The study which was hinged on the conservation of resources theory, used empirical data collected from 1312 hotel employees, and analysed with a structural equation model. The results showed that while professional identity had a

positive impact on employee engagement and job satisfaction, but a negative impact on job turnover intention, employee engagement and job satisfaction had negative effects on job turnover intention. Further findings from the result suggest a mediating role of employee engagement and job satisfaction on professional identity and job turnover intention.

Lin and Huang (2020) examined the relationship among organizational learning culture, job satisfaction, turnover intentions and job performance during organizational change. The study employed a quantitative approach with structural equation modelling and bootstrapping estimation to analyse data collected from a sample of 434 employees in a telecommunication company in Taiwan. The results showed that employees who experienced a higher learning culture had lower levels of turnover intentions and exhibited better job performance. Job satisfaction was found to have a negative impact on employees' turnover intentions but a positive impact on job performance. Like Wang et al. (2020), the study also found a mediating role of job satisfaction in the relationship between an organizational learning culture, employee turnover intentions and job performance. The results indicate that when experiencing organizational planned changes, a vibrant learning culture gives employees a higher level of satisfaction in their jobs and workplace.

French, Allen, Hugbes and Sook (2020) examined faculty time allocation pattern among typical faculty members to investigate profile association with work-family balance, job satisfaction, affective commitment and turnover intentions. Using latent profile analysis on data collected from a total of 1270 faculty members across 11 universities in a US southeastern state, the study found four common profiles; research focus, teaching focus, dual teaching and service focus and a classic dual research and teaching focus. Women were found more likely to be members of the teaching profile compared to the research profile. The classic profile members were found to have the highest work-family balance and job satisfaction, while the teaching profile scored the lowest on each correlate. The results indicate time allocation strategies that focus on multiple rewarded tasks were associated with the most positive correlates while exclusive focus on enriching but unrewarded tasks had the worst work-family balance, job satisfaction and turnover intentions.

Theoretical Framework and Methodology

Theoretical framework

A number of theories have been used to examine job satisfaction and job turnover intention. These include: need fulfilment theory, social reference group theory, Herzberg's two factor theory, discrepancy theory and expectancy theory. Among these theories, the Herzberg's two factor theory was found suitable to provide the theoretical framework for this paper. According to the theory, satisfaction and dissatisfaction are independent of each other and exist on separate continuums. Two separate conditions are responsible for the motivation and dissatisfaction of work. When one set of conditions called motivators is present in an organisation, workers feel motivated, but its absence does not dissatisfy them. Similarly, when another set of conditions called dissatisfiers is absent in the organisation, the workers feel dissatisfied, but its presence does not motivate them. The two sets are unidirectional, that is, their effect can be seen in one direction only. The motivators include: achievement, work itself, recognition, possibility of growth, and responsibility. Factors which acts as dissatisfiers are: company policy, technical supervision, inter-personal relations, salary, personal life, working conditions, status, and job security. The motivators could engender job satisfaction, while the dissatisfiers could cause job turnover intention.

Methodology

Population, Sample and Sampling Technique

The population for this study is the entire staff of some commercial banks in Ibadan. Although there are 24 commercial banks in Nigeria, purposive sampling was used to select 12 banks with the highest number of branches in Ibadan. The study adopted purposive sampling in selecting the banks because of the homogeneous nature of the organisations (Banking sector). The random sampling technique was then used to select 20 bank staff from each of the banks irrespective of the branch. In all, a sample of 240 respondents was selected for this paper.

Model Specification and Estimation Techniques

Probit analysis was applied to a binary choice model to identify the respondents that were satisfied with their jobs and those that had turnover

intention. This model was used in order to find the likelihood of job satisfaction and job turnover intention. In the model, it was assumed that the error terms are homoscedastic and normally distributed with a mean of zero, and a variance.

Table 1: Variable definitions

Job Satisfaction	
Job satisfaction	1 if worker has positive feeling about his job (= 0 otherwise)
Achievement	1 if the worker has risen to high level of the job (= 0 otherwise)
Work safety	1 if the worker does not feel any treat the cause of work (= 0 otherwise)
Work hour	1 if work hour permits the workers to have quality rest (= 0 otherwise)
Possibility of growth	1 if worker has opportunity of promotion (= 0 otherwise)
Family	1 if schedule does not conflicts with my family time (= 0 otherwise)
Interpersonal relation	1 if worker has good interpersonal relationship with staff (= 0 otherwise)
Job Turnover Intention	
Job turnover intention	1 if the worker has intention of leaving the job (= 0 otherwise)
Sex	1 if the sex is male (= 0 otherwise)
Higher Education	1 if no university education (= 0 otherwise)
Years in service	1 if workers have spent less than 10 years (= 0 otherwise)
Company policy	1 if company policies are favourable (= 0 otherwise)
Technical supervision	1 if there are too many superiors and supervisors (= 0 otherwise)
Salary	1 if 1 am satisfied with my salary (= 0 otherwise)
Working conditions	1 if working conditions are favourable (= 0 otherwise)
Status	1 if worker is a senior staff (= 0 otherwise)
Job security	1 if the worker has fear of losing the job (= 0 otherwise)
Job satisfaction	1 if worker has positive feeling about his job (= 0 otherwise)

This paper examines the factors that determine job satisfaction and job turnover intention. Therefore, two models were estimated. For the first

model, the dependent variable is the qualitative variable, job satisfaction. This dependent dummy variable may be represented as follows:

$$\text{Select } Y_i = 1 \iff Z_i \geq 0$$

$$\text{Select } Y_i = 0 \iff Z_i < 0$$

For the model, the probability of choosing $Y_i = 1$ (i.e., job satisfaction) is given by: $\text{Prob}(Y_i = 1) = \text{Prob}(Z \geq 0) = \text{Prob}(\beta_0 + \beta_1 \text{ achievement} + \beta_2 \text{ work safety} + \beta_3 \text{ work hour} + \beta_4 \text{ recognition} + \beta_5 \text{ possibility of growth} + \beta_6 \text{ interpersonal relation} + \beta_7 \text{ salary} - U_i \geq 0)$.

The second model has job turnover intention as its dependent variable, which is equally qualitative.

$$\text{Select } Y_i = 1 \iff Z_i \geq 0$$

$$\text{Select } Y_i = 0 \iff Z_i < 0$$

For the model, the probability of choosing $Y_i = 1$ (i.e., job turnover intention) is given by: $\text{Prob}(Y_i = 1) = \text{Prob}(Z \geq 0) = \text{Prob}(\beta_0 + \beta_1 \text{ sex} + \beta_2 \text{ higher education} + \beta_3 \text{ age} + \beta_4 \text{ company policy} + \beta_5 \text{ technical supervision} + \beta_6 \text{ interpersonal relation} + \beta_7 \text{ salary} + \beta_8 \text{ personal life} + \beta_9 \text{ working conditions} + \beta_{10} \text{ recognition} + \beta_{11} \text{ status} + \beta_{12} \text{ job security} + \beta_{13} \text{ job satisfaction} - U_i \geq 0)$.

Empirical Analysis

The determinants of job satisfaction and job turnover intention among commercial banks workers in Ibadan were assessed in this section. The probit model was used to analyse the factors that influence the probability of job satisfaction and job turnover intention. The results of the regressions were presented in Tables 2 and 3. In order to interpret the results, it is important to recall that if a coefficient has a positive sign and is statistically significant, an increase in that variable will increase the probability occurrence.

Determinants of job satisfaction

The result showed that a higher level of income (salary) increases the probability to reach greater outcomes in job satisfaction. A similar result was obtained by Grund and Sliwka (2001). As regards job characteristic factors,

job security was considered a very important determinant of job satisfaction. The result indicated that job insecurity in the bank reduces the satisfaction of the workers. This is because the fear of being laid off at anytime could affect their peace of mind. The result is plausible because of the frequent disengagement of workers in the banking industry in recent times. Another variable among job characteristics that is considered as having an effect on job satisfaction is the amount of hours worked. Work hour was found to have negative impact on job satisfaction among bank workers in Ibadan. Although more time dedicated to a job may be associated with a higher wage, when the hours of work exceed the subjective level, the marginal utility of work will be very low. Work safety showed no statistical significance.

Table 2: Probit results of the determinants of job satisfaction in banks

	Coefficient	Std. Error	Z
Salary	0.0515***	0.0183	2.81
Work safety	0.7121	7.9122	0.09
Work hour	-0.7910***	0.2028	-3.9
Job security	-0.0951**	0.0473	-2.01
Possibility of growth	0.0581***	0.0123	4.71
Family	-0.1151***	0.045	-2.56
Interpersonal relation	0.0061***	0.0012	5.23

***, **, * indicate that the coefficient is statistically significant at 1%, 5% and 10% level, respectively.

Possibility of growth in the banks and interpersonal relationship among the staff enhances job security. This implies that when promotion and appointment of staff are regular and without favouritism, the level of satisfaction of the staff will improve. The negative significance of the impact of family attention on job satisfaction is an indication that the bank workers' schedules usually conflict with family attention. The result affirms the long stay at work by the bank workers.

Determinants of job turnover intention

The result of the determinants of job turnover intention is presented in Table 3. The result showed that job satisfaction has negative impact on job

turnover intention. In other words, it establishes that an inverse relationship exists between job satisfaction and job turnover intention. This further implies that the more satisfied the bank workers are the less their intention to leave their current employer. This result is similar to the findings of Medina (2012) for America workers.

Moreover, workers that do not have a university education have the propensity to leave their present job. Concerning the impact of years in service, the junior bank workers showed higher tendency to leave the present job than those that had risen to higher positions. The result further showed that too many supervisors and superiors at work increased the tendency of bank workers to seek another job.

Table 3: Probit results of the determinants of job turnover intention in banks

	Coefficient	Std. Error	Z
Sex	-0.1710***	0.0396	-4.32
Higher Education	0.1913***	0.0681	2.81
Years in service	-0.0001***	0	-3.11
Company policy	0.0182**	0.0092	1.98
Technical supervision	0.1317***	0.0196	6.73
Salary	0.0070***	0.0023	3.09
Working conditions	0.0339***	0.0052	6.47
Job security	0.0108***	0.0024	4.41
Job satisfaction	-0.8196**	0.3866	-2.12

***, **, * indicate that the coefficient is statistically significant at 1%, 5% and 10% level, respectively.

The possibility of obtaining a higher salary increases the chances of bank workers wanting to change jobs. This is logical since everyone desires a higher salary. Therefore, the prospect for a higher salary elsewhere would always make workers desire to change their job. Working conditions in banks increase workers' desire to change job. This could be influenced by a number of factors, such as hours of service, target set for bank marketers, etc. This finding is not unexpected given the high rate of lay-offs in the banking sector in recent times.

Concluding Remarks

This paper examined the factors that determine job satisfaction and job turnover intention among bank workers in selected banks in Ibadan. The results showed that satisfaction with salary, safety in the workplace, possibility of promotion, and interpersonal relations among the staff were the factors that enhanced job satisfaction of workers of selected banks in Ibadan. However, long working hours, job insecurity and conflicts between the office and family schedule reduced the job satisfaction of the bankers. For job turnover intention, the factors that promoted it were higher education, company policies, supervision, salary, working conditions, and job insecurity. Also, female bankers had higher tendency to job turnover intention than male bankers. Long years in service and job satisfaction were found to reduce job turnover intention.

The policy implication of this paper is very sacrosanct for human resource management of banks. The importance stems from the huge resources required to replace bank staff in the event of high job turnover. In order to prevent job turnover intention or actual turnover, it is important that the managements of banks reduce the hours of work of their staff. This can also be achieved if workers work in shifts. Enhanced salary is another way of preventing job turnover intention among workers. Moreover, profit maximisation policies of banks should not be at the expense of the welfare of their workers, especially in enhancing their job security.

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