

	<h1 style="margin: 0;">GOMAL UNIVERSITY</h1> <h2 style="margin: 0;">JOURNAL OF RESEARCH</h2> <p style="margin: 0;">Gomal University, Dera Ismail Khan, Khyber Pakhtunkhwa, Pakistan ISSN:1019-8180 (Print) ISSN: 2708-1737 (Online)</p>				
Website	www.gujr.com.pk	HEC Recognized	Social Sciences	CrossRef	DOI:10.51380


EXPLORING THE INFLUENCE OF WORK OVERLOAD AND JOB STRESS ON EMPLOYEES TURNOVER INTENTIONS.

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KEYWORDS	ABSTRACT
<p>Work Overload, Job Stress & Employee Turnover Intentions</p>	<p>The aim of this study was to investigate the influence of work overload and job stress on employee turnover intentions. This study was explanatory and quantitative in nature based on deductive approach and positivist philosophy. Primary data acquired through close-ended questionnaire based on seven related choices indicating the level of agreement or disagreement from employees of private banks of Mirpurkhas region, which including managers and non-managers. The data acquired through convenience and snow-ball techniques of non-probability sampling. A sum of total 100 managers and non-managers participated in the questionnaire survey. Data analyzed and interpreted by SPSS and PLS-SEM. Response rate of the survey, Cronbach's alpha and demographic details were found out by SPSS. However, model measurement and verification done through PLS-SEM. The empirical findings supported direct relationships, inter-relationship and mediating effect of job stress with work overload and employee turnover intentions in partular contex.</p> <div style="text-align: center;">  </div> <p style="text-align: right;">2022 Gomal University Journal of Research</p>
<div style="background-color: #00a651; color: white; padding: 2px;">Article History</div> <p>Date of Submission: 23-11-2021 Date of Acceptance: 24-06-2022 Date of Publication: 30-06-2022</p>	
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DOI	https://doi.org/10.51380/gujr-38-02-06

INTRODUCTION

The private banks are gravely affected by employee turnover throughout the country that is the consequence of employee turnover intentions (Hakro, Abbasi & Mahesar, 2021). Managers and non-managers often get one step forward in career based on switching one job to another job (Bhagwandeem, 2021). Accordingly, this state of affair motivates managers and non-managers to explore alternate opportunities and quit current jobs in quest of career growth (Sobia & Aftab, 2014). There are many predictors of employee turnover intentions out of which work overload and job stress are particularly viewed as most appropriate and fitting to test the relationships with employee turnover intentions in the private banks of Mirpurkhas region (Mahesar, 2015).

Employee turnover has positive and negative facets. Employee turnover is viewed good when average performers leave and their vacancies filled with good performers. However, it is bad when good performers leave and their vacancies filled with average performers. The employee turnover intentions do not allow employees to keep constructive thinking about organization and in concerns they do not deliver up to expectations of organization (Shah, Fakhr, Ahmad, Zaman, 2010). The organizations may not build good image in the society and related industry if employees are frequently leaving (Abbasi & Hollman, 2000). Existing employees do not make stay decisions with turnover intentions and organization cannot attract prospects employees on account of recording high turnover rate every year (Rizwan, Shahid, Shafiq, Bari & Umer, 2013).

The employee turnover intentions are measured with numerous determining factors across the globe. Consequently, it is viewed from the literature that employee turnover intentions are the major predictors of actual turnover in various sectors of the Pakistan. Organizations stay alive and healthy on account of mitigating employee turnover which is the consequence of employee turnover intentions. Employees perform up to the expectations of the organization based on commitment and dedication towards the jobs (Chen & Wu, 2017). The organization increases productivity and profitability because of its employees. It is observed from the literature that organization attains low or moderate performance with employee turnover intentions (Mimura & Griffith, 2003). However, the organization achieves the high profitability and productivity by keeping employees engaged and committed to their jobs (Jhatial, Mangi & Ghumro, 2012). The productive side inspires employees and motivates them as well to work well for organization and non-productive side puts too much mental and physical pressure on health of employees. In this connection, the employee turnover intentions are at massive level in the private banks of Sindh, Pakistan. However, this study intends to check the most common factors that cause the employee turnover intentions in private banks of Mirpurkhas region (Hakro, Abbasi & Mahesar, 2021).

Research Gap

It has been observed from the literature that less attention has been paid on factors that cause employee turnover intentions specially in the context of private banks of Mirpurkhas region (Mahesar, 2015). Banking sector is one of the fast growing financial sector which experiences employee turnover due to the availability of vast amount of job opportunities which motivates employees to quit current jobs and look for the other ones (Jhatial, Mangi & Ghumro, 2012). In this connection, work overload and job stress are the central variables which have been ignored in previous literature. The relationship of such variables' with employee turnover intentions is yet to be tested in private banks of Mirpurkhas region. However, this study measures employee turnover intentions of managers and non-managers working in private banks of Mirpurkhas region.

LITERATURE REVIEW

Work Overload

Employees perform low or moderate with work overload issues. The work overload pushes up employee turnover intentions which will be received as actual turnover of employees on various jobs in future (Hakro, Abbasi & Mahesar, 2021). Employees do not deliver up to expectations of organization on account of work overload issues. Consequently, it is reflected on organizational performance as well (Kitur, 2015). In this connection, the employees render good services with

average workload and always remain happy at work without making turnover intentions (Sobia & Aftab, 2014). The presentism and absenteeism are created among the employees due to work overload (Sobia & Aftab, 2014). The employees often attend duty physically but remain mentally absent at work in presentism (Kitur, 2015). However employees do not report duty on regular basis instead they offer various excuses for not joining the job in absenteeism (Donkor & Zhou, 2020). Consequently, both of the factors increase the employee turnover intentions and reduce individual and organizational performance (Hakro et al., 2021). Work overload does not allow employees to perform well at work and stay positive and satisfied from their jobs (Tahir et al., 2012).

The employees often speak bad words when dealing with customers on account of work overload (Shah et al., 2010). The work overload creates stress among employees that leads to turnover intentions (Kitur, 2015). The employees do not fulfil the expectations of management because of work overload (Paktinat & Rafeei, 2012). The average workload keeps employees satisfied from their jobs and they try to deliver best among the best to their organization (Shah et al., 2010). The records are maintained smoothly and kept safely by employees for long years that can be accessed anytime for seeking help by new employees with average workload (Arshad & Puteh, 2015). In this connection, job stress occurs on account of various factor such as; work overload, job dissatisfaction, employee disengagement, lack of motivation and career growth, no reward and recognition so on (Robertson et al., 1990). In this linking, Employees render good services with average workload and always remain happy at work without making turnover intentions. Equal amount of change in the workload and pay packages keep employees somehow satisfied from their jobs and employees do not make turnover intentions for time being (Mangi et al., 2012). Thus, employees often make stay decisions with the average workload (Obiora & Iwuoha, 2013).

Job Stress

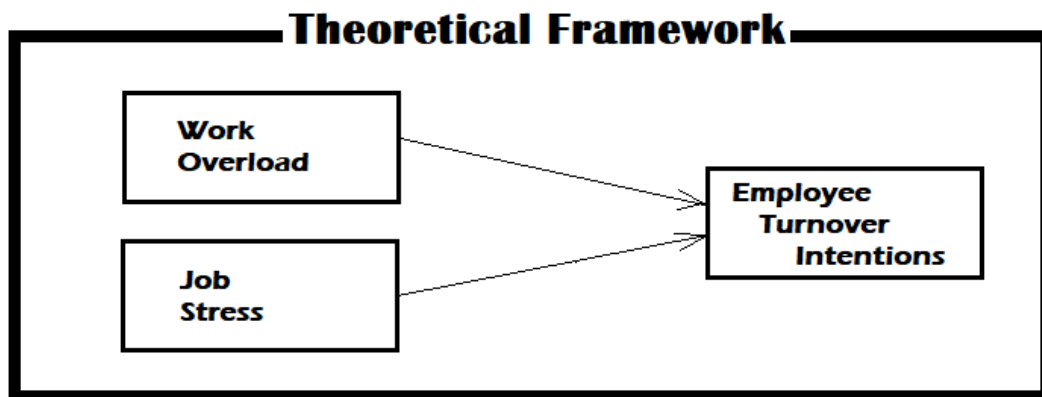
In today era, the job stress is very common issue in many organizations (Rana & Munir, 2011). Managers provide education and learning to employees with purpose of reducing stress issues at workplace (Mimura & Griffiths, 2003). There are various causes of job stress at work, out of which work overload, the supervisor behaviour and lack of career growth are viewed as the most vital factors that increase employee turnover intention and reduce individual and organizational performance (Nagesh & Murthy, 2008). Every coin has two sides, likewise job stress has both too. One side is known as productive and other side is known as non-productive. Productive side inspires employees and motivates them as well to work well for the organization and non-productive side puts too much mental and physical pressure on health of employees (Warraich et al., 2014). Thus, their performance affected and compromised (Shah et al., 2010). Job stress is very common among employees of private banks whether managers or non-managers. Some employees have ability to tackle it skilfully while others have not (Robertson et al., 1990). Thus, they face hardship at work and even their performance is conceded mostly (Huang et al., 2016). Managers try to reduce job stress issues which employees are currently facing at their jobs in organization (Michie & Williams, 2003). Employees often underperform due to job stress, when they overcome on job stress their performance suits visible and significant (Mimura & Griffiths, 2003).

Employee Turnover Intentions

Employees make intentions to leave current jobs in quest of better opportunities available in the job market (Abbasi & Hollman, 2000). Employee turnover intentions seriously affect the

organizational performance (Riley, 2006). The consequence of the employee turnover intentions can be received as actual turnover (Butterworth, 1993). Thus, leaving employees hold valuable knowledge, experience and expertise that they will apply into new jobs and in new organization (Moblely et al., 1979). Employee intentions are formed with time spend in organization and are perceived employee evaluations about the job (Martin, 2007). Employee turnover intentions are linked with the work overload, job dissatisfaction, employee disengagement and job stress (Kitur, 2015). Since there are other factors as well, which are closely concerned with employee turnover intentions such as; supervisor behaviour, organizational culture and HRM practices (Chen & Wu, 2017). Prior research revealed that employee turnover intentions are significant predictors of actual turnover (Aksu, 2004). The employee turnover intentions badly affect the organizations in terms of measuring organizational performance at the specific time interval (Griffeth et al., 2000). Organizations enjoy profits and stay financially strong whose employees remain attached with their jobs with making no intentions to leave organization (Jhatial et al., 2012).

Figure 1
Theoretical Framework



Research Hypotheses

The below mentioned four hypotheses were developed out of which two were measuring direct relationships between the independent and dependent variables, wherein one was measuring the inter-relationship between independent variables and one was measuring mediating effect of the job stress with the work overload and job stress in order to accomplish the objectives of the study.

1. H1= Work overload is positively and significantly related to employee turnover intentions.
2. H2= Job stress is positively and significantly related to the employee turnover intentions.
3. H3= Work overload is positively and significantly related to job stress in particular context.
4. H4= Job stress is positivity and significantly related to work overload and employee turnover intentions.

RESEARCH DESIGN

The research design is a systematic process of collecting, analysing and interpreting the data in order to reveal the facts (Kumar et al., 2013). Research design begins by identifying population and setting a series of steps for data collection. Data collected from employees of private banks

of Mirpurkhas region, by close-ended questionnaire based on seven-point Likert scale ranging from strongly disagree to the strongly agree. It was coded and entered into SPSS for measuring Cronbach alpha individually and collectively for overall variables. Afterward, the PLS-SEM was used for model measurement and verification. Research design helped the researcher to draw overall steps of the pragmatic research that were carried out to complete the study within given timeframe. Research design assisted researcher to accomplish objectives of the study (Myers, 2009).

Approach

This study was quantitative, explanatory and cross-sectional in nature based on the deductive approach and positivist philosophy. There were chiefly three variables and 20 question items. Data collected by close-ended questionnaire based on seven related choices, which were then analysed and interpreted initially by SPSS and finally by PLS-SEM. In this connection, the work overload was measured by six items, the job stress was measured by nine items and employee turnover intentions were thus measured through the five items thereby confirming the internal consistencies.

Population

A complete collection of objects, events and people under consideration for investigation in the diverse contexts and particularly in the current study is called population (Polit & Hugler, 1999). This study was based on the employees whether managers or non-managers working in private banks of Mirpurkhas region, who were identified as the target population of the study. In this connection, data acquired by close-ended questionnaire from target population to complete the study.

Sample

The sample is the sub-set of population and it represents the whole population (Wood & Haber, 1998). Approximately 125 close-ended questionnaires were delivered to the employees including managers and non-managers working in private banks of Mirpurkhas region, out of that 100 received back as fully completed, fit, valid and appropriate for pursuing the data analysis and interpretation. In this connection, the sample or sample-size consisted upon 100 number which included 12 managers and 88 non-managers working in private banks of Mirpurkhas region under examination.

Measurement

Data acquired through close-ended questionnaire which were analysed and interpreted initially by SPSS and PLS-SEM. Close-ended questionnaire contained seven related choices which were showing level of agreement and disagreement with the given item of the variable. Close-ended questionnaire contained certain sections. It contained covering letter show intent of research, demographic details of the population, data related to work overload, job stress and employee turnover intentions. Data acquired for three variables of the study which were measured by 20 items.

DATA ANALYSIS

Following table indicated the response rate of the survey questionnaire which was delivered to employees including managers and non-managers working in the private banks of Mirpurkhas region.

Table 1
Response Rate of Questionnaire Survey.

Bank Name	Questionnaires (DSTR)	Questionnaires (BACK)	Response
United Bank Limited	25	25	100
Allied Bank Limited	12	10	83.33
Habib Bank Limited	20	18	90
Muslim Commercial Bank	20	15	75
Askari Bank Limited	17	14	82.35
Bank Al-Falah Limited	15	08	53.33
Soneri Bank Limited	16	10	62.50
Total	125	100	80

Above table indicated the response rate of the questionnaire survey. A total of 125 close-ended questionnaires were delivered to employees which including managers and non-managers, out of that 100 received back as fully completed, fit, valid and appropriate for making data analysis and interpretation. In this connection, data acquired from employees of seven private banks operating in the Mirpurkhas region, which have vast branch banking network countrywide as well.

Table 2
Cronbach Alpha

Variable (s)	Items	Cronbach's alpha
Work Overload (WOL)	06 Question Items	0.751
Job Stress (JS)	09 Question Items	0.911
Employee Turnover Intentions (ETI)	05 Question Items	0.733
Collective Reliability	20 Question Items	0.839

Above table indicated Cronbach's alpha of all individual variables and aggregate reliability was measured for overall items measuring overall variables of study. As per literature, Cronbach's alpha should be equal or greater than 0.70 and above which in current situation exceeded from threshold values. It is deemed as threshold value. So, all variables had attained threshold value of Cronbach's alpha individually and collectively. Hence, considered fit for further testing and analysis.

Table 3
Demographic Details of Representative Sample

Characteristic	Category	Frequency	Percentage
Gender	Male	78	78
	Female	22	22
Marital status	Married	60	60
	Single	40	40
Age group	20-29	31	31
	30-39	52	52
	40-49	15	15
	50 and above	02	02
Education	Bachelors (14 years)	32	32

Experience	Master (16 years)	59	59
	Master (18 years)	09	09
	Less than 01 year	06	06
	02-10 years	72	72
	11-20 years	21	21
	21-30 years	01	01
Position/Rank	Managers	12	12
	Non-managers	88	88

Above table indicated the demographic details of the representative sample. Many participants were male with 78 percent out of 100, who had taken part in questionnaire survey. However, rest of participants were female. Banking sector is busiest sector where time in is certain since time out is not certain. Despite employees often do late sitting to complete their allotted tasks and sometimes they attend office even in weekends because of being work overload. Therefore management prefer to appoint more male employees rather than female employees. The female employees are preferred to be appointed at the regional offices, head office and sometimes as line-managers in branches. Many participants were married with 60 percent out of 100, who had taken part in the questionnaire survey. However, rest of the participants were single. Many participants were between age group of (30-39) with 52 percent out of 100, who had taken part in the questionnaire survey. However, rest of the participants were other age group employees. Many participants were master (16 years) of the education with 59 percent out of 100, who had taken part in the questionnaire survey. However, the rest of the participants were other degree holders. Many participants were between the experiences of (02-10) years with 72 percent out of 100, who had taken part in the questionnaire survey. However, rest of the participants were other experience bearers. Many participants were non-managers with 88 percent out of 100, who had taken part in the questionnaire survey. Conversely, the rest of the participants were managers.

Table 4
Factor Loading or Factor Analysis

Variable(s)	WOL	JSTR	ETI
WOL-4	0.898		
WOL-5	0.886		
WOL-6	0.925		
JSTR-5		0.982	
JSTR-6		0.938	
JSTR-7		0.978	
JSTR-8		0.984	
JSTR-9		0.983	
ETI-1			0.840
ETI-2			0.819
ETI-3			0.860

Above table showed factor loading or factor analysis. All items were loading in its own family with required threshold value. Items which could not attain required threshold value were removed from further analysis and interpretation. It was suggested by the literature that the

loading value should be accepted at 0.70 or above otherwise weak items should be deleted or removed from further data analysis and interpretation (Hair et al., 2010). Three items of work overload were measured lower than stated threshold value. So, removed from further analysis and interpretation. However, remaining items were loaded strong, thus considered for further analysis and interpretation. Four items of job stress were measured lower than stated threshold value. Thus, removed from further analysis and interpretation. However remaining items were loaded strong, thus considered for further analysis and interpretation. Two items of employee turnover intentions were measured lower than stated threshold value. Therefore, removed from analysis and interpretation. Still, remaining items were loaded strong, thus considered for the 23 further analysis and interpretation. Therefore, the factor loading is known as item variable correlation.

Table 5
Construct Reliability, Validity & R-Square

Variable	AVE	Composite Reliability	R square	Cronbach's Alpha
WOL	0.815	0.930	0.000	0.887
JSTR	0.947	0.989	0.501	0.986
ETI	0.705	0.878	0.361	0.793

The above table indicated construct reliability, validity and R-square values. The work overload was thus measured significant in terms of average variance extracted, composite reliability and Cronbach alpha. The job stress was measured significant in terms of average variance extracted, composite reliability and Cronbach's alpha. In this connection, employee turnover intentions were measured significant in terms of the average variance extracted, composite reliability and Cronbach's alpha. It was suggested by the literature that average variance extracted should be accepted at 0.50 or above (Fornell & Larcker, 1981). The composite reliability and Cronbach's alpha should be accepted at 0.70 or above (Nunally, 1978). However, the R-square was used to describe the variability caused by independent variable in the dependent variable (Hair et al., 2006).

Table 6
Discriminant Validity

	WOL	JSTR	ETI
Work Overload (WOL)	0.903	0.708	-0.206
Job Stress (JS)	0.000	0.973	-0.544
Employee Turnover Intentions (ETI)	0.000	0.000	0.840

All the variables had highest correlation value on their own than other variables that indicated that variables were correctly operationalized and relatively distinct from each other (Chin et al., 2002).

Table 7
Path Coefficients

Path coefficients	Beta	Standard Error (SE)	T-Statistics
WOL->ETI	0.006	0.129	2.787
JSTR->ETI	0.000	0.104	7.677
WOL->JSTR	0.000	0.061	11.641

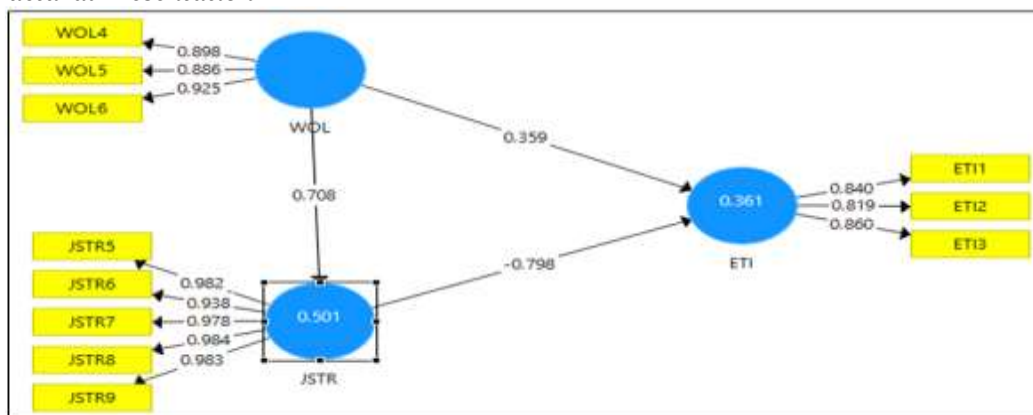
The above table indicated path coefficients. There were three path coefficients which were tested positive and significant based on beta, standard error and t-statistics values. In this connection, path coefficients were tested positive and significant based on attaining the threshold value of t-statistics which is 1.96 at which the path coefficient was tested positive and significant in the relationship and below that path coefficient that was thus tested negative and insignificant in relationship. Therefore, all path coefficients were tested positive and significant on account of attaining t-statistics threshold value. Hence, tested positive and significant in relationships from results.

Table 8
Specific Indirect Effects

Path coefficients	Beta	Standard Error (SE)	T-Statistics
WOL->JSTR->ETI	0.000	0.107	5.275

Above table indicated mediating effects of job stress with work overload and employee turnover intentions. Mediating effect of job stress with work overload and employee turnover intentions tested positive and significant in relationships based on the beta, standard error and t-statistics value. Thus, hypotheses were accepted or rejected based of t-statistics values. Therefore, the relations of job stress with work overload and employee turnover intentions tested positive and significant.

Figure 2
Structural Presentation



CONCLUSION

There were four objectives of this study which were accomplished by developing and testing four hypotheses. Two hypotheses tested direct relationship between independent and dependent variables such as; work overload, job stress and employee turnover intentions. However, one hypothesis tested inter-relationship between independent variables and one hypothesis tested mediating effect of job stress to work overload and employee turnover intention. All relationship tested positive and significant based on data. Thus, work overload and job stress were measured as the major predictors of employee turnover intentions in private banks of Mirpurkhas region. Consequently, intentions turned in reality in form of actual turnover which is quite damaging

and destroying for private banks of Mirpurkhas region. Therefore, it is important for managers to take the serious efforts to mitigate the employee turnover intentions among managers and non-managers who were working in private banks of Mirpurkhas region and boost organizational performance.

Implications & Future Directions

The current study investigated influence of work overload and job stress on employee turnover intentions among managers and non-managers in the context of private banks of Mirpurkhas region. Study contributed vast amount of literature on work overload, job stress and employee turnover intentions with the purpose of extending boundary of knowledge. However, empirical findings of current study may assist in reducing employee turnover that is because of employee turnover intentions. Generally, private banks of entire country are gravely affected by employee turnover intentions and decisions to leave jobs and particularly Mirpurkhas region. Current study remained limited in various ways. Firstly, it is based on three variables such as; work overload, job stress and employee turnover intentions. Secondly, data acquired through close-ended questionnaire and responses received from the managers and non-managers, who were working in private banks of Mirpurkhas region. Thirdly, no funding was provided by any of the sponsoring organization. Fourthly, data collected through convenience and snow-ball sampling techniques of non-probability. Since, it is observed through data acquisition that some other variables may be incorporated in future studies to better understand relationships of employee turnover intentions such as; career growth, job security and supervisor behavior. In this regard, these are the variables that can also establish the relationships with the outcomes of the current study.

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