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### **Motivation, Work Environment and Turnover Intentions in Private Banks' Employees**

#### **Abstract**

A cross-sectional study aimed to investigate the role of motivation and work environment in the turnover intentions of bank officers. It was hypothesized that motivation and work environment would predict turnover intentions while the work environment would moderate the relationship between motivation and turnover intentions. The results revealed that extrinsic motivation negatively predicted turnover intentions while work environment moderated the relationship of both types of motivations with turnover intentions. This study is significant for the policymakers to recognize the role of motivation in employees so that turnover intentions can be reduced in a better way.

**Keywords:** Motivation, Work environment, Turnover Intention

Day by day, business environments have turned into highly proficient and competitive workspaces, making the recruitment of well qualified and skilled employees a major differentiating factor for most of the organizations. That's why the human resource management has historically considered the management of human capital a critical resource, where among other factors; the motivation level of the employees (Muhammad 1984, 17), as well as the nature of their work environment (Eliot 2000, 153; Root and Steward 2004, 455), plays a crucial role in relation to the turnover intentions in employees. Although, the employee motivation and turnover have always been an important issue for many national and international organizations (Michael 1987, 382) workplace environment as a moderator between motivation and turnover intention had not been studied earlier. That's why the present study was designed to fill this gap of in research literature, which will also facilitate the future researchers interested in studying employee motivation, work environment and turnover intentions, specifically in the context of the Pakistani banking sector.

Motivation is something almost everyone experiences and is concerned about, to an extent. That's why the research suggests that individuals work best when they feel

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motivated, which highlights the importance of this construct in the business field (Adedeji, Adosede and Carrel 2018, 113) Motivation not only encapsulates all aspects of human behaviour and action but also their intention to act. It strengthens and sustains work behaviour over time (Edward and Richard).2008, 113, Edward and Richard 2000, 182). It has been observed that effective managers bring in a highly motivated workforce. And a basic task for the managers of both small and large scale organizations is to actively encourage the employees to deliver a high-level performance (Emmanuel 2012, 147; Erisin 2018,

909). There are two drives of motivation. The first drive, extrinsic motivation, can be defined as the drive to pursue rewards and escape punishments from the settings. The second drive, intrinsic motivation, states that it is mere satisfaction of performing any task (Rob 2000, 303; Kumar 2011, 13). A person with intrinsic motivation solely does his/her job for enjoyment and satisfaction. These are the individuals who have the propensity to be involved in their jobs as they do their work willingly while aiming for the best results. And during the process, they continue to expand their capacities and competencies (Andrew 1985). According to Self-determination Theory (SDT) of human motivation that explores motivation across diverse demographics including gender, culture, age, and socioeconomic status, states that what strengthens people's behavior and directs them towards taking action are their psychological process of perceptions, cognitions, emotions, and needs as they are the predictors of governing, behavioral, developmental, and experiential outcomes (Jerney 2014, 10; Edward 1972, 113). Edward and Richard 2008, 182 discussed that an understanding work environment contents the central psychological needs of competence, autonomy, and relatedness as already suggested by SDT (Edward Deci Paul and Richard 1989, 580). It's because of such a satisfactory work environment that affects employees' intrinsic motivation which in turn, increases their organizational citizenship behaviors. The interpersonal styles supported by autonomy have also been revealed to improve the intrinsic motivation as well as positive work-related outcomes like as subordinates' perceptions, affects, and satisfactions (Iyan Gold and Edward 2012, 890; Claude Sarah-Genevieve Mireille and Stephanie 2017, 454). Patricia Andrew Tix and Kenneth 2014, 115 defined the work environment as the setting in which people work which include a variety of attributes including physical settings, job profile, workplace culture and market conditions. Each of these aspects is inter- linked and affects the overall performance and efficiency of the employees.

The quality of the employees' workplace environment has been found to be the most crucial point to affect their level of motivation and subsequently their performance. The environment is variable as a person can manipulate for his or her survival. The wrongful manipulations lead to hazards that make the settings precarious and can obstruct the efficiency of the worker. That's why the workplace environment must include all those factors which can enable better work performance (Harlow Harlow Meyer 1950, 228). There is an overwhelming

amount of research literature which clearly states that workplace gratification and productivity is highly associated with some specific office which includes proper illumination, ventilation, access to natural light and windows and sound control

(Nazarul-Islam Nafiz-ur-Rehman, Labib and Nowshim 2019, 321; Martin 2005, 173; Wajeh Affan Ahmad, Rafaqat and Muhammad 2015, 11; Muhammad 1984, 17; Pierre Timothy George and Gerry 2009, 749). Whenever we think of the dynamics of professional workplace environments, we can't ignore the decisive role of turnover intentions play in the management of employees. Larsen Jeffrey Deal Kweon and Tyler 1977, 273 defined it as the proportion of the employees in an organization who have left it during a stipulated time, divided by the average number of employees working there for the same time. In other words, it can also be regarded as a propensity of the employee to leave his or her job (Root and Steward 2004, 448; James 2017, 133; Andrew 2010, 253). The initial reasons for these intentions can be associated with frustration the employees experience due to a decrease in budget, suspension in new hiring, abrupt terminations, and a dearth of funding and absence of future opportunities (Donald Milton Mark Glencross and Michael 2000, 219).

A review of the literature on turnover intention further suggests that there is a lack of uniformity of framework to investigate it as it encompasses a wide spectrum of causal factors including the nature of communication taking place at work, the workplace politics, the behavior of co-workers as well as the supervisor (Eliot 2000, 157), the hostile working conditions, lack of training and ineffective leadership (Nitin Boris and Linda 2008, 78). More recently, it was argued if banks desire to reduce this trend then they should aim for an optimal rate of turnover instead of a lowest possible rate, which will enable it to incur retention cost like more financial and workplace benefits like introducing a standard for quality of work-life as well as development programs(OginniOluwayemiDunmadeOlaniyi and Ogunwole 2018, 221).

While investigating the factors responsible for turnover intentions in Bangladeshi banking employees, financial benefits, nature of workplace environment, performance appraisal and career development constitutes those factors that play a pivotal role in turnover intentions(ObinguOsibanjo Peter and Hella 2014, 66; Ovadje 2009, 69). It was also postulated that the effect of motivation on the turnover intentions and performance of the employees and concluded that motivation has a significant impact on both variables (King and Hallow 2009, 107). Likewise, Luke 2004, 216 also worked on Motivation Strategies and Employee Turnover Intentions among Commercial Banks in Naivasha, Kenya. The specific objectives were to examine the effect of compensation approaches, career growth opportunities, and working conditions set up on employee turnover intentions and the findings unveiled the effects of motivation strategies on employee turnover intentions among commercial banks. Also, while studying motivational pathways of occupational and organizational turnover intentions in newly registered nurses in Canada concluded that intrinsic motivation negatively predicted turnover intentions while extrinsic motivation positively predicted turnover intentions (Munawar Kamal and Nadeem2016, 620).

Moreover, Richard Richard and Debra 2004, 381 concluded from research conducted with Pakistani bankers and found a positive relationship between job stress turnover intentions with job satisfaction mediating both the variables. Also,

another research conducted in the Nigerian banking industry and concluded that salary and promotion are key sources of external motivation which positively implicate employee retention. Further, while studying the Nigerian service industry concluded the work environment, job satisfaction, and turnover intentions have a strong relationship with each other (Ali 2004, 174). Similarly, Hussain, Siddique, Richard, and Edward 2000, 58 conducted research to probe causal factors and effects of turnover in both public and private banks and shared that employee turnover intention significantly correlated with trust relationship (work environment), job security (extrinsic motivation), organizational commitment and job stress. Also, the exploratory research work by Johnson (2018) resulted in the deduction of three themes through analysis, namely employee compensation, open communication, and opportunities for growth and development which constitutes work environment, which proved to have a strong association with turnover intentions. Hence, it is clear by now that management of employees over turnover intentions is crucial for any organization, with motivation playing a critical part in either increasing or decreasing the employees' performance, in both public and private sector settings. This means that if motivated enough, the employees will perform well with fewer turnover intentions as it depicts their satisfaction with their jobs (Richard and Edward 2000, 68; Obrien 2008, 133; Jennifer and Guy 2000, 222).

### **Hypotheses**

Accordingly, the relevant hypotheses were developed and are given below:

- There is likely to be a negative relationship of motivation (intrinsic and extrinsic) with turnover intentions.
- A good work environment is likely to be related to fewer turnover intentions.
- Motivation (intrinsic and extrinsic) is likely to be a predictor of turnover intentions.
- The work environment is likely to moderate the relationship between motivation and turnover intentions.

### **Method**

#### **Sample**

The sample comprised of employees (N = 135). Both male and female employees within the age limit 30-50 years having a minimum of 3 years of service were the part of this research. Data were drawn from different branches of private banks in Lahore through non-probability convenience sampling technique. Employees working on a contract basis or having any physical disability were excluded from the study.

## Measures

The following assessment measures were used in the study. Demographics. A demographic information questionnaire was used to get information about age, gender, education, designation, working experience on the current job, and overall working experience.

Workplace environment. The workplace environment was measured with 16 items, developed by Emmanuel 2012, 145. There are 2 subscales of this scale i.e., „Workspace“ and „Communication“. All items are measured using a four-point Likert scale ranging from 1 “strongly agree” to 4 “strongly disagree”. Cronbach’s alpha reliability of the scale is .8.

Workplace extrinsic and intrinsic motivation scale (WEIMS). The workplace extrinsic and intrinsic motivation scale was developed by Maxime Celine Sara and Luc 2009, 220. There are 18 items on this scale. Participants responded to items using a 7-point Likert scale from 1 (entirely disagree) to 7 (entirely agree). Internal consistency values of .87 and .72 were obtained for intrinsic motivation- and extrinsic motivation, respectively.

Turnover Intention Scale. Turnover Intention Scale was developed by Camman, Fichman, Jenkins, and Kleshin 1979. There are 3 items of this scale and participants responded to items using a 7-point Likert scale from 1 (strongly disagree) to 7 (strongly agree). The reliability analysis showed an alpha coefficient of .65 (Camman et al, 1979), while for this study it was .84.

## Procedure

After availing the permission, administered authorities were contacted through the authority letters granted by the Institute of Applied Psychology, University of the Punjab, Lahore. The respondents were selected according to the inclusion and exclusion criteria. Questionnaires were administered face to face. Written informed consent was sought from all respondents and they were clarified about the goals and purpose of the research. They had the right to withdraw from the research at any point and it was ascertained that the information would be kept confidential and anonymous, and would not be used for any commercial purposes other than academic research and publications. All the queries of the participants were responded. It took 15-20 minutes of the participants to fill the questionnaires. After the administration, participants were humbly thanked for their participation. The response rate was 87%. Data were analyzed using SPSS and results were reported accurately.

## Ethical Considerations

Ethical considerations for the study are as follows:

- Prior permission for the usage of assessment measures was sought from the respective authors.
- Informed consent was taken from the concerned participants.
- The anonymity of the participants and confidentiality of the data was maintained.
- Participants of the study were given the right to withdraw at any point of time in the research.

**Results**

Bivariate correlations were calculated to see the relationship between two types of motivation, i.e., intrinsic and extrinsic, and work environment with turnover intentions in bank employees of private banks. The result revealed that both intrinsic and extrinsic motivations are negatively related to turnover intentions ( $r = -.17$  and  $r = -.27$  respectively,  $p < .05$ ) while work environment is positively related to turnover intentions ( $r = .18$ ,  $p < .05$ ). To understand the predictive role of intrinsic and extrinsic motivation along with the moderating role of the work environment in turnover intentions, hierarchical regression analysis was conducted

First, to avoid multi-collinearity among variable centration of variables was done. Errors were assumed as independent as the value of Durbin Watson was 1.93. Multicollinearity was also checked. For the current model, the values of VIF were less than 10 (1.08 to 2.54) and tolerance was above .2 (.39 to .93). Therefore, it can be concluded that there is no multicollinearity within data.

The work environment was entered in block1. Intrinsic and extrinsic work motivations were entered in block 2 and two products of intrinsic and extrinsic motivations with work environment were entered in block 3 as interaction terms. Unstandardized regression weights have been reported for all variables

**Table 1**

**Hierarchical Regression Predicting Turnover Intentions from Work Motivations and Work Environment (N=135).**

Predictors	Step 1	Step 11	Step 111	M (SD)
Constant	4.05	7.58	-4.73	
1. Work environment	0.07	0.05	0.44	31.73 (4.70)
2. Intrinsic motivation		0.05	1.00	42.13 (6.05)
3. Extrinsic motivation		-	-1.15	28.73 (4.33)
4. Intrinsic motivation X Work environment		0.17**	-0.03**	
5. Extrinsic motivation X Work environment			0.03*	
$R^2$	.03	.10**	.15**	
$\Delta F$	.03	5.07**	.05*	

Findings from hierarchical regression analysis showed that 15% variance in turnover intention was explained by the model, with  $F(5, 129) = 78.48, p < .01$ . The work environment alone explained 3% variance. When two types of work motivation were added in the second block, they additionally explained 7% variance, while, interaction terms in the third block explained 5% variance. Interpreting the main effect from block 2, it is clear that only extrinsic motivation negatively predicted turnover intentions. Results regarding moderation from the third block show that the work environment moderated the relationship between both types of motivation and turnover intentions.

To further explore how the work environment moderated the said relationships, simple slope analyses (Dawson & Richter, 2014) were conducted for extrinsic and intrinsic motivations separately. Figure 1 shows that with high intrinsic motivation bankers had fewer turnover intentions if they worked in a better work environment ( $B = -0.10, p < .001$ ), but if they worked in a poor environment the same intrinsic motivations lead to more turnover intentions ( $B = 0.19, p < .001$ )

Figure 1. Intrinsic motivation predicting turnover intentions at two levels of work environment

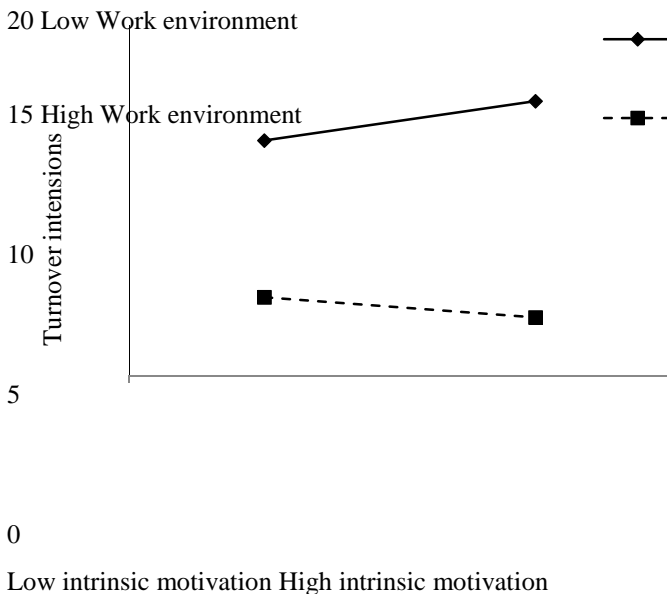
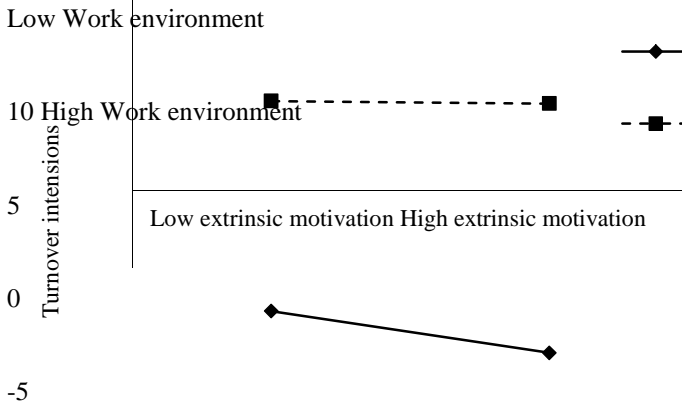


Figure 2. Extrinsic motivation predicting turnover intentions at two levels of work environment 15



As can be seen in figure 2, bankers with a high level of extrinsic motivation had fewer turnover intentions whether they perceive high of their work environment or low of their work environment. However, this relationship is stronger for poor work (B = -.31 p < .001) environment than for a better work environment (B = -.02, p < .001).

Overall, it is concluded that for bankers in the private sector extrinsic motivation is a main driving force that helps to reduce their turnover intentions irrespective of the work environment. Intrinsic motivation is also helpful but only where bankers perceive high of their work environment. In the case of a poor work environment, intrinsic motivation, in contrast, leads to more turnover intentions.

## Discussion

As per our first hypothesis, the results showed that there was a negative relationship between motivation (both intrinsic and extrinsic) and turnover intentions in bank employees. Similar results were generated by Emmanuel 2012, 147 and Erisin 2018, 909 in which it was concluded that if motivated enough, the employees will perform well with fewer turnover intentions as it depicts their satisfaction with their jobs. Likewise, Nazrul-Islam, Nafiz-ur-Rehman, Labib, and Nowshim 2019, 321 also reported job dissatisfaction in employees resulted in turnover intentions.

Similarly, Andrew Turman Susan, and Carless 2004, 305 hypothesized that motivation (both intrinsic and extrinsic) would predict turnover intentions in bank employees. The results of the present study revealed that only extrinsic motivation was found to be a significant negative predictor of turnover intentions which means that if an employee wasn't satisfied with the rewards he/she was getting from



his/her job, he/she was more likely to have turnover intentions. These results were similar to the study by Rachid1994, 29 and Jennifer and Guy 2000, 223 which stated that as the level of motivation (both intrinsic and extrinsic) increased, the turnover intentions decreased and vice versa.

Also, it was hypothesized that a good work environment would likely be related to fewer turnover intentions and results showed a significantly negative relationship between good work environment and turnover intentions. Similar results were also found out in several previous research literature (Wajah, Affan,

Ahmad, Rafaqat & Muhammad 2015, 11; Muhammad 1984, 17; Pierre Timothy George and Gerry 2009, 749). Likewise, Veitch and Gifford 1996, 273 also concluded that the association between motivation and turnover intention depends largely upon the nature of work environments.

Last, although the work environment was found to be a moderator between both types of motivations (i.e. intrinsic and extrinsic) and turnover intentions the results further showed that a good work environment didn't predict lesser turnover intentions in bank employees. This means that while extrinsic motivation, irrespective of their work environment, seemed to be a main driving force behind reducing their turnover intentions; intrinsic motivation was found to be reducing turnover intentions only in the case of a good work environment. This suggests that for the bank employees extrinsic motivation was far more crucial than intrinsic motivation concerning turnover intentions, as the later one was conditional to a good work environment. However, this needs to be further explored empirically It is also important to explore and identify the specific intrinsic and extrinsic motivation factors and characteristics that the employees generally find pertinent to reduce turnover intentions, in the future.

## **Conclusions**

In a nutshell, it can be said that employees would have low turnover intentions if their level of motivation is high as well as if they experience a good and satisfactory work environment thus becoming an overall effective workforce with optimal productivity. Limitations and Suggestions. As it happens with all empirical researches, this study is not beyond some limitations. The sample was not equally distributed along with the gender, was taken only from bankers of only one city, thus compromising its broad generalizations. Also, as being cross-sectional research, the causal relationships were not explored which might have studied the variables from another perspective. Because of these limitations, future researches may equally distribute samples, including all relevant demographics, with diverse workplaces other than banks may explore the causal relationship among the variables. The study can also explore the specific factors that constitute the intrinsic and extrinsic motivation relevant to turnover intentions in employees.

## **Implications**

The present research is significant for the policymakers to recognize the crucial role, the motivation plays in tackling the issue of employees' turnover intentions employees in a better and thoughtful manner. It will also enable to fill the

gap between the already existing body of knowledge on the study variables and the unexplored related areas of investigation like what this research just did by espousing the moderating role of the work environment between motivation and turnover intentions. This line of action and investigation will broaden up the scope for the study and development of future researches and theoretical framework.

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