

Determinants of Employee Turnover Intention and Its Impact on Employee Performance of Private Commercial Banks in Bangladesh

Ph.D Dissertation



Researcher

Khadiza Rahman Tanchi

Registration No: 129 (Session: 2014-2015)

Re-Registration No: 65 (Session: 2019-2020)

Department of Management

University of Dhaka

Supervisor

Prof. Dr. Md. Serajul Islam

Department of Management

Faculty of Business Studies

University of Dhaka

February, 2020

Determinants of Employee Turnover Intention and Its Impact on Employee Performance of Private Commercial Banks in Bangladesh

Ph.D Dissertation Submitted to the University of Dhaka in Partial
Fulfillment of the Requirements for the Degree Doctor of Philosophy in
Management

Researcher

Khadiza Rahman Tanchi

Registration No: 129 (Session: 2014-2015)

Re-Registration No: 65 (Session: 2019-2020)

Department of Management

University of Dhaka

Supervisor

Prof. Dr. Md. Serajul Islam

Department of Management

Faculty of Business Studies

University of Dhaka

February, 2020

Letter of Transmittal

February 16, 2020

Professor Dr. Md. Serajul Islam

Department of Management

Faculty of Business Studies

University of Dhaka

Subject: Submission of Ph.D Thesis.

Dear Sir,

With due respect and honor, I intend to let you know that I am privileged and delighted to submit my Ph.D thesis on ‘Determinants of Employee Turnover Intention and Its Impact on Employee Performance of Private Commercial Banks in Bangladesh’. It was quite challenging and academically exciting to work towards the completion of this Ph.D thesis. I have been able to apply many of the major theories and concepts to justify the model to get the outcomes of this thesis. I believe that the findings of this thesis are relevant to the extent of its subject matter. I also believe that the experience and skills that I have gathered in working on this thesis in a managerial perspective where I will be benefited throughout my profession and further education.

This Ph.D thesis has not been partially or completely written or addressed anywhere and is not being considered for another publication. I am thankful to you for your constant supervision and for granting me authorization to work on this thesis.

Sincerely,

Khadiza Rahman Tanchi

Registration No: 129 (Session: 2014-2015)

Re-Registration No: 65 (Session: 2019-2020)

Department of Management

University of Dhaka

DECLARATION

I hereby proclaim that the research work titled with ‘Determinants of Employee Turnover Intention and Its Impact on Employee Performance of Private Commercial Banks in Bangladesh’ has been approved under Faculty of Business Studies, Department of Management, University of Dhaka in fulfillment of the Degree of Doctor of Philosophy. This thesis has been composed based on original research findings from field study developed by me together with references from published literature. This research has not been submitted in part or full to any other institute or for any other degree.

Khadiza Rahman Tanchi

Registration No: 129 (Session: 2014-2015)

Re-Registration No: 65 (Session: 2019-2020)

Department of Management

University of Dhaka

Certificate of the Supervisor

This is to certify that Khadiza Rahman Tanchi has undertaken her Ph.D study under my supervision and guidelines, and therefore prepared the thesis ‘Determinants of Employee Turnover Intention and Its Impact on Employee Performance of Private Commercial Banks in Bangladesh’. To the best of my knowledge, the researcher duly mentioned the other researchers’ materials and sources used in her study. Further the thesis was not submitted to any other universities or institutions for any other degree or diplomas.

Thus, I am recommending that this thesis to be submitted to the Department of Management, Faculty of Business Studies of University of Dhaka in fulfillment of requirements for the award of the degree of Doctor of Philosophy.

I also certify that there is no plagiarized content in this thesis and did not exceed the international standard.

Professor Dr. Md. Serajul Islam

Department of Management

Faculty of Business Studies

University of Dhaka

Dedication

This Ph.D dissertation is devotedly dedicated to my father my idol, S. M Mofizur Rahman and my lovely mother Peara Begum. Their constant support, inspiration, wisdom and confidence on me have been affected in every possible way throughout my life.

Acknowledgement

In the name of Allah, the most gracious, the most merciful. My deep gratitude goes to my Almighty, the liberator and sustainer for empowering me to bring about my desire for a Ph.D degree. I would be obliged to almighty for everything and nothing to myself.

The successful achievement of this thesis is an undeviating results of priceless contribution through help, guidance and appropriate direction from several sources. I desire to express my thoughtful gratitude to all whose have created the supporting environment that help me to manage the success of an educational goal of this environment.

In doing so, I must acknowledge and praise my supervisor, Professor. Dr. Md. Serajul Islam, for contributing required advice, guidance, corrections and improvement throughout this work. It was a great honor for me to be under his vibrant supervision as his essential notes had added greatly in completing this challenging task successfully.

I wish to express my heartiest appreciation to Dr. Mohammad Rabiul Bashir Rubel, Associate Professor and Chairman, Department of Business Administration in Management studies, Faculty of Business Studies, Bangladesh University of Professionals (BUP) for his constructive suggestions towards the success of this study. I deeply thank Dr. Nadia Newaz, Associate Professor, Department of Management, and Faculty of Business Studies, University of Dhaka, for her practical advice in my research filed. I am really indebted to you all for your immense help and priceless suggestions.

I want to thank most sincerely to Dr. Mohammad Masum Iqbal, Dean, Faculty of Business and Entrepreneurship, Daffodil International University for his great help and useful ideas. I am also grateful to Dr. Md. Kamrul Hossain, Assistant Professor in Statistics, Department of General Educational Development and Daffodil International University for his valuable advice and comments on my research. I thank Dr. Gourango Chandra Debnath, Associate Professor and Head, Department of Business Administration, Daffodil International University as well for his tips and techniques regarding research paper. I am also thankful to Maksuda

Hossain, Assistant Professor of Eastern University, Bangladesh for her support in research related activities.

I am sincerely grateful to my parents specially my father S. M. Mofizur Rahman for guiding me to reach new heights and boosting up my confidence and my loving mother Peara Begum for all her sacrifices and unconditional love. I also thankful to my younger sister for her mental support and positive thinking and my younger brother for helping me in other activities. I pay sincere thanks to my caring mother-in-law and very lively father-in-law for their continuous support and encouragement.

My deepest gratitude goes to my beloved husband Lutfullahil Majid for his continuous support and inspiration which helps me a lot in this whole journey. Finally and most significantly, I would like to express my genuine love to my one and only son, Nusayr Al-Warith for sacrificing all his happiness and comfort throughout this journey.

Finally, I would like to end with a thanks note dedicated to all my colleagues and friends for their constant moral support throughout this research journey.

My wholehearted thanks to all of you.

Abstract

Employee turnover is now a matter of importance for any type of organization. Each and every industry is facing this problem frequently and banking organization is one of them. It is important for organizations to estimate and understand the general turnover rates among the employees. Employee turnover is known to be real behavior, and this actual behaviorism affected by the intent of employee turnover. Organizations therefore need to identify the causes of the intention of employee turnover and its costs and consequences for organizations. The existing study expects to discover the relationship between determinants of employee turnover intention such as training and development, promotion opportunity, co-worker support, performance feedback, role-overload and how employee turnover intention has an impact on employee performance (In-role and Extra-role Performance) in the PCBs of Bangladesh

After a comprehensive literature review the current study is able to acknowledge a reasonable gap which is considered as a contribution of this study. Accordingly the research will contribute to how training and development, promotion opportunities, supports for co-workers, performance feedback and task overload completely decide the nature of employee turnover. This study also intended to provide an understanding of how these determinants of employee turnover intention impact employee performance and their progress in Bangladesh's private commercial banking sector and its in-role and extra-role performances. Therefore, it is regarded as a relationship from the identification of determinants of employee turnover intention to its effect on employee performance as a whole and is the main contribution of this research study. Hereafter, the entire relationship between determinants of employee turnover intention and employee performance through Structural Equation Modeling (SEM) is also considered as the contribution of this study to understanding the relationship between variables that signifies the structural relationships between constructs using Smart PLS-2.0.

The population of this study is embraced by all the line managers working in the registered private commercial banks in Dhaka and Chittagong division, Bangladesh. This study was carried out in a cross-sectional and correlational method, using questionnaire survey methods to collect data. In the present study, judgmental sampling techniques were applying which is considered as a component of purposive sampling of non-probability sampling design due to

the shortage of comprehensive list of line managers. With a response of 38.75%, a total of 310 accessible questionnaires were identified. Partial Least Square (PLS) second-generation structural equation modeling (SEM) technology was used to check the hypothesized relationship of this analysis. The current study incorporated the perceptions of line managers of Private Commercial Banks (PCBs) in Bangladesh lying on the relationship among training and development, promotion opportunity, co-worker support, performance feedback, role-overload and employee turnover intention and how it affects employee performance both in-role and extra-role performance in their respective organizations.

The analysis part of this report shows the outcomes of the study and results of hypothesis test. Descriptive statistics has also been used to analyze the respondent's characteristics. The measurement model has been examined in the current state, to evaluate the goodness of each construct's measurement. In the second phase of this study the structural model was measured, including hypothesis testing, determining the coefficient of R^2 and path. In this study, a total of four hypotheses were supported and the results of all the analysis after the data were reflected.

The results of this study revealed that some HRM dimensions such as promotion opportunity, co-worker support, and role overload have a significant influence on the intention of employee turnover. In addition, the other part of this study focused on the impact on employee performance (In-role and Extra-role performance) derived from turnover intention of employees', and the outcomes revealed that there is a remarkable relationship between in-role performance and employee turnover intention. Lastly, the current study offers various implications and recommendations to accessible PCB employees, particularly line managers, owners and leaders intending to progress their efforts in reducing employees' turnover intention as well as improving employee performance.

Table of Contents

Chapters	Particulars	Page No
Formal Part	Letter of Transmittal	iii
	Declaration	iv
	Certificate of the Supervisor	v
	Dedication	vi
	Acknowledgement	vii
	Abstract	ix
CHAPTER-1 INTRODUCTION	1.1 Introduction	2
	1.2 Background of the Study	3
	1.3 History of Banking Industry of Bangladesh	9
	1.4 Problem Statement	12
	1.5 Research Objectives	20
	1.6 Research Questions	21
	1.7 Significance of the Study	21
	1.8 Theoretical Importance	22
	1.9 Practical Significance	23
	1.10 Definition of Key Terms	24
	1.11 Organization of the Chapters	26
CHAPTER-2 LITERATURE REVIEW	2.1 Introduction	28
	2.2 Human Resource Management	28
	2.2.1 Consequences of HRM	30
	2.2.2 Practices of Human Resources (HRM) in Bangladesh	32
	2.2.3 HRM Practices in Banking Sector in Bangladesh	34
	2.3 Employee Turnover Intention	36
	2.4 Factors of Employee Turnover Intention	39
	2.4.1 Training and Development	39
	2.4.2 Promotion Opportunity	42

	2.4.3 Co-worker Support	44
	2.4.4 Performance Feedback	46
	2.4.5 Role-Overload	47
	2.4.6 Employee Performance	49
	2.5 Related Theories	53
	2.5.1 Theory of Reasoned Action (TRA)	53
	2.5.2 Social Exchange Theory (SET)	54
	2.5.3 Social Identity Theory (SIT)	58
	2.5.4 Equity Theory	58
	2.6 Previous literature on Global and Local Context	60
	2.7 Research Gap and Justification	66
	2.8 Research Framework	69
	2.9 Hypothesis Development	70
	2.9.1 Training and Development and its Connection between Employee Turnover Intention	70
	2.9.2 Promotion Opportunity and Its Relationship with Employee Turnover Intention	72
	2.9.3 Correlation Connecting Co-worker Support with Employee Turnover Intention.	73
	2.9.4 Relationship among the Role-Overload and the Intention of Employee Turnover.	74
	2.9.5 Performance Feedback and Its Relationship between Employee Turnover Intention	74
	2.9.6 Connection among Employee Turnover Intention and In-Role Performance.	75
	2.9.7 Employee Turnover Intention and Its relationship with Extra-Role Performance	77
CHAPTER-3 RESEARCH METHODOLOGY	3.1 Introduction	80
	3.2 Research Design	80
	3.3 Population & Sample Design, Unit of Analysis	80
	3.4 Research Instrument	85

	3.4.1 Training and Development	86
	3.4.2 Promotion Opportunity	86
	3.4.3 Co-worker Support	87
	3.4.5 Performance Feedback	87
	3.4.6 Role-Overload	88
	3.4.7 Employee Turnover Intention	89
	3.4.8 Employee Performance	89
	3.4.9 Demographic Data	90
	3.5 Pre-Testing	91
	3.6 Pilot Study	91
	3.7 Data Collection Procedures	93
	3.8 Data Preparation	94
	3.8.1 Data Inaccuracy	94
	3.8.2 Missing Values	94
	3.8.3 Common Method Variance	94
	3.9 Data Analysis Techniques	96
	3.10 Structural Equation Model's Approaches	97
	3.11 Assessment of outcomes of PLS Path Model	100
	3.11.1 Measurement Model	100
	3.11.2 Structural Model Assessment	101
	3.11.3 Predictive Relevance (Q2)	102
	3.12 Methodology at a Glance	103
	3.13 Summary	104
CHAPTER 4 ANALYSIS AND FINDINGS	4.1 Introduction:	106
	4.2 Response Rate of the Study	106
	4.3 Profile of Respondents	107
	4.4 Common Method Variance	109
	4.5 Descriptive Statistics of the Latent Constructs:	110
	4.6 Goodness of Measurement Model:	110
	4.6.1 Convergent Validity	111
	4.6.2 Discriminant Validity	113

	4.7 Assessing Structural Model	117
	4.7.1 Direct Effect	117
	4.8 Summary of the Hypothesis	121
	4.9 Summary	121
CHAPTER-5 DISCUSSION, CONCLUSION AND RECOMMENDATIONS	5.1 Introduction	123
	5.2 Review and Summary of the Findings	123
	5.3 Discussion on Findings	127
	5.3.1 The Training and Development Relationship with Employee Turnover Intention	127
	5.3.2 Promotion Opportunity and Its Relationship with Employee Turnover Intention	129
	5.3.3 Co-workers support and Its Relationship with Intention of Employee Turnover	130
	5.3.4 Performance Feedback and Relationship with Employee Turnover Intention	131
	5.3.5 The Connection between Role-overload and Employee Turnover Intention	132
	5.3.6 In-Role Performance and Its Association with Employee Turnover Intention	133
	5.3.7 Extra-Role Performance and Its Relationship with Employee Turnover Intention	134
	5.4 Research Implications	135
	5.4.1 Theoretical Implications	135
	5.4.2 Practical Implication	138
	5.6 Limitations of the Study	142
	5.7 Future Research Direction	142
	5.8 Conclusion	144
5.9 Recommendations of the Study	145	
Appendix & References	Appendix	i-iv
	References	lvi-cx

List of Figures

Chapters	Particulars	Page No
CHAPTER-2 LITERATURE REVIEW	Figure 2. 1: Theory of Reasoned Action (TRA) (Davis et al., 1989)	54
	Figure 2. 2 Research Framework	70
CHAPTER 4 ANALYSIS AND FINDINGS	Figure-4.1: Measurement Model <small>Dhaka University Institutional Repository</small>	115
	Figure 4.2 Structural Model (Assessment of Direct Relationship among Antecedent-Focus-Outcome)	120

List of Tables

Chapters	Particulars	Page No
CHAPTER-2 LITERATURE REVIEW	Table 2.1: Previous Literature on Global and Local Context	60
CHAPTER-3 RESEARCH METHODOLOGY	Table 3.1 Research Measurement Instrument	85
	Table 3.2 Items constructing Training and Development	86
	Table 3.3 Items constructing Promotional Opportunity	87
	Table 3.4 Items constructing Coworker Support	87
	Table 3.5 Items constructing Performance Feedback	88
	Table 3.6 Items constructing Role-Overload	88
	Table 3.7 Items Constructing Employee Turnover Intention	89

	Table 3.8 Items Constructing In-Role Performance	90
	Table 3. 9 Items Constructing Extra-Role Performance	90
	Table 3.10 Pilot Study Variables (Cronbach’s Alpha)	93
	Table 3.11 Comparison between PLS-SEM and CB-SEM	99
	Table 3.12 Methodology at a Glance	103
CHAPTER 4	Table: 4.1: Response Rate	106
ANALYSIS AND FINDINGS	Table 4.2: Descriptive Study of the Demographic Data of the Respondents	108
	Table: 4.3 Descriptive Statistics of the Latent Constructs	110
	Table 4.4: Measurement Model results (Summary of Latent Constructions Validity and Reliability)	112
	Table 4.5: Discriminant Construction Validity-Fornell-Larcker Correlation Test	116
	Table 4.6: Overview of Coefficient of Path and Hypothesis Related DirectPath Testing	118
	Table 4.7: Overview of Hypothesis	121

Abbreviation and Acronyms

PCBs	Private Commercial Banks
HR	Human Resources
HRM	Human Resource Management
BB	Bangladesh Bank
GDP	Gross Domestic Product
SEM	Structural Equation Model
PLS	Partial Least Square
SPSS	Statistical Package for the Social Sciences
SET	Social Exchange Theory
TRA	Theory of Reasoned Action
SI	Social Identity
CMV	Common Method Variance

CHAPTER 01
INTRODUCTION

1.1 Introduction

No doubt, all business organizations consider human resources as their most important resource. The achievement or breakdown of an organization relies upon the nature of its workforces. A major issue of all companies' involvement with different dimensions is employee turnover. The concept of employee turnover is well-known to all which is considered as actual behavior and this actual behavior occurs due to the behavioral intention. Therefore, the term employee turnover intention basically leads to actual turnover in the organization. The job of a human resource manager is, in this way, exceptionally basic in keeping up the chosen, very much experienced workers in the company for long-term operation. Connecting with organizational employees is a definitive point of the considerable number of working environments in the light of the fact that drew in laborers are considered as the energy to run the entire company. The precious employees must be beneficial, effectual, better performer. Beside this, they have to be retained in the company. Directors require implementing suitable plans to hold the employees particularly the individuals who are beneficial. HR heads must give increasingly more attention about the harmful impacts of occupation bouncing and hence maintain a strategic distance from the threat of turnover intention workers on a regular basis. Companies cannot purchase the dedication of workers; however, they can definitely acquire it. The HR performance of an organization sets the results of organizational performance as a whole. The directors must be informed about the appropriate system to decrease job switching. They ought to investigate why individuals have the intention to leave, and why they stay at the same place. They will have the capacity to utilize the outcomes to fabricate manager marking and build-up and keep up an organizational atmosphere for maintenance of the board. It is validated that worker intentional turnover looks bigger in the banking sector by doing this. Management of the banking industry faces critical problems with the mandatory business strategy formulation. Investigating various departments of employee turnover intention are the primary reason behind the study, which are; employee training, training and development, opportunities for promotion, co-worker support, performance feedback, the impact of role-overload on the PCBs performance.

1.2 Background of the Study

Proper human resource management (HR) is necessary for the company to develop and thrive in today's extremely unpredictable and competitive business climate. To sustain in the market, a business organization needs to nurture knowledge capital or human capital effectively. In some critical cases, employee turnover often becomes the most important warning to the existence of an organization. Intrinsically, employee turnover intention is now becoming one of the major concerns for current organizations. Therefore, recognizing the significance of human resources, organizations are paying attention to develop strategies to authorize their workforce to accomplish organizational goals along with foster, inspire and preserve their workforce. In the future, corporations are concerned to capitalize on human resources by definite concentration on growth program that will enrich employee performance and reduce employee turnover.

As it is known to all that banking is considered as one of the important service industries which have a leading role in the growth of the country's economy. Similar to other sectors, the banking sectors are also facing the problem of employee turnover in their respective. The main motive of this research study is to recognize the factors of employee turnover intention since the banking industry is considered as one of the core sectors for the advancement of the country's economy. On the other hand, the banking industry plays a central role in the formulation of resources or assets and motivate the level of industrial development, poverty mitigation, and human development.

The banking sector of a country plays a major role in the economy of that country. The employee turnover intention directly affects the banking sector development as other business sectors. The purpose of this research is the banking area, a center division for the improvement of the country's economy. A significant job is done by the banking sector in the capital arrangement and invigorates the dimension of industrialization, destitution lightening and human advancement (Sowmya & Panchanatham, 2009).

Development of IT sector has conveyed to middle of everyone's attention to the significance of human resource, like never before previously spirited situation, viable usage of human resource has turned out to be vital and the essential assignment of companies is to recognize,

enroll, and channel equipped HR in commercial tasks for enhancing profitability and practical effectiveness (Jyothi & Venkatesh, 2006). Experienced, spurred, and qualified HR is likewise fundamental in the global and economic development era.

HRM is one of the most energizing regions in the ground of managing a business organization. Department of human resource management has the duty of recruitment and selection of new employees. Since individuals establish the foundation of any company, they believe that HRM is the operational hub in any companies. It is called the science and arts of controlling people in the organization. It guarantees perfect individuals at perfect place at ideal time. It likewise gives training and development and promotion opportunities to their productive implementation (Khadka, 2009). It could really compare to ever to set up procedures to maintain a strategic distance from the general expenses of turnover occurs and retain skilled, excellent performers. Nowadays, in this way HR is viewed as a standout amongst the most pivotal components of the organizational achievement and has gotten expanding consideration. Companies utilize distinctive assets to accomplish their goals. Especially, human resources are the most fundamental one. Its productivity and viability decide the accomplishment of the company objectives. In a company, what makes an employee leave or plan to switch is dependably the greatest inquiry for any organization and it is one of the most imperative and profoundly required issues for any company to accomplish its objectives and keep on advancing (Samad, 2006). Given the surprising expenses related to employee turnover, examine endeavors attempted to research why workers leave their company and have discovered numerous indicators to worker or employee turnover intention before the company (Moynihan & Pandey, 2007; Huffman, Casper, & Payne, 2014).

The competitiveness of business can be measured by the employee turnover intention. When the turnover rate is high, it can make the business drop their expenditure intensity. It also produces a lot of expenses to the enlisting procedure, training, and development expenses, as well as opportunity costs, for example, work delay amid the selecting and training and development process. Studies directed in the territory demonstrate that in many works escalated enterprises, the organizations need to spend by and large three to six months in

training and development of the new-contracted employees, contingent upon the work trouble (Vakola, Eric Soderquist, & Prastacos, 2007).

The study on employee turnover intention is getting huge enthusiasm for many years with researchers from different trains, for example, financial aspects, instruction, HR planners, performance evaluation, psychological study and social science (Campion, 1991; Muchinsky & Morrow, 1980; Williams & Hazer, 1986). Everything of this research was gone for clarifying the reasons for turnover intention as well as the way it influences workers and companies. Price (1977) and Muchinsky & Morrow (1980) anticipated that research persons ought to investigate turnover from numerous points of view to create studies more extensive for arranging in business companies. Numerous points of view and reasons for turnover intention are currently being tended to as appeared in the investigation of employee turnover intention and coworker impurity impacts (Felps, Mitchell, Hekman, Lee, Holtom, & Harman, 2009). The turnover aim has been considered as an important indicator to employee turnover (Bhatnagar, 2014). Intention to turnover is employee-based comprehension has the capacity to prompt real turnover in business companies. Chen, Lin, & Lien (2011) documented that low worker turnover goal is alluring so as to acquire high organizational performance and evade the possible expenditure identified with revised employee selection and training and development. The genuine expense would be significantly higher while the turnover expectation prompts real turnover intention (Limyothin & Trichun, 2012).

Losing employees who have capacities and mastery is harmful to organizations. Rates of ETI (employee turnover intention) influence employee certainty and efficiency (Huffman et al., 2014). Senior administration and HR resources execute an important role in arranging implementation to screen ETI rates (Keni, Muthuveloo, Ping, & Rahman, 2015). The proof of a connection between turnover and diminished organizational performance shows that the misfortune in social and human resources from turnover is more noteworthy than potential increase of leave-taking workers with more or less important ones (Hancock, Allen, Bosco, McDaniel, & Pierce, 2013).

The reason behind thinking about leaving the organization by the employees was researched several times by many researchers (Guchait & Cho, 2010; Sam Gnanakkan, 2010; Lee &

Jimenez, 2011). Some researchers found a negative connection between turnover intention and career development of the employees. HRM is researched to find out the turnover intention of the employees and it is discovered that there is controversial relationship between HRM practice related to development and employee turnover intention (Allen, Shore, & Griffeth, 2003; Hemdi & Nasurdin, 2007; Sam Gnanakkan, 2010; Kim, 2012; Bambacas & Kulik, 2013; Maneesatitya & Fongsuwan, 2014; Hemdi and Nasurdin, 2006). Tooksoon (2011) featured the impacts of HRM such as training and development program, the opportunity for career development as well as evaluation of employee performance on the employee turnover intention along with job satisfaction. Garavan, Hogan, & Cahir-O'Donnell, (2003) defined that it is important to have flexible workers who will be on top form in the regularly changing universe of business. Training and development by teaching coordinate the show level and fulfillment of an employee.

Numerous scholars evaluated equally the association among the turnover intention, employee training and development and turnover expectation (Bhatnagar 2012; Huselid 1995; Batt, 1999; Elmaci & Yalçın, 2012). The training and development turnover intention connection is investigated in earlier studies. Diverse conclusions were found. From one viewpoint, training prompts fewer turnover expectations since workers act proportionally towards the company's venture and accordingly indicate expanded responsibility to the organization (Gouldner, 1960; Leuven, Oosterbeek, Sloof, & Van Klaveren, 2005). Secondly, the training additionally prompts better and experienced workers who are increasingly employable in different firms (Becker, 1962). This implies that training and development can affect employee turnover intention whereas the present company pays the training costs. Managerial directors need to create and execute techniques to hold and improve employees inside their organization. Bank workers provide services to company customers. To stay focused, the management must stimulate steady, long-term talent management approaches to encourage, contract, develop, and embrace ability (Oladapo, 2014).

Promotion opportunity is another human resource management practice that is focused in the study. Wan, Sulaiman, & Omar, (2012) claimed that if employees perceive their promotion decisions are fair enough, they are more likely committed to the organization, job satisfaction, and better performance; in this way, they have low expectation to leave the

current organization. The promotion focuses on betterment, development, and achievement and is regularly given as an inspiration and return for better efficiency and performance (Wolcott, 1997). Opportunities for promotion may produce opportunities for self-improvement and social eminence (Linz & Semykina, 2012). Literature shows that if there is no chance to get promotion eventually, it increases employee turnover intention and the connection between turnover aim and employability is lower (Ginter, Jones, & Shaffer, 1982; Goldner, 1970; Carson, Carson, Griffeth, & Steel, 1994). According to De Cuyper, Mauno, Kinnunen, & Mäkikangas, (2011), the resources of jobs have a better relationship than the relationship between turnover intention and employability.

Past researches have given proof that co-workers are critical in forming expectations to switch and genuine turnover intention behavior. Luckily, solid help from co-workers and administrators enhances workplaces by calming work pressure which upgrades work fulfillment and performance (Pritchard & Karasick, 1973), and in this way lessens presenters in the business organization (Sloan, 2012; Edwards & Rothbard, 1999). Co-workers can effectively complete work undertakings and decrease pressure and moderators (Cooper, Cooper, Dewe, O'Driscoll, & O'Driscoll, 2001; Otsuka et al., 2007). Co-worker support was altogether identified with turnover intention and real turnover, in spite of the fact that the connection between co-worker support and genuine turnover intention was modest. According to Feeley, Moon, Kozey, & Slowe, (2010), the support by co-workers was directly related to the intention of turnover and the original turnover. In administration-based companies strengthen has two fundamental sources; one is support from the executives, and the other one is encouragement from co-workers (Susskind, Kacmar, & Borchgrevink 2003; Susskind, Kacmar, & Borchgrevink, 2007). The significance of co-worker impacts on a social point of view of turnover intention (Mossholder, Settoon, & Henagan 2005). The social point of view places that lower quality relational connections have negative authoritative results, including high employee turnover. Conversely, high-quality personal connections advance positive results, for example, more prominent worker retaining (Uhl-Bien, Graen, & Scandura, 2000).

Performance feedback becomes attractive due to its simple programming, lower cost, and adaptability (Fairbank & Prue, 1982). Furthermore, performance feedback has delivered

advancements in a variety of organizational regions like coming late, being absent (Lamal & Benfield, 1978), servicing the customers (Brown, Malott, Dillon, & Keeps, 1980), and security (Chhokar & Wallin, 1984; Sulzer-Azaroff & Santamaria, 1980). Giving feedback to workers is considered to be basic for management and expanding job satisfaction and motivation to the employees (Hackman & Oldham, 1976; Lam, Yik, & Schaubroeck, 2002). Generally, the formal performance appraisal survey is believed as the perfect stage for managers to give responses to employees in relation to how they see their works (Murphy & Cleveland, 1995). Be that as it may, the performance appraisal audit is no cure to worker satisfaction as well as motivation (Longenecker, Sims Jr, & Gioia, 1987). In recent times, to increase motivation and satisfaction for the development of organizational culture, supportive feedback processes have been more emphasized (London & Smither, 2002).

Calls have recently been made for to put great emphasis on developing an organizational culture that supports feedback processes to increase motivation and satisfaction. In this research the role-overloads considering as the determinants of employee turnover intention is also discussed that is HRM practice. The remaining task at hand refers to the amount of effort that a worker has to make. Different observers have maintained a positive correlation between the remaining tasks, pressure and turnover expectations (Wefald, Smith, Savastano, & Downey 2008; Jex, Beehr, & Roberts, 1992). Glaser, Tatum, Nebeker, Sorenson, & Aiello (1999) documented that there are significant connections between outstanding task at hand and stress, this examination expects that pressure will assume a judge job between remaining burden and turnover expectations. This research has plans to explore the employee efforts as well as the way it is influenced by the different factors to intention of employee turnover. The system of measuring employee performances was assumed as primary information provider about money related results and the inside tasks appeared in the annual reports (Yeniyurt, 2003). This sort of data is valuable for basic leadership process.

Specialists distinguish various parts of employee performance, for instance, in-role performance, extra-role performance, flexible performance, creativity and budgetary turnover. Specifically, there are two performances named in-role performance and extra-role performance utilized by Bakker & Demerouti (2008) which has been incorporates in their investigation. Williams & Anderson (1991) found, in their very much referred to paper, a

qualification between in-role performance and extra-role performance, whereby in job performance indicates to “obligations and duties one performs as a fundamental aspect of one's responsibilities assignments (Vigoda, 2000) and contributes straightforwardly to the specialized center of the business. Additionally, in-role performance is likewise characterized as job performance (Goodman & Svyantek, 1999) while extra-role performance is compatible with Organizational Citizenship Behaviors (OCB) (Bateman & Organ, 1983; Mackenzie et al., 1998; Smith et al., 1983) and contributes less specifically to the business (Borman & Motowidlo, 1997). Additional job performance rather advances a social and mental condition which adds to the achievement of in-role job performance (Borman & Motowidlo, 1997; Goodman & Svyantek, 1999) and can be characterized as “singular conduct that is optional, not straightforwardly or expressly perceived by the formal reward framework and in the total advances the productive and compelling working of the company” (Organ, 1988).

The determination of performance measures relies upon organizational goals, a unique count strategy to look at, and these ought to be chosen through individuals who are engaged with the business (Neely, 1999). A research by Johnson & Kaplan (1987) produced an outcome which is the premise of performance estimation ought to incorporate non-money related estimates, for example, quality, time of conveyance, adaptability and development. A positive affiliation has been found between the organization performance and utilization of non-budgetary measures (Banker, Potter, & Srinivasan, 2000; Ittner & Larcker, 1996).

Thus, this research perceives the determinants of employee turnover intention as well as its effect on employee performance both in-role and extra-role performance in the sector of private commercial banks. So, the following area features of the Banking sectors of Bangladesh.

1.3 History of Banking Industry of Bangladesh

Bank is the monetary foundation that bargains with cash and cash worth instruments. Bank is money-related arbitrator that recognizes stocks and networks them into lending exercises, either directly or through capital markets. “A bank is a monetary foundation which utilizes cash saved by clients for venture, pays it out when required, makes credits at premium”

(Dictionary, 2008). “Banking implies the tolerant, to lend or venture, of stores of cash from people in general, repayable on interest or something else, and withdraw able with a money order, draft, arrange or something else”– According to Section 5(b) of Banking Regulation Act, 1949, according to professor Kinley “A bank is a foundation which makes to people such advances of cash as might be required and securely made, and to which people depend cash when not required by them for use”.

After the Liberation War of 1971 of Bangladesh, this industry started its journey with six nationalized commercial banks, two state-claimed banks and three of them are foreign banks. Through the raise of private banks, this sector experienced tremendous growth in the 1980s. Currently, in Bangladesh there are 59 established banks which are functioning under the full control and supervision of Bangladesh Bank, that undertakes to do so by the Bangladesh Bank Order of 1972 and the Bank Company Act, 1991 (BB Report, 2011). Planned banks are organized as follows: four State Owned Commercial Banks (SOCBs); four Specialized Banks (SDBs), 26 local Private Commercial Banks (PCBs), nine neighborhood PCBs based on Islamic Shariah, and nine Foreign Commercial Banks (FCBs) (B. B. S., 2011).

Banks in Bangladesh are involved in the center of the nation's composed money related framework having 95 percent of the monetary division's aggregate resources (Mahmud & Idrish, 2011). Bangladesh's banking industry is moderately extensive with about 26.5 percent of GDP in the span of the economy (Bhuia & Baten, 2012). It is found from the study of Chowdhury & Ahmed, (2009); Hossain, (2012); Rahman & Iqbal, (2013) that the central authority of government organize the funds of individuals as well as channel assets towards various divisions of the economy through speculation and outside exchange, in this manner cultivating the financial and social state. According to the report of Ahmad & Khanal, (2007); BB Report (2011), this division utilizes in excess of 110,000 individuals. To provide remote settlement into the nation which increases to GDP by about 10 percent is one of the notable commitments of these banks.

In anticipation of mid 1980s, Bangladesh had a profoundly stifled budgetary part and the administration completely possessed banks and other money related establishments (Chowdhury, 2002). The transition in the division correlated with money in bank

privatization began in Bangladesh in 1976 (Ahmad & Khanal, 2007). According to the study result of Rahman et al., (2006) since the mid-1990s, there has been a rapid expansion of private banks. The expansion of private banking, alongside tweaked administrations, has made an extremely suggested rivalry in this industry (D'Netto & Ahmed, 2012). Usually private banks provide their clients with better customer service, and consequently a disparity between services and standards has increased with limited public banks (Mahmud & Idrish, 2011). This developing industry entails very skillful labor to embrace the tremendous scope of errands in an unequivocally contending working condition (Mahmud & Idrish, 2011).

Branch banking is known as most common banking arrangement that is pursued by the commercial banks of Bangladesh (BB Report, 2011; Debnath, 2008). The branches carry out true banking capabilities. Branches have four growing capacities to be precise, general banking, credit, non-trade, and record. Line offices have official obligation about bank performance which is from operational division (Debnath, 2008). The division chief is assisted by a second officer in charge. Functional branch office is assigned to a particular officer specialized in handling departmental assignments (Debnath, 2008). In PCBs, the line managers are known as branch superior, the second officer is in charge of and operational department (Debnath, 2008).

Then again, HR directors work closely with the banks' top executives in their separate headquarters (Siddikee, Parvin, & Hossain, 2013). Activities associated with organization and workforce is conducted by Human Resource Division (HRD). HRD's core elements are: enrolling, training and development, pay, worker advantage, depart and administration policy program and upgrade, position as well as worker performance examination, getting ready associated reports to the official advisory group/load up on related issues, limited time battle and public statement, plan and oversee HR and advancement of HR, organize for selection, enlistment and acceptance of workers, mastermind advancement of worker performance evaluation details of the workers and exchange and posting of workers.

PCBs' HRM approach, Bangladesh Bank, as the incomparable banking expert, has specifically written rules and methodology that are supposed to improve the banks' HRM efficiency. With the monitoring system of Bangladesh Bank, for example, the Bangladesh

Bank Training Academy (BBTA) and the Bangladesh Institute of Bank Management (BIBM) are mandatory to consistently direct instructional classes, workshops and courses in order to create competence for bank employees (Bank, B., 2013). Bangladesh Bank has a policy principle for setting up a survey group that includes HR chiefs and line managers to track bank exercises, as well as worker performance (Bank, B., 2013). In addition, the authority of bank management which is known as Bangladesh Bank is concerned about PCBs' HR problems.

Seeing HR as an important supply intended for bank success, Bangladesh Bank has coordinated broad PCB HRMs as a critical thought for promoting bank performance. The Bangladesh Bank has taken up such an issue highlighted by various activities (Bank, B., 2013). (Bank, B., 2012; Bank, B., 2013) reported that by modifying and updating their HRM, PCBs should utilize their own tactical practices to use their staff efficiently. Such updates are available to incorporate receiving latest authoritative techniques or standards or put into practice for making a strong HRM condition, including upper levels of administration, Management of HRMs and line management in the design and execution of HRMs and new innovations for HRM administrations.

1.4 Problem Statement

A study result reveals that managers required acknowledging the significance of inspecting the aspects or reasons that reduce the employee turnover intension and improve the sense of commitment for their employees (Al-khrabsheh, Abo-Murad, & Bourini, 2018). Based on these findings, the study indicates that managers need to admit the significance of examining the aspects that reduce the turnover intentions of the employees and develop the commitment level for their workers.

A research by Kumar & Mathimaran (2017) recognized that employee keeping requires a concerted commitment by employers to build and replace an environment that motivates workers to continue to be employed by putting in place policies and procedures that inhibit employees' diverse needs. The main challenge the companies currently facing is not only controlling their human resources but also retaining them, which is largely dependent on several factors. Studies conducted by Irshad & Afridi (2007); Mttoi (2013); Patgar & Kumar

(2015) addressed these factors. The researcher found that factors such as salaries, flexible working hours, acknowledgement and incentives for excellent performance, growth opportunities, job security etc. were keys to lowering the intention of turnover.

Since in each organization employee turnover is a routine and critical problem, virtually every organization is now concerned about the concentration of intention among its employees. Actual turnover is very expensive and it damages much as it is not only the failure of an employee but also engages the various costs such as recruitment and selection cost, cost of employee training and development, the loss of trained and experienced employees. Intense competition and globalization of business has set huge pressure on organizations to deliver enhanced and more services than before. Therefore, in this situation, keeping the employees is getting much attention in human resource function.

At the time when experienced employees leave a company, the impacts will be high. The company's disrepute in their commercial center is harmed by high staff turnover and it will have negative effect on the company's capacity to enlist and draw in high performing workers in an aggressive domain because of the abused reputation for high staff turnover. It additionally and uncooperatively influences customers since they need to work with recently employed staffs who are not completely prepared and capable (Hokey, 2007). As indicated by Price (2001), cited in Ramesh & Kodali, (2012), there is an extraordinary spotlight in examining on individuals leaving companies instead of entering.

Most employees make various alterations between occupations amid their working lives. These may incorporate both occupation changes within an individual boss and abandoning one firm to take work in another firm. In either case, there is normally the expectation to develop and increment in aptitudes, obligation, and compensation, as well as enhance the "fit" between employee abilities and wants and employment necessities (Fisher, 2004). In the studies of Ingersoll & Smith, (2003); Hayes et al., (2012); Mukherjee, Malhotra, Budhwar, &Varma, (2009); Babajide (2010), turnover intention issues has been found regardless of worldwide investigation, in another group of studies Okpara & Wynn (2007); Kabungaidze, Mahlatshana, & Ngirande, (2013); Jiang, Baker, & Frazier, (2009) it is found that it remains an unavoidable issue crosswise over a significant part of the globe, particularly in creating

nations, like Bangladesh (Ahmed & Hossain, 2006; Shamsuzzoha & Shumon, 2007; Absar, Azim, Balasundaram, & Akhter, 2010). Rubel (2015) reported that typical employee turnover is around 27% and 9% respectively in both private and public sectors in Bangladesh. On that note, it is positively justifiable that this 27% of worker turnover in private part, without any doubt, incorporates private banking sector also.

Bangladesh is a developing country (Nabi, Ahmed, & Rahman, 2017) and banks play out the most basic job in encouraging the financial progressions of the nation (Ahmed, 2017). Furthermore, in the focused business domain, the banking industry is catching the main position (Begum, Zehou, & Sarker, 2014). Thus, the banking industry is foreseen to stay vivacious with a testing and aggressive climate as well. Hence, the private banking industry has been encountering a period of extreme difficulties in enhancing efficiency in the ongoing years. The purpose for picking banking industry for this research is: it assumes a critical job in our economy. Such establishments assume a significant job in capital arrangement and stimulate the dimension of industrialization, poverty improvement and human enhancement. It might be said that sound banks and solid economies appear to go together. Performance and good personnel can make a healthy banking system. To ensure the employees as better performer, the directors require knowing the reason behind the dissatisfaction of the employees as well as the reason behind switching organization as an unsatisfied worker (Newaz, Ali, & Akhter, 2007). Boella & Goss (2013) delineate it as a key measure or list for the accomplishment of a company's vital human resource practices in addition to the company in general and its picture as an occupational choice. A solid framework of banking relies upon the performance of a sound work force. So, to ensure that their employees are great entertainer, they need to know first the reasons of disappointment and furthermore, the reasons of leaving company as a disappointed worker.

From the study result of Joarder, (2012); Sarker & Afroze, (2014); Absar & Mahamood, (2011); Absar et al., (2010) it is found that local researchers found the absence of appropriate use of HRM practices as a standout amongst the most basic reasons while the intention of employee turnover intention is analyzed. Also, in the study of Tabassum, (2012); Joarder, (2012) concentrates made by other conspicuous neighborhood inquiries about in non RMG industry, Newaz et al., (2007) and Sarker, (2011) studied on banking organization and

Ahmed & Chowdhury, (2009) focused on small and medium enterprises (SMEs) described bad HRM practices with employee deception and turnover plan.

Absence of promotions, employer stability, difficult and significant work task, training and development, and improvement of new abilities are considered as cause of turnover intention (Goud, 2013). To create a center of attention, training and development and holding employees are basic to administrators for diminishing worker turnover. Investigating the variables connected to employee turnover intention in the banking industry may give bank directors the systems they have to lessen this term.

Accordingly, the present researcher recommends that employee oriented HRM practices ought to be set up to fulfill and hold workers for both worker and organizational advancement. In this investigation, the present specialist centers around three principles HRM practices, in particular, training and development, promotion opportunity and role-overload.

HRM practices, for example, training and development is likewise considered as one of the determinants of it in banking industry. It is also notable that there is a great deal of concern about the financial aspects of training and development in the developed world. Once in a while, work on issues related to education in less developing nations is found. Recent studies in this link (Harvey 2002; Harvey, Myers, & Novicevic, 2002; Jackson 2002; Kamoche 2002; Kamoche, Debra, Horwitz, & Muuka, 2004; Kraak 2005) have taken over a general human resource management (HRM) hub, creating a gap on topics such as the effect of training and development on the work of workers. Aruna & Anitha (2015) supported that the kind of training and development an employee gets from the company has effect on worker's choice to leave or remain inside the company. Khan, Khan, & Khan, (2011) in their investigation presumed that at work training, the design of training alongside the style of its conveyance have critical impact on the authoritative performance and all these have decidedly influenced the organizational performance.

Another determinant named promotion incentive can be viewed as a question of the nature of employee turnover on the off chance that it is not properly taken care of by separate

companies. Chances for promotion significantly influenced workers' expectations to leave a company (Miller & Wheeler 1992). In 1994, Quarles demonstrated other than promotion opportunity, the assessment criteria utilized in the promotion and reward framework likewise effectively affected employees' turnover aims. Unprofitable performance measurement made impression of shamefulness among the employees and they were bound to think withdrawing the company (Dailey & Kirk 1992). This brings together such complex topics as vocations, organizational structure and strategy, offset distribution and quality, approaches to human resources, and motivation and actions of employees. A major finding of this report is that people who have progressed even more regularly in the past are more unwilling to leave the company deliberately (Saporta & Farjoun, 2003).

Employees of banking industry likewise confronted the negative effects of role-overload to their psychological and physical prosperity; maybe considerably more so. They should satisfy their company's requests towards the amount and nature of their work, and in addition meeting every one of the due dates. Some are required to communicate specifically with customers and clients with potential enthusiastic weights emerged from such collaborations. These conditions, exacerbated after some time, results in employee turnover, disappointment and in addition, possible rejections (Bakker, Demerouti, Taris, Schaufeli, & Schreurs, 2003; Bakker, Demerouti, & Verbeke, 2004; Bakker, Demerouti, & Euwema, 2005).

From the exploration findings (Pradana & Salehudin, 2013), it is found that role-overload fundamentally impacted occupation fulfillment adversely and affected both business related pressure and work-life balance emphatically. Besides, the discoveries likewise demonstrated that higher activity fulfillment altogether diminishes turnover intention expectation. Be that as it may, the discoveries demonstrated that just business-related pressure altogether rise worker turnover expectation; while work-life balance does not impact turnover goal fundamentally.

In another investigation, the creators uncovered that role-overload is the central factor in charge of work dissatisfaction (Malik, & Waheed, 2010) and work dissatisfaction urges employees not to hold their employments (Malik, Danish, & Usman, 2011). From the investigation of (Vandenberghe, Panaccio, Bentein, Mignonac, & Roussel, 2011), they found

that the expansion in role-overload and job conflict was related with a decrease in emotional responsibility and occupation fulfillment separately and that the decline in affecting obligation and job satisfaction was identified with an expansion in turnover intention.

One additional determinant named co-worker support may consider as an issue of employee turnover intention which may influence worker performance on the off chance that it is not taken care by the individual companies legitimately. In spite of the fact that there have been too many years of exact examinations on Organizational support received (Eisenberger, Huntington, Hutchison, & Sowa, 1986; Eisenberger, Fasolo, & Davis-LaMastro, 1990; Eisenberger, Cummings, Armeli, & Lynch, 1997; Armeli, Eisenberger, Fasolo, & Lynch, 1998; Eisenberger, Pierce, & Cameron, 1999; and Aselage & Eisenberger 2003), less attention has been given to the effects of cooperative support. Perceived co-worker support is how much workers feel their partners support and regard them positively; and offered help when it is anticipated that their task will be done viably and difficult situations will be handled. Ordinarily employees who feel a high level of work weight would be relied upon to encounter higher rates of turnover. Toppinen-Tanner, Kalimo, & Mutanen, (2002) ascribes turnover to delayed business related pressure. Employees encountering turnover may utilize freak conduct as a way of dealing with stress or potentially as countering to pressure they feel that was expedited by work weight. Accordingly, it is normal that they would participate in degenerate acts, as well as feel less dedicated to the company prompting higher rates of turnover intention.

Feeley, Moon, Kozey, & Slowe, (2010) meta-investigation additionally has shown that co-worker support was fundamentally identified with turnover intention and real turnover, despite the fact that the connection between co-worker support and real turnover was humble. The significance of co-worker support draws on the social viewpoint of turnover intention (Mossholder et al., 2005). The social point of view places that low-quality relational connections have negative organizational outcomes including high worker turnover intention.

Chowdhury (2011) established businesses in Bangladesh need powerful performance management where there are no specific job performance standards and no unmistakable measures to wipe out all criteria that stopped workers from fulfilling them. Islam & Rasad

(2006) noticed to facilitate fewer than 20 percent of private companies just assess performance feedback; however, they did not give any input to the employees. The study result of Zahargier & Balasundaram (2011) & Chowdhury, (2011) mention that the absence of performance feedback is likely likewise pervasive in the RMG business for reaction from the modest number of pieces of clothing companies examined (which is certainly not a substantial delegate of whole RMG industry) demonstrated that these companies additionally apply just performance examination without illuminating its results to the workforces. It is uncovered from the study of Absar & Mahamood (2011) that employees feel less committed and dedicated to business as they are not educated about their performance.

Notwithstanding, various direct costs, for example, selecting and supplanting staff, there are various backhanded and measurable cost (Clark-Rayner & Harcourt, 2000). Indirect expenses include training costs, the cost of short-staffing, and the effect on outstanding workers and expenses on the quality of products or services that lead to the loss of customers (Cheng & Brown, 1998). Employee turnover intention frequently results in depletion on the executives' time and makes weights in work drive arranging. Impalpable costs include: detrimental impact on the culture and ethos of the worker, adverse impact on social capital, and breakdown of reliable memory (Dess & Shaw, 2001).

Finnegan (2009) proposes that a discouraged economy limits turnover, yet great workers still leave their employments amid subsidence. Such turnover is immensely expensive for an organization. An ongoing report led by Wesonga, Kombo, Murumba, & Makworo, (2011) is apparent that huge expenses are associated with procuring, training and development and holding new workers. Henceforth, it is amazingly significant for the bank to hold its workers. Also, it winds up basic that administration of the bank must distinguish the causes to limit employee turnover no matter what since it influences the company proficiency and viability (Glebbeck & Bax, 2004).

The most widely recognized strategy for estimating staff turnover as distinguished by Armstrong (2011) is worker turnover record which implies the number leaving over a period as a level of the normal number utilized over the period. Armstrong indicates the variables that ought to be viewed as when costing worker turnover. He incorporates into his rundown,

factors, Includes consideration such as the direct cost of choosing a replacement (promoting, conference, screening, etc.); the direct cost of announcing a replacement (acceptance costs); the cost of leaving (finance and HR and organization); the opportunity cost of time spent by HR and line managers in registration, enrollment and training and development; the loss of yield from those leaving beforehand. This rundown inspires agreement from friends; for example, who made a huge relationship between the expenses brought about and staff turnover.

Organizational supervisors need to create and actualize systems to hold and create workers inside their business. Bank employees provide items and administrations to corporate customers and purchasers. To stay focused, the management must promote steady, continuing talent management tactics to invite, hire, develop, and retain ability (Oladapo, 2014). Quality client benefit is indispensable to the administration business, and bank employees assume a huge job in overseeing faithful clients. The executives should take the activities importantly to hold workers to give reliable quality client benefit (George & Zakkariya, 2015).

Notwithstanding, we foresee that help from associates will lessen these connections. In particular, in the event that employees feel they get adequate help from associates, work pressure will not really prompt turnover or negative practices and demeanors. For instance, a worker who is feeling the weight of an approaching due date might be assuaged of a portion of this weight by the help offered from an associate to meet the said due date. In this way, the assistance from the co-workers lessens the weight which may have prompted turnover and negative mentalities or practices (Toppinen-Tanner et. al., 2002). Interestingly, high caliber relational connections advance positive results, for example, more prominent employee maintenance (Uhl-Bien et al., 2000). Giving input to workers is accepted to be fundamental for keeping up and expanding employees' inspiration and fulfillment (Hackman & Oldham, 1976; Lam et al., 2002). Customarily, to provide criticism to the workforces about how they evaluate worker performance, formal performance evaluation audit has considered as the perfect platform for managers (Murphy & Cleveland, 1995). As of late, to build inspiration and fulfillment, appeals were made for putting more attention on the development of an organizational culture which is steady of input processes (London & Smither, 2002).

Holding the correct ability is significant to business services and for present and future potential upper hand. The board needs to address the issues and desires for their employees and advance them through ceaseless learning and vocation development openings. Losing qualified workers is an issue for the banking industry as it immediately affects client relations, consumer loyalty, and conveyance of administrations. Thus, the present investigation plans to inspect the connection between determinants, for example training and development, promotion opportunity, co-worker support, performance feedback and role-overload and employee turnover intention to react to the call of the neighborhood and universal specialists. Secondly, the present research will explore the effects of employee performance both in-role and extra-role performance and its relation with employee turnover intention.

1.5 Research Objectives

Broad Objective:

The general objective of this research study is to investigate the determinants of employee turnover intention and how it might impact on employee performance of private commercial banks in Bangladesh.

Specific Objectives:

The specific research objectives are given below:

1. To assess the relationship between training and development and employee turnover intention.
2. To examine the relationship between promotion opportunity and employee turnover intention.
3. To explore the relationship between co-worker support and employee turnover intention.
4. To assess the relationship between performance feedback and employee turnover intention.
5. To examine the relationship between role-overload and employee turnover intention.
6. To assess the relationship between employee turnover intention and employee performance in the organization (in-role performance and extra-role performance).

1.6 Research Questions

1. Does training and development have relationship with employee turnover intention?
2. Does promotion opportunity have relationship with employee turnover intention?
3. Does co-worker support have relationship with employee turnover intention?
4. Does performance feedback have relationship with employee turnover intention?
5. Does role-overload have relationship with employee turnover intention?
6. Does employee turnover intention have relationship with employee performance (in-role performance and extra-role performance)?

1.7 Significance of the Study

After the research is finished, its yield will contribute a great deal to those gatherings that have comparative targets and look for data on issues identified with the investigation under scrutiny. The consequence of this investigation will be noteworthy in different angles. Right off the bat, it will help as a wellspring of reference and a venturing stone for those scientists who need to make further investigation on the territory a short time later. Secondly, it will contribute for the current information about turnover intention and fill a portion of the hole between the past research ponders and the present research. Thirdly, the examination will make a few inferences and distinguish the components that decide employee turnover intention of Private Commercial Banks of Bangladesh. In this way, it will offer flag to the organization to make beneficial move. The proprietors of the business companies do not focus on this vital issue due to less mindfulness. They have little thought regarding how impeding the impact of turnover intention is in the profitability of their companies. Fourthly, it will offer the analysts the chance to increase profound learning in Turnover Determinants. It will upgrade the practical knowledge of researcher through making a connection between the hypothetical learning and the things going on in actual life institute.

The hypothetical commitment of this investigation incorporates a superior comprehension of the vital significance of the employee turnover intention and the determinants that end up being the reasons for employee turnover intention and how employee turnover intention affect employee performance of PCBs, a territory in which observationally tried proof is rare, particularly in the Bangladeshi setting. Moreover, this investigation will give hypothetical

commitments to the analysts hoping to acquire inside and out information in determinants of employee turnover intention, company with employee performance and employee turnover intention in the administration area. Besides, this investigation likewise intends to give commonsense commitments that will be useful to specialists and policymakers who need to enhance in general HRM and worker turnover intention issues to help make authoritative progress.

1.8 Theoretical Importance

The aim of this study is to satisfy the needs for analysis and working on hypothesis concerning HRM of banking sector moreover will organize accordingly through intimately working through banks' HRM in different branches (Guest, 2011). This gap needs to be filled, given the importance of the banking industry's HRM output for the country's prosperity, this exploration improves the writing through inspecting as well as breaks down the determinants of employee turnover intention of PCBs and how the determinants of employee turnover intention such as training and development, promotion opportunity, co-worker support, performance feedback and role-overload are playing important role in their employee turnover decision in the organization which may affect employee in-role and extra-role performance.

The aim of this study is to contribute to the knowledge associated with which of the determinants mostly affect the intention of employee turnover and how the intention of employee turnover affects both in-role and extra-role performance. The research is intended to provide realistic understanding of the importance of qualitative features of employee turnover intention determinants, their positive and negative effects on in-role and extra-role performance of employees. The study's conceptual contribution contains a superior knowledge of the classification of particular elements that mostly affects the intention of employees to leave the job while, at the same time, reducing the intention of employee turnover from the perspective of developing countries like Bangladesh, an area where realistic verification is minimal. On this note, from the study of Blau, (1964); Homans, (1958) Social Exchange Theory (SET) is well thought-out. Hypothetically, the present context represents an indication regarding how mutually specific\ economic requirements (training and development, promotion opportunity, co-worker support and role-overload) and

unspecified requirements or social approval (performance feedback, employee in-role performance and extra-role performance of employees') of SET can be exchanged as a way to create a relationship of giving and taking between workers and the company.

Furthermore, Homans, (1961) in his study, explaining mutual relationship, given a deprivation-satisfaction concept SET. Equally, the presence of employee turnover intention and its influence on employee in-role and extra-role performance will enlighten the deprivation-satisfaction intention of SET in current framework. Therefore, exploring this partnership would introduce a new approach to the current knowledge base in accordance with unique determinants of turnover intention of employees' in the most challenging banking sector separately from PCBs in Bangladesh's over-populated developing economy. The current study further enhances the awareness of employee in-role performance which indicates the fundamental performance and extra-role performance of some extra ordinary activities by employees.

1.9 Practical Significance

This study will help authoritative individuals, HR professionals and line directors in seeing how HR rehearses for instance training and development, promotion opportunity and role-overload, and other workplace and occupation related factors, for example, performance input and collaborator support, can influence the turnover intention of employees and how this turnover intention influences employee performance. Moreover, it will give sensible information exactly how HRM be able to enhance the overall activities of PCBs in Bangladesh.

The analysis must assist experts and professionals in the following ways, all the more directly. In the present aggressive business filed of PCBs in Bangladesh, the results will give instructions relating to top authorities and organization of considered bank about the reasons and outcomes of turnover intention of workers. This investigation will recommend for line authorities in what manner they consider organizational practices and the support from HR to fulfill their obligations regarding HR in dealing with their employees from whom they were the pioneer in the organization and management. HR managers can inspire a direction to

improve the company's identity by dealing with critical teamwork and assisting line managers.

In fact, the strength of mind of the latest research is conducted in a nation that is not purely Western. Depending on Bangladesh's evidence, comparable nations can further investigate the viability of HRM dependent continuously national as well as social contrasts.

The investigation gives bits of knowledge to individual, relational and organizational dimension factors impacting turnover incline. This examination further makes the banking industry of Bangladesh fortify their wings to guarantee their employees to give better performance by providing a positive working atmosphere so they can hold the expectation to stop at low dimension.

1.10 Definition of Key Terms

The key terms that are widely utilized all through the examination are characterized underneath to guarantee precision of the importance with regards to the study.

Human Resource Management (HRM) are defined as the policies and practices involved with deciding the "general population" or part of the human resources of a company containing selecting, screening, training and development, fulfilling and evaluating (Dessler & Tan, 2009).

Training is a process that is coordinated, deliberate and leads to an upgraded level of knowledge, training and skills that are necessary for successful work (Gordon 1992). Development is an extensive, multi-faceted, continuous arrangement of activities (training and development exercises by them) for moving someone or an organization to another level of performance, often performing a job or another job later (McNamara 2008).

Promotion Opportunity applies to the simplicity of the methods of the foundations and the accessibility of the upward growth of the workers within the establishment (Delery & Doty, 1996).

Co-worker Support is the degree to which employees trust their associates will give them business related help to help in the performance of their administration-based obligations (Susskind et al., 2003).

Performance Feedback, characterized as per data given to people about the amount or nature of their earlier performance (Prue & Fairbank, 1981), is a broadly utilized strategy in authoritative conduct the board looks into.

Role-overload is characterized as when an individual takes part in a domain loaded up with different of jobs, everyone radiating their own one of a kind requests, all against to what the individual can satisfy because of the person in question having no adequate assets to meet these requests (Goode, 1960).

Employee Turnover is a percentage of the number of employees that a company must substitute with the normal number of total employees in a given day and age. A tremendous concern of maximum companies, employee turnover is an excessive cost especially in lower-paying jobs for which the turnover rate of the worker is most noteworthy. Several factors play a role in any organization's employee turnover level which can come from both the company and the employees. Most of the variables that play a crucial role in employee turnover are: salaries, organizational benefits, employee engagement, and job performance. Organizations are deeply concerned with their employee turnover rate as it is a costly part of doing business (Beam, 2009).

Turnover Intention can be described as a conscious and purposeful desire to leave the organization (Tett & Meyer, 1993).

HR-line Collaboration was defined like the degree to what extent HR managers as well as line managers together take an interest in fundamental HR leadership concerns and involve to one another in the performance of HR assignments (Chen, Hsu, & Yip, 2011).

1.11 Organization of the Chapters

This is comprised of five parts. Part 1 shows the presentation, foundation of the examination being led; featuring the exploration issues, look into goals and the exploration questions, hugeness looking for in the investigation and the meanings of the key terms that will be utilized in the examination.

Section 2 examines the current writings and their findings in the areas of training and development, promotion opportunities, support for co-workers, performance feedback and role overload and employee turnover intention. Moreover, this section additionally shows the theoretical presentation of model in the current investigation and the associated theories attracted that should be presented exactly tried.

Section 3 gives the examination procedure utilized in the present investigation. It contains a neat determined discourse of the exploration structure, populace and test assurance, information accumulation systems, estimation instruments, and the factual investigations utilized in the examination.

Section 4 portrays the investigation and the discoveries of the examination and after that, this ends with the hypothesis development.

Finally, section 5 summarizes the previous sections, discusses the outcomes of the research study with sufficient logical protection. This section likewise features the central commitment toward the hypothesis as well as gives significant recommendations to the administration, strategy creator and the legislature also. Furthermore, this part additionally makes reference to the restrictions of this examination and offers headings to the future specialists and finishes with closing comments.

CHAPTER-2
LITERATURE REVIEW

2.1 Introduction

This part will display writing survey identified with the extension of the reasonable system that has been checked in this research. The section discourse introduces with a succinct clarification of HRM. Next, employee performance and elements identified with worker performance will be accentuated. Writing on employee turnover is examined suitably as it is viewed as one of the main attentions in the present examination. Assessments of the prior writings on training and development and advancement, advancement opportunity, co-worker support, performance criticism and job over-burden are displayed. Hidden hypotheses, for example Social Exchange Theory (SET), Theory of Reasoned Action (TRA), Social Identity Theory and Equity Theory talked about and related writing investigations, the reasonable structure is shaped, inquiries about gaps are perceived and approval is given. Next, the investigation thoughts are set up. At last, this part completes with an outline of the dialog.

2.2 Human Resource Management

“Human Resource Management (HRM) indicates to the approaches, practices, and frameworks that impact workers' conduct, behaviors, and implementation” (Noe, Hollenbeck, Gerhart, & Wright, 2007), which can give a company upper hand over its rivals. Subsequently, the urgent job of HRM in deciding company performance introduces consistently altering as well as testing concerns in support of HR the executives in the company. HR is regarded as the most irrelevant asset that involves the vital capacity of an organization to deal with authoritative issues and improve output (Rowley & Abdul-Rahman, 2007). HRM activities carry on a major role in handling HR to boost the company's productivity, quality and strength (Zakaria, Zainal, & Nasurdin, 2011). In the current business world, HRM is thus regarded as a vital source of upper hand, as other traditional outlets have turned out to be less impressive (Çalışkan, 2010). Its origination brings up the issue of what HRM activities include HR management in the highly oriented business field to create unrivaled incentives for the company as company utilizes human competency and abilities as an answer for business issues. As per (Çalışkan, 2010), HRM means to evaluate and to fulfill company requirements for individuals and upgrade and consolidate the inalienable limitations, opportunities and employability by opening up learning and continuous improvement.

Further, Wood & Wall (2002) conceptualized HRM as a company's exercises worried about the enrollment, advancement and the executives of its workers. Inside that space, additionally Wall & Wood (2005) incorporated that a company puts into practice: refined determination techniques, evaluation, preparing, collaboration, interchanges, strengthening, and performance associated compensation and industry safety measures within HRM. They disagreed that these HRMs strategies add aggregately to the company's aptitude and foundation of knowledge, as well as to the eagerness of workers to submit their finding out how to help the organization. Noe et al., (2007) revealed HRM activities as a method for the effective use of employees to serve the essential business destinations of the organization and to meet the needs of the individual employee. Biesalki & Abecker (2005) presented HRM as the central and objective function, course and growth in an organization of all areas concerning HR. Dessler & Tan (2009) referred to HRM as a me to recruit, train, evaluate and pay workers, and to attend to their relations with labor, physical condition and safety issues, and justice (DeCenzo, Robbins, & Verhulst, 2016). HRM actions play a role in influencing employee behavior by appropriately putting into practice HRM activities as viewed by workers.

Jahanian, Nawaz, Yamin, & Nawaz, (2012) defined HRM as an organization's very important and imperative role. HRM is also defined as recruitment, pay, training and development program, security, motivation, health, wellness, communication, managing performance and administration, and all other actions related with the workers, and providing them with ways and guidance to achieve the organization's objectives. HRM can therefore be said to be people-oriented management practices and processes that focus on the acquisition, development and retention of HR and the use of their proficiencies, competencies and expertise to meet the industry's overall goal.

Human resources management (HRM) is concern about efficient management & development of human resources in an organization to gain the competitive advantage over the competitors. The strategic objective of HRM is to ensure maximum performance from employees by providing all possible supports and facilities in line with organizational vision. Eventually, HR department of company look at the HR planning, employee-benefit design,

hiring, training & development, performance appraisal, rewards and recognition. HRM is always crucial since people management is always troublesome. At the same time, organizational successful mostly rely on proper management of human capital of a company. Lately, HR is being linked with strategic goals and objectives of company such way to improve the business performance and organizational culture that will foster innovation, flexibility and competitive advantage.

2.2.1 Consequences of HRM

Yusliza & Ramayah (2011) remarked that the conventional job of HR is to provide regulatory help of work force exercises including finance, benefits, remuneration, records, as well as training. Moreover Yusliza & Ramayah (2011) watched a modification among numerous scholars and professionals seeing HRM to turn out to be more business-arranged, advertisement-disapproved, and change-disapproved from mid-1980s. Latest research findings on the correlation among HRM practices and hierarchical success further add to the belief that HRM appreciates businesses (Yu & Egri, 2005; Katou & Budhwar, 2006; Ling & Nasurdin, 2010).

A halfway vital positive correlation among HRM practices (training, performance evaluation, incentives, career management and recruitment) as well as authoritative growth (product advancement, process development and regulatory advancement) was found in further research by Ling & Nasurdin (2010).The writers showed that only training is emphatically identified with every one of the three types of hierarchical advancement while performance appraisal is connected distinctly to regulatory development. Then again, recruitment and reward practices are adversely identified with product advancements and procedure development also. Further, in an ongoing report, 4 HRM activities are combined which is promoted by Ling Suan & Nasurdin (2014) such as performance evaluation, learning, information sharing and service rewards on employee engagement in hotel work. The discoveries of the investigation uncovered that performance appraisal and management training has noteworthy positive effect on hotel employees work commitment.

Apart from the commitment of HRM practices to the performance of the company, researchers have likewise considered the job of HRM practices in analyzing worker result

and their belongings in building a connection with the company. Whatever, the reviews are: HRM practice and emotional agreement along with the company (Guest, 1998); activities of HRM, work performance, performance of HRM and turnover plan (Paré & Tremblay, 2007); HRM activities, role along with quality (Tremblay, Cloutier, Simard, Chênevert, & Vandenberghe, 2010; Sam Gnanakkan, 2010). Minbaeva, Pedersen, Björkman, Fey, & Park, (2000) declared that good HRM activities help build skills, frame of mind and inspiration for the employee.

In their study, Budhwar, Chand, & Katou, (2007) established a huge connection among the practices of HRM (HR program, work design, enlistment and choice, programs of training and development, payment method and value circle) and employee performance. In a previous research, Gould-Williams (2003) connected HRM deals with the mindset of staff and uncovered that high responsibility HRM activities are altogether identified with various kinds of attitudinal results (work fulfillment, and duty). In a different prior study, it was found that they (the workers) slowly become committed and efficient once employees see the organization based on the HRM system (Eisenberger et al., 1990). HRM activities are thoroughly investigated, all the more likely to appreciate the degree of obligation to the business of employees which is suggested by (Meyer & Allen, 1997).

In addition, Lam, Chen, & Takeuchi, (2009) found that increased consideration has been given to the correlation between HRM practices and the intention of the employee to leave. Companies can oversee and hold employees by founding an assortment of HRM activities (Boselie & Van der Wiele, 2002; Ferratt, Agarwal, Brown, & Moore, 2005). Hemdi & Nasurdin (2006) revealed that it is to achieve the staff efficiency as well as minimize their turnover intention, companies ought to constantly give preparation and improvement programs, direct reasonable and formal examination framework and give adequate professional success chance to their employees.

A noteworthy adverse correlation was found among HRM activities (support of supervisor, preparation, growth of opportunity and compensation) and intention of turnover in another investigation (Bergiel, Nguyen, Clenney, & Stephen Taylor, 2009). In this manner, Yin-Fah, Foon, Chee-Leong, & Osman, 2010; Bambacas & Kulik, 2013 argued that HRM activities

take on a significant role in limiting the purpose of employee turnover irrespective of business just as the country contrasts. Specialists in addition, Bangladesh focuses on HRM activities and its importance of applying and retaining significant HR designed for company improvement (Absar et al., 2010; Siddiquee, 2003; Joarder, Sharif, & Ahmmed, 2011; Joarder, 2012; Sarker, Ahuja, Sarker, & Kirkeby, 2011; Sarker & Afroze, 2014). The subsequent sections will draw attention to Bangladesh-based HRM activities.

2.2.2 Practices of Human Resources (HRM) in Bangladesh

HRM specifies the methods and strategies involved in managing parts of an administrative position including human resource structure, job inquiry, enlistment, commitment, recruitment, compensation, performance review, training and development, and work relationships (Dessler, 2011). HRM consists of policies, activities and mechanisms that influence the attitudes, behavior and productivity of employees (Noe et al., 2007). HRM activities affect the performance of the workers and the company's upper hand (Guest, 2002; Mard, Jalalvand, Jafarinejad, Balochi, & Naseri, 2010). There are four best models of HRM. HRM's guest model is considered as equivalent to other models (Aswathappa, 2008). The present inquiry selected, for example, the unified and accepted HR principles, training and development and promotion, as well as the Human Resource Management Society, USA (Yeganeh & Su, 2008; Absar et al., 2010; Halim & Safer, 2013).

The advanced perspective of HRM first picked up noticeable quality in 1981 with its presentation on the renowned MBA course at Harvard Business School (Price, 2004). Becker and Gerhart, (1996) characterizes labor as power accessible from or provided by the physical and, in addition scholarly endeavors of man. Compelling HR rehearses are found to prompt positive authoritative results and profitability. HR practices are commonly ordered into the subsequent elements such as: enlisting and choice practices, motivators and rewards, wellbeing training and development, correspondence and criticism, laborer support, the executives' responsibility, and performance assessment.

Since the time of picking up autonomy in 1971, Bangladesh has increasingly progressed toward its vision of a society free from desire and need. Originally, Bangladesh's government followed a communist financial ideal. Thus, the administration and policymakers did not

organize issues, for example, private part advancement, industrialization, aggressiveness and human resource management (HRM).

In any case, subsequent to moving its monetary arrangements Bangladesh achieved excellent financial growth from socialism to a free-show economy in the mid-1990s and now has an industry contribution to GDP of around 28.5 percent. Bangladesh is expected to complete the world's 23rd largest economy to PPT in 2050 and has been integrated into the N-11 nations by Goldman Sachs (Chowdhury & Mahmood, 2012). To end up a center pay nation by 2021, given the nation's constrained characteristic assets and bounty of HR, the productivity and viability of HRM activities could be critical and contribute to financial change in Bangladesh (Absar, Amran, & Nejati, 2014).

Be that as it may, the current HRM activities are far below the level that Bangladesh needs to fulfill. Many corporations are privately owned and controlled by family members, and human resource management activities are commonly seen as the primary goal of an organization's owners. In several case, serious work and trade-related businesses have begun to experience the weight of the EU and North American nations in order to manage their work properly and improve the working conditions on their production lines (Ostroff & Bowen, 2014). This weight from abroad convinces companies changing corporate culture as well as HRM activities. Scientists have demonstrated that improved working conditions and better wage levels could improve the efficiency and profitability of Bangladesh's companies (Ahmed & Peerlings, 2009). To be competitive all-inclusive and adapt to the changing demands of the market, these businesses need to establish specific and knowledgeable HRM practices.

Siddiquee (2003) noticed that these companies will confront an extraordinary test to their future development as the current insufficient and, once in a while, obsolete HRM practices will not be able to deal with the gifts, trustworthiness and polished skill of common management workers. Joarder et al. (2011) discovered that HRM activities (professional continuity, remuneration, self-regulation of jobs, working environments, training and growth and co-worker support) are viewed as critical to the company's connection to enhance the employees' sense of duty and maintenance. Majumder (2012) inspected the connection between HRM practices (enlistment and choice, remuneration bundle, employer stability,

profession development, training and development and improvement, the executives' style, work structure and obligation, reward and inspiration and workplace) and occupation fulfillment among private banking employees in Bangladesh. The analyst found that a large portion of the workers were disappointed with their present remuneration bundle pursued by remunerations, training and development program, opportunity for advancement, style and responsibilities of the board.

Sarker (2011) also believed that pay and benefits, effective training and development, simple leadership and initiative are considered as better HRM activities that can give superior quality to the authority by pleasing employee satisfaction in the area of PCBs in the neighborhood. In any case, he uncovered that the larger part of bank workers was disappointed with their pay rates, basic leadership and authority rehearses in the company. Joarder (2012) found a noteworthy negative connection between various parts of HRM practices (remuneration, co-worker support and professional stability, working conditions, education, growth and change) and workforce turnover goal. Every one of the industries of HRM practices was adversely identified with turnover aim, with remuneration, employer stability, and manager support applying more impact. The explanation has been given by Talukdar, (2015) about the connection among HRM activities and the satisfaction and productivity of private banking employees. The specialists created an immense positive impact on the worker's fulfillment and productivity of HRM activities (pay, benefits, basic management, and administration and training and development) (Mollah, Zahan, & Chowdhury, 2015). Researchers distinguished the appropriate HRM works on training and development and advancement, pay, partners' conduct and director's conduct for the small and medium enterprises (SMEs) development with regards to Bangladesh. The examination results discovered SME's in Bangladesh pursued customary HRM practices and recommended their enhancement in HRM to keep up the aggressive pattern in the market.

2.2.3 HRM Practices in Banking Sector in Bangladesh

HR is seen as the company's most essential resource; on the other hand, not many businesses should better leverage their ability (Ahmed & Schroeder, 2003). HR framework is a lot of unmistakable often interlinked exercises, capabilities and process that are organized at pulling in, creation and management and organization of HR organizations (Lado & Wilson,

1994). Banks, similar to some other firms, need to change contributions to yields at a proficient rate so as to boost the benefit and to make due under aggressive conditions.

Along these lines, if a bank is utilizing more asset in the process than is in fact required, it will work beneath the "wilderness" of proficiency. Among the resources, the key resource used to create output is laborer HR which regularly expends between 33% and one portion of the working costs (Jaffry & Ghulam, 2008). HR is the agent of different assets. So, appropriate supporting of them guarantees the accomplishment of business bank.

Worldwide, banking businesses are undergoing rapid changes due in part to the speed of creative development. Utilization of Automated Teller Machines (ATM), Innovative Risk Management Statistical Models and Advance Ledger Posting Machines (ALPM) changed the manner in which conventional banking action was performed. Innovative development has changed the concept of employee bank interest to conduct banking exercises (Afroj, 2012).

The commercial banking system regulates the economic sectors of Bangladesh. Bangladesh bank is Bangladesh's national bank and the managerial boss specialist. The banking context consists of four state-claimed corporate banks, five specific advancement banks, thirty private commercial banks, and nine external corporate banks. In Bangladesh, the greater part of the HR related choices is essentially taken by the focal administration. In various branches, these choices are simply executed (Afroj, 2012).

As of late, Human resource management (HRM) practices are viewed as a key accomplice in all companies to accomplish basic business goals (Edwards, Colling, & Ferner, 2007). Unequivocally, accomplishing more prominent authoritative performance and upper hand rely upon the arrangement of hierarchical techniques and HRM activities (Dyer & Reeves, 1995). Banks assume a lively job in the monetary headway of a country. For obvious bank performance, HR are considered as prime business resources. However, evaluating their esteem is considerably more perplexing than that of different resources (Jain & Kaur, 2014). Learning and aptitude are vague properties of HR. It is difficult to see their monetary incentive in the company on account of their immaterialness and inactive nature.

2.3 Employee Turnover Intention

It is the level of employees who are leaving a company, and are being supplanted by new ones. In the more extensive sense, employee turnover fuses the individuals who leave, resign or are compelled to leave the activity. Employee turnover is the uprising for employers' marketing specialists; between companies, jobs; and between business and unemployment conditions (Abassism & Hollmank 2000). Diminished or low occupation turnover rate of employees assumes a pivotal job in a company's long-term accomplishments and achievements; since higher calmed expert results in lower rate in workers' turnover, which in turns results in an increasingly steady workplace for companies (Khan, 2014). Nonetheless, it will be vital for the executives to comprehend that turnover will occur whenever, whereby they need to utilize diverse techniques to keep it from happening as often as possible (Armstrong & Taylor, 2014). When the companies know the reasons why they are leaving or needing to stop, it very well may be effectively counteracted (Hongvichit, 2015).

The term turnover intention refers to “worker's own possibility that the individual in question has a predetermined plan to leave forever in next few days or months (Long, Thean, Ismail, & Jusoh, 2012). Employee turnover refers to the workers who have plans to leave the employment post. “Intention” means the fundamental determinants of genuine stopping from the working activity. Similarly, turnover is split into two forms: voluntary and forced turnover. Voluntary turnover can be defined as the procedure where a worker settles on choice on whether to remain or depart the company and this sort of turnover is typically broken and can be the most impeding to the company (Wells & Peachey, 2010; Long et al., 2012).

Then again, forced turnover refers to a circumstance when the company embraced the authority over the workers' choice to remain on or depart the company and it was delegated efficient turnover which is for the regular expulsion of failing to meet expectations by the workers (Long et al., 2012). Abassism & Hollmank (2000) and Watrous, Huffman, & Pritchard, (2006) expressed that in support of the company is concerned with employee turnover may bring about horrible negative concerns that will influence in lessening in spirit, intercession in proficiency and client relations. Consequently, turnover ought to be diminished by company since it will influence the performance of the company.

The term staff turnover is defined as the quantity of permanent workers leaving the company within the comprehensive timeframe as opposed to the quantity of actual dynamic changeless employees reported on the most modern day of the past period (physical headcount). Yet again, the turnover of the staff involves only normal employee turnover such as abdications, dismissal, retirement and no redundancies. In contrast to employee turnover, this applies to the rate of progress of employees of an organization within a given timeframe. Boxall (2003) and Gupta & Shaheen (2017) described the turnover of workers as an incentive for improvements in the workplace structure. As they have indicated, these occur due to the recruitment, dismissal and transfer of employees. It is a metric to the degree that old and new workers quit and join the administration. Job turnover shows the number of employees hired to replace the staff who left the firm for whatever cause, including abdications, statements and reductions. Job turnover affects people who work for businesses as opposed to people who work independently. The final goal of this review was to define employee turnover as the quantity of changeless employees who chose to quit the bank within a specified timeframe.

As per Jha (2014), work turnover has dependably involved worry for all sort of companies. Colossal level of work turnover might be hindering both the company and also the employees. Turnover has an impact on the company's costs of enrolling and selecting, faculty process and acceptance, training and development of new staff in particular, employee's lack of training while on the job. Moreover, this leads to a reduction in workforce productivity and efficiency for the rest of workers. Turnover can also have a negative impact on workers. The person may sacrifice undesirable benefits and may be a victim of the “grass looks greener” wonder. Specific stopping activity is often followed by turnover expectations (Peters & Waterman, 1982). It is therefore essential to understand the turnover determinants at catching the outpouring of key personnel and preserving a concentrated edge.

The rate of turnover fluctuates from organization to organization. The highest turnover is usually identified in private parts relative to public divisions. The dimensions of turnover additionally change from area to area. The highest rates were seen where the unemployment rate is lower and where it is easy to get elective business for individuals (Rankin, 2008).

For addition to the turnover of workers, the concept of job turnover is often used. The rate at which employees leave a business venture is implied (Hedwiga, 2011). For employee turnover, different terms were used reciprocally including discontinue fixed loss, exits, mobility, movement and succession. It talks about the relative level with the increase of a business venture or reduces its workers (Marisoosay, 2009; Kazi & Zedah, 2011) describes the turnover of employees as the normal disparity between firms, positions and vocations in the workforce and in the workplace; and between the full-time and non-occupational states.

Work or worker turnover is a characteristic piece of working together (Tetty, 2006). Worker turnover speaks to a typical issue to most business ventures in late time as it has horrible outcomes to such business endeavors (Shamsuzzoha & Sumon, 2010). There are money related and non-budgetary expenses related with the procedure. However, while organizations control the turnover, they can likewise control the expenses. Despite the fact that there is variety in the rate of turnover between one company and the other, the rate is higher in exclusive companies than those of open division companies (Shamsuzzoha & Sumon, 2010).

Rajan (2013) sees the likelihood of working turnover being graded as followed into five meetings. a) Practical turnover is a turnover in which employees who perform inefficiently leave a company; in the meantime, pointless turnover is a turnover in which employees who perform amazingly leave a business. (b) Voluntary or automatic turnover: voluntary turnover is the turnover in which workers have a private choice to leave and examples of turnover is initiated by choosing staff while automated turnover means that employees have to choose between limited options at the end. (c) Skilled and inexperienced turnover: inexperienced, inexpert and incompetent positions face a high turnover rate on a regular basis. So, talented and taught positions can make the company a risk as it leaves. Subsequently, turnover of skilled and trained specialists contributes to costs of replacement and, moreover, violent market hindrance. (d) Evitable or inevitable turnover: a turnover occurring under avoidable conditions is called evitable turnover although a turnover occurring under unavoidable conditions is called inevitable turnover. (e) Internal and external turnover: external turnover occurs if employees are sent off their current position and in a similar company, they get

another situation. It is connected with the inner enlistment where companies are filling the empty employee's role or pick within the agency.

Past examinations have announced that turnover of employees could represent a genuine risk to the development as well as efficiency of any industry (Tettey, 2006; Ally, 2011; Mrope & Bangi, 2014). Truth be told, Armstrong (2004) perceives that worker turnover rates are viewed as one of the constant issues in companies. In the meantime, Pires (2015) sees that the principal basic issue for employees today in all businesses is procuring and keeping qualified and competent workers. Therefore, for business organizations to have a highly competitive time trial, the problem of the turnover of employees must be addressed. In spite of the fact that it may not be practical for any company to thoroughly dispose of employee turnover because of a few reasons; in any case it could be diminished to the barest least. Glebbeek & Bax (2004) see that in spite of the way that a great deal of concentrates on work turnover has concentrated on reasons for employees leaving their businesses; just restricted examinations have explored the outcomes related with deliberate worker turnover. In this manner, the present research looks at the causes, outcomes and counteractive action of employee turnover.

Eventually after analyzing all the definitions or concepts of employee turnover intention by different scholars and researchers it can be said that, employee turnover intention is basically a behavioral intention that might get influenced by different factors of the organization to leave or quit the current job. Employee turnover can be recognized as predetermined plan of an employee to leave the current position forever in the coming month.

2.4 Factors of Employee Turnover Intention

2.4.1 Training and Development

The concept of training and development is known as the mechanism by which workers are provided with knowledge and skills required to work in their workplace (Sommerville, 2007). It is also a phenomenon that transforms the actions of specialists (McClelland, 2002). Training and development is an essential apparatus in Human Resource Management practices, and most businesses have thus come to realize the value of training and development and enhancing their working environment.

Training and development of HR presently cannot seem to ascend since its dismissed arrangement in private part companies in Bangladesh which do not yet see the training and development requirements for both employees and managers (Mahmood & Absar, 2015; Malek et al., 2014). With a tremendous work overflow, training and development activities are viewed as an expense as opposed to a venture for hierarchical advancement, and in private industry companies, there are couples of methodical training and development rehearses for worker improvement. The apathetic frames of mind of both administration and specialist companies in an economy like Bangladesh's job surplus, combined with a significant lack of awareness of the need for staff training and development programs, training and development programs were delayed. There is no link between industry and educational establishments and, thus, business has no effect on the advancement of courses, learning modules or other teaching procedures within the framework of instruction and training and development (Absar & Mahmood, 2011). Many trade unions struggle with and resolve labor disputes and have almost no resources or energy to handle the training and development programs of workers. Therefore, there have been no substantial and useful training and development initiatives for industry. Another crucial question is the need to make progress (Lu, Chen, Huang, & Chien, 2015). This issue remains unclear as politicians and delegates from the common society are divided on whether specialist or general instruction should be focused.

Khan et al. (2011) in their investigation presumed that at work training and development, training and development structure alongside the style of its conveyance have critical impact on the hierarchical performance and all these have emphatically influenced the authoritative performance. It implies it expands the, generally speaking, authoritative performance. Falola et al., (2014) investigated that it was uncovered that there exists a solid connection among training and development and improvement, worker performance and upper hand.

Tahir, Yousafzai, Jan, & Hashim, (2014) distinguished in their examination that training and development and advancement is an imperative part of HRM. Subsequently, it is crucial for company to guarantee the nearness of talented and fit workers for enhanced performance and employees will be then equipped when they have the information and aptitude of doing the

undertaking. Training and development would give chances to the employees to improve a lifelong development and show signs of improvement position in company. Ampomah, (2016) in his investigation found that workers know about the reason for training and development in the company, the training and development destinations are obvious to them before the training and development and the determination criteria. The examination likewise discovered that workers are persuaded through training and development; and training and development and improvement results in higher performance.

A noteworthy inquiry here is that how training and development influences turnover intention of workers. Writing gives solid signals about this subject. Jehanzeb & Bashir (2013) likewise proposed training and development as method for enhancing the aptitudes and items, and lessening turnover. Giving training and development indicates workers that the administration is worried about their prosperity and profession improvement. This presentation of consideration can end turnover among employees (Laser, 1980). What's more, this fabricates dependability to the business and turnover may diminish. A few scientists recommend that training and development may prompt an expansion in turnover intention; anyway, a few creators announce that training and development is a device which can be utilized for the worker maintenance (Colarelli & Montei 1996; Becker 1993). The effective training and development programs brought about enhanced creation declining worker turnover intention, and give better occupation fulfillment of the employees (Harris 1990).

Cheng & Waldenberger (2013) research study found that training and development projects can advance worker maintenance and lessen employee turnover intention as training and development builds employees' trust in their attractiveness. Another examination additionally discovered comparable outcome. It expressed that because of trainings (led by haphazardly chosen lodgings), protests fell by 40 percent, expanded client unwaveringness, worker turnover intention diminished to 10.79 percent (in a half year) and employee certainty has expanded.

Firms offer training and development to workers to get better organization results. In any case, training and development can likewise prompt more turnover aims since better gifted

workers are progressively employable in different firms. This is expressed by the human capital hypothesis of Becker (1962). Lorette (2016) recommended training and development and advancement as a capacity intended to empower both new and old employees to enhance and improve the performance of qualified workers and the chiefs. Furthermore, to be increasingly effective in carrying out their jobs in the workstation, this arises the needs for further efficient and logical approach to evaluate the training requirements of individual workers like examining individual capacity in the workforce. To upgrade the performance, training and development is considered as an instrument and it is one of the conceivable answers for advancement in business (Lorette, 2016; Omoikhudu, 2017).

Finally, it is fairly clear from the analysis of researcher and scholar that training and development are the process and one kind of instrument to provide required knowledge and skills to the workers to carry out their responsibilities properly. Training is generally known as the mechanism for entry level workers to provide them basic information and get them acquaintance with the job. Whereas development is known the mechanism for mid to top level employees to enhance their current knowledge and stimulate their career advancement.

2.4.2 Promotion Opportunity

It is the "prize" and the probability of picking up responsibility to the company. Better promotion opportunity improves the possibilities of accepting more compensation, advantages, and glory aligned with the propelled position (Rubel & Daisy, 2013). In a prior examination, Holtom, Mitchell, Lee, & Eberly, (2008) uncover that promotion opportunity goes about as an instrument for expanding the feeling of belongingness and responsibility to the company and the outcome is the long-haul connection with the company.

Dessler & Tan (2009) elucidates that advancement happens when an individual moves up in an authoritarian progressive system and transitions to a more prominent position. Promotion is delineated as a profession related authoritative enhancement (Carson et al, 1994). The creators indicated advancement as individual purposely encountering movement in the hierarchical progressive system. Naveed, Ahmad, & Bushra, (2011) clarify that promotion demonstrates the extension of the situation of an employee in the outer condition and understands his value in the interior condition. Promotion is an instrument guaranteeing the

worker to heighten his/her situation inside the company dependent on his or her performance and exertion (Kosteas, 2011).

It is commonly about accepting a boost in salary, moving to another position or moving to another compensation review (Milkovich & Newman, 1993). In view of the social trade hypothesis and the standard of correspondence (Gouldner, 1960), the nearness of especially open doors can clarify the motivation behind why employees are less inclined to leave the company (Blau, 1964). A chance to get promoted can be viewed as a reward for the employability of an employee (Witt & Nye, 1992). It is normal that limited time openings can be a cushion for the negative results of high employability since limited time openings can reestablish the parity in the trade relationship. As it were, the connection between employability and turnover goal is flimsier when limited time openings are high (March & Simons, 1958). Then again, a hierarchical advantage, for example, a limited time opportunity, would lessen the allure of development. A limited time opportunity, much the same as POS, can be viewed as an asset to diminish the attractive quality of development which cushions the negative outcomes of employability (March & Simons, 1958).

The after-effect of the promotion incentive, which was closely linked to job performance, was parallel to the discoveries of Awang, Ahmad, & Zin, (2010), Danish & Usman, (2010) and Ssesanga & Garrett (2005) that showed a constructive noteworthy connection among open doors used for advancement and occupation fulfillment. Promotion opportunities are also a vital part of the career and life of an employee. It can have a significant impact on other work characteristics such as tasks, etc.

Disappointment with special procedures, lacking of limited time openings, and restricted authoritative progress are regularly referred to as essential drivers of employee turnover intention. So also, non-advanced employees, when contrasted and their advanced companions, appear to be less joined to their collaborators, recognize less with authoritative objectives, keep up a more negative picture of the company, have more grounded goals to stop, and really pull back from companies all the more often (Goldner, 1970). Promotion subsequently seems to possess a focal job in the turnover procedure (Price & Mueller, 1986).

Be that as it may, writing audits looking at advancement as a precursor of turnover intention are conflicting and uncertain. Major hypothetical surveys of the withdrawal writing describe the promotion opportunity and turnover relationship as reliably unconstructive (Porter & Steers, 1973), respectably negative (Mobley, 1982; Cotton & Tuttle, 1986), feebly unconstructive (Price, 1977), and questionably negative (Mobley, Griffeth, Hand, & Meglino, 1979).

In conclusion, it is clearly visible that promotion opportunity is identified when the employee get chance to move from one position to another with better compensation structure. Promotion opportunity indicated the advancement of an individual to authoritarian progressive system in his or her employment career. Even in the long run if the organization facilitates the workers to maximize their career potential that is also considered as promotion opportunity.

2.4.3 Co-worker Support

Co-worker support is the level to which employees trust their employees to provide them with business-related assistance to help them perform their administrative duties (Susskind et al., 2007). Co-worker aid is the worldwide belief of workers about the attitudes of their colleagues towards them (Ladd & Henry, 2000). In their meta-examination, Chiaburu & Harrison (2008) found that co-worker support and related innovations were counterproductive to turnover intentions, in their meta-investigation, Griffeth et al., (2000) found that the fulfillment of associates was a key indicator. Feeley et al., (2010) meta-examination also showed that co-worker support was fully identified with turnover and genuine turnover expectations despite the fact that the connection between associate help and real turnover was humble.

Given the importance of these findings, inquiry specifically on co-worker support along with real intention of employee turnover has been surprisingly restricted and has yielded conflicting results. Some reports found that co-worker support adversely affects the goal of employee turnover (Fisher, 1985), yet additional investigations have discovered no association (Iverson, 1999; Iverson & Pullman, 2000; Mossholder et al., 2005). While Chiaburu & Harrison (2008) & Feeley et al, (2010) exhibited with the intention of co-workers

gives support to adversely identified with turnover intention, their discoveries depended on few investigations, and their impact sizes were generally little.

The hypothetical contentions relating co-worker support to turnover are more grounded than the experimental help. Lamentably, only a few studies of co-worker cooperation and actual turnover have been carried out and these inquiries have gone for 25 years. The small number of focus with unmistakable qualities makes it hard to make solid inferences. We contend that co-worker support possibly will matter. However, thought ought to be paid to worker qualities, the business setting, the time allotment in which turnover is inspected, and the components of associate help under thought (Tews, Michel, & Ellingson, 2013).

Beehr, Jex, Stacy, & Murray, (2000) verbalized that the intention of support for co-workers may reflect instrumental assistance or enthusiastic assistance. Instrumental assistance is based on errand with the aim of completing research or resolving trade issues. Paradoxically, enthusiastic help is individual centered, grounded in kinship and individual concern (Beehr et al., 2000). He argued that distinguishing these two forms of assistance is important; nevertheless, this refining was not unmistakably carried out and encouraged in the earlier aim to encourage the turnover of co-workers. The measures taken by Iverson & Buttigieg (1999), Iverson & Pullman (2000) and Mossholder et al. (2005) provided sections of constructive and enthusiastic assistance. For example, the scale of Iverson and Pullman included stuff like: my friends are useful to me in taking care of business and my companions are going to settle issues related to my operation. The size of Mossholder et al. (2005) included stuff, for example, many associates will stretch out themselves to enable me to play out my activity as well as can be expected and my colleagues truly care about my prosperity. Be that as it may, these and alternate things were accumulated into a retiring measurement. While instrumental and passionate help are connected, critical data is lost when utilizing just a single part of help or joining these angles addicted to single file of help. Study that looks at the effect of instrumental and psychological support is required to be done individually, for example they may have distinctive companies with employee turnover intention. It ought to be noticed that Fisher (1985) analyzed just co-worker support in her examination and exhibited a huge company with employee turnover intention.

In addition, the trust of co-workers impacts employee aim to leave or make full of feeling duty to company (Ferres, Connell, & Travaglione, 2004). Co-worker aid cannot actually improve the employee's motivational aspect, employees can build their profitability (Gbadamosi, Ndaba, & Oni, 2007) and likewise employee practices can directly influence the turnover or maintenance of individuals / workers (Felps et al., 2009).

To end with, there is a comprehensive understanding found in co-workers support. Co-workers support mean that to what extent the employees help their co-workers to carry out their job responsibilities. Co-workers support also acknowledged the trust and interdependency between the peer groups, which also provides them with business-related support and help them to perform administrative duties.

2.4.4 Performance Feedback

Performance feedback has been characterized variously in diverse ways. A portion of these definitions include: (a) information given to individuals regarding the sum and significance of their past performance (Prue & Fairbank, 1981), (b) specific performance information transmitted back to the respondent (Sulzer-Azaroff & Mayer, 1991), (c) data telling entertainers what they are getting along with and how well (Rummler & Brache, 1995), and (d) Performance data allowing a person to improve his or her performance (Daniels, 1994).

Earlier research on worker input and related motivation, quality and effect at work (Ashford, 1986; Ashford & Cummings, 1983; Fedor, 1991; Greller & Herold, 1975; Hackman & Oldham, 1976; Kinicki, Prussia, Wu, & McKee-Ryan, 2004; Kluger & DeNisi, 1996; Van Den Berg & Feij, 2003) has demonstrated that a primary advantage at work is quality reviews (Ashford & Cummings, 1983; Greller & Herold, 1975). All things considered, the connections between performance feedback and performance appraisal, prosperity at work, and the choice to stop a disappointing activity (Walsh, Ashford, & Hill, 1985) are somewhat conflicting.

London, (2003); Kinick et al., (2004) defined performance feedback in their study that it is the company's declaration of the feasibility of the job actions of the workers. It is suggested by Alvero, Bucklin, & Austin, (2001) that performance feedback as this will change singular

conduct and consideration towards the normal heading. One explanation is given by Daniels (1994) regarding performance reviews as the performance data for workers to improve the performance of their work (Ahmed & Schroeder, 2002). Despite the fact that the result of criticism may be exceptionally individual relying upon the way of life, identity and educational encounters of the input beneficiary, the general idea of getting criticism is unequivocally important (Bechtel, McGee, Huitema, & Dickinson, 2015). Morrison & Bies (1991) described feedback as an approach to improving employees' self-assessment and productivity.

To summarize, Taylor, Fisher, & Ilgen, (1984) assume feedback as an imperative job for equally improving people's and business efficiency, even when it is well engaged and valued. It is upheld by Sommer & Kulkarni (2012) who uncovered that hopeful criticism has accompanied with worker headway and it has significant impact on fulfillment. Rosen, Levy, & Hall, (2006) uncovered that quality criticism builds the performance of the employees.

To conclude the performance feedback and its concept it can be defined as the information hub for the individuals regarding their entire past performance with proper connotation of each performance. Performance feedback also consider as the statement by the authority to what extent the activities of their workers are feasible. Most importantly performance feedback gives the opportunity to the performer to improve their formal work activities and productivity along with their self-development.

2.4.5 Role-Overload

Job overload is defined as the situation in which persons are required to assemble the popularity rates of jobs, commitments or errands that should be satisfied within an explicit timeframe and it is beyond what they can achieve (Rizzo, House, & Lirtzman, 1970; Cooper et al., 2001). Bacharach, Bamberger, & Conley, (1990) characterized the role-overload like the authoritative interest in and in this manner in finishing the amount of work in the limited allocation of time, the employee's assumption is that it is important for the person concerned to complete the assignment viably within a period of time.

As role-overload is a noteworthy issue, pretty much every hierarchical part is experiencing this and with the expansion in working hours, obligation timings and weight from director to achieve aggressiveness, and accomplish objectives, it has turned into a critical zone of core interest. Conflict takes place when the dimension of interest surpasses from assets of an individual as there are such a large number of assignments that requires consideration and different factors face to face condition (Repetti, Matthews, & Waldron, 1989). There are a few conditions that make role-overload and these conditions might be troublesome working hours, lesser occasions or breaks, strain to work after some time, nonsensical role-overload and keep more desires for accomplishing the undertakings in some given constrained time and with fewer assets (Altaf & Awan, 2011).

Numerous researchers accept that TOI is a work environment reality that must be stopped beyond what many would consider possible since it is associated with expenses coming about. When employees are not happy with their occupations, they, for the most part, show such practices that are not in the support of company and these can be because of numerous reasons; e.g. at the point when employees are not happy with employments, feeling pressure, bring down dimension of inspiration, and role-overload. Hardly any examination has shown the connection between role-overload and employee turnover intention. Role-overload is enthusiastic fatigue at work and it is connected to the intention to leave the work (Bakker, Hakanen, Demerouti, & Xanthopoulou, 2007), in other investigation of (Lee & Ashforth, 1996), they expect that employees who encounter role-overload to be bound to think about leaving their occupations. The proof recommends that employee turnover intention is connected with role-overload and repeats the discovery that rate of employee turnover intention increments when role-overload increments.

As a final point, role-overload can be characterized as situation in which individuals are expected to work beyond their job description, completion of work as much as possible within limited timeframe, work for long hours even on the day off. Role-overload can also be defined as a condition that might have some troublesome working hours even the employees do not get proper time to give his or her family. Work pressure sometimes cause the serious health issues such as fatigue, heart disease, paralysis and emotional breakdown etc which might increase the tendency of employee turnover intention.

2.4.6 Employee Performance

Performance of the workers is an imperative component to be supported in company since it is the primary factor that delineates the quality and steadiness of a company from the perspective of social orders. In company, employees exhibitions were estimated dependent on different measurements, for example, profitability (Halkos & Bousinakis, 2010; Maduka & Okafor, 2014), innovativeness (Hyypia & Parjanen, 2013) and development, quality of service (Timothy & Abu Bakar, 2013) and increasingly explicit performance were estimated as far as adequacy (Dizgah, Chegini, Farahbod, & Kordabadi, 2011; Laschinger Wilk, Cho, & Greco, 2009) and proficiency (Aktaş, Çiçek, & Kıyak, 2011) that performed by workers. For this examination, worker performance refers to the viability of the employees. This is on the grounds that viability is one of the attributes that is identified with the act of good administration which must be performed by every employee to give great administration conveyance (Mohamad, Daud, & Yahya, 2014).

Worker benefit conduct or performance is characterized as relational collaboration between specialist co-op and client (Browning, 2006; Liao & Chuang, 2004). Administrative conduct is differentiated like an employee with innovations, speech and demeanors serving clients (Tsaur, Chang, & Wu, 2004). Administrative conduct might be ordered with interest in job-recommended benefit conduct and additional job-related benefits (Tsaur et al., 2004). The job endorsed conduct gets from certain standards in the working environment or from express commitments as indicated in hierarchical records, for example, sets of expectations and performance assessment frames (Tsaur et al., 2004). Raub & Liao (2012) characterizes efficient activities in job performance and general administration efficiency that pursue formalized sets of responsibilities and administration contents, and comprise of finishing center administration errands utilizing standard administration techniques.

As indicated by Hakala (2008), the elements which are conceivable to exasperate the performance of employees at workstation are the constrained nature and motivation behind occupation joy, modification of organized development or discouraging the activity satisfaction above impact. Employee performance essentially relies on a great deal of variables like performance evaluations, worker motivation, employee satisfaction,

installments, direction and enhancement, work wellbeing, business setup and so on. (Pawirosumarto, Sarjana, & Gunawan, 2017).

Additional job benefit conduct indicates to optional practices that stretch out past formal job necessities (Tsaur & Lin, 2004). According to Raub & Liao (2012), additional job or proactive administration conduct is highlighted by “a self-beginning, long haul arranged, and ground breaking way to deal with administration conveyance”. Law, Wang, & Hui, (2010) and Burney, Henley, & Widener, (2009) see function and additional job performance as an increasingly comprehensive and sustainable contribution of employee performance to the business. In this manner, the present spotlight is on considering employees in general administration conduct fusing both in-job and additional job benefit conduct.

Research has investigated worker level results related with additional job practices, for example, positive management evaluations of subordinate quality and bonus allocation choices and lower expectations of employee turnover (Podsakoff, Whiting, Podsakoff, & Blume, 2009). In the employee context, these findings suggest constructive business-related outcomes. In any case, additional work activities (e.g. OCBs) may have negative implications for workers, as proved by ongoing examination (Bolino & Turnley, 2005; Bolino, Valcea, & Harvey, 2010).

The importance of growing awareness of the potential impact of job performance on employee turnover forms has recently been highlighted (Steers & Mowday, 1981; Mobley, 1982). Without a doubt, in spite of the fact that explorations on the different turnover determinants were broad, the possible impact of occupational performance was both restricted and unsystematic as one of those determinants (Steers & Mowday, 1981). This is amazing for a few reasons. To start with, work exhibitions are very significant for both (1) the company regarding in general viability (Keeley, 1978) and (2) the person as far as, for instance, being employed and a vocation, keeping up his work, and getting different prizes. The value of a company's turnover depends on the quality dimensions of people who stay compared to those who leave (Staw, 1980). There were contradictory implications of past research on the relation between job performance and turnover. For example, it has been shown that the lower the performance, the greater the likelihood of turnover. This contrary

association has been established with: (1) house workers collect mail (Giese & Ruter, 1949); (2) administrators of sewing machines (Lefkowitz 1970); (3) pharmaceutical researchers and specialists (Farris, 1971); (4) faculty registered by the Navy (la Rocco, Pugh, & Gunderson, 1977); (5) employees of electrical organizations in Japan (Marsh & Manaari, 1977); (6) attendants (Seybolt, Pavett, & Walker, 1978); (7) employees related to banking organization (Stumpf & Dawley, 1981); and (8) excluded administrative, expert, and specialized workers (Dreher, 1982).

In the present progressively focused and forceful banking condition, skilled bank officials see maintenance of spurred, fulfilled, and submitted benefit employees essential to business achievement. It is likewise viewed as crucial for consumer loyalty and maintenance (Yavas, Karatepe, & Babakus, 2010). This is on the grounds that benefit employees are a basic connection in the arrangement of critical administrations to clients and their activities are additionally fundamental for administration recuperation and upgrades amid the season of administration disappointment (Yavas, 2007). Administration employees have been prescribed as supporters to assemble trust and decidedly affect client's dispositions and practices (Colton & Oliveira, 2009). Administration employees regularly experience the ill effects of burnout (Babakus, Yavas, & Ashill, 2009). With the monetary advancement, farming part has been changed to assembling industry by and by, a move to the administration industry is noted (Clark, 1957; Kuznets, 1957; Fuchs, 1980).

In-role performance and extra-role performance are two key components of the event efficiency. In-role performance (for example performance on task) applies to exercises that directly turn raw materials into products and the company's generated projects, including exercises that support and sustain the specialized center (Van Scotter, Motowidlo, & Cross, 2000). Performance especially on extra-role performance refers to activities that are not formally mandated by a particular occupation, that, moreover, helps shape the social setting of the entire things considered, promotes viability in this way. Borman & Motowidlo, (1997); Organ, (1988) recommends that practices in this class incorporate volunteering, showing exertion, helping other people, following guidelines, and supporting authoritative targets.

Research has investigated worker level results related with additional job practices, for example, positive administrative evaluations of subordinate option of success and compensation, and lower intention of employee turnover (Podsakoff et al., 2009). In the employee context, these findings suggest positive business-related outcomes. Extra-role performance (e.g. OCBs) may have negative consequences for staff, late research has shown this (Bolino & Turnley, 2005; Bolino et al., 2010). Analysts in authoritative conduct have customarily centered lying on in-role conduct. The writing has found to facilitate a second type of behavior, referred to by Katz (1964), which is referred to as occupational performance or task efficiency, is necessary for sustainable authoritative work. This sort of work performance centers lying on job prerequisites and exercises that identifies with formal and express sets of responsibilities (Borman & Motowidlo, 1997; Van Dyne & LePine, 1998; Van Dyne, Cummings, & Parks, 1995). While a few examinations have reprimanded the utilization of this build to quantify performance, most have distinguished in-role performance as the essential develop for assessing a person's activity performance as it identifies with recommended work necessities (Van Dyne, Graham, & Dienesch, 1994; Motowidlo, 2000). In-role performance is characterized as "performance on required obligations and duties" (Sparrowe, Liden, Wayne, & Kraimer 2001), "job task or formal employment necessities" (Williams, Watts, MacLeod, & Mathews, 1988), or "required or anticipated conduct" (Van Dyne & LePine, 1998).

Lastly from the discussions of all researcher and scholars, it is clearly visible that employee performance has two components such as in-role performance and extra-role performance. Therefore, employee performance can be considered as profitability, growth, innovativeness, quality of product and service, competency of workers regular activities. Effectively completed assigned duties, accomplishing tasks that are mentioned in job description, not neglected the assigned job these all are inclusive to in-role performance. On the other hand extra-role performance can be characterized as voluntarily support customers and authority even if it goes beyond their job description, even work beyond the call of duty when attending customers.

2.5 Related Theories

2.5.1 Theory of Reasoned Action (TRA)

TRA is a way of dealing with the confounding fundamental leadership system of the individual (Liou, 2009). TRA is one of human behavior's important and visible speculations; as it may be, it is essentially a universal model by way of no real belief of a clear action (Davis, Bagozzi, & Warshaw, 1989). In accordance with this theory, singular conduct starts with convictions as well as frames of mind towards the goal and conduct and finishes with the conduct itself (Liou, 2009). Ajzen & Fishbein (1980) found that this theory expects that people are sound and will utilize the data accessible for them to make a move. It is also mentioned by Fishbein & Ajzen (1980) that people think about the consequences of their actions before deciding to draw in or do not indulge in a particular behavior. In addition, the theory indicates with the intention of the social objective of action is determined by the attitude and emotional expectations of a person. The individual's disposition towards a conduct is dictated by the convictions and assessment about the outcomes of playing out the conduct; on the other hand, abstract standards are framed dependent on the impacts of individuals encompassing the individual to play out a specific conduct (Davis et al., 1989).

By clarifying the behaviors of individuals are anticipated at three stages, Liou (2009) conceptualizes TRA. At the primary level, behavior is predicted by their target. At the subsequent level, the goal of conduct and abstract standards are anticipated, at the third stage, the behavioral and emotional expectations are predicted by confidence in the outcomes of the action and by standardizing preferences for appropriate references. Hemdi & Nasuridin (2007) inspected the intention of hosting employee turnover reliant on TRA and consequently considered the intention of turnover (conduct objective). During previous explorations, TRA was used to estimate employee turnover objectives and real turnover (Mobley et al., 1979). An accomplice of medical caretakers uncovered that the two frames of mind and abstract standards are essentially connected with the intention of employee turnover and the expectation intervenes the route to turnover. Observational information acquired that this theory is progressively appropriate for clarifying the genuine conduct as opposed to social goal, which is uncovered by Abrams, Ando, & Hinkle, (1998).

In accordance with Hemdi & Nasuridin (2007) recommendation/idea, this investigation uses TRA seeing that one of the basic theories that is the aim of the turnover is to provide real turnover. In this study, training and growth, advancement opportunity, co-worker support, performance input and task overload are regarded as subjective norms or behaviors that affect behavioral purpose as the intention of employee turnover and contribute to actual behavior that is considered in-role or extra-role output as performance of employees. In companies where workers are satisfied with their experience of HRM activities, it is hypothesized that such as training and development, promotion opportunity, co-worker support, performance feedback and smaller amount of role-overload and its proper performance, turnover intention will be reduced and employee efficiency will be accomplished both in in-role and extra-role performance.

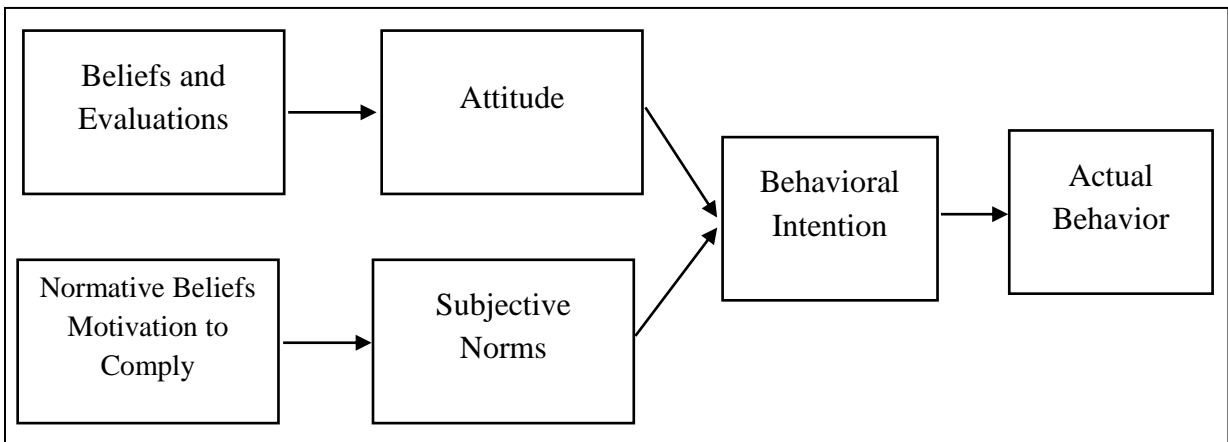


Figure 2.1: *Theory of Reasoned Action (TRA) (Davis et al., 1989)*

2.5.2 Social Exchange Theory (SET)

The theory of social exchange relies on the probability of social conduct that affects the highest benefits and the lowest costs in a business process. Individuals will end or relinquish the relationship when the expenses exceed the advantages (Farmer & Fedor, 1999). Investigation can be seen as the founders of SET (Homans, 1958, 1961; Blau, 1964). These creators Homans (1958, 1961) and Blau (1964) clarified how relationship develops and proceeds between people dependent on the potential prizes and the dangers of social relationship. Homans (1961) also claimed that a person breaks down and judges the

association in a sensible way and conjectures that if there is a connection among people, it is going to continue to be reliant on that relationship's trade procedure.

Homans (1961) explained that both external and internal prizes can get changes in the conduct of beneficiaries. Then again, Blau (1964) used the concept of social exchange to clarify the worker-company relationship. Balu, (1964) mention in his study that the exchange theory conceptualizes the possibility of correspondence that implies that the behavior of one gathering is controlled proportionately by the behavior of others. Blau, (1964) recommended in his study that in the exchange theory there are essential criteria that ought to be done in order to bring about social trade. Firstly, there must be an end to the partnership that must be done with the relation of others. Second, one person is going to want something another person has. In this way, the mutual prerequisites of those engaged with the corresponding relation must meet these requirements.

Blau (1964) further identified two kinds of trade in connection with his inquiry into SET: financial exchange and social exchange. Economic exchange included specified commitments in Blau (1964), while social exchange included unknown commitments. He (Blau, 1964) included that particular trade / economic exchange is the images of steadiness and kind nature which explain equitable behavior similarly. In addition, Whitener (2001) mention that this theory is being applied in dissecting the intention of employee turnover, such as work performance, hierarchical duties and turnover, on the other hand Altarawneh & Al-Kilani, (2010); Ahmed, Akter, Lee, & Eun, (2010) mention that this theory also being applied in workplace, HRM activities and planned turnover. Without a doubt, Ahmed & Omar (2010) study uncovered that the goal of the turnover of staff will be limited by upgrading duty coming about because of the amicable and family strong hierarchical arrangements. In this way, with uplifting mentality towards the company, workers will proceed with their administrations in the company to make long haul progress for them and the company also. Hence, this theory additionally clarifies why people stay in the company or cut off the company with the businesses.

Because of the origin of SET and the perennial writing support, it can be relate to this concept and the flow explores structure. In this examination, employees expect from the

company the proper training and advancement, promotion opportunity, co-worker support and smaller amount of role-overload which are seen as aspects of the economic and social exchange. Employees' apparent training and development, promotion opportunity, coworker support and smaller amount of role-overload show hierarchical aids for employees. When people are employed they discover that they are appreciated as well as be concerned for managerial support, we experience a well-built relationship among the company and the consequence is a lower turnover expectation. Then again, supporting the idea of hardship fulfillment suggestion idea of SET, training and development partnerships, promotion opportunities, co-worker support and a smaller amount of role-overload and retention intention are used. It is placed that if employees are denied of appropriate training and development, promotion opportunity, co-worker support and smaller amount of role-overload, they will be disappointed and may progress toward becoming leaving workers. Then again employee satisfaction with the training and development, promotion opportunity, coworker support and smaller amount of role-overload may influence them to stay with the company. Accordingly, the fulfillment of workers has a strong company with both in-role quality and extra-role performance, which also results in lower turnover intention. Therefore, SET is viewed as material to clarify the present structure. Next part in this segment explains the intelligent explanations behind thinking about SET as main underlying theory.

In the wake of considering a few different hypotheses that can likewise clarify the connections between components affecting employee satisfaction, for example, pay, benefit offices and HRM practices, and turnover intention, the scientist has settled on utilizing SET as the underlying principle. For instance, TRA is increasingly material in breaking down conduct as an extreme result of a successive procedure and analysts, for example, in their turnover intention report, it was used by Hemdi & Nasurdin (2007) as a philosophical context in which the goal is considered a behavioral substitution. Then again, according to Lee & Mowday (1987), in the organizational setting, equity theory was given the best consideration by specialists in examining equity (Greenberg, 1990). In the study of Colquitt, Scott, & LePine, (2007) the equity theory depends resting on the earlier effort of Homans (1961) who was concerned about the importance of one's output in relation to one's data. In addition, the equity theory was stated by Colquitt et al., (2007) which is slowly sufficient in breaking down circulation equity. SIT highlights on gathering or organizational identity as opposed to

on individual personality (Treppe, 2006) empower SIT to all the more likely clarify singular extra-role in addition to rights conduct when a person finds a solid company identity (Van & Sleebos, 2006). SET is then again seen as the most effective theory to analyze the behavioral standards of the employees of the company (Eisenberger et al., 1990; Whitener, 2001; Allen, Shore, & Griffeth, 2003; Kehoe & Wright, 2013; Bambacas & Kulik, 2013; Ko & Hur, 2014).

Analysts using SET in their hypothetical structure can also use different respondent sources or a source that is self-contained. For example, Zhang & Jia (2010) used two sources to investigate the relation between them; Thus Allen et al. (2003) and Kuvaas (2008) used a self-contained pool of respondents (individual level staff) to examine sales reps and individual bank employees. The current investigation is concerned with information from one source. It is repeated by Becker & Huselid (2000) and Chan, & Stevens (2004) about the fair use of particular sources. Similarly, Specialists often find SET as their theoretical hypothesis for breaking down the purpose of employee turnover where one source is assumed to be significant respondents (Allen et al., 2003; Slattery & Selvarajan, 2005; Hemdi & Nasurdin, 2006; Guchait & Cho, 2010; Newman, Thanacoody, & Hui, 2012). It is anticipated that the participants might come as of a self-contained origin following these claims while using SET as the fundamental theory.

With the help of the SET idea, this review expects to investigate the connection between promotion opportunity, training and development, performance feedback, role overload, coworker support and turnover intention. In general, as said by Eisenberger et al (1986), the mentioned two relevant HRM techniques recommended employee speculation that demonstrated appreciation of employee obligations to the company as their individual performance. Also, these practices demonstrate that the company is progressively strong and worried about workers' prosperity and is trying to build up and improve the company through them. Workers consecutively will respond to the company's high respect for them by observing it more certainly and subsequently, they're going to be more reluctant to leave the company. In view of this thought, SET is viewed as suitable for this investigation. The following piece of the talk will concentrate on turnover intention of employee.

2.5.3 Social Identity Theory (SIT)

During the hierarchical conduct writing, authoritative distinguishing proof has for some time been perceived and conceptualized as a huge develop influencing both the individual's sense of fulfillment and the company's viability (Rotondi, 1975). It is a theory of social psychology that seeks to clarify insight in addition to conduct through the assistance of gathering forms. In line with other principles in social psychology, SIT underscores further on gatherings as opposed to on people in the company (Trepte, 2006). All things considered, Tajfel & Turner (1979) defined a social gathering as an accumulation of various individuals who feel and see themselves as having a place with that gathering and are centered on their person just as gathering prosperity. Along these lines, it is recommended that societal recognizable proof within authoritative setting is an influential idea in clarifying individual performance, prosperity and intention of turnover (Van Dick et al., 2004). Davish (2003) found SIT to be ideal for the review of the company's personnel management.

In this way, it appears to be motivated by the concept of SIT and past writing aid that the worker feels happy as they discover their way of life as a successful company supporter. In this research, training and development, promotion opportunity is considered as an organizational identification of employees as part of the success of the organization. Accordingly, workers discover their organization's identity and connection.

In fact, quality reviews and encouragement from colleagues reflect the efforts of the company to respect its staff and to be conscious of their efforts. It is trusted that the joined impacts of every single such endeavor can upgrade and expand worker work fulfillment that can bring about expanded company dedication which thus can diminished turnover intention. Thus, it very well may be affirmed that it would be comfortable and concentrated for employees on the company and need to stay when they discover the company's personality, and furthermore feel appropriately compensated by the company as affirmation and thankfulness for their commitment to the company.

2.5.4 Equity Theory

The theory of equity focuses on the impression of the person how reasonably they are treated as being contrasted with others. The theory of value suggests that individuals in the reward

they receive for success are motivated to pursue social value (Adams, 1963). Adams (1963) likewise expressed the workers provide certain sources of information (endeavors, learning) to their activity and consequently anticipate certain results (pay, advancement). Disparity is present while the apparent findings are not aligned with the information sources. Employees will be frustrated and depressed but the results are not comparable with sources of information (DeConinck & Bachmann, 2005).

Folger & Cropanzano (1998) explained from the value point of view that if workers feel that the company's results are reasonable, they will consider the circulation as equitable. The sentiments of being dealt with either fairly or unjustly will effectively affect workers in the company. From the distributive viewpoint, DeConinck & Stilwell (2004) considered value theory and explained that the unbiased distribution of the return of the worker for their authoritative activities constructs the employees feel happy and continue to remain in the business after affecting them. This positive connection between impartial results and worker maintenance is in accordance with Folger & Konovsky (1989), and Armstrong & Greenberg's (1990) discoveries that employees who completely acknowledge company result appropriation for their contributions as fair turns out to be progressively dedicated to the company bringing about both lower turnover intention and genuine turnover.

In this way, the concept of equity theory, It is commonly proposed that workers need a good return on their company investment in the form of training and growth, promotion opportunity, coworkers support, performance feedback and a smaller amount role-overload as equity towards their endeavors to the company. Training and development, promotion opportunity, co-worker support along with smaller amount of role-overload are viewed as the systems of worker emotion of being objectively considered who's appropriate request might bring about improved occupation fulfillment and lower turnover intention. Subsequently from this point of view, where employees feel they are well-treated and their commitments esteemed/acknowledged, thus performance of employees such as in-role and extra-role performance will be expanded to stimulate lower turnover intention.

2.6 Previous literature on Global and Local Context

The following table gives a matrix related to determinants of employee turnover intention and its impact on employee performance comparing earlier studies.

Table 2.1: Previous Literature on Global and Local Context

Global Context			
Author and Title	Research Objective	Studied Variables	Findings
Aziz et al., (2019). Factors towards Voluntary Turnover Among Employees in Malaysia Banking Institution.	The purpose of this study is to investigate the relationship between job satisfaction, career adaptability, turnover and voluntary pay in the banking sector.	Job satisfaction, career adaptability, turnover intention	The study's findings reveal that volunteer turnover and job satisfaction, pay, turnover intention are significantly related.
Danish, Bano, Ali, & Humayon, (2019). Impact of Employee's Training in Banking Sector of Pakistan	The purpose of this study is to determine how its independent variables are affected by the intention of the employee's turnover. This study also examines the moderating effect of supervisory support on the link between training accessibility and turnover in the banking sector.	Training, motivation, intention to turnover	The study results reveal that turnover intention is highly affected by availability of training and motivation.
Wang, Li, & Wang, (2019). The Impact of Promotion	This research aims at exploring the effects of promotional justice on the	Promotional justice, turnover intention,	The results of this study show that promotion justice

Justice on Occupational Health and Turnover Intention	purpose of employee turnover and occupational health.	emotion.	affects employee turnover intention and occupational health, at the same time emotion will control these influences.
David, & Venatus, (2019). Job Satisfaction and Turnover Intentions of Police Officers in Rural Communities in Dekina Local Government Area of Kogi State, Nigeria	The goal of this study is to examine the connection between job satisfaction and the turnover of police officers in the Kogi State Local Government Area of Dekina, Nigeria.	Compensation package, work-overload, irregular promotion and career advancement.	The study results reveal that the participants have low job satisfaction and high turnover expectations that are affected by compensation packages, workload, irregular promotion and career advancement.
Ju, & Li, (2019). Exploring the impact of training, job tenure, and education-job and skills-job matches on employee turnover intention.	The main purpose of this study is to investigate how education, work tenure and training-job and skills-job matches influence the willingness of employees to make turnover.	Training, job tenure, employee turnover intention, education-job, skills-job matches	Study results indicate that employee turnover goal is positively associated with job training, off - the-job training, distance learning, job longevity and education career and skills-job matches.
Ju, & Li, (2019). Exploring the	The purpose of this study is to inspect the effect of	Performance appraisal, Work	The key findings of this study suggest

<p>impact of training, job tenure, and education-job and skills-job matches on employee turnover intention</p>	<p>performance appraisal satisfaction (PAS) on work engagement (WE) and its impact on turnover intention on work engagement (WE).</p>	<p>engagement, turnover intention</p>	<p>that performance appraisal satisfaction (PAS) is used as a basis to increase the level of work engagement of employee and to decrease voluntary turnover.</p>
<p>Self, & Gordon, (2019). The impact of co-worker support and organizational embeddedness on turnover intention among restaurant employees</p>	<p>The goal of this study is to investigate the support of the employees and the effect of organizational integration on turnover in the restaurant setting.</p>	<p>Co-worker support, turnover intention.</p>	<p>The study result reveals the significance of co-worker's aid and organizational collaboration to reduce the intention of line-level employees to increase turnover.</p>
<p>Long, Ajagbe, & Kowang, (2014). Addressing the issues on employees' turnover intention in the perspective of HRM practices in SME.</p>	<p>The purpose of this study is to identify the effect on the company of human resources activities that could improve the negative outcome due to high turnover of employees.</p>	<p>Training and development, performance management, compensation and benefit.</p>	<p>The study finds that the link between HRM activities and the effect on the goal of employee turnover is large. SME should take this issue seriously to reduce employee turnover intention.</p>
<p>Tnay, Othman, Siong, & Lim,</p>	<p>The purpose of this study is to recognize and</p>	<p>Job satisfaction, pay,</p>	<p>The study results show that the aim for</p>

(2013). The influences of job satisfaction and organizational commitment on turnover intention	discover the causes of job satisfaction and organizational contribution to employee turnover in a manufacturing industry.	administrative support, employee turnover intention	lower turnover was the independent variable of job satisfaction including the variables of pay process satisfaction and administrative support.
Pienaar, Sieberhagen, & Mostert, (2007). Investigating turnover intentions by role overload, job satisfaction and social support moderation.	The purpose of this study is to concentrate on investigating the role of social support that could cooperate in the discussion about the work-overload and job satisfaction of employees about their intention to leave the business.	Role-overload, social support, employee turnover intention and job satisfaction.	The study result indicates that job satisfaction is the vital forecaster of turnover intention but the aid of employees plays a vital role in moderating the cause of the turnover overload.
Local Context			
Author and Title	Research Objective	Studied Variables	Findings
Hosain, (2018). Impact of Emotional Intelligence on Turnover Intention of Front-Line Bank Employees of Bangladesh: The Role of Leadership.	The aim of this paper is to identify the relationship of frontline banking employees in Bangladesh between emotional intelligence and turnover intentions.	Emotional intelligence, turnover intention, frontline employees	The study results suggest that this study will be beneficial for organizations to retain their worthy employees, managers and academicians for further research in

			the fields of emotional intelligence, turnover and leadership.
Hossain, & Mahmood, (2018). Employee Turnover in the Garment Industry in Bangladesh: An Organization-level Perspective.	The purpose of this study is to identify the major causes of employee turnover in the Bangladesh garment industry.	Case study and documentary of garments workers, employee turnover	The research findings disclose some factors such as pay rates, payment method, career opportunities, training and development and occupational health (OHS) as Bangladesh's leading employee turnover.
Islam, Zeesan, Chakraborty, Rahman, Ahmed, Nower, & Nazrul, (2019). Relationship between Job Stress and the Turnover Intention of Private Sector Bank Employees in Bangladesh.	The main objective of this study is to identify the relationship between job stress factors and the intention of employee turnover among bank employees in Bangladesh.	Workload, working environment, work stress, flexibility, turnover intention.	The study found four factors that are considered as stress to increase employee turnover intention amongst private banks in Bangladesh such as long hours and fast work, clearness of goals and objectives, workload, flexibility.
Islam, Rumman, Nower, Rahman,	The aim of this study is to categorize the key factors	Factors related to turnover intention	The study results found seven factors

<p>Niaz, & Afrin, (2019). The Measurement of Employee Turnover Intentions in Telecom Industry of Bangladesh.</p>	<p>affecting employee turnover in Bangladesh's telecommunications industry.</p>		<p>influencing employee turnover intention such as conflict and dishonesty with boss, individual demand and promotion opportunity, stimulate to job change, inequitable performance appraisal, alternative workforce, geographic location, fringe benefit.</p>
<p>Arefin, & Islam, (2019). A Study on the Motivation to Transfer Training in the Banking Industry of Bangladesh</p>	<p>The main objective of this study is to identify the factors related to motivation to transfer training in the banking sector of Bangladesh.</p>	<p>Self-efficacy, Career obligation, superior Support, chance to Perform, Awareness of Strategic association, liability</p>	<p>The finding of this study reveals that self-advantage, superior support and performance opportunities have a positive impact on the motivation of employees in the banking sector in Bangladesh to transfer training.</p>
<p>Ohunakin, Adeniji, & Oludayo, (2018). Perception of frontline employees</p>	<p>The main objective of this study is to create the control of career growth prospect on employee</p>	<p>Compensation, career goal advancement, professional</p>	<p>The study result reveals that organization should focus on some</p>

<p>towards career growth opportunities: implications on turnover intention</p>	<p>turnover intention.</p>	<p>capability, swiftness of promotion.</p>	<p>factors such as career goal advancement, professional capability, swiftness of promotion and compensation of their employees as career growth is reversely related to employee turnover intention.</p>
--	----------------------------	--	---

From the literature of the past delivery from both global and local context, it can be explained that training and development, promotion opportunity, co-worker support, performance feedback and role-overload can be considered as the goal of employee turnover and the massive impact on employee performance both in-role and extra-role in the banking sector. The present study is intended to focus on clarifying the study's gap based on the earlier literature delivery.

2.7 Research Gap and Justification

This study will contribute how training and development, promotion opportunity, co-worker support, performance feedback and role-overload altogether determine employee turnover intention. This study also expected to give an understanding that how these determinants of employee turnover intention affect employee performance and their success in the private commercial banking sector in Bangladesh is both in-role and extra-role. So, from the identification of determinants of employee turnover intention to its impact on employee performance altogether is considered as relationship and it is the main contribution of this research study.

Another noticeable contribution of this study is to consider role-overload as single determinant of employee turnover intention. Since, role ambiguity, role conflict and role-overload have been well-known as role stressors leading to feelings of burden and strain,

reducing energy and leading to destructive thoughts and feelings in the direction of management and organization (Fried, Shirom, Gilboa, & Cooper, 2008; Eatough, Chang, Miloslavic, & Johnson, 2011). The researcher in this study chooses only role-overload as one of the leading determinants of employee turnover as the study industry is private banking sector.

HR is known as a company's most essential resource, but not many organizations can fully address its ability (Ahmed & Schroeder 2002). The HR system is a lot of unmistakable and interrelated tasks, skills and processes that are organized when drawing, creating and maintaining or organizing the HR of companies (Lado & Wilson 1994). The greater part of past researches in HRM components based on organization-dimensional system HRM activities (Altarawneh & Al-Kilani, 2010; Boselie & Van der Wiele, 2002; Wood & Wall, 2007; Tremblay et al., 2010) or on an individual basis (Snape & Redman, 2010; Gould-Williams & Mohammed, 2010; Alfes, Shantz, Truss, & Soane, 2013). Effect of human resource practices on hierarchical performance has been a generally investigated territory for a considerable length of time. Aftereffects of studies, from created nations to creating nations, have been over and over demonstrating that HR methods influence organizational performance significantly (Delaney & Huselid, 1996; Singh, 2004; Tzafrir, 2006; Katou & Budhwar, 2007). In any case, the examination of explicit or single routine with regards to the general HRM practices is restricted or has very little been explored in connection to singular employee outcomes (Haines, Jalette, & Larose, 2010).

It is hard to investigate all the conceivable causes behind employee turnover intention and the most encouraging explanations behind employee turnover intention in the banks. Turnover is costly to companies and clarifying its belongings in various measurements, which are monetary, mental and social, may draw in the consideration of company's board to the subject (Mobley, 1977; Felps et al., 2009). Scholarly analysts additionally proposed that HRM practices could immensely affect turnover expectation even in various settings (Bambacas & Kulik, 2013; Ghosh, Satyawadi, Prasad Joshi, & Shadman, 2013).

There had extensive studies been conducted in the context of turnover intention and the antecedents of turnover trend. A ton of studies investigated the factor impact on intention to

leave among different experts like IT (Dhar & Dhar, 2010; Ahuja, Chudoba, Kacmar, 2007), BPO workers (Boyar, Valk, Maertz Jr, & Sinha, 2012; Sree Rekha & Kamalanabhan, 2010), policemen (Siu, Cheung, & Lui, 2015; Brunetto, Teo, Shacklock, & Farr-Wharton, 2012) medical employees (Zhang & Feng, 2011; Ali & Jan, 2012) teachers (Liu, & Onwuegbuzie, 2012; Grissom, Viano, & Selin, 2016). Yet just constrained examinations were endeavored with banking employees. It is clearly visible that, in the previous literature, there is a gap where these five dimensions are such as training and development, promotion opportunities, co-worker support, performance feedback and role-overload were not considered together as determinants of the goal of employee turnover. In most of the previous literature, employee turnover intention was found as the outcome variable by different researchers (Cloutier, 2015; Rindu, Hardisman, Sutoto, & Novita, 2018, Sarfraz, Qun, Abdullah, & Alvi, 2018). By analyzing these papers, almost all papers, there is a gap found in earlier literature where ETI was not considered as focus variable. The present investigation will equally focus the employee performance both in-role and extra-role performance as the outcomes of employee turnover intention.

Employee turnover intention (ETI) and employee performance were studied in different contexts, most of the cases in developed countries (Altarawneh & Al-Shqairat , 2010; Carbery, Garavan, O'Brien, & McDonnell, 2003), foundations for the services for nursing and physicians (Castle, Engberg, Anderson, & Men, 2007; Coomber & Louise, 2007), bank business (Baloch, Ali, Kiani, Ahsan, & Mufty, 2010; Joarder et al., 2011; Benjamin, 2012), organization for study (Al-Omari, Qablan, & Khasawneh, 2008; Joarder, 2012), employees for healthcare (Khan et al., 2011; Green, Miller, & Aarons, 2013), SMEs (Ahmed & Chowdhury, 2009). Very few researchers were focused in the viewpoint of Bangladesh (Rubel & Kee, 2015). Past researchers, in the context of developed countries, focused employee turnover intention in different industries including overall banking industry but particularly private banking sector is nearly missing. There is a gap found in banking industry in the context of Bangladesh. This study is first of its kind in attempting a study in private commercial banks from the perspective of employee turnover, particularly in the context of Bangladesh.

In the context of Bangladesh, previous researcher have written a good number of papers on private commercial banks and employee turnover intention, for instance, Demographic Factors Influencing Private Banking Employee Turnover (Chowdhury, 2015), Determination of Factors Affecting the Midland Bank's Turnover Plan (Hossain, Roy, & Das, 2017), Banking Industry Performance in Bangladesh in terms of CAMEL Rating Insights (Moudud-Ul-Huq, 2017), Job Satisfaction & Bankers Turnover of Commerce Bank Ltd (Anwarul Islam & Zaman, 2013), Human Resource Practices and Employees' Satisfaction of Private Commerce Banks (Rahman et al., 2014), Promotional Activity Involvement of Commercial Banks with the Analysis of Three Generation Banks (Quazi & Alam, 2011), Talent Management (TM) System in a Bangladeshi Commercial Bank (Hosen, Islam, Arshad, Khan, & Alam, 2018). It is evidently notable from the earlier research that the determinants of employee turnover intention and its impact on both in-role and extra-role performance of the employee is almost absent. Therefore to find out the entire relationship between determinants of employee turnover intention with its employee performance through Structural Equation Modeling (SEM) to understand the relationship among variables that signifies the structural relationships among constructs using Smart PLS-2.0 is also considered as the contribution of this study.

2.8 Research Framework

The purpose behind this analysis is to examine the determinants of the goal of employee turnover, for example, training and development, promotion opportunity, co-worker support, performance feedback and role-overload and its effect on employee performance (in-role and extra-role performance). The dependent variable in this analysis is employee retention through the free factor of training and development, promotion opportunity, co-worker support, performance input and role-overload, in-role performance and extra-role performance frame. In this investigation, the examination system has been structured in three phases, for example, Antecedence, Focus and Outcome. Here, priority is considered as training and development, promotion opportunities, support for co-worker, performance reviews and role-overload, in-role performance and extra-role performance. Focus of this structure is employee turnover intention and result is considered as employee performance which has two measurements, in-role and extra-role performance, for instance. The structure is built up for tending to the exploration gap and begins from the examination of past

writings pondered in this section. The following piece of this part accurately lights up research gap and conveys legitimization for the factors that must be checked exactly.

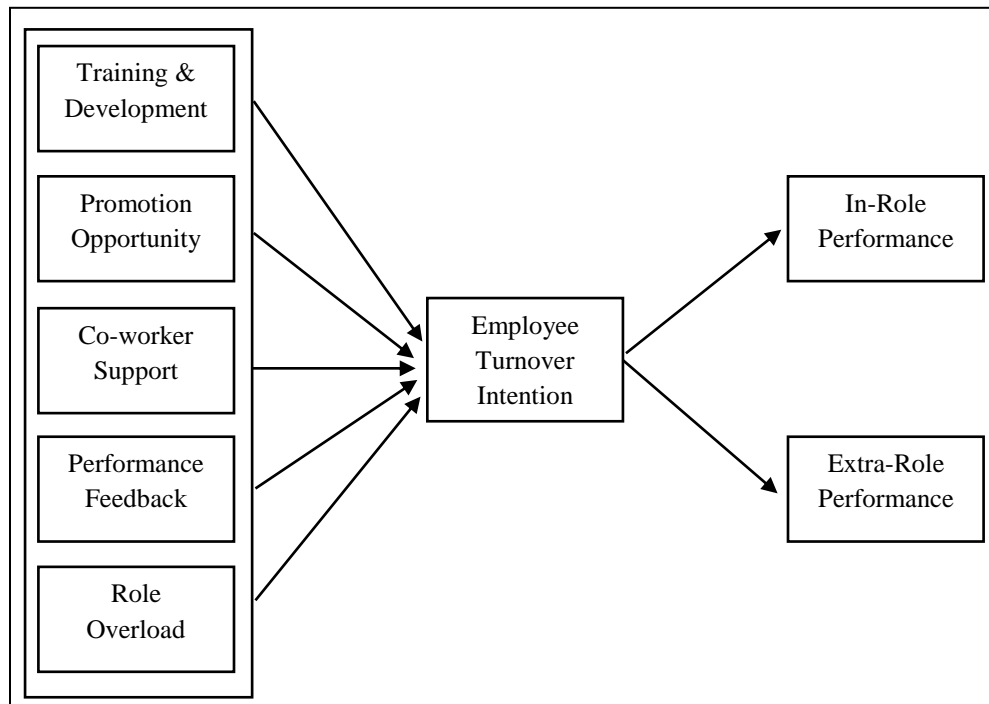


Figure2.2: *Research Framework (Researchers Own Construct)*

2.9 Hypothesis Development

The present study contains seven hypotheses. They are shown below.

2.9.1 Linkage between Training and Development and Employee Turnover Intention

Lack of training and development affects labor performance and work performance, resulting in staff turnover and further undermining quality models (Lashley & Best, 2002). A noteworthy inquiry here is that how training and development influences turnover intention of workers. Writing gives solid prompts about this subject. Giving training and development indicates employees that the administration is worried about their prosperity and vocation improvement. This presentation of consideration can stop turnover intention among employees (Laser 1980). Furthermore, this constructs devotion to the business and turnover may decrease. A few analysts propose that training and development may prompt an expansion in turnover intention; anyway a few creators pronounce that training and

development is an apparatus which can be utilized for the employee maintenance (Becker 1993; Colarelli & Montei 1996).

Training and development focused companies are relied upon to give significance training and development in various capacities and their individuals will have better created aptitudes. This makes these employees more attractive than their partners. As indicated by Khilji & Wang (2007) in an aggressive domain, these employees from higher performing companies, with a more noteworthy mindfulness, higher desire for improvement oriented human resource management method, and better created aptitudes, are bound to jump employments in the event that they are not happy with human resource rehearses in their individual companies.

Past research has shown that training and development are entirely adversely linked to employee turnover intension (Lee & Bruvold, 2003; Shuck, Twyford, Reio Jr, & Shuck, 2014). Employee satisfaction with training and development is necessary for sustaining employee motivation and achieving seductive behavior and social outcomes (Huang & Su, 2016; Schmidt, 2007). Employees were convinced that their contribution to the company is characterized by training and development and promotion activities (Lee & Bruvold, 2003).

Various examinations have demonstrated a negative connection among training and development and turnover intention. Examples of this are, in an investigation of workers from the Southeast U.S. District State Subdivision, Owens (2006), it has been found that supervisory training and development have affected the turnover intention of employees. Rahman & Nas (2013) investigated the training– the turnover aim relationship between scholastics from 16 state-funded schools in Pakistan, noticing that employees' assessments of their training and development and success reflected their levels of turnover. Huang & Su (2016) found a fundamentally negative correlation between occupational training and development fulfillment and Taiwanese employee turnover targets. In this way, it very well may be theorized that:

Hypothesis 1: Training and Development is negatively related with Employee turnover Intention.

2.9.2 Promotion Opportunity and Its Relationship with Employee Turnover Intention

Mille & Wheeler (1992) said that the lack of promotional incentives affects the option of workers to continue with the company. The availability of promotion opportunities helps employees to feel good; nevertheless, the theory of social exchange (Blau, 1964) indicates that when workers are highly developed, they believe the company is respected in order to reimburse the establishment throughout dedication, duty and involvement. Several past analysts also found a huge link between advancement openings and worker performance (Delaney & Huselid, 1996; Teseema & Soeters, 2006; Shahzad, Bashir, & Ramay, 2008). Fairris (2004) found the opposite result and argued that worker progress is really linked to high turnover intention.

The negative connection between promotion opportunity and stopping expectation is found among workers of various authoritative settings, for example, imprisonment officer (Kiebusch, Price, & Theis, 2003), banking employees (Ali and Baloch, 2009), and educators (Joarder, 2012). In a prior investigation, Milkovich & Newman (1990) have recognized that advancement is decidedly related with pay development of workers and adversely impacts on stopping expectation. Tsai & Wu (2010) measure advancement open door as a determinant of occupation fulfillment and discover it fundamentally and adversely related with stopping expectation. An enormous negative link has been found between the promotion opportunity and the leaving target of nurses and real turnover (Rosen, Stiehl, Mittal, & Leana, 2011). They uncover that the switcher is bound to report little advancement open door as one of the fundamental purposes behind turnover intention. In another examination, Kim (2012) uncovered that promotion opportunity is one of the critical parts of HRM works on having huge negative impact on state government IT employee's turnover aim.

Kehoe & Wright (2013) additionally discover the impact of advancement opportunity on worker turnover aim and clear up that absence of advancement opportunity lessens the responsibility of employees and their expectation to remain in the company.

There is an argument that employees who have recognized progress choices as reasonable must focus on the company, meet professional satisfaction, perform better and have lower expectations of leaving the company in this way (Wan et al., 2012). Most speakers today are

planning to leave the foundations where they operate, off chance that they do not contain open doors in parallel development as provided by various companies, especially young teachers who are looking for more job encounters from various organizations that have previously chosen to stay with a specific institution. In this way, we can conjecture that-

Hypothesis 2: Promotion Opportunity is negatively associated with Employee Turnover Intention.

2.9.3 Co-worker Support and Its relationship with Employee Turnover Intention.

Co-worker support is one of the parts of social help, which is connected to passionate concern, instrumental guide, data, or examination (Carlson & Perrewe, 1999). Having support from co-workers likewise impacts work demeanors, for example, employee turnover intention and employment performance (Cho & Johanson, 2008). Exactly, Knudsen, Ducharme, & Roman, (2008) exhibited a huge negative relationship connecting supports from co-worker and turnover intention of employees. In an ongoing meta-logical examination, Ng and Sorensen (2008) found a pessimistic connection between associate help and turnover goals. An ongoing report has shown that co-worker support upgraded work performance among medical attendants in Jordanian healing facilities (Amarneh, Abu Al-Rub, & Abu Al-Rub, 2010).

Karatepe & Karadas, 2014 expressed in his investigation that co-worker support is intended to influence the purpose of employee turnover and the performance of management recovery. Cutting edge workers acquiring enthusiastic and instrumental help from associates will have bring down turnover aims. Such workers will likewise be spurred to manage clients' solicitations and dissensions successfully. Cutting edge employees who see that they are one of the individuals from a work gathering and get adequate help from associates to take care of their activity related issues will have positive sentiments toward their occupations and stay in the company. Besides, Ferres et al., (2004) stated in their study that the trust of co-workers impacts worker expectation to leave or make full of feeling promise to company. Gbadamosi et al., (2007) stated that co-worker support cannot just improve the inspirational dimension of the employee, however, through this help, the worker can build his profitability and in like

manner the employee's actions directly affect the purpose or protection of the individual / employee's turnover (Felps et al., 2009). In this way, it very well may be theorized that:

Hypothesis 3: Co-worker Support has a negative relationship with Employee Turnover Intention.

2.9.4 Role-Overload and Its relationship with the Turnover Intention of Employee.

Bliese & Castro (2000) characterize role-overload as a connection between real demands for work and mental strain resulting from the handling of these requests. This mental sprain approaches when the actual demands are seen to exceed the employee limit. Ahuja et al. (2007) stipulates that apparent role-overload essentially impacts work-life equalization and employee turnover intention among IT experts. Qureshi et al. (2012) stipulates that apparent role-overload prompts expanded pressure and lower work fulfillment.

Targets for turnover are job-related withdrawals (Hanisch & Hulin, 1991), and a few researchers control set up experimental proof connecting upsetting work to employee turnover intention (Balfour & Neff, 1993). Besides, in an example of Dutch truck drivers linked between job upsetting (as part of work requests and control) and the purpose of employee turnover has been upheld by De Croon, Sluiter, Blonk, Broersen, & Frings-Dresen, (2004). In this way, it very well may be theorized that:

Hypothesis 4: Role-overload is positively associated with the Turnover Intention of Employee.

2.9.5 Performance Feedback and Its Relationship between Employee Turnover Intention

Input might be esteemed by an employee for various reasons. It is plainly fundamental to undertaking learning (Ammons, 1956). No activity can be performed without a few preliminary performance occurrences that are pursued through research input. When the undertaking has been ached, criticism gives a standard against which the nature of assignment performance tangle be evaluated.

Criticism may likewise be acquired specifically in the performance of one's undertaking (Hackman & Oldham, 1975, 1980). The car sales employee, who, for instance, gets a composed request from his endless supply of his business introduction, has gotten clear errand criticism. Errands differ in the degree to which they give clear input to entertainers at the same time, much of the time, the undertaking itself is an important wellspring of data.

Performance feedback is likely to affect intentional turnover by default with the goal of stopping, and additionally effectively has an effect on deliberate turnover. This instant impact on the goal of intentional turnover tends to be an impromptu halt. In the view of the unfurling turnover model by Lee & Mitchell (1994), employees in the workplace may react to "stuns" which is why they consider discontinuing their jobs. In general, Allen & Griffeth (1999) note that such stunts can occur when employees receive negative feedback on casual performance or in the midst of their formal input on results, which might cause aims to stop or stop quickly.

Performance feedback will illuminate singular employees of the company's obligations. The purpose of employee turnover must be minimized if company gives accentuation on giving employees precise criticism dependent on their job performance (Chang, Wang, & Huang, 2013). The investigation by Kehoe & Wright (2013) showed that HPWP on worker results (attitude and social behavior) in the company and considered feedback on results as a key metric. The investigation's results showed that feedback of performance as one aspect of HPWP was ultimately associated with the goal of employee turnover. In this way, we can speculate that:

Hypothesis 5: Performance feedback is negatively related with Employee Turnover Intention.

2.9.6 Relationship between Employee Turnover Intention and In-Role Performance.

In-role performance denotes employees' behavior that added to the effectiveness, accomplishment and largely organizational performance (Nafees, Kanwal, & Shoaib, 2015). Mohamad et al., (2014) directed an exploration about the in-role performance. They were of the supposition that employee performance is the capacity of various variables. They inferred

that numerous elements influence the in-role performance of employees, but the money-related benefits have a greater influence on it.

Some researchers discern a fundamental relation between the aim to increase performance and the turnover of employees through concentrating the effect of apparent authoritative help going on hierarchical responsibility, job performance and turnover aim. In the first place, employees' contribution in their activity is less critical if the turnover is high; their performance is therefore influenced (Hulin, Roznowski, & Hachiya, 1985). Next, work performance affects work fulfillment, and occupation fulfillment impacts authoritative responsibility which, at that point, it has an impact on the purpose of employee turnover (Jones, Chonko, Rangarajan, & Roberts, 2007).

Numerous investigations demonstrate that employee turnover intention affects in-role performance. A study conducted by Zimmerman & Darnold (2009) show a negative correlation between in-role performance and turnover plan. Performance straightforwardly influences the inspiration of workers on the way to seek different occupations, along with elite workers quit the activity further effectively like low-performance staff (Jackofsky, Ferris, & Breckenridge, 1986). The examination additionally finds that superior will upgrade workers' assumptions about authoritative prizes. When these needs are satisfied, elite employees are less liable to go away from the business. Since poor performance can lead to a low level of work confidence, expanding nervousness as well as disappointment, low-in-role workers should leave the company (Steers & Mowda, 1981). The study result of Nafees et al., (2015) indicates that there is a moderately negative influence of in-role performance. This study also verified that managers in banking organization should discover some techniques reducing the intention of employee turnover to improve employee in-role performance. Employees who involve more effectively in their assigned duties and engage more, perform better on in-role performance such as succeed to perform essential responsibilities, participate in activities that have a direct impact on quality evaluation and never ignore aspects of their work for which they are obliged (Somech & Drach-Zahavy, 2000). In this way, we can hypothesize that:

Hypothesis 6: Employee Turnover Intention is negatively associated with in-role performance.

2.9.7 Employee Turnover Intention and its relationship with Extra-Role Performance

Several studies show that the performance of workers influences the purpose of employee turnover. According to Bettencourt & Brown (2003) extra-role performance relates to behavior that aimed at outsiders of the organization, controlling customers, possible customers and employees of the organization. Extra-role performance supports the organizational image, increases social authenticity, and makes the organization more evident (Aldrich & Herker, 1977). It is visible from the study of Katz (1964) that an organization's capability to attract and maintain the best employees is increased by the result of effective external representation of behavior of employees. With enhanced technical and social skills, better skilled workforce will be able to perform in a hardworking, dependable and reactive manner, thus decreases employee turnover intention (Westbrook & Peterson, 1998). HRM's active roles will therefore conflict with the effects of extra-role success on the intention of employee turnover.

Though, another paper by Piercy, Cravens, Lane, & Vorhies, (2006) confirmed that the impact of extra-role behavior on performance effects is indirect, by the influence of in-role performance. In addition, we also believe that the purpose of employee turnover is directly affected by extra-role success. Beside the influence on employees, extra-role performance relates to the voluntary support to customers even if it goes beyond the job requirements as well as sometimes goes beyond the call of duty to attend customers (Bettencourt & Brown, 2003). There is, thus, a relationship between the intention of employee turnover and the performance of extra-role. In this way, we can hypothesize that:

Hypothesis 7: Employee Turnover Intention is negatively related with Extra-Role Performance.

Summary

In this part, proper hypotheses engaged with the investigation of conduct point of view, to be specific, turnover, are clarified and advocated. This section has likewise surveyed the related

writings about the ideas of proposed model and view of the turnover of employees was deemed to be the relevant factors for this analysis. In this investigation, some autonomous factors are surveyed such as training and development, promotion opportunity, co-worker support, performance feedback and role-overload. In conclusion, based on the writing survey, connections between the ideas and speculations are appeared in theory structure and the theories derivate from them.

CHAPTER-3
RESEARCH METHODOLOGY

3.1 Introduction

The research methodology of this study is going to be discussed in this chapter. This section will focus on the discussion of the subject on research plan, population design and sample design, sampling framework, sampling method, size of the sample, measurement techniques and questionnaire structure of this present study. At the end of this chapter, I will discuss about data including collection method and analysis techniques of data.

3.2 Research Design

Research design is structured with research processes, according to Creswell (2009), which extends decision-making from broad statements through data collection techniques and evaluation of research findings. Cooper & Schindler (2008), in their study, collected the relevant data and calculated as exposed in the theoretical structure; the present study is coherent in character. At the same time, similar to the study of Sekaran & Bougie (2010), this research also used the cross-sectional method where the data were composed at one end of time and the implications drawn for the period of examination. For this study, the data comprised determinants of employee turnover intention of private commercial banks (PCBs) such as training and development, promotion opportunity, co-worker support, performance feedback and role-overload and assessed the impact of employee turnover intention on employee performance both in-role and extra-role performance. In this study, a quantitative research methodology was applied where a structured questionnaire was employed as the major research instrument. According to Salkind (2006), to analyze the connection between sociological variables and hypotheses such as opinion, feelings, viewpoints and preferences, the questionnaire survey was analyzed. To conclude, information was evaluated with the purpose of acquiring provisions for the conceptual relationship between recognized variables.

3.3 Population & Sample Design, Unit of Analysis

According to Sekaran & Bougie (2010), population, of a study, is generally a large number of individuals or objects or interest of things that researchers want to examine. Finding the right population for a study is crucial since it will help to figure out the right samples. The authors can draw conclusions to be comprehensive to the population by obtaining the accurate sample (Cavana, Delahaye, & Sekaran, 2001).

All the employees who are working for 59 banks in Bangladesh are the target population of this study. According to Bangladesh Bank (BB) (2019), total 59 scheduled banks are currently in operation under the control and supervision of the Central Bank of Bangladesh. Bangladesh Bank Order, 1972 and Bank Company Act, 1991 are the basis to run these banks. Lately, total six State Owned Commercial Banks (SOCBs) are functioning in Bangladesh owned & controlled by government and three specialized banks are also operating to patronize the agricultural and industrial development of Bangladesh and these banks are also owned by government. Alongside, total 41 Private Commercial Banks (PCBs) are also in operation by the private ownership. Among these banks, 33 banks are absolutely operating as conventional PCBs and eight are Islami Shariah based PCBs. These Islami Shariah based PCBs are working according to the Islamic Shariah i.e. profit-lose sharing mode whereas conventional PCBs are in operations on the basis of interest. There are also nine foreign commercial banks (FCBs) operating in Bangladesh which are incorporated in abroad.

In the current study, 41 private commercial banks of Bangladesh are considered to measure employee turnover intention. Registered PCBs were considered because according to Bangladesh Bank (BB) in 2017, 60 per cent of export finance was covered by the private commercial banks (PCBs) and state-owned commercial banks (SoCBs) were the second largest in export finance. RMG sector of Bangladesh received highest percentage of financing from the bank and size of the finance has been increasing since 2014. Payments for imports have increased over the years. Total import payment including imports of EPZ increased twice and stood to \$43,663 million USD during 2016-17 from \$21,629 million USD during 2007-08. Private Commercial Banks (PCBs) are also leading in agricultural financing followed by Specialized Banks, State-owned Commercial Banks and Foreign Commercial Bank (Bangladesh Bank Annual Reports). In the FY 2017, these banks exceeded their targeted BDT 175.50 billion by providing BDT 210 billion whereas PCBs surpassed target by providing more than 36 percent.

According to Bangladesh Bank (BB) 2016, Private Commercial Banks received total deposit of 5,788.00 billion BDT in Dec 2016 whereas it was 5,110.40 billion BDT at the same time of 2015. On the other hand, in December 2016, total asset of private commercial banks was BDT 7,560.00 billion whereas it was BDT 6,652.90 billion in 2015.

The PCBs are leading the banking sector in Bangladesh as they represent over 50% of total assets and deposits of industry. Essentially, the performance of PCBs is better than SCBs and SDBs because their reliability and superior customer services such as automation of banking services and creativity/innovation in customer service (Kamarudin, Sufian, & Nassir, 2016). Islam, Siddiqui, Hossain, & Karim, (2014) reported that, at the expense of the SCBs, the PCBs rapidly dominated the market share. At present, the PCBs cover almost 59 percent of total deposits whereas SCBs cover only 28 percent and in asset coverage perspective PCBs and SCBs cover 58 percent and 29 percent respectively. Registered private commercial banking companies (PCBs) have since been considered, despite Bangladesh's PCBs receiving increased attention from local and foreign investors (Bhuia & Baten, 2012) and substantially contributing to the economy (Hossain, 2012; Rahman & Rahman, 2013). Local researchers have shown more explicitly that PCBs should be able to affect employee attitudes, behaviors and efficiency to enhance bank's success (Islam, Khan, Obaidullah, & Alam, 2011; Rahman & Iqbal, 2013).

In this study, line-managers of the all Private Commercial Banks (PCBs) of Bangladesh are considered as the sample (BB, Report 2016). According to Rimi et al., (2017) line managers are considered as they are leading their subordinates at the same time, they take all HR related decisions for the employees. Basically, similar to the study of Rimi (2015), the managers working in the line authority of Bangladesh's PCBs are considered as the branch manager such as officer in-charge, officers of general banking, officers of foreign exchange, officer of credit and officers in accounts (these are the core functional areas of bank). There were total 30,347 (approximately) line managers according to the BB report 2017 and among these, 72 percent managers worked in divisions like Dhaka, Chittagong, and Sylhet (BB Report, 2017).

Dhaka and Chittagong were selected as the sampling frame in this study. Population units are considered as the sampling frame. According to Turner (2003), the set of sources from which the sample is chosen is a sampling frame. The definition also includes the objective of sampling frames, as well as provides a means of choosing the target population's specific members to be interviewed in the survey. Warnecke (2005) defined sampling frame as

amount of the population of which the sample is chosen. Therefore, while choosing the population for a study using statistical inferences, availability of sample, quality and completeness are into major consideration of the researchers.

The sample framework of this research consisted of all line managers, in both Dhaka and Chittagong, who are working employees of the PCBs. These two cities of Bangladesh were chosen as almost 70% branches of PCBs are situated there. The sample framework is the accurate representation of the complete inhabitants (Sekaran & Bougie, 2010). Consequently, these two locations were selected as a sampling frame since the study emphasizes on the line managers in the PCBs situated in Dhaka and Chittagong. Thus, individual line manager who works in registered PCBs which are enlisted in Bangladesh Bank is the main unit of study. According to BB report (2016), approximately 10000 registered PCBs branches are located all over Bangladesh of which 50% branches of all PCBs are located in Dhaka, 20% branches are located in Chittagong and rest 30% branches are located in other places of Bangladesh.

To determine the least amount size of sample, it is noticed that in multivariate study including multiple regression, the preferable sample size must be more than 10 times or more as high as the number of research variables. Consequently, the total sample size of this analysis is more than 50 (5×10), according to the rule of thumb. In his paper, Hoe (2008) suggested a thumb rule and he recommended to take 200 samples into consideration to analyze the data. However, Hair, Black, Babin, & Anderson, (2010) proposed that sample size for PLS-SEM be supposed to be equal to or above 10 times the structural path to the exact latent structure of the model. Similar to the study of Hair et al., (2010), in the present analysis the highest number of structural paths is 5, that were intended for the turnover of employees. Hence, for the analysis, there must be at least 50 (10×5) sample sizes.

As a part of the purposive sampling of non-probability sampling techniques, the sample was taken by using judgmental sampling technique from Dhaka and Chittagong divisions. This technique was used because of not having the comprehensive record of line managers. In the unavailability of a full population list, Sekaran & Bougie (2010) recommended to use purposive sampling. In support of the existing study, managers of line authority are purposely picked from various groups because they include more in-depth observation of the HR business (Chang & Huang,

2010). Judgmental sampling takes place as soon as the sample is used by a researcher to meet certain requirements (Cooper & Schindler, 2011). The judgment of the present researcher had been used to collect data derived from two decisive factors. It also specifies the inclusion of criteria in the questionnaire (**Appendix A**):

1. Line managers who were more pragmatic and responsible for carrying out the work, maintaining employee performance and managing disciplinary issues and engaging directly in PCBs ' HR activities in Bangladesh.
2. Line managers who have at least two years ' work experience.

Individual line-manager of the PCBs of Bangladesh was used as unit of analysis for this research. Prior research often took into account individual-level analysis of the current causes, such as: assistance for upper management (Kane, Crawford, & Grant, 1999; Lin, 2007); employee perception on line managers performance (Bos-Nehles, Van Riemsdijk, & Kees Looise, 2013); employees' affective commitment (Gilbert et al., 2011); perceived HRM practices, engagement and employee behavior (Alfes et al., 2013); Work-life balance policy and practice (McCarthy et al., 2010).

Shanock & Eisenberger (2006) recommended that as line managers are the representatives of the organization that is why their perception was measured. Besides, line-managers were taken into consideration as (1) they are able to commend or lead their underlying employees (Andersen, Cooper, & Zhu, 2007; Martins, 2007); and (2) the other one is found by Bos-Nehles, (2010); Chen et al., (2011) that their authority to take & execute HRM decisions and knowledge has an effect on effective workplace management. Again, Chen et al., (2011) often believe the opinions of line managers regarding HRM as they know how to manage staffs and are controlled through HRM. Thus, the managers of line authority can superbly assess HRM and other related issues of the organization.

This study considers the line manager to be a specific group of respondents. According to Huselid & Becker (2000) and Azmi (2010), it is acceptable to use single "key" informants in their analysis as it provides researchers with information that is more reliable and consistent than that found from many respondents. Due to non-governmental management, PCBs were chosen for this study (BB report, 2013) and these banks in a competitive environment conduct their banking activities (Rahman & Iqbal, 2013) where Mahmud & Idrish, (2011); Majumder, (2012) are expected on the way to have an active HRM to maximize their competitive profit all the way through the hard work of individuals.

3.4 Research Instrument

This part of the study explains the research instruments engaged into this research. The questionnaire contained four main sections. Section 1 includes 29 items in total including five items measuring Training and Development, six items for measuring Promotion Opportunity, and six items measuring co-worker Support, seven items measuring Performance Feedback and five items measuring Role-Overload. Section 2 includes five items for measuring Employee Turnover Intention. Section 3 incorporates in total 10 items explaining seven items in-role performance and 5 items explaining extra-role performance as the outcome variable of this study. Finally, segment 4, is made up of eight elements on demographic variables (age, education, religion, gender, monthly income, marital status, present organization's experience and present positions of line-managers) of the participants. The comprehensive summary of the measuring instrument used in this study can be seen in Table 3.1. A finalized questionnaire is enclosed in **Appendix A**.

Table3.1 Research Measurement Instrument

Variables	Items	Sources of Information
Training and Development	5	Saghir (2014)
Promotion Opportunity	6	Parker & McEvoy (1993); Weng & Hu's (2009)
Co-workers Support	6	Settoon & Mossholder (2002)
Performance feedback	7	Roberts & Reed (1996)
Role-overload	5	Lu, Lin, Wu, Hsieh, & Chang, (2002)
Employee Turnover Intention	5	Wayne, Shore, & Liden, (1997)
In-role performance	7	Williams & Anderson's (1991)
Extra-role performance	3	Goodman & Svyantek (1999)
Demographic Characteristics	8	Age, Gender, Education, Religion, Monthly Income, Marital Status, Current organizations experience, Current positions of line-managers
Total	53	

3.4.1 Training and Development

Education and growth are assessed using five measurement items adapted from the Saghir study (2014) in the present study. Minor changes were made in the original questionnaire to present better explanation and consistency to the respondents. For example, “your supervisor” was changed to “my supervisor”, “your organization” was changed to “my organization”. In scoring of this items five-point Likert scale was used from ‘1’ specifies “strongly disagree” to ‘5’ specifies “strongly agree”. The items of the questionnaires have been shown to Table 3.2, to measure the training and development.

Table 3. 2Items constructing Training and Development

Training and Development
1. My organization conducts thorough/extensive training and development programs for employees.
2. Every year, my organization conducts training and development programs for each employee.
3. My organization identifies training needs through a formal appraisal mechanism.
4. My organization provides training programs to teach employees skills needed.
5. Training helped me to improve my performance.

3.4.2 Promotion Opportunity

Research study by Wan et al. (2012) suggested that employees who considered promotional choices as reasonable seem to be more probable to commit themselves to the organization, experience career satisfaction, perform better, and then have a lower intention to leave. Six items measured promotional opportunities (Parker & McEvoy, 1993) and other two items are collected from (Weng & Hu’s, 2009). Insignificant changes were made in the unique questionnaire to give better clarification and standardization to the respondents. For example, “advance” was changed to “progress”, “home company” was changed to “home organization”, “repatriate” was changed to “send back”, “step up” was changed to “develop”, job was changed to “work” and “assignment” was changed to “project”. To get the responses to the items for measuring the promotion opportunity, they were showed in five-point Likert scale from ‘1’ specifies “strongly disagree” to ‘5’ specifies “strongly agree”. The items of the questionnaires have been shown to Table 3.3, to measure the promotion opportunity.

Table 3.3 Items constructing Promotional Opportunity

Promotion Opportunity
1. My organization is supportive of my long-term career development.
2. In the long, run my organization will facilitate me accomplishing my career goals.
3. My organization takes steps to ensure that I maximize my career potential.
4. My organization provides me with the opportunity to achieve my career goals.
5. My present work encourages me to continuously gain new and job-related skills.
6. My work encourages me to accumulate richer work experience.

3.4.3 Co-worker Support

From the study of Settoon & Mossholder (2002), this study adapted six items to measure the co-worker support. Minor changes were made in the original questionnaire to give improved clarification and standardization to the respondents. For instance, “assist” was changed to “support” and “show” changed to “demonstrate”. To get the responses from line-mangers, six items to measure the co-worker support were shown in five-point Likert scale from ‘1’ specifies “strongly disagree” to ‘5’ specifies “strongly agree”. The questionnaire items to measure the co-worker support is revealed in the table 3.4.

Table 3. 4 Items constructing Coworker Support

Co-Worker Support
1. My co-workers support me with heavy workloads.
2. My co-workers help me when I am with work-related problems.
3. My co-workers comfort me out when things get demanding.
4. My co-workers help me when I am unavailable in workplace.
5. My co-workers help me with difficult assignments, even when I do not directly request assistance.
6. My co-workers demonstrate to me where things are that I need to do my job.

3.4.5 Performance Feedback

From the modified study of Roberts & Reed (1996), current study adapted seven items to measure the performance feedback. Minor changes were completed in the original questionnaire to present better justification and consistency to the respondents. For example,

“your supervisor” was changed to “my supervisor”, “your organization” was changed to “my organization”. For the scoring of the items, a five-point Likert scale between ' 1 ' and ' 5 ' specifies ' strongly disagree ' to 'strongly agree'. The questions designed for measuring performance feedback are seen in Table 3.5.

Table 3. 5 Items constructing Performance Feedback

Performance Feedback
1. I receive timely feedback on my work.
2. I receive adequate amount of feedback on my work.
3. The feedback given on my work is specific enough to make changes.
4. My supervisor tells me what I do wrong.
5. The feedback given on my work is sufficiently specific to know performance is satisfactory.
6. My supervisor provides good feedback on my work.
7. My supervisor provides frequent feedback on my work.

3.4.6 Role-Overload

This study adapted five items to measure the role-overload as of the study of Lu et al. (2002). To asses role-overload a five-point Likert scale was used ranging from '1' as “strongly disagree” to '5' as "strongly agree". Small adjustments were made in the original questionnaire to make it more understandable to the respondents, for example, “excessive” was changed to “extreme”, “holidays” was changed to “day off”, “job” was changed to “work”, “demands” was changed to “loads”, and “relationships” was changed to “relations”. The six items have been used in table 3.6 to measure work-overload.

Table 3.6 Items constructing Role-Overload

Role-Overload
1. I experience excessive work pressure.
2. I work for long hours, on overtime and even on day off.
3. I am unable to meet out the loads of my work.
4. Job pressure in my organization affects my outside relations.
5. I feel tired during the day time due to extreme workload.

3.4.7 Employee Turnover Intention

This research adapted five items from the study by Wayne et al. (1997) to measure the employee turnover intention. For the scoring of the items, a seven-point Likert scale was used in where ‘1’ specifies “strongly disagree” to ‘7’ specifies “strongly agree”. In Hemdi & Nasurdin's research study (2006); Hemdi & Nasurdin, (2007); Glissmeyer, Bishop, & Fass, (2007); Liu, Liu, & Hu, (2010) found that this instrument is more suitable for calculating employee turnover purposes and that the right value is greater than the lowest reference value.

Slight changes were made in the original questionnaire to present better justification and consistency to the respondents, for instance, “find better job” was altered to “search for another job”, “five years from now” was changed to “two years from now”. In this present research, “five years from now” was changed to “two years from now” depending on the relative justification of this study. As per Newaz & Zaman, (2012); Rahman & Iqbal (2013), PCBs are not currently sufficiently successful in developing a devoted workforce with whom they benefit from continuing long-term relationships. Therefore, the timeframe of job continuation was considered for two years rather than five years. The five items that are used to measure the employee turnover intention are shown in table 3.7

Table 3. 7 Items Constructing Employee Turnover Intention

Employee Turnover Intention
1. I think, two years from now, I will leave the job.
2. I am seriously thinking to continue my job.
3. I will leave the organization as early as possible.
4. I am actively searching for an alternative to the organization.
5. I often search for another job.

3.4.8 Employee Performance

This study adapted the seven items to measure the employee performance from the study of Williams & Anderson (1991). Furthermore, extra-role service behavior was measured via three items, adapted from Tsaur & Lin (2004). Minor changes were made in the original questionnaire to give better explanation and steadiness to the respondents, for instance,

“adequately” was changed to “effectively”, “fulfill” was changed to “accomplish”, “requirement” was changed to “necessity”, “engage” was to “participate”, “aspects” was changed to “parts”, “duties” was changed to “responsibilities”, and “assist” was changed to “support”. Total 10 items to measure the employees’ in-role performance and extra-role performance are shown in in table 3.8 and table 3.9 respectively.

Table 3. 8 Items Constructing In-Role Performance

In-Role Performance
1. I effectively complete assigned duties.
2. I accomplish responsibilities specified in job description.
3. I perform task that was expected from me.
4. I meet formal performance necessities of the job.
5. I participate in activities that will directly affect my performance evaluation.
6. I neglect parts of the job I am obligated to perform.
7. I fail to perform essential responsibilities.

Table 3. 9 Items Constructing Extra-Role Performance

Extra-Role Performance
1. I voluntarily support customers even if it means going beyond job requirements.
2. I often go beyond the call of duty when attending customers.
3. I eagerly go out of his/ her way to make a customer satisfied.

3.4.9 Demographic Data

Huey Yiing & Ahmad (2009) stressed that information concerning demographics have an impact on the structure of organizational behavior. In view of their study, a number of questions about information concerning demographics of the respondents were included in the questionnaire. The current study includes the 8 demographic variables (1) age, (2) gender, (3) marital status, (4) education, (5) monthly income, (6) religion, (7) current organization experience, (8) Current Positions of Line Managers.

3.5 Pre-Testing

According to Cooper & Schindler, (2011), the key idea of pre-testing is to find flaws in the queries, order and lessons of the products. Pre-testing eliminates obstacles to ambiguous wording or bias in the questionnaire (Zikmund, 2003). Reynolds & Diamantopoulos, (1998) said that pre-testing is therefore considered an important part of the design of the questionnaire to find out the data rightly. This will include the use of a few respondents to ensure that the questions mentioned in the questionnaire may be clearly understood by the respondents and this reduces issues such as unclear wording prejudices and the inadequacy of the study background (Zikmund, 2003).

Choosing right respondents are vital part of pre-testing, said by Hunt, Sparkman, & Wilcox, (1982) in their study. In current study, for pre-testing five line managers from PCBs, two experts from the Bangladesh Bank (Central Bank of Bangladesh), and two HR academics were also considered from the University of Dhaka (Bangladesh's largest public university). A group of participants were chosen to access the suitability, consistency and time span to complete the questionnaire.

In order to address the questions, a set of questionnaires was distributed to the respondents together with the intent of analyzing the single item. Initially, requests to evaluate the respondents; 1) the reliability of each item's words, sentences and definitions 2) the order and the surveys structure, 3) the reliability of the questions measuring accurate variables data in this report.

In addition, total time that the respondents took to fill up the questionnaire was also taken into consideration. The respondents had about 20-30 minutes to complete the questionnaire at this stage, and each respondent was requested to provide comments and suggestions. In this phase, the respondents remarked that the questionnaires were more perceptible, rational and understandable.

3.6 Pilot Study

The purpose of the pilot study purpose is to evaluate preciseness and trustworthiness of the questionnaire as well as to evaluate the accuracy and reliability of the questionnaire and to

check the measure's internal consistency. Having a pilot study would guarantee that a large study is free of major errors (De Vaus, 1993). Van Teijlingen, Rennie, Hundley, & Graham, (2001) said that an important reason for conducting a pilot study is that it can be known in advance whether the main research project would suffer; unable to obey the analysis protocol; or whether the approaches were expected to be insufficient or too complicated. Zikmund, (2003) figured out that, a pilot study is conducted to obtain data from the most recent research subjects used as the basis for a major study.

In this part of the pilot study, four PCBs have been selected which are operating for more than five years. The four PCBs were selected based on the profiles (big companies in the PCBs industry) and all these four PCBs agreed to participate in the research study. 100 questionnaires were selected to distribute equally to them. The research got 40 questionnaires back from the respondents out of 100 questionnaires i.e. total rate of response was 40%. Hertzog, (2008); Julious, (2005) in their study endorsed that for a pilot study, 10 to 40 samples will be enough. In addition, for the purpose of pilot study at least 12 cases are studied by Van Belle (2011). Cronbach's alpha called internal reliability test was performed on each of the scales to determine reliability. The Cronbach's alpha coefficient of more than or equal to 0.70 was satisfactory for each level which is showed by Nunnally & Bernstein, (1994). SPSS (version 20) was used in this research to assess the reliability of all scales. The ranges from 0.710 to 0.942 are the measures of internal reliability. These 40 sample questionnaires collected from the four PCBs were omitted from the final sample test. The summary table of internal consistency and reliability has been shown at table 3.10 for each measure.

Table 3.10 Pilot Study Variables (Cronbach's Alpha)

SL No	Variables	Items	Cronbach's Alpha
1	Training and Development	5	0.858
2	Promotion Opportunity	6	0.937
3	Co-worker Support	6	0.888
4	Performance Feedback	7	0.942
5	Role-Overload	5	0.912
6	In-role Performance	7	0.739
7	Extra-role Performance	3	0.710
8	Employee Turnover Intention	5	0.768
	Total	43	

3.7 Data Collection Procedures

At the point of collecting data, the researcher submitted a written request to the authority of PCBs through the HR department of respective banks for formal permission. The request included some information of conducting the survey, including a brief description of the investigative study, the process of allocating and gathering the feedback from questionnaires, and the maximum length of survey. For each organization, the respective HR manager allotted one executive to assist the researcher to dispense and gather questionnaires. Therefore, the required number of questionnaires was given to the responsible executive. The questionnaires based on the criteria set by the researcher specifically for the present study were asked to be distributed and collected by the respective HR manager of the particular PCBs. In this step, the Drop off\pick up method (DOPU) was used to distribute and collect questionnaires (Steele et al., 2001). DOPU could reduce interviewer's favoritism on outcome and encourage respondents to finish their own questionnaire (Kypri, Samaranayaka, Connor, Langley, & Maclellan, 2011). Qader & Zainuddin (2011) used the DOPU data collection method.

To initiate with, the author corresponded with all 41 PCBs to carry out the survey. These 40 PCBs decided to participate in the pilot test. The researcher allocated 800 questionnaires equally to all 41 PCBs and each got 20 questionnaires. Total 800 questionnaires had been distributed to potential respondents in the present study, and the respondents were requested

to submit the questionnaire by 2 weeks. The researcher had often followed up using a gentle email update in order to maximize the response rate and to complete the questionnaire in DOPU and the researcher paid a personal visit (Allred & Ross-Davis, 2011). Within two months (February to March, 2018), the current researcher collected questionnaires. A total of 364 responses were collected for the present study. Finally, only 310 of the 364 responses were found useable. Sample size from 30 to 500 for most multivariate analysis is sufficient, such as multiple regression analysis (Roscoe, 1975). In line with this, the samples of 310 were considered to be appropriate for this study.

3.8 Data Preparation

3.8.1 Data Inaccuracy

Before investigation of data using SPSS version 20, the data was subjected to data preparation. At the opening, gathered information was evaluated for miscalculations. In this process, the occurrences of every one of the variables is generally verified intended for scores beyond reach and subsequently corrected. Using the same statistical tools, missing values were then analyzed.

3.8.2 Missing Values

For missing answers, the collected data was examined. When participants failed to respond to one or more items in the questionnaire, missing data became obvious. Cohen (1983) discovered that in explaining the findings of a study, no serious problem could be caused by missing data up to 10 percent. Any strategy for managing missing data can be used in the situation of missing data (Hairs, Anderson, Tatham, & Black, 1998). This research used mean substitution involving the restoration of missing value with variable mean wherein all experiments were integrated into the investigation and replacement is viewed as legal reflection. Acuna& Rodriguez, (2004) & Farhangfar, Kurgan, & Dy, (2008) suggested that mean substitution was the most widely used missing value method. This research took into account if there are any biases after assessing the missing value.

3.8.3 Common Method Variance

Common method variance (CMV) is the possible risk associated with using a single group of respondents. As per Podsakoff, MacKenzie, Lee, & Podsakoff, (2003), CMV is the variance

which is more readily present in the technique of measurement than in the constructs represented by the measurement. Carlson & Herdman, (2012) estimated that the chance of that in the existence of CMV and the convergent validity might be overstated; therefore, high convergent validity might not generate extremely convergent connections to third variables. According to Podsakoff et al., (2003) CMV poses a concern since it is the unique key measurement error causes. Doty & Glick, (1998) said that measurement error may indicate the reliability of the measurement connections by adding biases for the empirical estimation of the real connections between two constructs that they can either go up or down to the assumed relationship.

To contradict CMV, Podsakoff et al. (2003) recommended proximal and procedural partition techniques and this study used it. Measuring all the constructs this research would give the impression in the questionnaire individually through unusual instruction sets. In addition, the variables' measurements were examined using various scale systems. For example, Likert scale was used as a dependent seven-point variable for employee turnover intention items where 1 represents "strongly disagree" and 7 represents "strongly agree", on the other hand independent variables were assessed using a five-point Likert scale where 1 means "strongly disagree" and 5 means "strongly agree". Previous researcher also used two special scales in order to lessen CMV in which measurement objects were taken from different basis. Such as, Ramayah, Yeap, & Ignatius, (2014) legalized the knowledge allocation behavior based on the knowledge allocation behavior scale and utilized different scaling method.

As far as numerical control is concerned, Harman's single-factor measurement test for CMV is quite well known. This method requires all the pointers to be loaded into an analytical variable and as a consequence, checking the un-rotated element matrix to estimate the number of significant factors to show the parameter deviation. CMV is expected to be occurred when all factors and all variability are loaded against a single factor. Less 50 percent of variance in single factor is considered no major biases in the dataset. In this analysis, this issue was addressed by both the proximal mechanical separation technique and Harman's single-factor test.

3.9 Data Analysis Techniques

To test hypothesis and examine the data a variety of systems and instruments were used such as Statistical Package for Social Science (SPSS) and Structural Equation Modeling (SME) with Partial Square (PLS). Hair et al., (2010) described the associations between multiple variables whereas Reisinger & Mavondo, (2007) considered SEM as numerical model and is similarly calculated as a valuable instrument for multivariate theory testing and informal modelling.

Tabachnick & Fidell, (2001) said that “a collection of statistical techniques that allow a set of relationship between one or more independent variables, either continuous or discrete, and one or more dependent variables, either continuous or discrete, to be examined” is considered as SEM. Hair et al., (2010) describe multivariate approach incorporating multiple regression attributes (probing the dependency relationship) and factor analysis (rather than unquantified ideas-Multi-variable variables) on the way to concurrently predict a sequence of interconnected dependency interactions. Besides, SEM attempts to investigate latent buildings in particular the basic connections between latent buildings (Hooper, Coughlan, & Mullen, 2008). Sharma, (1996) clarifies that a SEM model or route model reflects the structural ties between contracts to be connected between variables.

It also offers a general model fit test and individual constraint guess tests concurrently, thereby providing the data with the best model fits. Further to describe SEM as the amalgamation of the interconnected framework that could be simultaneously dignified, which is:

A) The relationship between scientifically apparent display and latent variables is considered as measurement model (outer model).

B) An arrangement of the association of the latent variables is considered as structural model (inner model).

Making the measurement model essential as the model suggests the consistency and integrity of the construction as hypothetically related within the system (Hair, Ringle, & Sarstedt, 2013). At the same time, the structural model considered two critical things: one is the order of construct and the other one is the relationship. Hair et al., (2013) showed the reasons of

considering two critical things; the hypothesis and the connection to the theory being evaluated, these issues are severe to the modeling concepts. The researchers suggested that the sequence of structures in the conceptual system shall rely on the concept of the researchers' purpose or concrete experiences.

The SEM method may be defined as a multivariate analysis tool of the second generation (Chin, 1998a). According to Haenlein & Kaplan, (2004) methods of first generation have major drawbacks including a basic assumption of model structure that all factors are clear and all parameters are error-free observed. Such conclusions may therefore be too troubling in the exact sense to determine the multifaceted and more reasonable situation (Shugan, 2002). Bagozzi, Yi, & Phillips, (1991) additionally said that, to assess the variable score correctly, it is important to take into account equally the casual error and the methodical inaccuracy as the inspection consists with the same types of errors. These mistakes could not be concentrated in the first-generation procedures in properly explaining the facts (Haenlein & Kaplan, 2004).

The ability of SEM to model several independent and dependent constructs instantaneously provides the researcher's elasticity to scrutinize more challenging models as they match first-generation methods (Gefen, Straub, & Boudreau, 2000). For practical variables in response to explicit model measurement error (Chin, 1998a), SEM helps scholars create unknown variables measured by indicators (items, manifests). Combined evaluation of both the measurement and the structural model along with errors of the practical variables enables the expected research model to be analyzed more effectively.

3.10 Structural Equation Model's Approaches

In the approximation of SEM constraints, there are usually two developments, i.e. the approach based on covariance (CB-SEM) and a component-based (CV-SEM) approach. Urbach & Ahlemann, (2010) stated that CB-SEM focuses on the covariance approach using the maximum probability (ML) objective to diminish heterogeneity among the covariance of the sample and the expectations of the theoretical model. The researchers also show that the ML purpose can be useful if data allocation is normal for CB-SEM as needed. Chin & Newstead, (1999) also refers that CB-SEM also contains an advanced sample size by means

of the lowest proposed value will be considered 200 to 800 cases. Barroso, Carrión, & Roldán, (2010) described CV-SEM actions to evaluate model constraints across loads and path values to minimize the difference among sample covariance in addition to projection of the theoretical model. Subsequently, Urbach & Akleemann, (2010) defined that parameter evaluation procedure endeavors to lower the general fit covariance prevailing conditions of the practical actions. Gefen et al., (2000) refers that CV-SEM focuses more on the testing of theories and is best suited for constructive work.

On the other hand, Hair et al., (2013) describes that PLS-SEM is especially important as soon as the study goals concentrate on predicting along with illustrating the variation of main intention built through various descriptive constructs. PLS-SEM aims to increase the dependent heterogeneity of the factor described by the self-determining variable (Haenlein & Kaplan, 2004), further ready than covariance (connection between items being justified). It is understood that PLS-SEM is robust if unnecessary skewed, nominal, ordinal and ratio scale variables are used (Reinartz, Haenlein, & Henseler, 2009). It is possible to exploit scarcity of sample size in PLS-SEM (Birkinshaw, Morrison, & Hulland, 1995). For CB-SEM, on the contrary, the data scrutiny requires a huge amount of sample size.

Finally, the theoretical disparity between both the two SEM techniques is extracted from the assumption that CB-SEM is merely suitable in favor of theoretical assessment, whereas PLS-SEM is suitable for theoretical testing / verification as well as theoretical improvement (Chin, 1998a). Some opinions are recommended when PLS is chosen for testing SEM methods (Urbach & Ahleman, 2010):

- PLS formulates less sample size requirements than other approaches.
- PLS does not include normally distributed data.
- PLS can function with excess constructs on complex structural equation models.
- For combined theoretical and practical research design, PLS is the best method to apply.
- For prediction, PLS is particularly constructive.

Features of PLS-SEM method and its contrasts with the CB-SEM approach are summarized in the following table 3.11

Table 3. 11 Comparison between PLS-SEM and CB-SEM

Standard	PLS-SEM	CB-SEM (AMOS)
Objective	forecast oriented	factor oriented
Method	Based on variance	derived from covariance
hypothesis	Analyst pattern (nonparametric)	Typical distribution and independent measurement (parametric) are usually multivariate.
factor assessment	reliable with raising of indicators and sample size (i.e., overall reliability)	constant
Latent variable scores	Clearly projected	Unspecified
Epistemic association among LV and its measurements	Could be formed in reflective or decisive approach	Usually just through insightful indicators. Nevertheless, it also supports the formative mode.
Implications	Optimal for accuracy of prediction.	Optimal for precision of parameters
Complexity Model	High complexity (for example, 100 constructs and 1,000 indicators)	Complexity level low to medium (e.g., fewer than 100 indicators)
Sample size	Power assessment with the largest number of predictors depending on the model's component. Minimum guidelines range from 30 and 100 cases.	Preferably based on specific design power analysis and minimum guidelines range from 200 to 800.
Type of optimization	Locally iterative	Globally iterative
Significant tests	Only through simulations; limited validity	Available
Availability of global goodness of fit (GOF)	Are currently being established and deliberated	Established GOF metrics available

Source: Chin & Newsted (1999).

3.11 Assessment of outcomes of PLS Path Model

The study and explanation of the PLS path model involves a two-step process featuring a separate method of measurement (outer model) along with calculation of the structural model (inner model) (Hair et al., 2013).

3.11.1 Measurement Model

The principal attention of the measuring device research is to determine the reliability and validity of the measuring objects. Composite reliability, indicator reliability, average variance extracted (AVE), Fornell-Larcker criterion and/or cross loading- these are the four standards that are available to test the accuracy and validity of the measurement method.

Tseng & Tsai, (2011) stated that the level to which the latent are described through practical variable can be defined as Composite Reliability (CR). Reinartz et al., (2009) mention that as a test of internal consistency, composite reliability fulfills the same functions as Cronbach alpha. Conversely, Cronbach alpha is less appropriate than composite reliability that stresses the accuracy of indicators throughout the design evaluation (Hair, Ringle, & Sarstedt, 2011). In research studies, value of composite reliability extending on or after 0.7 to 0.9 in highly developed research and values from 0.6 to 0.7 in investigative research (Nunnally & Bernstein, 1994) is considered acceptable.

Hair et al., (2011) mention that the reliability of each indicator (indicator reliability) must be measured in the factor loading assessment, whereby the full homogeneous load of each indicator must be greater than 0.7. Additional literature has indicated that the accuracy load of the predictor may be 0.5 and 0.6 referred by Igarria, Iivari, & Maragahh, (1995); Hair et al., (2010) and Chin, Gopal, & Salisbury, (1997).

There are two subtypes of validity that are always evaluated in PLS for testing the validity of the model: converging validity and discriminating validity (Reinartz et al., 2009; Hair et al., 2011). One of the key factors needed to calculate the average variance extracted (AVE) is the convergent validity. Hair et al., (2013) & Reinartz et al., (2009) suggested the value of an appropriate convergent validity be at least 0.5 and higher. AVE, a mean variance derived from the suggested value of 0.5 or higher for items loaded on a model, contains more than

half of the variances in the items which are on average accounted by their hypothesized factors and are thus deemed acceptable (Hair et al., 2011; Reinartz et al., 2009).

Ramayah, Lee, & In, (2011) suggest that the second commendable duty to reflect on PLS validity is to discriminate the degree to which the validity is objects separating the hypotheses test by different perceptions. Two tests, such as the Fornell-Larcker test and cross loading, were adopted to determine discriminatory reliability (Reinartz et al., 2009). Fornell-Larcker's criteria recommends to evaluate the relationship between the constructs and the AVE's square root when defining and suggesting that the support should be given to the square root of a meticulous construction by other constructs than the construct's correlation values (Chin, 2010). As in support of the second criterion extracted from cross loading, in order to determine discriminant validity, each indicator must be loaded higher than the rest of its cross load (Gotz, Liehr-Gobbers, and Krafft, 2009). As a consequence, discriminant validity was calculated when the loading of an indicator for its related latent construct was higher than all the constructs that were outstanding.

3.11.2 Structural Model Assessment

To evaluate the relationship between the latent variables in the context of the research, researchers need to explore alternative parameters for examining the PLS structural system (Duarte & Raposo, 2010). It is important to hypothesize evidence that supports the theoretical model as demonstrated by the structural part of the system supporting the development of the measure's incorporations (Chin, 2010).

Hair et al., (2011) mention that significant and main assessment parameter determination function for the structural model (R^2) and the degree of importance of coefficients of the path while clarifying the variance of endogenous latent variables. Since PLS-SEM's primary objective is to illuminate the latent endogenous variability by achieving the higher R^2 , Cohen's suggested R^2 values in this respect Cohen (1988) of 0.02-0.12 imply weak, 0.13-0.25 is moderate, 0.26 and above is comprehensive.

Yet again, the coefficients of the path are shown in/by the presumed association between constructs (Hair, et al., 2013). Like standardized beta coefficients of ordinary least square

regression, the individual path coefficient may be conditional. Hair et al., (2011) highlighted that the accepted theoretical hypotheses are not accompanied by paths that are not important or show signs of deviation to the conceptual path. The coefficients of the path range from -1 to + 1.

In the analysis at hand, the structural model's path coefficients were examined and the bootstrapping test was implemented to assess the statistical significance coefficients of the track. Cordeiro, Machás, & Neves, (2010) identified that the method of re-sampling is considered as bootstrap that is to replace the specific sample, frequent random sampling is required to generate a bootstrap sample to get standard test error hypothesis. The study of Chin, (2010) reveals that the bootstrap methodology demonstrates a non-parametric method aimed at determining the accuracy of PLS predictions. It is possible to recover the connotation of each path coefficient through the bootstrapping methods wherein the hypothesized direction showed a considerable path that empirically supports the projected fundamental connection in addition to the other way around (Hair et al., 2011).

3.11.3 Predictive Relevance (Q^2)

In PLS, Stone-Geisser test of predictive relevance (Q^2) is considered as a different test. The PLS measures this study as the fit assessment of an existing model (Duarte & Raposo, 2010). The Q^2 provides a quantity of exactly how well a system restructures experimental standards and assumes its parameter (Chin, 1998a). The model has statistical significance if Q^2 is more than zero (0), though Q^2 below zero models shows shortage of predictive validity (Fornell, & Larcker, 1994). Cross-validated (CV) and cross-validated (CV) redundancy are the two types of Q^2 statistics available to estimate predictive meaning. The capacity of path model is analyzed by the cv-commonality to calculate the apparent variables from their latent variable ratings directly and to test the measuring system's reliability.

3.12 Methodology at a Glance

Table 3.12: Methodology at a Glance

Methodology			
Research Pattern	This analysis is cross sectional and correlated in nature, where research approaches were used. <ul style="list-style-type: none"> Quantitative (e.g., experiments, surveys) 		
Population Size	All employees working in the 59 banks of Bangladesh.		
Sample Size	310 sample (Line managers of 41 PCBs in Bangladesh.)		
Sampling Techniques	PCBs located in both Dhaka and Chittagong division using Judgmental Sampling Technique (Nonprobability Sampling Design)		
Data Collection	To deliver the questionnaires and to collect them, Drop off/pick up (DOPU) method was used in the present study.		
Data Analysis Techniques	Quantitative data analysis <ul style="list-style-type: none"> Statistical Package for Social Science (SPSS) 20.0 version- data inserting and descriptive analysis of the variables. Structural Equation Modeling (SEM) (to understand the relationship among variables that signifies the structural relationships among constructs) (Smart PLS-2.0) Measurement Model (Cross Loading, AVE, CR, DV) Structural Model (R^2, Path coefficient and Hypothesis Testing) 		
Instruments	Variables	Items	Sources
	• Training and Development	5	Saghir (2014)
	• Promotion Opportunity	6	McEvoy (1993), (Weng & Hu, 2009)
	• Co-workers Support	6	Settoon & Mossholder (2002)
	• Performance Feedback	7	Roberts & Reed (1996).

	• Role-overload	5	Lu et al. (2002)
	• Employee Turnover Intention	5	Wayne et al. (1997).
	• In-role Performance	7	Williams & Anderson's (1991)
	• Extra-role Performance	3	Goodman & Svyantek (1999)
	• Demographic Information	8	Age, Gender, Religion, Marital Status, Education, Monthly Income, Current organizations experience, Banking Experience, Supervisors' Gender, Current position of line managers.

3.13 Summary

Concisely, this chapter assumes in detail the research design, population, sample and size of the sample, questionnaire design, data collection techniques and data analysis methods that were in use in this research. The subsequent chapter will talk about the findings of the analysis to verify the hypotheses that were summarized in the chapter 2. The method taken to this task entails PLS-SEM procedures to empirically test the fundamental relationship as anticipated in this study.

CHAPTER 4
ANALYSIS AND FINDINGS

4.1 Introduction:

The result of data analysis and hypothesis test of this present study has been presented in this chapter. To discover the respondents' characteristics, the analysis of data started with descriptive statistics. Using Smart PLS 2.0 technology, this research system was tested. To evaluate the goodness of each construct's measurement, the measurement model has been examined in the current state. The structural model was measured in the second phase of this study, including hypothesis testing, determining the coefficient of R^2 and path. In the last stage of this report the outcomes of hypothesis list arranged in the closing division are discussed.

4.2 Response Rate of the Study

Table 4.1 gives in details the response rate of the current research. Of these 800 questionnaires, 436 feedbacks were received. Therefore, the ultimate usable questionnaires were 310 which are assumed as 31% response rate. According to Fowler (2002) there is no predefined standard for the least satisfactory response rate. A questionnaire's normal response rate could be between 20% and 30% conventionally which is suggested by Hayes (2000). In addition, Smith, Scammon, & Beck, (1995) suggest that for realistic data analysis as low as 30% response rate is also considered. On the other side, Islam et al., (2011) are simply bringing the response rate about 31% in their study from Bangladesh's perspective. The present research is now considered to be the overall response rate of 38.75%, which for the review is approximately 39%.

Table: 4.1: Response Rate

Questionnaire	Number	Percentage
Distributed Questionnaires	800	100%
Returned Questionnaires	436	54.5%
Usable Questionnaires	310	38.75%
Unusable Questionnaires	54	6.75%

4.3 Profile of Respondents

Section four in the questionnaire contains demographic information about respondents. In this section respondents are requested to give their demographic information covering age, gender, marital status, religion, educational background, monthly income, experience as line manager and the existing status in their respective banking organization. Now, table 4.2 summarizes the results of the descriptive study.

Table 4.2 also evaluates the respondents' profile where **Appendix B** contains the complete output of SPSS. Majority of age group of this present study was from 26-45 moreover more than three-quarters of this population is 21-25 years of age (3%). It is also noticeable that majority of the respondents of the present study are male with 77.4%. Coincidentally, also from the study outcomes of Rimi, (2015); Mahmud & Idrish, (2011) it is found that majority of the respondents are male with 74%, 35% and 83% dominating the banking industry in Bangladesh. Consequently, the survey sample findings give the impression that the banking industry is broadly representative of Bangladesh. The marital status of the respondents of this present study found 79.4% married participants. Considering the study result of Rimi (2015) in the context of banking industry in Bangladesh, almost 90% of the respondents were married. It is also clear that more than 3/4 of the respondents come from the context of Muslim religion (85.5%). In Bangladesh nearly 86% people belong to Muslim religion, as said by Bangladesh Bureau of Statistics (2016). Educational background of this present study shows that maximum respondents have MBA/Master degree with 83.9% and this study result is supported by the study outcomes of Rimi (2015) which represent more than 3/4th of the respondents (76%) are bankers with MBA or Mater degree. On the other side, just about partially almost 46% respondents have their monthly earnings among TK 50000 – TK 100000 (approximately \$ 10000 - \$ 15000). As term of serving as a line manager, 48% respondents have six to ten years of experience whereas only 15% participants cover over 15 years of practice in banking sector. Nearly 12% are working as a branch manager in case of holding current position in their respective banking organization; almost 17% respondents are working as a 2nd officer in charge of branch; simultaneously 24% respondents are found working as an officer in charge general banking; as an officer credit in charge, almost 18% respondents are working; 16% respondents are employed as an officer foreign exchange and

as an officer accounts in charge, nearly 13% respondents are working. See **Appendix B** for further detail outcome.

Table 4.2: Descriptive Study of the Demographic Data of the Respondents

Demographic Data	Frequency (N= 310)	Percentage (%)
Age:		
21 – 25 years	9	.03
26 – 30 years	43	.14
31 – 35 years	75	.25
36 – 40 years	98	.32
41 – 45 years	63	.20
46- 50 years	17	.05
Above 50 years	5	.01
Gender:		
Male	240	77.4
Female	70	22.6
Marital Status		
Married	246	79.4
Unmarried	64	20.6
Religion		
Muslim	265	85.5
Hindu	37	11.9
Christian	5	1.6
Buddhist	3	1.0
Education		
Bachelor	30	9.7
Banking Diploma	13	4.2
Masters/MBA	260	83.9
PhD/Higher Training	5	1.6
Others	2	.6
Income		

Below TK. 50000	57	.18
Tk. 50000 – below Tk. 100000	144	.46
Tk. 100000 – below Tk. 150000	69	.22
Tk. 150000- below Tk. 200000	24	.07
Above Tk. 200000	16	.05
Current organization experience		
1 to 5 years	90	.29
6 to 10 years	149	.48
11-15 years	56	.18
16 years and above	15	.04
Current Positions of Line managers		
Branch Manager	38	.12
2 nd Officer in charge	53	.17
Officer in charge general banking	74	.24
Officer in charge (credit)	56	.18
Officer in charge (foreign exchange)	50	.16
Officer in charge (accounts)	39	.13

4.4 Common Method Variance

Podsakoff et al., (2003) mention that common method variance can be considered as a problem while using a cross-sectional method for data collection survey process. Bias of common method variance arises if single variable in the dataset be responsible for all survey objects through factor analysis, and reports of particular factor designed for a large amount common variable in statistics (Podsakoff and Organ, 1986). In this prospective difficulty, a test named Harman single factor was engaged.

Consequently, all measuring items by the method of un-rotated factor analysis take out 9 factors by their own values greater than one (**Appendix-B**). Altogether 9 variables contributed 67.12% of the inclusive variance. In the present study, factor one reflected 30.08% of the variance, therefore the problem was not determined through common method variance. For the meantime, there was no single factor arising and the first variable that did

not signify the bulk of variance; hence from this study, it is clearly understandable that bias on common method variance was not the major issue in the current study. Certain similar descriptive statistics are available in the following section of this report. Besides, the evaluation of this study obtained through PLS method.

4.5 Descriptive Statistics of the Latent Constructs:

Table 4.3 represents mean and standard deviation of the existing research variables. The entire items are assessed on a five-point Likert scale, excluding the purpose of turnover, on a Likert scale of 7 points. The value of mean of this study is beyond 3.0, on the other side the lowest standard deviation value is 3.83. The mean and standard deviation value of turnover intention are 3.44 and 1.342 respectively.

Table: 4.3 Descriptive Statistics of the Latent Constructs

Constructs	Mean	Std. Deviation
Training and Development	4.06	.654
Promotion Opportunity	3.85	.751
Co-workers Support	3.89	.624
Performance Feedback	3.77	.695
Role-overload	3.14	1.169
Employee Turnover Intention	3.44	1.342
In-role Performance	3.14	.383
Extra-role Performance	3.80	.758

4.6 Goodness of Measurement Model:

Primarily, there is goodness of dimension by which the model is evaluated along with the model elements. Measurement model and its importance are usually defined by the calculation of reliability and validity which implies its constructs. The measuring objects both statistically and theoretically and the variables are naturally insightful which is noticeable from the present study. It is found from the present study that all acquired measurement items are highly correlated with each other contained by the variables after a thorough testing of all measurement items properly (**Appendix-C**). In their research, Diamantopolus & Siguwaw (2006) also support a strong inter-correlation of reflective

measurement model with each other and hypothetically, the same token should be used to convey the build. Additionally, Hair et al., (2011) mention that to understand the reliability and validity of particular model, a reflective model should be assessed. On the other side, Chin (2010) suggests that a convergent and discriminating validity assessment governs the measurement model's goodness.

Consequently, again by the recommendation of Hair et al., (2011) it is noticeable that upon seeing all these problems in the present study, it is evident that internal consistency, reliability (composite reliability), indicator reliability (individual loading), Average Variance Extracted (AVE) and discriminate validity assessment of all of these, measuring system was tested.

4.6.1 Convergent Validity

Convergent validity test depends on the level to which different objects are used to evaluate the related theory that is in contract. Hair et al., (2010) mention that measures can be assessed between Average Variance Extracted (AVE) and composite reliability, convergent validity by using factor loading.

By following the recommendations of Chin (1998a), the current study utilized an expiry value of 0.6 for loading. For loading purpose to get significant outcomes, Gholami, Sulaiman, Ramayah, & Molla, (2013) also used this expiry value (0.6) in their study. In the current study, during assessing the main loading, four items were deleted (in-role performance= 3 and turnover intention =1) and they were loaded below 0.6.

Consequently, AVE was examined surrounding by all the variables. Directly derived for loading items on a hypothesis AVE is a mean variance which was straightforwardly higher than the recommended value of 0.5 or greater (**Appendix-D**) (Hair et al., 2010). Both employee turnover intention and in-role performance AVE were found lower than the base line. Four items, one from the intention of employee turnover and three from the in-role performance (ETI 2 and IRP 5, IRP 6, IRP 7), were deleted with the purpose of achieving the AVE 0.811 for employee turnover intention and 0.647 for in-role performance which are required to complete the criteria. In the present study, AVE for each construct is obtained

which is shown in Table 4.4. On the other side of the present study, the outcomes of composite reliability (CR) was above 0.7 (Table-4.4); this result is also recommended by the study of Nunnally, (1978). The outcomes of the current study as composite reliability discovered the range of 0.818 to 0.945 were considered as important. Thus, for convergent validity the present satisfies all the benchmarks.

Table 4.4: Measurement Model results (Summary of Latent Constructions Validity and Reliability)

Constructs	Measurement items	Item Loading	AVE	CR	CA
Co-workers	CSW3	0.797	0.579	0.892	0.856
Support	CWS1	0.761			
	CWS2	0.802			
	CWS4	0.79			
	CWS5	0.74			
	CWS6	0.667			
Extra-Role	ERP1	0.751	0.602	0.818	0.708
Performance	ERP2	0.699			
	ERP3	0.869			
	ETI1	0.875	0.811	0.945	0.922
Turnover	ETI3	0.918			
Intention	ETI4	0.93			
	ETI5	0.878			
	In-role	IRP1	0.84	0.647	0.88
Performance	IRP2	0.818			
	IRP3	0.772			
	IRP4	0.786			
	Performance	PFBCK1	0.777	0.622	0.92
Feedback	PFBCK2	0.823			
	PFBCK3	0.773			
	PFBCK4	0.702			
	PFBCK5	0.81			

	PFBCK6	0.807			
	PFBCK7	0.82			
Promotion	PRO1	0.837	0.673	0.925	0.901
Opportunity	PRO2	0.897			
	PRO3	0.865			
	PRO4	0.849			
	PRO5	0.768			
	PRO6	0.689			
Role-overload	ROL1	0.889	0.761	0.941	0.921
	ROL2	0.851			
	ROL3	0.832			
	ROL4	0.907			
	ROL5	0.881			
Training and	TRA1	0.782	0.566	0.867	0.811
Development	TRA2	0.811			
	TRA3	0.706			
	TRA4	0.787			
	TRA5	0.667			

Note: Composite reliability (CR) = (square of the summation of the factor loadings)/ {(square of the summation of the factor loadings) + (square of the summation of the error variances)}

Average variance extracted (AVE) = (summation of the square of the factor loadings)/ {(summation of the square of the factor loadings) + (summation of the error variances)}.

4.6.2 Discriminant Validity

Discriminant validity was defined by Hair et al., (2010) as the level to which one construct is different from another construct. Discriminant validity can also be tested by testing the comparisons between measurements of potential overlying construct (Ramayah et al., 2011). There are two methods such as Fornell-Larcker and Cross loading that has been expressed to disclose the discriminant validity. By PLS algorithm analysis, in the cross-loading process, loading and cross loading are examined.

PLS algorithm research analyzed the loading and cross loading process in the cross-loading method. The general guideline for the calculation of cross loading is that if any element loads more than 0.1, will be considered on two or more factors to obtain cross loading significantly. For that reason, as stated by the guidelines not a single item needs to be deleted and the satisfactory result was found in the cross loading as well. The researcher can move for advance analysis to fulfill the discriminant validity as an additional criterion.

In the subsequent phase of investigation, to ensure the discriminant validity of the model, the criterion of Fornel-Larcker was used. Tackling the discriminant validity, a comparison was made compared to AVE's square root and the relationships between other constructs. It shows in the Table 4.5 that AVE's measured values going above the diagonal constructs ' interrelationships with the further off-diagonal constructs make sure enough discriminating validity. Consequently, the finding of the investigation specifies that the study's measurement model gratifies discriminant validity sufficiently (**Appendix-D**).

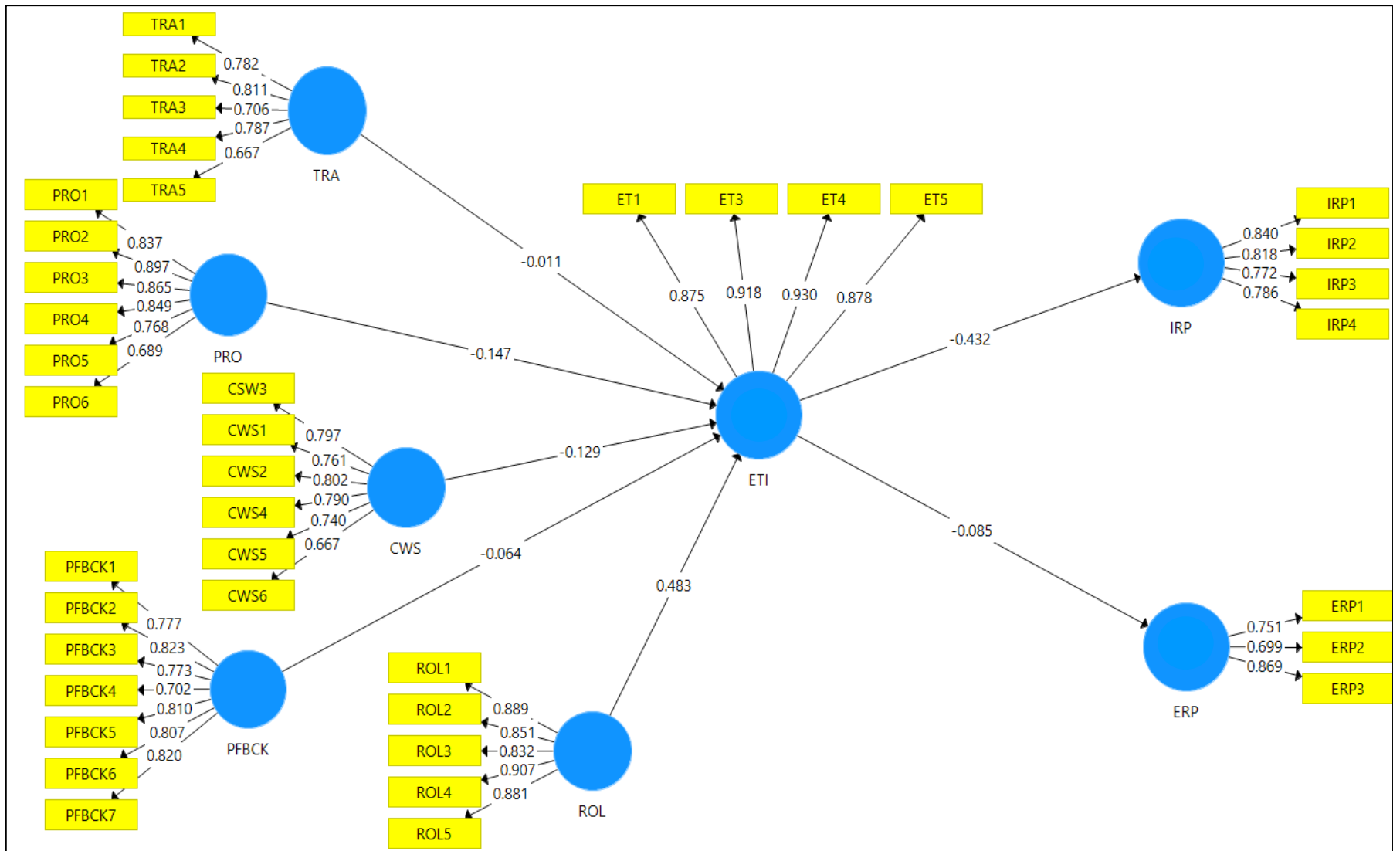


Figure-4.1: Measurement Model

Table 4.5: Discriminant Validity of Construct-Fornell-Larcker Correlation Test

	CWS	ERP	ETI	IRP	PFBCK	PRO	ROL	TRA
CWS	0.761							
ERP	0.147	0.776						
ETI	-0.413	-0.085	0.901					
IRP	0.432	0.226	-0.432	0.804				
PFBCK	0.616	0.167	-0.477	0.378	0.789			
PRO	0.601	0.154	-0.463	0.403	0.691	0.82		
ROL	-0.312	0.063	0.612	-0.427	-0.469	-0.392	0.872	
TRA	0.524	0.182	-0.265	0.159	0.55	0.548	-0.148	0.753

Note: Diagonals (in bold) represent the squared root of the average variance extracted (AVE) while the other entries represent the correlations. CWS = Co-workers support, ERP= Extra-role performance, ETI= Employee Turnover Intention, IRP= In-role Performance, PFBCK= Performance Feedback, PRO= Promotion Opportunity, ROL= Role-overload, TRA= Training and Development

4.7 Assessing Structural Model

4.7.1 Direct Effect

By the reference of Duarte & Raposo (2010), it is suggested that hypothetically there is a relationship between construct or latent variables which is referred by structural model. In the meantime, Hair et al., (2011) suggest that the prediction is considered as the leading objective of PLS, on the other hand Chin (2010) mentions that the goodness of theoretical model is identified by variance which gave detailed by (R^2) of the endogenous constructs in addition to estimate the entire path with its significance. To assess the statistical importance of path coefficient and path evaluation of the structural model, a bootstrap study was used. From the study of Chin (1998a), a commendation comes that to assess a parameter, 500 re-sampling spending bootstrapping is needed. On the other side, Hayes (2009) recommends that 1000 re-sampling is great, however for bootstrapping investigation 500 re-sampling is reasonably good. In the current investigation, 1000 re-samplings were consumed to test the outcomes of the regression coefficients the bootstrapping (**Appendix-D** for entire bootstrapping analysis).

In this research investigation the employee turnover intention is considered as endogenous construct which is described 0.45 signifying nearly 45% (substantial) of the variance by entire exogenous variables (training and development, promotion opportunity, co-workers support, performance feedback, role-overload). Furthermore, both In-Role Performance (IRP) and Extra-Role Performance (ERP) described 0.18 and 0.176 proposing 18% and 17.6% variance by employee turnover intention (Appendix-D). Following the guideline of Cohen (1988) where he advocated that R^2 of 0.02 to 0.12 is considered as weak, 0.13 to 0.25 is considered as moderate and 0.26 or anything above it is considered as significant, the variance of employee turnover intention was found high and both in-role and extra-role performance were found moderate. Based on the guideline by Cohen (1988) it is clearly visible that R^2 of this present study is significant. That's why for the existing study R^2 is considered as accepted. The outcomes of this analysis show that there was an insignificant association of training and development ($\beta = -0.011$) on turnover intention. Although, the outcome of the analysis shows that promotion opportunity and employee turnover intention ($\beta = -0.147$, $p < 0.001$), this two are important. Therefore, hypothesis number 1 was not supported suggesting insignificant negative relationship of training and development with turnover intention and hypothesis 2 was supported suggesting significant relationship of promotion opportunity with employee turnover intention. Table 4.6 is the product of this research' possible direct effect relationships.

Table 4.6: Overview of Coefficient of Path and Hypothesis among Antecedent-Focus-Outcome

Hypothesis	Std. Beta	Std. Error	t-Value	P Values	Decision
Training and Development>Employee Turnover Intention	-0.011	0.056	0.192	0.848	Not Supported
Promotion opportunity ->Employee Turnover Intention	-0.147	0.072	2.034***	0.042	Supported
Co-workers Support >Employee Turnover Intention	-0.129	0.06	2.158***	0.031	Supported
Performance Feedback ->Employee Turnover Intention	-0.064	0.075	0.849	0.396	Not Supported
Role-overload ->Employee Turnover Intention	0.483	0.056	8.609***	0	Supported
Employee Turnover Intention -> In-role Performance	-0.432	0.051	8.522***	0	Supported
Employee Turnover Intention -> Extra-Role Performance	-0.085	0.069	1.222	0.222	Not Supported
*** p< .001, ** p< .05 level; * p< .01 level (based on one tailed)					

In this direct path, co-worker support was found significant and the values are ($\beta = -0.129$, $p < 0.001$) with employee turnover intention. In contrast, performance feedback showed an insignificant relationship with employee turnover intention with the values of ($\beta = -0.064$). Hence, hypothesis 3 relating co-workers support and employee turnover intention has been found to be supported whereas hypothesis 4 concerning performance feedback and employee turnover intention has not been found as supported. In the same study with this direct path, role-overload was found significant with the value of ($\beta = 0.483$, $p < 0.001$) in case of employee intention. Therefore, hypothesis 5 relating role-overload and employee turnover intention was found supported.

Further, in-role performance with the values of ($\beta = -0.432$, $p < 0.001$) regarding employee turnover intention was found significant. Whereas, extra-role performance showed an insignificant relationship with employee turnover intention with the values of ($\beta = -0.085$). Hence, hypothesis 6 relating to in-role performance and employee turnover intention was found supported while hypothesis 7 relating to extra-role performance and employee turnover intention was not supported.

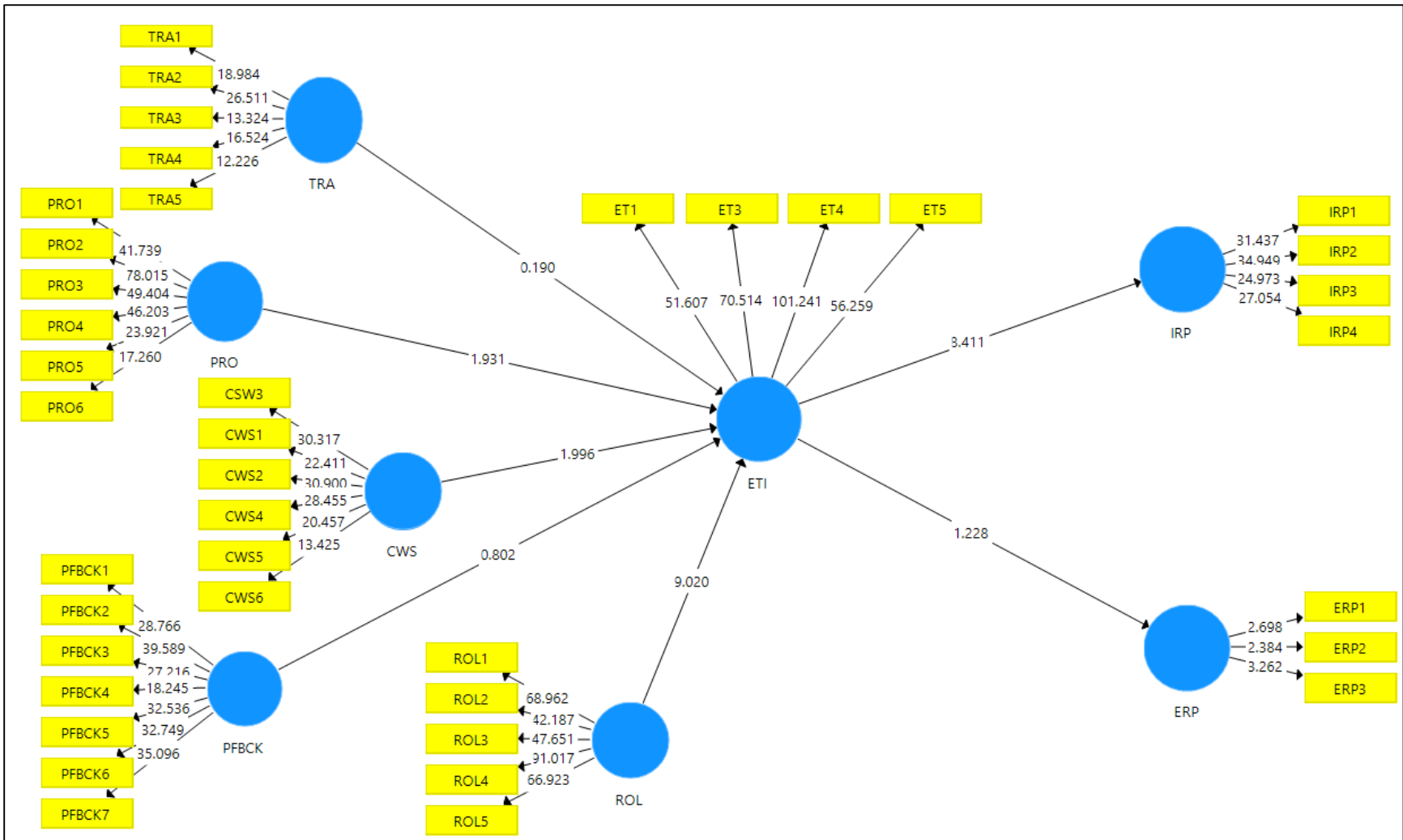


Figure 4.2 Structural Model (Assessment of Direct Relationship among Antecedent-Focus-Outcome)

4.8 Summary of the Hypothesis

A total of four hypotheses were supported in this study and the outcomes from all the analysis were reflected after the data. The outcomes of the hypotheses are summarized in Table 4.7

Table 4.7: Summary of the Hypothesis

Hypotheses	Hypotheses	Decision
Hypothesis 1	Training and Development > Employee Turnover Intention	Not Supported
Hypothesis 2	Promotion opportunity -> Employee Turnover Intention	Supported
Hypothesis 3	Co-workers Support > Employee Turnover Intention	Supported
Hypothesis 4	Performance Feedback -> Employee Turnover Intention	Not Supported
Hypothesis 5	Role-overload -> Employee Turnover Intention	Supported
Hypothesis 6	Employee Turnover Intention -> In-role Performance	Supported
Hypothesis 7	Employee Turnover Intention -> Extra-Role Performance	Not Supported

4.9 Summery

In the numerical part of this study, respondents' profile of PCBs was stated in detail. The present study also shows that the biasness of common method variance was not a significant threat for this present study. Subsequently, through the verification of convergent validity and discriminant validity, the satisfactory level of measurement model was proved in the existing study. The results assume practical evidence supporting important liner association between determinants of employee turnover intention (training and development, promotion opportunity, co-worker support, performance feedback, role-overload) and its impact on employee performance. Moreover, promotion opportunity, co-workers support, role-overload are found significantly associated to employee turnover intention; on the other hand, performance feedback and extra-role performance are found insignificant with employee turnover intention.

CHAPTER-5
DISCUSSION AND CONCLUSION

5.1 Introduction

At the opening of the study, it has clearly mentioned that the present research aims to investigate the determinants of employee turnover intention of private commercial banks (PCBs) in Bangladesh. Besides, this study also tries to find out its impact on employee performance of private commercial banks (PCBs) in Bangladesh. The qualitative approach was used with a group of line managers working in Bangladesh's PCBs in line with the objectives of the research. Confirming and testing the hypothesized relationship have been shown in the research background in relation to the study.

The following research questions were discussed in this study:

(1) Are training and development directly related to employee turnover intention? (2) Do promotion opportunities have direct correlation with employee turnover intention? (3) Does co-worker support have straight link with employee turnover intention? (4) Does performance feedback have direct affiliation with employee turnover intention? (5) Does role-overload have direct connection with employee turnover intention? (6) Does employee turnover intention have direct link with employee performance (both in-role and extra-role performance)?

The closing chapter of this dissertation has thorough discussion on the research results. The opinions of research outcomes are observed by hypothetical and realistic importance. The discussions of the study outcomes have highlighted the perceptions that have been originated from the findings and suggested a good amount of guiding principles for upcoming research in the following ground. Limitations of this study are also underlined in the arrangement of final chapter. At the end of this section, a conclusion is presented summarizing the entire study to guide as a final point of this study.

5.2 Review and Summary of the Findings

The main objective of this analysis was to examine the determinants of the purpose of employee turnover intention and how they affect employee performance in their respective field of work in the organization. The study considers training and development, promotion opportunity, co-worker support, performance feedback and role-overload as determinants of employee turnover intention. On the other side, of course the study explicates employee performance into two behaviors, one is in-role performance

and the other one is extra-role performance. Likewise, the present study endeavors to observe whether the determinants really affect the intention of the employees to leave the job from the current workplace and if the employee turnover intention is positive, does it have any impact on employees' current performance? Therefore, training and development, promotion opportunity, co-worker support, performance feedback and role-overload were considered as antecedent while the study's focus is considered as employee turnover intention and outcome of this study is considered as employee performance both in-role and extra-role performance. To explore the relationship between dependent and independent variables of the study, seven hypotheses were identified.

In recent competitive business world, the most important task is considered to manage employees' turnover for any organization. Before an employee leave the organization, it is important to investigate their intention to leave their existing organization. The authority may reduce the actual turnover of the respective organization, if the organization is able to understand the intention of employees' job turnover. According to Ngamkroekjoti, Ounprechavanit, & Kijboonchoo, (2012) employee turnover intention refers the possibility of an employee to discontinue the current job that he/ she is doing currently. Long CS et al. (2012) mentioned that every organization, irrespective of their location, size or types of business has constantly given a main concern about the organizations' employee turnover intention rate. PCBs of Bangladesh have been considered to determine the turnover intention of their employees as well as how it might affect the in-role and extra-role performance of the employees of the respective organizations. Henceforth, from the perspective of developing country, the existing study tries to explore turnover intention particularly in the banking sectors. Meanwhile, in this competitive industry, the main challenges that are faced by banking sectors are achieving maintainable growth and advanced organizational performance, whereas PCBs in Bangladesh have recently boomed with a large number of prospective local market customers. So, for attaining organizational success, earnings and anticipated goals, the authority needs to give importance on proper HRM practices to bring about workers in addition to concerning workers regarding success of the business. According to the importance of human resources and the related performance in the existing atmosphere of PCBs, the current research on the relationship between employee turnover intention and its impact on employee performance are estimated as vital and time-oriented. Moreover, Turnover intention is considered as a focus to study of how employee performance is

affected through turnover intention. The concept of employee turnover intention and its impact on employee performance will strengthen the banking sector through line authorization method as well. Besides, the antecedence of current study (training and development, promotion opportunity, co-worker support, performance feedback and role-overload) has a relationship with focus of the study (Turnover Intention) which is assuming to indicate the outcomes of the study (employee performance). Therefore, the following research questions were answered by this report.

- 1) Do training and developments have direct connection with employee turnover intention?
- 2) Do promotion opportunities have direct correlation with employee turnover intention?
- 3) Do co-worker supports have straight link with employee turnover intention?
- 4) Do performance feedbacks have direct affiliation with employee turnover intention?
- 5) Do role-overloads have direct connection with employee turnover intention?
- 6) Does the employee turnover intention have direct link with employee performance?

In addition, the purpose of the study is to contribute to the theory of reasoned action (TRA) and social exchange theory (SET) by accumulating the point of view of line managers as employees and managers in assessing the intention of employee turnover and its effect on the performance of employees in PCBs in Bangladesh.

This study was assessed as a cross-sectional sample and data was obtained at one stage using questionnaire survey process. This study's population was considered to be all line managers of Bangladesh PCBs. According to the study result, the usable response rate was 38.75%. The study information concerning to the demography of the respondents provides the overall picture that the majority of the respondents are male (77.4%) and 83.9% respondents have MBA degree as their educational qualification. Approximately (32%) in the age group are from 36 to 40 and nearly half portion of the respondents (48%) have work knowledge between five and ten years.

The present study met all the preconditions of the measuring method. The material validity tested the research questions in order to determine adequate coverage of the study goals. Convergent and discriminant validity all surpassed the particular deleted value.

To examine the hypothetical relationship between the study variables, the structural model was then started to analyze, while the validity and reliability of the measurement model determined with assurance. In short, the judgments or conclusions of the structural model analysis were explained with regard to the six research questions that were raised for this study.

Do employee turnover intentions have direct connection with training and development?
The research explores the association between the training (determinants) and the intention of employee turnover. The findings exhibited insignificant association between training and development and employee turnover intention.

Do promotion opportunities have direct correlation with the intention of employee turnover?
The research examined the association between the promotion opportunity and the intention of employee turnover. A significant relationship has been found between promotion opportunity and employee turnover intention in the existing study.

Does employee turnover intention have straight link with co-worker support?
Here, the research tries to investigate the relationship between employee turnover intention and co-worker support. Apparently, a significant relationship has come out between co-worker support and employee turnover intention.

Do performance feedbacks have direct affiliation with turnover intention of employees?
The researcher tries to examine the correlation between performance feedback and staff turnover intention at this point of this report. Remarkably, an insignificant relationship has been found between performance feedback and staff turnover intention from the research findings.

Do turnover intentions of employees have direct connection with role-overloads?

Here, the research examined the relationship between the intention of role-overload and the intention of turnover. Consequently, the study findings revealed that there is a considerable connection between the intention of role-overload and the intention of employee turnover.

Does employee turnover intention have direct link with both the employee in-role and extra-role performance?

At this point, the research study assessed the relationship of both employee in-role and extra-role performance with employee turnover intention. Interestingly, the findings of the analysis showed that in-role performance has a significant relationship with employee turnover intention, on the other hand, extra-role performance has an insignificant relationship between employee performance and employee turnover intention.

5.3 Discussion on Findings

5.3.1 Training and Development Relationship with Employee Turnover Intention

The present study found its first finding that the intention of employee turnover was negatively associated with training and development. The findings mainly indicate that whatsoever the training and development put into practices or advancements are organizations doing for their employees, that does not affect employee turnover intention at all. The obtained results have shown support for past researches (Bishop, 1991; Veum, 1997; Lutchman, 2008; Hakim, 2012). The findings of the study provide logics that conducting thorough or extensive training and development programs may satisfy their short term needs to do the job properly but in the long run, there are some other factors that may have greater impact than this. The study results also specify that early programs related to training and development which were designed for the human resources in the organization may not be adequate and at the same time training needs analysis through proper appraisal mechanism that may not be enough for employees to retain them in the organization, some other factors are more important than this. It is also clearly understandable that by receiving proper training and development programs, employees might get satisfied as they learn the required skills to perform their job. As a result, employees have a lower tendency to leave the job from their current position due to training and development.

The findings also indicate the training and development programs that have been provided to the employees in their respective organization might have improved their current performance level. For this reason, the research found no significant relationship between employee turnover intention and training and development in their organizations.

In the context of Bangladesh, a developing South Asian Country, PCBs in Bangladesh are managing with the latest evolving processes, techniques, structures and technologies for easy operation of banking functions and to attend customers. Generally, training and development initiatives are engaged through commercial banks alone with the help of their individual training institutions, centers/cells, or with the help of appointed persons from other training institutes or agencies, universities and former training providing authorities from banking organizations. On the other side, the review also confirms that as a focal point in commercial banks in Bangladesh, training and development is considered as one of the important factors. The researchers highlighted that a wide-ranging training and development programs are planned to train up the employees of the respective Banks (Rana, Haque, Bhuiya, & Barua 2015). Furthermore, considering the flourishing conditions of PCBs in Bangladesh, current findings shed some light on the strong reasons why training and development are pessimistically associated with the intention of employee turnover. Training and development are the new evolutions of making the work forces of an organization knowledgeable about their required skills, abilities, awareness, information, attitudes and behavior patterns to facilitate the employees to cope with the latest techniques, cultures and methods at workplace. Henceforth, it can be calculated that the present study results found the training and development condition of PCBs is reasonably good because they provide enough support that would develop the usefulness and efficiency of the employees through their standard training and development programs.

Consequently, this research could claim that one of the frequent human resource practices is known as training and development which has a substantial impact on employee turnover intention. As signified by the overall paper that if the employees get proper training to improve themselves as a human capital, tradeoff, and competitive then this will not control the turnover intention in the respective field of job.

5.3.2 Promotion Opportunity and Its Relationship with Employee Turnover Intention

The subsequent study results based on the relationship between the promotion opportunity and the purpose of employee turnover and the findings are significant. The results were reliable and steady through the outcomes from earlier studies that found promotion opportunity has a straight effect on the intention of employee turnover (Biswakarma, 2016), career opportunity has an inverse relationship with employee turnover intention (Weng & Xi, 2010; Weng & McElroy, 2012). The results of the study indicate that the greater the career opportunities a company offers for its workers to achieve their professional goals, the lower is the possibility of the employees to leave the current job. On the other hand, to obtain the additional focused skills and the rewards they can get from their achievements also make minimum possibility for employees to think about leaving the present job. It is clearly visible that organizational career opportunity shows possibilities for managing turnover as well (Weng & McElroy, 2012).

In addition, there may be some theoretical possibilities for supporting research as to why the results of this study showed an important correlation between promotion potential and the purpose of employee turnover. The respective business organization might not be supportive enough to the long-term career development of their potential employees. The study also found that most of the banking organizations did not provide enough facilities to their employees to accomplish their career goal in the extended time period. The employees may be deprived and frustrated and eventually their intention might grow to leave the present job. Additionally, if the organization does not take proper steps to insure their employees career prospect that may also become a vital reason of dissatisfaction. Sometimes, some employees were so bright and capable to achieve their highest position of their respective career but because of nepotism and bureaucratic problems, they did not get that career opportunity, which is also visible in the study results.

In the context of Bangladesh, promotion is a very unjustifiable subject in case of human resource management. It should be measured carefully. Promotion can be a source of employee satisfaction if it is organized by the authority carefully and properly, but if it is not then it could attract lots of criticism from the same workforce. So, it has become a major duty of HR manager to prepare sound promotion policy with its proper implementations (Hossain et al., 2012). Moreover, it is also found from the study that if

the organization discourages their employees to gain new and job-related skills regularly that may affect employees negatively towards their job as well as organization. Every now and then, banking organization should facilitate their employees to get experience of different fields; it may include abroad as well. Therefore, once workers discover they don't have such facilities to pursue their careers, they may become dissatisfied and withdraw their interest from the current organization. Consequently, from the contextual justification about the noteworthy negative outcomes related to promotion opportunity and turnover intention of workers' can be acknowledged like reasonable.

5.3.3 Co-worker support and Its Relationship with Intention of Employee Turnover

About the third result, co-worker support was found significant in forecasting employee turnover intention. These findings are quite reliable and balanced with the results of the previous study that supports from co-workers has an effect on purpose of employee turnover; suppose in one study it is visible from the outcomes that employees who have good relationship with coworkers, they have a positive intention to stay in the organization rather than leave. Since employees spend most of their time in the organization, co-workers make the working place best for them where employees feel and adore both their work and workplace. Therefore, workers highly influence the individual's choice to remain or quit the job (Malik, Akhtar, & Ghafoor, 2018), although little literature spoke of co-worker support and is seen as an analyst of worker turnover intention (Alshutwi, 2017), on the other hand, other study results also confirmed that there is a negative impact on employee turnover intention of co-worker support (Karatepe, 2012).

Besides, there have many reasons why this present study results found the significant relationship between co-worker support and employee turnover intention. Since most of the co-workers provide enough support while their colleagues feel heavy workloads, the employees who do not get this kind of support naturally will feel depressed and stressed which may lead turnover intention in their present job. In addition, the study results indicate that co-workers offer sufficient support to employees while the employees are surrounded by their work-related problems which spontaneously reduce turnover intention in their existing job. It is also evident from the results of the study that

employees seek support and assistance from their co-workers when the situation is difficult to handle, and it has a noteworthy effect on the purpose of employee turnover.

Within the context of current private commercial banking industries in Bangladesh and its turnover rate, it is essential to understand and determine employee turnover intention of the employees of PCBs. Study finds that one of the significant determinants is the encouragement of co-workers which has a major impact on the purpose of employee turnover. It is also established from the study result that co-workers are there for their employees to support if the employees are not available at their workplace which may give the employees great noticeable support and employment satisfaction and the aim to reduce turnover. Additionally, it is observable in the PCBs in Bangladesh that some employees deliberately help their co-workers in their difficult assignments even though the employees did not ask for any direct help. These activities help to reduce the likelihood of employee turnover in the particular organization. Consequently, it can be further evident so as to some employees are so incredible that they try to demonstrate the probable solution to their co-workers who need these solutions to perform his or her job. So, it is clearly understandable that if the employees do not get these sorts of help from their co-workers in their regular work activities, it will become difficult for them to carry their job smoothly which leads them to think about leaving the job. It can therefore be accepted as fair that co-worker support has a noteworthy relationship with the intention of employee turnover.

5.3.4 Performance Feedback and Relationship with Employee Turnover Intention

The fourth findings of this study based on the relationship between quality reviews and the goal of employee turnover were identified to be insignificant. The findings are uncertain with results from previous study showing the negative association among performance feedback and the goal of employee turnover. Previous study also indicates that the significant impact on managerial feedback barrier on turnover intention is remarkable because it challenges preceding charges of the value of this extrinsic cause of feedback (Hanser & Muchinsky, 1978; Geller, Eason, Phillips, & Pierson, 1980). Considering the present context of the study, various causes can be anticipated for this insignificant relationship. For instance, it can be discovered that overall feedback committed environment in the PCBs are almost available. People used to give responsibilities and challenges to perform but time to time feedback should be given to

their employees for better understanding of their job; this perception is obtainable in their organization and that is why the researcher identified that no relationship exists between performance feedback and intention of employee turnover.

Furthermore, it can be assumed from employee's point of view that the employees get timely feedback from their supervisors. It is also clearly visible from the study result that the amount of feedback was adequate to run the present work of employees. Sometimes management, authority or responsible supervisors gave their feedback on the work of their subordinate and the feedback was fairly specific enough to understand their mistakes which automatically makes them encouraged and influence employees not to think for another job. It is also established from the study that employees do not seek positive feedback always; sometimes employees want to know what wrong they have done in their work. So, employees are also motivated by negative feedback but in a constructive way which they get from their supervisors or managers in their respective organizations.

Based on the contextual reasoning, it is assumed that PCB authorities may do well to create proper feedback giving environment in their respective organization. They are able to manage their supervisory levels of employees to direct their subordinates with appropriate, accurate and specific feedback. Banking business is a sensitive business practice and employees are regularly in this business expecting some kind of feedback from their supervisors regarding their work process which may increase their efficiency. Performance feedback behavior and regular practice may reduce their intention in job-search behavior. Therefore, timely, specific, sufficient and frequent practices of performance feedbacks are more effective in persuading PCB workers to think about staying or leaving the company.

5.3.5 The Connection between Role-overload and Employee Turnover Intention

The fifth finding focuses on the relationship between the intention of role overload and the intention of employee turnover. The findings were relatively consistent and composed with the outcomes of the previous study results that role-overload has an impact on employee turnover intention. Pradana & Salehudin (2013), in their study, found out that only work stress significantly increases employee turnover intention. Other past study results reveal that there are several factors which usually take place between one's satisfaction for the job and his or her intention to leave the job. Therefore, one of the

important factors is work-overload which is negatively related to job satisfaction and job dissatisfaction leading to turnover intention of employees' in their respective job (Gashi, 2014). Considering the context of the present study, several causes can be responsible for this significant relationship. Suppose that job pressure might affect the outside relationship of the person's life. One past study result demonstrated that role-overload has an important connection to job stress of woman bankers who have to play various roles in their family as well as in the organization. But due to role-overload, it becomes difficult for women to perform all the roles and maintained all the relationship at the same time (Mittal & Bhakar, 2018). Another study outcome showed that majority of the private banking sector of Bangladesh are not aware of the concept of work-life balance in their organization because they do not have this kind of policy (Newaz, Ali, & Akhter 2012).

It is discovered from the present study that excessive pressure at work, long hours of work and sometimes employees' work on their day off; all of these conditions influence their intention to leave the job.

Furthermore, it is also discovered that sometimes employees are not able to accomplish their work responsibility timely due to huge work-load. If these kinds of situation continue, it may create frustration within the employees and eventually it will lead them to think about leaving the job in the near future. Based on this related background, it is found that PCBs are not able to give their employees stress less work environment which provokes them to think about leaving their current job. It is also found that due to huge workload, employees get sick and tired in their regular life and in the next day they might be absent due to sickness and gradually frustration grows which may induce them to leave the job. Therefore, it is clearly understandable that reducing excessive work pressure, minimizing the long working hour, not engaging employees on their day off, giving them proper time in to complete their responsibilities and giving them space to balance their work and personal life may attract workers to continue their job in the organization.

5.3.6 Employee Turnover Intention and Its association with In-Role Performance

In this study, Employee performance was considered as outcome variables of employee turnover intention and employee performance has also been divided into two sections and amongst two parts of employee performance; one of the parts was considered as In-Role performance. The findings showed a significant connection between turnover intention of

employees' and in-role performance. In-role performance has more significant impact on employee performance outcome. As stated by universal consensus, in-role behavior is associated with performance productivity and influence performance quality (Piercy et al., 2006). Therefore, from the past study results, it is clearly understandable the role of in-role performance. So, if employees are not satisfied with the variables or elements of their job such as training and development, promotion opportunity, co-worker support, performance feedback and role-overload, these might influence them to have the intention to leave the job. Consequently, dissatisfied employees or employees having turnover intention has a negative relationship with in-role performance. In the context of the present study, employees effectively complete their assignments if they do not have any intention to leave the job. Usually, employees are accomplishing their responsibility which is specified in their job description. But the outcome could be opposite if the employees have the intention to leave their job. The study also reveals that employees do not complete their task what has been expected from them and employees are not also serious about participating in any kind of activities which is directly affecting their performance evaluation. This is natural phenomena for those employees who have the intention to leave their job. This kind of outcome or employee behavior and performances are reliable with past study results that line managers put more emphasis on than others.

Decisions on compensation and promotion are made on the basis of employee performance in the sense of PCBs in Bangladesh and these results are generally considered in-role performance (BB, 2013). Therefore, if the employees have a tendency to leave the job, then they try to neglect their basic job responsibilities for which they are obligated to perform. Furthermore, employees are also failing to perform essential responsibilities of their job description while they have the purpose to quit the job. Lastly, it is obvious from the findings that in-role performances are basically the job responsibilities including their job description and basics; so, if the employees think about leaving the job, habitually their in-role performance will decrease from the previous level of their performance and it will surely affect the overall productivity of an organization.

5.3.7 Employee Turnover Intention and Its association with Extra-Role Performance

As from the finding between employee turnover intention and extra-role performance, the result admitted an insignificant relationship. The current result differentiates with the conventional outcomes of earlier researches that emphasize that employee turnover

intention or proper HR practices of the organization affects employees' extra-role performance. Similarly, extra-role performance or behavior are a separate component of performance and recognize the nature of damage in banking performance (Rubel, 2015). Likewise, other results of the study showed that the correlation between extra-role performance and turnover was insignificant (Mulki & Wilkinson, 2017).

In the context of present study, the scenario of outcomes is different because of insignificant relationship. Usually, if the employee has a tendency to leave the job, then the performance of employee will be decreased. However, in this study, though employees have a tendency to leave the job, it does not affect the employees' extra-role performance. Furthermore, it is found from the study result that employees still voluntarily support customers even if it means going beyond their regular job description. Still, some employees go often beyond the call off duty when attending customer. Even sometimes, some employees eagerly go out of his or her way to make a customer satisfied. Finally, it is clearly understandable from this present study result that extra-role performances are the performances that employees usually do beyond their basic job responsibilities. It really does not affect employees' extra-role performance whether they have purpose to quit the job or not. It is all about the personal relationship with the customers, peer groups and supervisors.

5.4 Research Implications

This study looks at the relationship between training and development, promotion opportunity, co-worker support, performance feedback, role-overload and employee turnover intention. The study also investigates the turnover intention of employees and its impact on employee performances which has been segmented into two parts, such as in-role performance and extra-role performance. The findings of the current study have theoretical and practical consequences, which are discussed below.

5.4.1 Theoretical Implications

Building an extended connection between workforce and authority based on the mutual interchange relationship is a subject that has acknowledged rather imperfect attention because it is considered as common phenomena and even though it demands more research focus because still many organizations suffer with this problem in the local studies of Bangladesh.

Furthermore, from the HR standpoint being responsive of why employees in the private banking sector decide to stay or leave is a vital and valued input to know the employees' mindset. The factors or determinants that have an effect on employees' intention to depart their current banking job are relevant to be investigated mostly within the context of Bangladesh. On the other side of this research, it is also important to observe the impact of worker performance due to having the intention behavior to leave their current job. Returning to these resolutions may considered to be the first and primary proposition of the modern study. Several managerial implications arise from this study by getting the organized theoretical perspective that examines determinants of employee turnover intention such as training and development, promotion opportunity, co-worker support, performance feedback, role-overload and how it affects employee performance (both in-role and extra-role performance). This work extends the justifications of social exchange theory (SET) in relation to these research demands by examining how to swap tools of the relationship between training and development, promotion opportunity, co-worker support, performance feedback, role-overload along with intention of employee turnover work in generating a healthy association among employees and the management of the private banking sectors of Bangladesh. The current study therefore confirms the indication of training and development, promotion opportunity, co-worker support, feedback from the performance and role-overload as an economic and socio-emotional justification for retaining bankers with reduced turnover in private banking sectors.

Second, current research is responsible for the theory of social exchange (SET) by combining both financial (e.g., economic return) and social exchanges (e.g., social approval) written to be related to the organizational system through which a business can assure employee affection as mutual exchange. This research explores the effects of promotional opportunity as economic exchange and co-worker aid, role-overload, training and development and performance reviews as social exchange and social approval to please the workers and to ensure that they are concerned about the organization. This will surely reduce employee turnover intention. Therefore, this research largely has given the impression of the presence of social and economic exchange as a comprehensive theoretical context to create mutual bond between employees and the organization.

On the other hand, the present study also investigates the employee performance and to what extent employee performance is affected by employee turnover intention. In

addition, given the importance of the private banking sector's HR output for a state's economic welfare, this research study makes a contribution to HRM theory by analyzing as well as scrutinizing the performance of employees in their respective position, how and why through the equity theory prism, workers are de-motivated, both in relation to their work and their boss, how it can also impact their individual performance. This theory simply outlines that HRM functions or activities such as training and development, promotion benefits, performance feedback, co-worker relationship, work pressure should be assessed from the perspective of HRM participants. In the case of equity theory's contribution, the present study enriched the theory on the evaluation of the perspective of the most important HRM in-house shareholder set of line managers. As expected at the start, this study provided extra meaning to the theory by accepting the view of line managers on the relationship between their own performance and the performance of others that will ultimately influence their decision to leave the job. In other words, the current study may be able to provide an all-inclusive understanding of the exchange relationship, proper HRM practices and analysis of international stakeholder group of line managers and their performance, compared to the conventional research.

This research describes the comprehensive relationship in Bangladesh's PCBs. Bangladesh Bank's concerns about HRM activities and employee performance of PCBs by local researchers and initiatives truly reflect their commitment in achieving business achievement through proper management of bank staffs to promote competitiveness and attain banking organizations. On the other hand, it remains to be countered to what extent private banking firms manage and retain their human resources efficiently by appropriate organizational applications. Further studies on the employee performance of PCBs should be conducted and to what degree their performance is influenced by the purpose of employee turnover that may help to establish stability in the quality growth of PCBs in Bangladesh.

To sum up, this work has connected social and economic exchange, reasoned action theory, and employee performance of equity theory with individual HRM activities to their complex measurements that can be interpreted as a genuine support to the hypothetical domain. Moreover, the present study gathers the experimental proof of the support of training and development, promotion opportunity, co-worker support, performance feedback, role-overload as antecedent variables of turnover intention of

workers which is considered as the focus of the research, whereas employee performance is considered as outcome variables and the relationship between antecedents and employee turnover intention in examining the exchange relationship. This research also helps to improve equity theory by dint of including line managers' assessment and observation on what employees are giving as input to their respective organization in terms of performance and what organizations are returning them as HR activities to their employees, which makes their intention to leave the organization after comparing the equation. Moreover, how PCBs should run their HRM functions effectively to attract their current employees to reduce turnover and increase in-role and extra-role performance. This study also contributes to boost reasoned action theory (TRA) by considering the antecedents like training and development, promotion opportunity, co-worker support, performance feedback and role-overload as subjective norms or attitudes and then employee turnover intention as behavioral intention which might get influence from attitudes or behaviors and finally employee performance as actual behavior. This research also adds to the hypothesis by legalizing a number of the partnerships that have not been previously confirmed.

5.4.2 Practical Implication

Theoretical contribution can be drawn from different other implications for general practitioners and policymakers. This section discourses the key issues that are based on the results of the PCB analysis, central group of the banking firm, experts along with governments. In addition, several recommendations are also highlighted that different bodies can introduce to boost the competitive authority of PCBs by correct workforce management and industry management to enhance the growth of PCBs through increasing the purpose of competent employees to generate turnover and make the overall HRM successful in this regard.

First, the outcomes of this study uncover that promotion opportunity (employee turnover as antecedent variables) has an important influence on turnover intention of workers while unimportant on training and development of Bangladesh' PCBs. Consequently, this means that supporting and career development aspects should be given prompt attention. In terms of promotion opportunity, the authority of PCBs should be more supportive to plan for long-term career advancement for their employees. They also should foster their career goals which further facilitates to accomplish their career goals in the long run. As

to policymaking, it is highly suggested that PCBs' management should arrange some learning programs from which employees can get to learn their required skills to meet their current job needs. Additionally, the authority should encourage employees to accumulate more affluent work experience to get the opportunity to achieve their required career goal.

Second, the study result reveals that co-worker support is another antecedent variable of employee turnover intention that has a significant impact on the intention of employee turnover, while the quality feedback of PCBs in Bangladesh is negligible. It, therefore, postulates that proper responsiveness should be provided to interpersonal relationship with co-workers or peer groups and to what extent they are supportive to each other. In the standings of co-worker support, the authority of PCBs should ensure that whether employees have their teamwork spirit or not. The authority should assist their employees to help their co-workers with heavy workloads and work-related problems. With regard to policymaking, the authority should be aware of creating comfortable working environment for their employees so that each co-worker feels safe and relief to each other. In addition, the authority should create the environment to help each other in their difficult work assignment even though the other party does not ask for any help. At the end, it is important to have the system of demonstrations of work which the employees need to do the job in their regular work.

Third, from the results, it can be suggested that role-overload is more significant and has a constructive association through turnover intention of employees of PCBs in Bangladesh. Therefore, the study findings certainly indicate that the policymakers of private banking sectors should seek support from the authority to reduce the work pressure for their employees. They should also think about the long working hours that usually employees are spending in their respective organizations which also may increase the intention to quit the employment. Sometimes it is visible that role-overload is making employees sick, fatigue and even heart attack. It would be helpful if regulatory body and even the government could provide special guidelines to follow proper rules and regulations while delegating authority. Moreover, role-overload or over work pressure might affect personal life or outside relationship of employees. Most of the cases, women employees face this kind of problems as they have to maintain work and family life both. Henceforth, the authority of PCBs in Bangladesh should consider this issue while making

rules and regulations for their employees. These initiatives surely generate more motivation for the male and female both types of employees and will help to reduce turnover intention of employee.

Forth, from the findings of the study, the management of PCBs may have an understanding of the value of in-role success to improve job satisfaction that may minimize the likelihood of employee turnover. Doing so, first the authority need to provide all necessary elements to meet employee's formal performance. The management should also promote the working environment where a) employees are able to complete their assigned job; b) management should develop employee performance what is expected to them, c) job responsibilities should be more interesting and challenging so that employees cannot neglect their job, d) another important issue should also be considered by the authority that the percentage of failure to do the essential jobs should be reduced. Furthermore, The management and regulatory body of PCBs can also be suggested to cooperate and search for advice from specialized or experts how they can increase the performance of their employees specially in-role performance which is considered as fundamental functions of one's job and create the workstation more comfortable for the employees to be fulfilled.

In Bangladesh, PCBs are known as having a stressful industry with relatively long working hours, huge work pressure with specific targets, an uncertain career opportunity and challenging interpersonal relationship with co-workers. If the organizations are sincere to address these problems for their employees' wide-ranging welfare through the determinants of employee turnover intention, the consequences will be the improved agreement that will make possible better ethical and emotional attachment towards the organization. Thus, apart from these issues, bank management should appreciate that personnel performances may not only control directly employee's intention to quit but by improving contentment with supervision and satisfaction with overall working condition employee depart can be apprehended (Vijayasingham, Jogulu, & Allotey, 2018).

This study surveyed various determinants of employees' intention to leave and incorporated demographical differences that be inclined to control the process of predicting turnover intention. A practical involvement of this study will be a comprehensively understanding of the subjects with consideration to employee's diversity

and expecting turnover trends in private banking sector in the context of Bangladesh. The determinants which have been established in this study act as vital determinants and they are taken in to deliberation in case of policies and talent management.

The outcomes of this study give well-built confirmation that promotion opportunity, co-worker support and role-over load are very important variables of intention to leave among bank employees and retention policies should also measure these factors only. Another important finding of this study also gives sting evidence that in case of employee performance, only employee in-role performances are affected by employee turnover intention but extra-role performance which is considered as voluntary work or extracurricular activities are not affected by employees' intention to quit the job.

As we know, now and then turnover becomes the costliest incident for any kind of organizations. It may hamper the primary objective of the organization to earn profit. So, to control over the turnover of the organization, the authority needs to find out whether the intention of the employees is to quit the organization. If the employees have the intention to leave their current job, the actual turnover might happen at any time. Therefore, in this present study the HR manager and policymakers of all private banks can perform these kinds of studies frequently within their banking organization so as to gain awareness about the reasons behind the turnover intention. The policies are integrated in the findings of the studies and are revealed in the organizational philosophy. Developing the interpersonal relationship and supportive correlation with co-workers, supportive natures with each other while works become demanding and difficult to finish, promotional opportunities for career advancement, new and job-related skill development activities, reducing role-overload and unnecessary work pressure and concern about the working hours to balance the stress are the factors that are to be considered in the organizational philosophy.

As a final point, bank should receive any kind of research that will assist them to identify the matter and to have a suitable measure resolve the matter. There are a small number of private banks that are attentive in turnover problems in their organizations. Nevertheless, there is no accurate record maintained by the authority of banking organizations regarding the slow destruction rate of this issue.

5.6 Limitations of the Study

Notwithstanding, the careful development of the research design to concentrate on the research goals based on the significant elements of this report, this research also comes with limitations. To conduct a successful analysis, these limitations are used. Firstly, this research considered respondents from the Dhaka and Chittagong area who might not depict the other cities of PCBs in Bangladesh due to geographical setting and time constraint. On the other side, non-probability sampling methodology used in the analysis also limits the tests' generalizability. For this reason, it is not possible to fully accept the generalization of the results with respect of entire Bangladesh.

The second drawback of this research indicates the sample's characteristics where the respondents' greater portions (77.4 percent) are present. Consequently, this distinctiveness of the participants may further bring about the complications in making simpler the findings of this study seeing that there were also female employees and every part of the spiritual groups of Bangladesh are implicated. The third drawback of this study was that it only considered line managers' workers more enthusiastically than it included all staff grades in Bangladesh's PCBs. This restriction may therefore further suggest the problems of oversimplifying the results of this study about all higher-level and first-line grade employees in Bangladesh's PCBs.

Nonetheless, the findings could still be addressed in advance in this section, despite the limitations of this review, offer new approaches and a better accepting of the relationship and development, promotion opportunity, performance feedback, co-worker support and role-overload and turnover intention in the context of PCBs in Bangladesh. It also enhances the connection among employee in-role and extra-role performance and the intention of employee turnover in Bangladesh under the framework of PCBs sector. From the study findings, the research is looking forward to PCBs in Bangladesh to practice the interpretation of this outcome with some carefulness in order to attain the advantage.

5.7 Future Research Direction

Notwithstanding the limitations of this review, similar to other studies, it can similarly deliver unique results and shape the frameworks as a basis for projects of future research. The possible prospects for future studies are explored in this chapter. Firstly, future

researchers are expected to evaluate the model in a situation where it will be possible to generalize the findings. Therefore, it would be diligent to experiment with the applicability of the model over a global perspective by contrasting it with diagonally various countries as well as cultural points of view showing discrepancies in the organizations' employee capacity. This work in this association advises future research to focus on the suitability of this model in other developed and urbanized economies' service provider organizations. In addition, the authentication of work on other forms of business histories in Bangladesh is also expected by local researchers and practitioners. In fact, this is a suggestion for fellow citizens' countries wherever PCBs reside to legalize the results of this research study on the similar level of workers in order to examine the generalizability and authentication of the findings.

The bulk of the respondents in this study are male in contrast to female. Future researchers are therefore strongly encouraged to pay attention to female employees or line managers in PCBs and to analyze their turnover in a separate paper. In contrast, this analysis merged SET theory's social interaction and economic exchange; besides it also integrates reasoned action theory, equity theory and social identity theory to analyze and investigate the employee performance in their respective organization. At the same, how and why workers with their work and top management are de-motivated. It is therefore proposed that potential studies can use these schemes to explore SET, HRM and constituency theory and validate the results of this study.

Another area of focus for future research should be reviewing with other HRM practices with their relevant dimensions as forecasters of the intention of employee turnover. This is also suggested for potential researchers to integrate the new variables such as Psychological Safety Climate (PSC) and Organizational Policy in the assessment of PCBs' employee turnover in Bangladesh. Since we know that the results of this study showed that most of the line manager's sex is male, it is correspondingly recommended that future studies consider the impact of line manager's gender on the attitudes and behaviors of workers, how the variables with their intention to leave the company vary from the male and female viewpoint. For future research, to gain a better understanding of the effect of individual HRM activities on the nature of employee turnover and how it also affects their performance, these variables can be used.

Besides that, potential scholars may also be urged to focus on the various aspects of organizational justice and its execution in Bangladesh under the framework of PCBs. Potential studies are also suggested to focus on the quality of work life and its influence on both employees' attitudinal and behavioral effects in this sector. A further remarkable area for the future researcher may perhaps be to explore the consequences of perceived organizational support (POS) representing their employees' organizational commitment to make them more committed to PCBs in Bangladesh. In addition, the future researchers also can explore how in exchange for their contributions to the organization, POS are entitled to tangible and intangible support from the organization. The future researchers can also provide their concentration on examining the moral dimension and its connection with proper HRM approaches in the evaluation of workers' disposition and behavioral consequences. Finally, it is also suggested that the future researcher can explore qualitative research method with behavioral and psychological aspects of employees.

5.8 Conclusion

For competitive organizations, the consequences of minimizing employee turnover intention have been comprehensively recognized by this research. By the way, as the turnover intention is considered as precedent for real turnover, approaches on how to mitigate the intention of employee turnover as a practical strategy to reduce actual turnover have been effective in controlling the concentration of researchers. At the same time, this paper also grabs the attention on the issue of employee performance that might be affected due to employee turnover intention. Therefore, it is clearly understandable from the study that employee turnover intention itself is not a single problem of the organizations; it is also connected to both employee in-role and extra-role performance. Past researches widely recognized the importance of HRM practices in minimizing turnover intention. The current study investigated five antecedents of employee turnover intention such as training and development, promotion opportunity, co-worker support, performance feedback and role-overload with regard to PCBs in Bangladesh and how these backgrounds can affect the quality of both in-role and extra-role employees in PCBs in Bangladesh. Thereby, this study incorporates SET, TRA, equity theory and the perspective of social identity theory.

The study concluded that PCBs needed to understand and recognize the importance of promotional ability, promoting co-workers, and mitigating role-overload in minimizing

turnover intention within the respective organizations. As of both the state and industry context, it is necessary for the PCBs to organize essential skills related programs for their employees' career advancement, a comfortable and supportive interpersonal relationship with co-workers in their difficult assignments and workloads, trim down the excessive workloads, even the long working hours with overtime work and balancing to maintain both work and outside relationship with others. Moreover, PCBs in Bangladesh need to focus on employee performance equally in-role and extra-role performance of their respective organizations for the betterment of the organizations which indicates worker caring practices. Building PCBs and their workers are expected to be more satisfied and enthusiastic with the current organization by diminishing their intention of employee turnover and improving the performance of employees.

In conclusion, this study provides as a validation to the certainty that promotion opportunity, co-worker support role-overload are the basic ingredients that stimulus turnover intention of employees but it would be possible to manage by enhanced superficial care from the organization's authority and improved employee performance which will ultimately decide the profitability, achievement and favorable role of Bangladesh's overall banking sector to contribute to the economy as well.

5.9 Recommendations of the Study

Employee turnover can distress the total organizational efficiency and it also may create or give indication of other difficulties. Hence, it is important to identify the purpose of employee turnover as the immediate preliminary stage of the actual turnover of employees. Consequently, it is understandable that the actual turnover may happen if the worker intends to leave the company. Intention of employee turnover is the symptoms of other problems, particularly dissatisfaction with organization wide-factor, working conditions of an organization and job-related factors.

Reducing employee turnover intention should not be only handling by HR departments alone; it should be the concern of overall organizational strategy. Using this, top management of the organization should take care and focus on the reasons of employee turnover intention and at the same time, policy level accomplishment will be taken to check the frequency of slow destruction. The current study recommends that the higher authority of the organization should perform an intense role from the beginning to

scrutinize the employee-related matters to have operative personnel policies. Furthermore, this study also recommends that the responsible policy creators should conduct exit interviews from individuals who have left the organization to know what causes the intention of the workers to leave the job.

Effective measures should be in use to avoid employee turnover intention and are also guaranteed to recover the effective outcomes. As we know turnover is expensive enough with respect to time and efforts in respect of recruitment, selection, training of new employees and evaluate them properly. Therefore, to avoid employee turnover and the actual behavior, organizations may need to develop some fruitful strategy to reduce or control employee turnover intention and the behavioral intention of the workforce.

It has been found from this study that employees perceive promotion opportunity as one of the important reasons for their intention to leave their current job. So, private commercial banking organizations (PCBs) can improve in this area by supporting into the long-term career development. The legally responsible authority of PCBs should take proper initiative to facilitate their employees to accomplish their career goals by providing special or subjective workshops, seminars and training. On the other hand, the authority from PCBs should also give their employees the opportunities to work in a special and challenging assignment nationally and internationally so that the employees may get encouragement to continuously gain new and job-related skills.

Another area for recommendation to reduce employee turnover intention is co-worker support. The PCBs authority should try to create the environment where co-workers are able to share a good relationship with one another. The authority should arrange some recreational activities in their organization to develop and improve employees' moral, ethics and harmonious relationship with each other. Especially in the banking sector, co-worker support is highly needed for difficult assignments and to reduce heavy workload. Occasionally, employees also might help each other to demonstrate their work-related problems and give comfort if things get demanding in their daily work. Therefore, the authority should arrange seminar or workshop relating to teambuilding, role-playing, and icebreaking to develop employees' moral, ethics and team spirit ability.

It has been found from the study that employees perceived role-overload as one of the significant reasons for employee turnover intention. Therefore, PCBs should take proper steps in this area through effective policymaking regarding excessive work pressure and overtime. The policymakers of PCBs should take initiative to reduce long working hours, job pressure and overtime for their employees. The authority should also arrange seminars on health-related issues so that employees can get concern about their health and be able to know how much pressure actually they can take in their regular working day. On the other hand, it is noticed that employees are not able to maintain their relations outside of the organization, so the authority should make the working environment flexible enough to maintain their work life activities.

As we know that “people leave managers and not companies”, on this note, a harmonious relationship concerning managers and subordinates gives extraordinary job satisfaction which consecutively helps employee retention. Therefore, to get rid of employee turnover intention, a democratic leadership style can ensure employee participation and have a substantial positive association with job satisfaction and develop organizational commitment ultimately (Ismail, Zainuddin and Ibrahim, 2010).

Another area for recommendation in the PCBs in Bangladesh is to improve in-role performance of the employees. Since it has been found from the study result that in-role performance is significantly affected by employee turnover intention, the authority of PCBs should focus on this issue seriously. It is clearly understandable that in-role performance is exclusively related to basic job responsibilities, so if the employees are able to perform their basic job responsibilities, it might affect their overall organizational goal and productivity. Therefore, the authority should establish a positive workplace which can boost employee motivation and performance evaluation and reduce work pressure and anxiety.

Since the current study focused on the private commercial banks (PCBs), behavioral intention of their employees and employee performance, the working atmosphere of the banks should have constructive and encouraging work cultures. Comprehensively, employee participation, trust and team work should be nurtured by the top managers in the banks to facilitate positive outcomes from their employees. At the same time, a bank should pledge such a culture where employees grow together, develop and discover

happiness in working together. Since behavioral intention is the focal point of this study, employee's indulgence with his customer, his supervisors and overall working environment must be recognized to impart the employee's high affirmative attitude in his work and performance as well.

An authority from banking organization should focus on employee requirements while addressing turnover intention issues. Bank managers must understand the organizational stressors in the working condition of banks which are exclusive and different that may be real in Bangladeshi banking context. Thus, proper efforts should be given by the management of the particular bank to arrange wellness programs to reduce employee turnover intention. Work overload has been found as a key factor from many research studies which is responsible for employee turnover intention and dissatisfaction (Firth et al., 2004). Hence, a manager should allocate the responsibilities according to the profile of each individual employee. Then again, the bank should acknowledge the capital of their respective organization so that employees can utilize skills, knowledge, expertise and talent effectually with the intention of producing quality service to the customers.

APPENDICES

Appendix A- Survey Questionnaire

COVER LETTER FOR SURVEY INSTRUMENT



CONFIDENTIAL

Dear Respondent,

This is an educational research that is planned to recognize employees' opinion at the workplace in regard to the impact of employee turnover issue such as: training and development, promotion opportunity, co-worker support, performance feedback and role-overload on employee performance. This research is carry out to fulfill partial requirement of the Doctorate of Philosophy (PhD) at the University of Dhaka.

We look for your thoughtful contribution to complete this questionnaire which may reflect your authentic view and experience. This study will only be used for academic research purpose and all information provided will be confidential. Your contribution in this research is exclusively voluntary. Your responses in this questionnaire will be confidential neither your response affect your relations and connections between you and your organizations in anyway.

Thank you in advance for your cooperation to fill the questionnaire honestly and sincerely with the sacrifice of your leisure and work time. Your valued response will surely bring the development and success of this research. Your interest regarding my research outcome is highly appreciated, please do not be in dilemma to contact me or my academic supervisor.

Yours Faithfully,

Khadiza Rahman Tanchi
PhD Student
Department of Management
Faculty of Business Studies
University of Dhaka
Cell: +8801738773134

Prof. Dr. Md. Serajul Islam
Research Supervisor
Department of Management
Faculty of Business Studies
Tel: +8801711273092

Inclusion Criteria of the Respondents

It is asked to distribute the questionnaire to those employees who validate the following criteria:

- 1) Line managers who were more hands-on oriented and responsible for getting the work done, maintaining employee performance and handling disciplinary issues and directly involved in the HR activities of the PCBs in Bangladesh.
- 2) Line managers who were actively working in the PCBs for more than 1 year.

Section 1

The following statements represent your approaches regarding various practices (Training and Development, Promotion Opportunity, Co-worker Support, Performance Feedback and Role-Overloaded) in your respective organization. Please indicate the degree of your agreement or disagreement with each statement [please tick (√) the appropriate box].

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
SD	D	N	A	SA
1	2	3	4	5

Training and Development					
Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My organization conducts thorough/extensive training and development program for employees	1	2	3	4	5
Every year my organization conducts training and development program for each employee	1	2	3	4	5
My organization identifies training needs through a formal appraisal mechanism.	1	2	3	4	5
My organization provides training programs to teach employees skills needed	1	2	3	4	5
Training helped me to improve my performance.	1	2	3	4	5

Promotion Opportunity					
Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My organization is supportive of my long-term career development	1	2	3	4	5
In the long run my organization will facilitate me accomplishing my career goals	1	2	3	4	5
My organization takes steps to insure that I maximize my career potential	1	2	3	4	5
My organization provides me with the opportunity to achieve my career goals	1	2	3	4	5
My present work encourages me to continuously gain new and job related skills.	1	2	3	4	5
My work encourages me to accumulate richer work experience.	1	2	3	4	5

Co-Worker Support					
Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My coworkers assist me with heavy workloads	1	2	3	4	5
My coworkers help me when I am with work-related problems.	1	2	3	4	5
My coworkers comfort me out when things get demanding.	1	2	3	4	5
My coworkers help me when I am unviable in my work place	1	2	3	4	5
My coworkers help me with difficult assignments, even when I don't directly request assistance.	1	2	3	4	5
My coworkers demonstrate me where things are that I need to do my job	1	2	3	4	5

Performance Feedback					
Statement	Strongly	Disagree	Neutral	Agree	Strongly
I receive timely feedback on my work.	1	2	3	4	5
I receive adequate amount of feedback on my work.	1	2	3	4	5
The feedback given on my work is specific enough to make changes.	1	2	3	4	5
My supervisor tells me what I do wrong.	1	2	3	4	5
The feedback given on my work is sufficiently specific to know performance is satisfactory.	1	2	3	4	5
My supervisor provides good feedback on my work.	1	2	3	4	5
My supervisor provides frequent feedback on my work.	1	2	3	4	5

Role-Overload					
Statement	Strongly	Disagree	Neutral	Agree	Strongly
I experience excessive work pressure.	1	2	3	4	5
I work for long hours, on overtime and even on day off.	1	2	3	4	5
I am unable to meet out the loads of my work.	1	2	3	4	5
Job pressure in my organization affect my outside relations.	1	2	3	4	5
I feel tired during the day due to extreme work load.	1	2	3	4	5

Section 2

The following statements characterize your approaches regarding your job in your organization. Please indicate the degree of your agreement or disagreement with each statement [please tick (√) the appropriate box].

Strongly Disagree	Disagree	Moderately Disagree	Neutral	Moderately agree	Agree	Strongly Agree
1	2	3	4	5	6	7

Employee Turnover

Statement	Strongly Disagree	Disagree	Moderately Disagree	Neutral	Moderately Agree	Agree	Strongly Agree
I think 2 years from now, I will leave the job.	1	2	3	4	5	6	7
I am seriously thinking to continue my job.	1	2	3	4	5	6	7
I will leave the organization as early as possible.	1	2	3	4	5	6	7
I am actively searching for an alternative to the organization.	1	2	3	4	5	6	7
I often search for another job.	1	2	3	4	5	6	7

Section 3

The following statements represent approaches regarding employee performances (In-role performance and Extra-role performance) in your respective organization. Please indicate the degree of your agreement or disagreement with each statement [please tick (√) the appropriate box].

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
SD	D	N	A	SA
1	2	3	4	5

In-role performance

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I effectively complete assigned duties.	1	2	3	4	5
I accomplish responsibilities specified in job description.	1	2	3	4	5
I complete tasks that are expected of me.	1	2	3	4	5
I meet formal performance necessities of the job.	1	2	3	4	5
I participate in activities that will directly affect my performance evaluation	1	2	3	4	5
I neglect parts of the job I am obligated to perform.	1	2	3	4	5
I fail to perform essential responsibilities.	1	2	3	4	5

Extra-role performance

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I voluntarily support customers even if it means going beyond job requirements	1	2	3	4	5
I often go beyond the call of duty when attending customers.	1	2	3	4	5
I eagerly go out of his/her way to make a customer satisfied	1	2	3	4	5

Section 4

Following are the related personal information of the respondents. Please tick (√) on the appropriate box which matches with you most.

1	Age (Please Fill in.)
2	Gender	1. Male 2. Female
3	Marital Status	1. Single 2. Married
4	Education	1. Bachelor 2. Banking Diploma 3. Masters/ M.B.A 3. PhD/ Higher Training 4. Other(s) please specify -----
5	Monthly Income (Please Fill in.)	-----
6	Religion	1. Muslim 2. Hindu 3. Christian 4. Buddhist
7	Current Organizations Experience (Please Fill in.)Years
8	Current Positions of Line Managers (Please Mention Your Current Position)	1. Branch Manager 2. 2 nd Officer in charge 3. Officer in charge general banking 4. Officer in charge (credit) 5. Officer in charge (foreign exchange) 6. Officer in charge (accounts)

Thank you for you participation

Appendix B Descriptive Analysis

I. Demographic Profile of the Respondents

Age					
	Age Range (Years)	Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	21 – 25 years	9	.03	.3	.3
	26 – 30 years	43	.14	.14	0.17
	31 – 35 years	75	.25	.25	0.42
	36 – 40 years	98	.32	.32	0.72
	41 – 45 years	63	.20	.20	0.94
	46- 50 years	17	.05	.05	0.99
	Above 50 years	5	.01	.01	100.0
	Total	310	1.00	1.00	

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	240	77.4	77.4	77.4
	Female	70	22.6	22.6	100.0
	Total	310	100.0	100.0	

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	64	20.6	20.6	20.6
	Married	246	79.4	79.4	100.0
	Total	310	100.0	100.0	

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	30	9.7	9.7	9.7
	Banking Diploma	13	4.2	4.2	13.9
	Masters / MBA	260	83.9	83.9	97.7
	PhD / Higher Traing	5	1.6	1.6	99.4
	Others	2	.6	.6	100.0
	Total	310	100.0	100.0	

Religion					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	265	85.5	85.5	85.5
	Hindu	37	11.9	11.9	97.4
	Christian	5	1.6	1.6	99.0
	Buddhist	3	1.0	1.0	100.0
	Total	310	100.0	100.0	

Current organization experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 to 5 years	90	29.03	29.03	29.03
	6 to 10 years	149	48.06	48.06	77.10
	11-15 years	56	18.06	18.06	95.16
	16 years and above	15	4.84	4.84	100.00
	Total	310	100.00		

Current Positions of Line Managers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Branch Manager	36	11.6	11.6	11.6
	2nd Officer in charge	50	16.1	16.1	27.7
	Officer in charge general banking	70	22.6	22.6	50.3
	Officer in charge (credit)	56	18.1	18.1	68.4
	Officer in charge (foreign exchange)	48	15.5	15.5	83.9
	Officer in charge (accounts)	39	12.6	12.6	96.5
	Senior Manager	4	1.3	1.3	97.7
	Team Leader in MIS	2	.6	.6	98.4
	RM Credit	1	.3	.3	98.7
	Head of Division	2	.6	.6	99.4
	Executive Officer	2	.6	.6	100.0
	Total	310	100.0	100.0	

II. Common Method Variance

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.666	26.280	26.280	13.666	26.280	26.280
2	4.465	8.586	34.865	4.465	8.586	34.865
3	2.835	5.452	40.318	2.835	5.452	40.318
4	2.259	4.344	44.662	2.259	4.344	44.662
5	1.956	3.761	48.423	1.956	3.761	48.423
6	1.800	3.461	51.884	1.800	3.461	51.884
7	1.512	2.907	54.790	1.512	2.907	54.790
8	1.451	2.791	57.581	1.451	2.791	57.581
9	1.343	2.583	60.164	1.343	2.583	60.164
10	1.159	2.229	62.393	1.159	2.229	62.393
11	1.074	2.065	64.458	1.074	2.065	64.458
12	1.034	1.988	66.446	1.034	1.988	66.446

13	1.008	1.939	68.385	1.008	1.939	68.385
14	.945	1.817	70.202			
15	.927	1.784	71.985			
16	.869	1.671	73.656			
17	.835	1.607	75.262			
18	.786	1.512	76.774			
19	.742	1.427	78.201			
20	.694	1.334	79.535			
21	.663	1.274	80.809			
22	.594	1.142	81.952			
23	.578	1.111	83.062			
24	.548	1.053	84.116			
25	.515	.990	85.106			
26	.495	.952	86.057			
27	.485	.932	86.989			
28	.456	.876	87.866			
29	.440	.845	88.711			
30	.429	.825	89.536			
31	.398	.766	90.302			
32	.375	.720	91.022			
33	.364	.700	91.722			
34	.352	.676	92.399			
35	.340	.653	93.052			
36	.326	.627	93.678			
37	.314	.604	94.283			
38	.302	.581	94.864			
39	.262	.504	95.368			
40	.254	.489	95.857			
41	.249	.479	96.336			
42	.231	.443	96.779			
43	.222	.427	97.205			

44	.210	.403	97.609			
45	.202	.389	97.998			
46	.194	.372	98.371			
47	.162	.312	98.683			
48	.157	.302	98.985			
49	.149	.287	99.272			
50	.142	.274	99.546			
51	.135	.260	99.806			
52	.101	.194	100.000			
Extraction Method: Principal Component Analysis.						

III. Descriptive Statistics of the Variables

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ATD	310	2.20	5.00	4.0632	.65369
APO	310	1.67	5.00	3.8285	.75511
ACWS	310	1.83	5.00	3.8941	.62432
APFBCK	310	1.43	5.00	3.7673	.69485
AROL	310	1.00	5.00	3.1368	1.16935
AETI	310	1.00	7.00	3.4432	1.34200
AIRP	310	2.71	5.00	3.6982	.45300
AERP	310	1.00	5.00	3.8011	.75770
Valid N (listwise)	310				

Appendix C- Items correlation of the variable

I. Item correlation for Training and Development

Correlations						
		TD1	TD2	TD3	TD4	TD5
TD1	Pearson Correlation	1	.499**	.444**	.530**	.430**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	310	310	310	310	310
TD2	Pearson Correlation	.499**	1	.587**	.484**	.343**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	310	310	310	310	310
TD3	Pearson Correlation	.444**	.587**	1	.512**	.315**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	310	310	310	310	310
TD4	Pearson Correlation	.530**	.484**	.512**	1	.471**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	310	310	310	310	310
TD5	Pearson Correlation	.430**	.343**	.315**	.471**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	310	310	310	310	310
**. Correlation is significant at the 0.01 level (2-tailed).						

II. Item Correlation for Promotion Opportunity

Correlations							
		PO1	PO2	PO3	PO4	PO5	PO6
PO1	Pearson Correlation	1	.779**	.690**	.662**	.534**	.420**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	310	310	310	310	310	310
PO2	Pearson Correlation	.779**	1	.771**	.719**	.578**	.497**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	310	310	310	310	310	310
PO3	Pearson Correlation	.690**	.771**	1	.711**	.547**	.505**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	310	310	310	310	310	310
PO4	Pearson Correlation	.662**	.719**	.711**	1	.552**	.455**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	310	310	310	310	310	310
PO5	Pearson Correlation	.534**	.578**	.547**	.552**	1	.634**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	310	310	310	310	310	310
PO6	Pearson Correlation	.420**	.497**	.505**	.455**	.634**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	310	310	310	310	310	310
**. Correlation is significant at the 0.01 level (2-tailed).							

III. Item Correlation for Coworkers Support

Correlations							
		CWS1	CWS2	CWS3	CWS4	CWS5	CWS6
CWS1	Pearson Correlation	1	.559**	.502**	.545**	.499**	.466**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	310	310	310	310	310	310
CWS2	Pearson Correlation	.559**	1	.575**	.541**	.481**	.359**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	310	310	310	310	310	310
CWS3	Pearson Correlation	.502**	.575**	1	.516**	.504**	.440**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	310	310	310	310	310	310
CWS4	Pearson Correlation	.545**	.541**	.516**	1	.483**	.467**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	310	310	310	310	310	310
CWS5	Pearson Correlation	.499**	.481**	.504**	.483**	1	.524**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	310	310	310	310	310	310
CWS6	Pearson Correlation	.466**	.359**	.440**	.467**	.524**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	310	310	310	310	310	310

** . Correlation is significant at the 0.01 level (2-tailed).

IV. Item Correlation for Performance Feedback

		Correlations						
		PFBCK1	PFBCK2	PFBCK3	PFBCK4	PFBCK5	PFBCK6	PFBCK7
PFBCK1	Pearson Correlation	1	.722**	.519**	.443**	.549**	.523**	.545**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	310	310	310	310	310	310	310
PFBCK2	Pearson Correlation	.722**	1	.655**	.450**	.553**	.576**	.586**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	310	310	310	310	310	310	310
PFBCK3	Pearson Correlation	.519**	.655**	1	.455**	.529**	.532**	.526**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	310	310	310	310	310	310	310
PFBCK4	Pearson Correlation	.443**	.450**	.455**	1	.532**	.478**	.574**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	310	310	310	310	310	310	310
PFBCK5	Pearson Correlation	.549**	.553**	.529**	.532**	1	.662**	.609**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	310	310	310	310	310	310	310
PFBCK6	Pearson Correlation	.523**	.576**	.532**	.478**	.662**	1	.687**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	310	310	310	310	310	310	310
PFBCK7	Pearson Correlation	.545**	.586**	.526**	.574**	.609**	.687**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	310	310	310	310	310	310	310

** . Correlation is significant at the 0.01 level (2-tailed).

V. Item Correlation for Role Overload

		Correlations				
		ROL1	ROL2	ROL3	ROL4	ROL5
ROL1	Pearson Correlation	1	.774**	.642**	.767**	.704**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	310	310	310	310	310
ROL2	Pearson Correlation	.774**	1	.628**	.690**	.668**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	310	310	310	310	310
ROL3	Pearson Correlation	.642**	.628**	1	.677**	.670**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	310	310	310	310	310
ROL4	Pearson Correlation	.767**	.690**	.677**	1	.787**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	310	310	310	310	310
ROL5	Pearson Correlation	.704**	.668**	.670**	.787**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	310	310	310	310	310

** . Correlation is significant at the 0.01 level (2-tailed).

VI. Item correlation for Employee Turnover Intention

		Correlations				
		ETI1	ETI2	ETI3	ETI4	ETI5
ETI1	Pearson Correlation	1	-.084	.754**	.751**	.656**
	Sig. (2-tailed)		.139	.000	.000	.000
	N	310	310	310	310	310
ETI2	Pearson Correlation	-.084	1	.053	-.010	.061
	Sig. (2-tailed)	.139		.355	.865	.283
	N	310	310	310	310	310
ETI3	Pearson Correlation	.754**	.053	1	.808**	.732**
	Sig. (2-tailed)	.000	.355		.000	.000
	N	310	310	310	310	310
ETI4	Pearson Correlation	.751**	-.010	.808**	1	.785**
	Sig. (2-tailed)	.000	.865	.000		.000
	N	310	310	310	310	310
ETI5	Pearson Correlation	.656**	.061	.732**	.785**	1

	Sig. (2-tailed)	.000	.283	.000	.000	
	N	310	310	310	310	310
**. Correlation is significant at the 0.01 level (2-tailed).						

VII. Item Correlation for In-role Performance

Correlations								
		IRP1	IRP2	IRP3	IRP4	IRP5	IRP6	IRP7
IRP1	Pearson Correlation	1	.658**	.501**	.518**	.260**	-.259**	-.261**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	310	310	310	310	310	310	310
IRP2	Pearson Correlation	.658**	1	.512**	.451**	.333**	-.115*	-.087
	Sig. (2-tailed)	.000		.000	.000	.000	.043	.124
	N	310	310	310	310	310	310	310
IRP3	Pearson Correlation	.501**	.512**	1	.535**	.353**	-.086	-.159**
	Sig. (2-tailed)	.000	.000		.000	.000	.129	.005
	N	310	310	310	310	310	310	310
IRP4	Pearson Correlation	.518**	.451**	.535**	1	.480**	-.165**	-.169**
	Sig. (2-tailed)	.000	.000	.000		.000	.004	.003
	N	310	310	310	310	310	310	310
IRP5	Pearson Correlation	.260**	.333**	.353**	.480**	1	.056	.063
	Sig. (2-tailed)	.000	.000	.000	.000		.322	.268
	N	310	310	310	310	310	310	310
IRP6	Pearson Correlation	-.259**	-.115*	-.086	-.165**	.056	1	.665**
	Sig. (2-tailed)	.000	.043	.129	.004	.322		.000
	N	310	310	310	310	310	310	310
IRP7	Pearson Correlation	-.261**	-.087	-.159**	-.169**	.063	.665**	1
	Sig. (2-tailed)	.000	.124	.005	.003	.268	.000	
	N	310	310	310	310	310	310	310
**. Correlation is significant at the 0.01 level (2-tailed).								
*. Correlation is significant at the 0.05 level (2-tailed).								

VIII. Item Correlation for In-role Performance

Correlations				
		ERP1	ERP2	ERP3
ERP1	Pearson Correlation	1	.540**	.357**
	Sig. (2-tailed)		.000	.000
	N	310	310	310
ERP2	Pearson Correlation	.540**	1	.446**
	Sig. (2-tailed)	.000		.000
	N	310	310	310
ERP3	Pearson Correlation	.357**	.446**	1
	Sig. (2-tailed)	.000	.000	
	N	310	310	310
**. Correlation is significant at the 0.01 level (2-tailed).				

IX. Overall Dimensions Correlation ship

Correlations									
		ATD	APO	ACWS	APFB	AROL	AETI	AIRP	AERP
ATD	Pearson Correlation	1	.474**	.451**	.333**	-.047	-.202**	.368**	.295**
	Sig. (1-tailed)		.000	.000	.000	.241	.001	.000	.000
	N	230	228	228	227	229	227	228	228
APO	Pearson Correlation	.474**	1	.604**	.511**	-.359**	-.407**	.446**	.280**
	Sig. (1-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	228	228	227	226	228	226	227	227
ACWS	Pearson Correlation	.451**	.604**	1	.427**	-.229**	-.404**	.501**	.287**
	Sig. (1-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	228	227	228	226	228	226	227	227
APFB	Pearson Correlation	.333**	.511**	.427**	1	-.287**	-.383**	.366**	.237**
	Sig. (1-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	227	226	226	227	227	225	226	226
AROL	Pearson Correlation	-.047	-.359**	-.229**	-.287**	1	.668**	-.220**	.082
	Sig. (1-tailed)	.241	.000	.000	.000		.000	.000	.109
	N	229	228	228	227	229	227	228	228
AETI	Pearson Correlation	-.202**	-.407**	-.404**	-.383**	.668**	1	-.375**	-.041
	Sig. (1-tailed)	.001	.000	.000	.000	.000		.000	.271
	N	227	226	226	225	227	227	227	226
AIRP	Pearson Correlation	.368**	.446**	.501**	.366**	-.220**	-.375**	1	.336**
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	228	227	227	226	228	227	228	227
AERP	Pearson Correlation	.295**	.280**	.287**	.237**	.082	-.041	.336**	1
	Sig. (1-tailed)	.000	.000	.000	.000	.109	.271	.000	
	N	228	227	227	226	228	226	227	228

** . Correlation is significant at the 0.01 level (1-tailed).

Appendix D- Goodness of Measurement Model

I. Construct Validity- Item Loading

	CWS	ERP	ETI	IRP	PFBCK	PRO	ROL	TRA
CSW3	0.797							
CWS1	0.761							
CWS2	0.802							
CWS4	0.79							
CWS5	0.74							
CWS6	0.667							
ERP1		0.751						
ERP2		0.699						
ERP3		0.869						
ET1			0.875					
ET3			0.918					
ET4			0.93					
ET5			0.878					
IRP1				0.84				
IRP2				0.818				
IRP3				0.772				
IRP4				0.786				
PFBCK1					0.777			
PFBCK2					0.823			
PFBCK3					0.773			
PFBCK4					0.702			
PFBCK5					0.81			
PFBCK6					0.807			
PFBCK7					0.82			
PRO1						0.837		
PRO2						0.897		
PRO3						0.865		
PRO4						0.849		
PRO5						0.768		
PRO6						0.689		

ROL1							0.889	
ROL2							0.851	
ROL3							0.832	
ROL4							0.907	
ROL5							0.881	
TRA1								0.782
TRA2								0.811
TRA3								0.706
TRA4								0.787
TRA5								0.667

II. Average Variance Extracted, Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CWS	0.856	0.874	0.892	0.579
ERP	0.708	0.787	0.818	0.602
ETI	0.922	0.924	0.945	0.811
IRP	0.818	0.822	0.88	0.647
PFBCK	0.898	0.901	0.92	0.622
PRO	0.901	0.912	0.925	0.673
ROL	0.921	0.926	0.941	0.761
TRA	0.811	0.839	0.867	0.566

III. Discriminant Validity

	CWS	ERP	ETI	IRP	PFBCK	PRO	ROL	TRA
CWS	0.761							
ERP	0.147	0.776						
ETI	-0.413	-0.085	0.901					
IRP	0.432	0.226	-0.432	0.804				
PFBCK	0.616	0.167	-0.477	0.378	0.789			
PRO	0.601	0.154	-0.463	0.403	0.691	0.82		
ROL	-0.312	0.063	0.612	-0.427	-0.469	-0.392	0.872	
TRA	0.524	0.182	-0.265	0.159	0.55	0.548	-0.148	0.753

IV. Coefficient of Determination (R^2) for In-role Performance, Extra-role Performance and Employee Turnover Intention

	R^2
IRP	0.180
ERP	0.176
ETI	0.450
GOF	0.810=81%

V. Output of Path Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CWS -> ETI	-0.129	-0.128	0.06	2.158	0.031
ETI -> ERP	-0.085	-0.101	0.069	1.222	0.222
ETI -> IRP	-0.432	-0.437	0.051	8.522	0
PFBCK -> ETI	-0.064	-0.067	0.075	0.849	0.396
PRO -> ETI	-0.147	-0.143	0.072	2.034	0.042
ROL -> ETI	0.483	0.484	0.056	8.609	0
TRA -> ETI	-0.011	-0.016	0.056	0.192	0.848

VI. Output of Bootstrap Analysis

	CWS -> ETI	ETI -> ERP	ETI -> IRP	PFBACK -> ETI	PRO -> ETI	ROL -> ETI	TRA -> ETI
Sample 0	-0.034	0.082	-0.435	0.079	-0.274	0.548	-0.036
Sample 1	-0.059	-0.171	-0.368	-0.147	-0.214	0.419	0.032
Sample 2	-0.173	-0.103	-0.46	-0.083	-0.154	0.457	-0.038
Sample 3	-0.217	0.062	-0.514	-0.021	-0.14	0.451	0.019
Sample 4	-0.185	-0.19	-0.349	0.082	-0.131	0.533	-0.003
Sample 5	-0.087	-0.135	-0.438	-0.038	-0.118	0.512	-0.032
Sample 6	-0.043	-0.153	-0.495	-0.127	-0.133	0.508	-0.053
Sample 7	-0.145	-0.111	-0.348	-0.048	-0.118	0.501	0.015
Sample 8	-0.225	-0.104	-0.478	0.061	-0.146	0.497	-0.037
Sample 9	-0.058	-0.103	-0.32	-0.083	0.034	0.576	-0.087
Sample 10	-0.119	-0.105	-0.357	0.044	-0.096	0.546	-0.059
Sample 11	-0.13	-0.12	-0.521	-0.033	-0.168	0.463	-0.072
Sample 12	-0.134	-0.083	-0.423	-0.188	-0.001	0.425	-0.04
Sample 13	-0.145	-0.13	-0.449	-0.188	-0.033	0.49	-0.022
Sample 14	-0.045	-0.055	-0.441	-0.057	-0.262	0.484	-0.095
Sample 15	-0.207	-0.1	-0.435	0.106	-0.223	0.518	-0.021
Sample 16	-0.147	-0.096	-0.511	-0.066	-0.065	0.521	-0.053
Sample 17	-0.171	-0.065	-0.41	-0.112	-0.034	0.466	-0.027
Sample 18	-0.156	-0.173	-0.493	0.045	-0.158	0.543	-0.088
Sample 19	-0.111	-0.082	-0.387	0.016	-0.126	0.559	-0.082
Sample 20	-0.062	-0.088	-0.5	-0.085	-0.216	0.446	0.001
Sample 21	-0.227	-0.142	-0.493	-0.061	-0.193	0.398	0.035
Sample 22	-0.166	-0.167	-0.423	0.035	-0.257	0.403	-0.011
Sample 23	-0.011	-0.173	-0.388	-0.113	-0.298	0.381	0.012
Sample 24	-0.109	-0.061	-0.439	-0.063	-0.181	0.462	-0.004
Sample 25	-0.019	-0.091	-0.414	-0.193	-0.09	0.479	-0.057
Sample 26	-0.198	-0.104	-0.395	0.022	-0.17	0.465	-0.001
Sample 27	-0.158	-0.033	-0.359	0.03	-0.101	0.572	0.019
Sample 28	-0.03	-0.117	-0.351	-0.126	-0.24	0.379	0.02
Sample 29	-0.206	-0.116	-0.461	-0.131	0	0.57	0.041

Sample 30	-0.123	-0.137	-0.487	-0.049	-0.131	0.506	-0.091
Sample 31	-0.138	-0.127	-0.364	-0.046	-0.199	0.426	-0.018
Sample 32	-0.132	-0.109	-0.46	-0.015	-0.335	0.442	0.065
Sample 33	-0.042	-0.149	-0.43	-0.149	-0.193	0.407	-0.099
Sample 34	-0.069	-0.03	-0.465	-0.033	-0.132	0.524	-0.079
Sample 35	-0.209	-0.057	-0.434	-0.195	0.034	0.44	-0.053
Sample 36	-0.113	-0.139	-0.383	-0.127	-0.139	0.503	-0.043
Sample 37	-0.143	-0.108	-0.438	0.122	-0.308	0.541	0.135
Sample 38	-0.248	-0.226	-0.442	-0.1	-0.074	0.42	-0.054
Sample 39	-0.095	-0.101	-0.3	-0.063	-0.126	0.437	-0.088
Sample 40	-0.103	-0.075	-0.431	-0.127	-0.1	0.461	-0.087
Sample 41	-0.089	-0.093	-0.427	-0.075	-0.146	0.525	-0.045
Sample 42	-0.058	-0.127	-0.321	-0.102	-0.044	0.602	-0.015
Sample 43	-0.095	-0.053	-0.509	-0.094	-0.217	0.455	0.085
Sample 44	-0.164	-0.115	-0.495	-0.182	-0.024	0.463	0
Sample 45	-0.201	-0.056	-0.519	0.014	-0.128	0.497	-0.05
Sample 46	-0.217	-0.174	-0.494	0.052	-0.306	0.355	0.009
Sample 47	-0.168	-0.151	-0.418	-0.125	-0.089	0.518	-0.021
Sample 48	-0.09	-0.14	-0.426	-0.08	-0.281	0.38	0.009
Sample 49	-0.052	-0.149	-0.428	-0.173	-0.059	0.501	0.006
Sample 50	-0.207	-0.124	-0.439	-0.027	-0.171	0.435	-0.048
Sample 51	-0.096	-0.152	-0.365	-0.076	-0.232	0.42	-0.107
Sample 52	-0.115	-0.061	-0.416	-0.134	-0.077	0.441	-0.05
Sample 53	-0.111	-0.143	-0.438	-0.101	-0.17	0.487	-0.009
Sample 54	-0.155	-0.072	-0.463	-0.055	-0.248	0.445	-0.018
Sample 55	-0.118	-0.157	-0.428	-0.12	-0.044	0.541	0.051
Sample 56	-0.112	-0.149	-0.482	-0.063	-0.175	0.461	0.039
Sample 57	-0.061	-0.155	-0.483	-0.156	-0.226	0.442	0.027
Sample 58	-0.111	-0.136	-0.419	-0.059	-0.143	0.478	-0.097
Sample 59	-0.089	-0.1	-0.539	-0.12	-0.225	0.45	-0.012
Sample 60	-0.182	-0.117	-0.421	-0.148	-0.028	0.494	-0.018
Sample 61	-0.104	-0.141	-0.487	-0.191	0.05	0.543	-0.096
Sample 62	-0.113	-0.161	-0.451	0.064	-0.167	0.562	-0.1

Sample 63	-0.109	-0.111	-0.356	-0.067	-0.12	0.485	-0.086
Sample 64	-0.207	-0.069	-0.417	-0.022	-0.165	0.475	0.021
Sample 65	-0.123	-0.087	-0.461	-0.034	-0.12	0.544	-0.096
Sample 66	-0.092	-0.061	-0.472	-0.038	-0.287	0.443	0.086
Sample 67	-0.157	-0.131	-0.413	-0.058	-0.126	0.45	-0.095
Sample 68	-0.208	-0.169	-0.415	-0.017	-0.108	0.476	-0.088
Sample 69	-0.138	-0.064	-0.484	-0.105	-0.194	0.463	0.058
Sample 70	-0.139	-0.077	-0.506	-0.106	-0.035	0.491	-0.09
Sample 71	-0.099	-0.073	-0.451	-0.138	-0.112	0.517	-0.015
Sample 72	-0.07	0.052	-0.414	-0.027	-0.295	0.446	0.052
Sample 73	-0.006	0.074	-0.436	-0.234	-0.031	0.497	-0.016
Sample 74	-0.229	-0.098	-0.442	-0.042	-0.068	0.468	-0.002
Sample 75	-0.083	-0.138	-0.512	-0.189	-0.21	0.387	0
Sample 76	-0.139	-0.058	-0.385	-0.06	-0.024	0.508	-0.079
Sample 77	-0.072	0.151	-0.45	-0.146	-0.098	0.53	-0.057
Sample 78	-0.128	-0.119	-0.455	-0.133	-0.045	0.482	-0.081
Sample 79	-0.158	-0.161	-0.447	0.091	-0.179	0.593	-0.078
Sample 80	-0.091	0.079	-0.435	0.056	-0.181	0.537	-0.026
Sample 81	-0.026	-0.091	-0.445	-0.172	-0.108	0.493	-0.007
Sample 82	-0.07	-0.077	-0.382	-0.064	-0.217	0.537	0.003
Sample 83	-0.122	-0.112	-0.401	-0.037	-0.19	0.446	-0.076
Sample 84	-0.13	-0.167	-0.4	-0.222	-0.006	0.423	0.029
Sample 85	-0.07	-0.182	-0.52	-0.039	-0.207	0.509	0.028
Sample 86	-0.144	-0.027	-0.479	-0.143	-0.132	0.459	0.031
Sample 87	-0.026	0.106	-0.513	-0.188	-0.033	0.55	-0.028
Sample 88	-0.154	-0.13	-0.359	-0.092	-0.172	0.462	0.086
Sample 89	-0.086	-0.092	-0.393	-0.127	-0.156	0.406	-0.052
Sample 90	-0.148	-0.065	-0.414	-0.128	-0.057	0.419	-0.103
Sample 91	-0.165	-0.145	-0.419	-0.188	-0.081	0.446	0.003
Sample 92	-0.183	-0.227	-0.367	-0.169	-0.065	0.429	0.145
Sample 93	-0.165	-0.162	-0.423	-0.169	0.022	0.448	-0.031
Sample 94	-0.138	-0.11	-0.441	0.03	-0.273	0.471	0.016
Sample 95	-0.077	-0.042	-0.417	-0.081	-0.145	0.425	-0.068

Sample 96	-0.137	0.139	-0.476	-0.065	-0.206	0.483	-0.013
Sample 97	-0.12	-0.142	-0.451	-0.065	-0.127	0.465	-0.012
Sample 98	-0.092	-0.12	-0.509	0.013	-0.099	0.629	-0.024
Sample 99	-0.153	-0.052	-0.483	-0.045	-0.161	0.486	-0.056
Sample 100	-0.178	-0.134	-0.342	0.055	-0.134	0.531	0.012
Sample 101	-0.041	-0.108	-0.467	-0.165	-0.178	0.459	0.084
Sample 102	-0.163	-0.113	-0.458	-0.084	-0.023	0.534	0.02
Sample 103	-0.172	-0.146	-0.421	-0.147	-0.049	0.567	0.085
Sample 104	-0.087	0.049	-0.488	0.01	-0.252	0.483	-0.061
Sample 105	-0.168	-0.098	-0.342	-0.173	-0.066	0.445	0.064
Sample 106	-0.098	-0.138	-0.506	0.005	-0.217	0.467	-0.001
Sample 107	-0.054	-0.084	-0.368	-0.02	-0.16	0.512	-0.179
Sample 108	-0.093	-0.092	-0.415	-0.055	-0.091	0.556	-0.023
Sample 109	-0.147	-0.088	-0.495	-0.039	-0.131	0.52	-0.033
Sample 110	-0.119	-0.045	-0.518	-0.17	-0.118	0.473	0.05
Sample 111	-0.193	-0.17	-0.406	-0.116	-0.118	0.35	0.089
Sample 112	-0.201	-0.102	-0.474	-0.116	-0.072	0.504	-0.005
Sample 113	-0.126	-0.18	-0.398	-0.112	-0.091	0.497	-0.047
Sample 114	-0.107	-0.064	-0.478	-0.121	-0.065	0.516	-0.066
Sample 115	-0.166	-0.075	-0.482	-0.126	-0.178	0.417	0.085
Sample 116	-0.031	-0.151	-0.483	-0.099	-0.106	0.518	-0.043
Sample 117	-0.053	-0.103	-0.468	-0.2	-0.151	0.422	-0.023
Sample 118	-0.056	-0.118	-0.455	-0.113	-0.091	0.527	-0.054
Sample 119	-0.083	0.132	-0.434	-0.07	-0.044	0.57	-0.099
Sample 120	-0.157	-0.101	-0.489	-0.09	-0.175	0.427	0
Sample 121	-0.077	-0.097	-0.42	-0.11	-0.199	0.373	-0.122
Sample 122	-0.073	-0.09	-0.35	-0.083	-0.114	0.513	-0.047
Sample 123	-0.064	-0.053	-0.434	-0.051	-0.187	0.511	-0.022
Sample 124	-0.152	-0.076	-0.435	-0.001	-0.126	0.487	-0.109
Sample 125	-0.096	-0.173	-0.36	-0.039	-0.295	0.43	0.026
Sample 126	-0.063	-0.096	-0.428	-0.128	-0.191	0.444	0.013
Sample 127	-0.059	0.093	-0.408	0.008	-0.155	0.619	0.011
Sample 128	-0.131	-0.136	-0.493	0.005	-0.148	0.493	-0.074

Sample 129	-0.134	-0.139	-0.415	-0.087	-0.16	0.477	-0.056
Sample 130	-0.173	-0.148	-0.424	0.024	0.008	0.632	-0.014
Sample 131	-0.249	-0.148	-0.425	-0.002	-0.098	0.473	0.042
Sample 132	-0.21	-0.127	-0.539	-0.007	-0.199	0.428	-0.054
Sample 133	-0.104	-0.07	-0.412	-0.064	-0.141	0.49	-0.009
Sample 134	-0.25	-0.124	-0.384	-0.016	-0.038	0.488	-0.042
Sample 135	-0.093	-0.11	-0.47	-0.034	-0.08	0.578	-0.05
Sample 136	-0.254	-0.119	-0.508	-0.089	-0.111	0.433	0.031
Sample 137	-0.071	-0.152	-0.363	-0.039	-0.205	0.495	-0.125
Sample 138	-0.105	-0.163	-0.32	-0.041	-0.097	0.502	0.015
Sample 139	-0.188	-0.12	-0.469	-0.007	-0.18	0.517	0.052
Sample 140	-0.156	-0.111	-0.364	-0.007	-0.169	0.474	-0.014
Sample 141	-0.204	-0.164	-0.451	-0.162	-0.035	0.485	-0.025
Sample 142	-0.142	-0.086	-0.514	-0.016	-0.192	0.469	0.02
Sample 143	-0.123	-0.047	-0.539	0.023	-0.219	0.504	-0.04
Sample 144	-0.146	-0.19	-0.41	-0.266	0.026	0.44	0.029
Sample 145	-0.118	-0.131	-0.488	0.071	-0.221	0.519	-0.033
Sample 146	-0.114	-0.149	-0.371	-0.008	-0.15	0.509	0.008
Sample 147	-0.208	-0.162	-0.433	-0.091	-0.171	0.39	0.034
Sample 148	-0.124	-0.086	-0.418	-0.076	-0.164	0.475	0.049
Sample 149	-0.166	0.036	-0.414	0.011	-0.095	0.568	0.042
Sample 150	-0.034	-0.09	-0.413	0.006	-0.202	0.584	-0.026
Sample 151	-0.063	-0.139	-0.53	-0.098	-0.316	0.373	-0.004
Sample 152	-0.101	-0.135	-0.364	0.048	-0.167	0.584	-0.078
Sample 153	-0.074	-0.084	-0.388	-0.075	-0.23	0.447	-0.013
Sample 154	-0.11	-0.102	-0.46	-0.151	-0.057	0.502	-0.034
Sample 155	-0.159	-0.158	-0.479	0.063	-0.215	0.444	-0.051
Sample 156	-0.194	-0.091	-0.447	0.04	-0.096	0.563	0.001
Sample 157	-0.152	-0.159	-0.397	-0.079	-0.086	0.477	-0.032
Sample 158	-0.109	-0.154	-0.341	-0.073	-0.113	0.498	-0.1
Sample 159	-0.045	-0.071	-0.427	-0.224	-0.051	0.471	-0.047
Sample 160	-0.086	-0.096	-0.464	0.03	-0.164	0.554	-0.107
Sample 161	-0.043	-0.186	-0.393	-0.235	-0.13	0.502	0.13

Sample 162	-0.136	-0.114	-0.467	-0.112	-0.101	0.471	0.042
Sample 163	-0.065	-0.187	-0.469	-0.066	-0.264	0.417	-0.054
Sample 164	-0.085	-0.082	-0.361	-0.017	-0.096	0.549	0.013
Sample 165	-0.149	-0.083	-0.372	0.085	-0.256	0.524	-0.073
Sample 166	-0.062	0.233	-0.33	-0.119	-0.091	0.492	-0.03
Sample 167	-0.042	-0.088	-0.44	-0.012	-0.142	0.55	-0.08
Sample 168	-0.067	-0.099	-0.399	-0.029	-0.229	0.45	-0.095
Sample 169	-0.041	0.124	-0.433	-0.076	-0.155	0.509	-0.074
Sample 170	-0.122	-0.151	-0.302	-0.039	-0.036	0.535	-0.039
Sample 171	-0.178	-0.071	-0.497	-0.041	-0.231	0.435	0.011
Sample 172	-0.053	0.062	-0.427	-0.045	-0.053	0.567	-0.17
Sample 173	-0.12	-0.102	-0.398	-0.083	-0.163	0.436	-0.111
Sample 174	-0.145	-0.078	-0.499	-0.032	-0.207	0.495	-0.001
Sample 175	-0.116	-0.101	-0.453	-0.142	-0.101	0.495	0.027
Sample 176	-0.106	-0.161	-0.477	-0.004	-0.232	0.434	-0.088
Sample 177	-0.144	-0.12	-0.477	0.027	-0.166	0.537	-0.032
Sample 178	-0.134	-0.095	-0.431	-0.184	-0.041	0.47	-0.049
Sample 179	-0.024	-0.126	-0.484	-0.111	-0.255	0.458	-0.001
Sample 180	-0.196	-0.11	-0.507	-0.09	-0.154	0.403	0.059
Sample 181	-0.181	-0.113	-0.432	0.01	-0.146	0.494	-0.048
Sample 182	-0.172	-0.153	-0.462	-0.124	-0.138	0.511	0.166
Sample 183	-0.178	-0.048	-0.423	-0.11	-0.168	0.378	-0.011
Sample 184	-0.121	-0.064	-0.392	-0.064	-0.15	0.504	-0.009
Sample 185	-0.134	-0.108	-0.519	-0.031	-0.182	0.485	0.003
Sample 186	-0.244	-0.113	-0.604	0.009	-0.264	0.43	0.024
Sample 187	-0.072	-0.122	-0.499	-0.018	-0.168	0.543	-0.141
Sample 188	-0.18	-0.155	-0.507	-0.1	-0.114	0.466	0.065
Sample 189	-0.162	-0.133	-0.416	-0.081	-0.15	0.477	0.034
Sample 190	-0.112	-0.1	-0.355	-0.063	-0.155	0.451	-0.029
Sample 191	-0.081	-0.06	-0.536	-0.091	-0.178	0.518	0.032
Sample 192	-0.127	-0.159	-0.388	-0.087	-0.124	0.466	-0.056
Sample 193	-0.137	-0.128	-0.429	-0.137	-0.053	0.483	0.003
Sample 194	-0.071	-0.164	-0.479	-0.046	-0.156	0.528	-0.041

Sample 195	-0.019	-0.068	-0.297	-0.073	-0.083	0.516	-0.101
Sample 196	-0.109	-0.147	-0.54	-0.166	-0.231	0.441	0.11
Sample 197	-0.072	-0.169	-0.366	-0.013	-0.269	0.501	0.043
Sample 198	-0.065	-0.08	-0.415	0.02	-0.229	0.555	0.007
Sample 199	-0.199	-0.066	-0.465	-0.012	-0.03	0.579	0.009
Sample 200	-0.189	-0.066	-0.437	-0.039	-0.127	0.484	0.048
Sample 201	-0.155	-0.104	-0.335	-0.052	-0.143	0.445	-0.068
Sample 202	-0.079	-0.117	-0.466	-0.141	0.029	0.561	-0.068
Sample 203	-0.148	-0.19	-0.459	0.004	-0.256	0.432	0.052
Sample 204	-0.053	0.055	-0.39	0.07	-0.228	0.611	-0.046
Sample 205	-0.246	-0.071	-0.417	0.08	-0.189	0.523	0.003
Sample 206	-0.03	-0.114	-0.438	-0.081	-0.121	0.593	-0.014
Sample 207	-0.156	-0.144	-0.445	-0.076	-0.196	0.376	-0.056
Sample 208	-0.182	-0.108	-0.441	-0.029	-0.203	0.453	-0.102
Sample 209	-0.048	-0.105	-0.451	-0.168	-0.044	0.508	-0.041
Sample 210	-0.147	0.154	-0.35	-0.036	-0.128	0.589	0.028
Sample 211	-0.087	-0.064	-0.422	-0.11	-0.079	0.493	-0.002
Sample 212	-0.082	-0.168	-0.451	-0.037	-0.123	0.55	-0.036
Sample 213	-0.096	-0.063	-0.531	-0.078	-0.213	0.445	0.055
Sample 214	-0.183	-0.04	-0.448	-0.015	-0.138	0.479	-0.033
Sample 215	-0.017	-0.118	-0.357	-0.079	-0.105	0.54	-0.114
Sample 216	-0.124	-0.114	-0.47	-0.103	-0.124	0.429	-0.04
Sample 217	-0.126	-0.076	-0.457	0.009	-0.28	0.455	0.124
Sample 218	-0.154	-0.061	-0.452	-0.005	-0.142	0.542	-0.01
Sample 219	-0.208	-0.077	-0.463	0.024	-0.189	0.477	-0.032
Sample 220	-0.097	-0.193	-0.436	-0.178	-0.121	0.342	-0.05
Sample 221	-0.086	-0.19	-0.439	-0.089	-0.193	0.477	-0.007
Sample 222	-0.148	-0.134	-0.437	0.002	-0.153	0.506	-0.02
Sample 223	-0.128	-0.092	-0.492	-0.074	-0.033	0.58	0.005
Sample 224	-0.16	-0.114	-0.393	0.063	-0.141	0.572	-0.09
Sample 225	-0.173	-0.106	-0.459	-0.089	-0.068	0.441	-0.004
Sample 226	-0.225	-0.118	-0.418	-0.024	-0.153	0.466	-0.007
Sample 227	-0.179	-0.2	-0.407	-0.123	-0.075	0.448	-0.045

Sample 228	-0.111	-0.053	-0.407	0.062	-0.164	0.582	-0.069
Sample 229	-0.103	-0.099	-0.431	-0.109	-0.125	0.475	-0.044
Sample 230	-0.207	-0.063	-0.433	0.143	-0.209	0.555	0.041
Sample 231	-0.104	-0.207	-0.402	-0.104	-0.052	0.573	0.028
Sample 232	-0.188	-0.034	-0.406	-0.067	-0.06	0.493	-0.041
Sample 233	-0.264	-0.116	-0.464	-0.04	-0.053	0.487	-0.001
Sample 234	-0.244	-0.1	-0.477	0.065	-0.13	0.462	-0.085
Sample 235	-0.144	-0.072	-0.41	-0.134	-0.144	0.457	0.112
Sample 236	-0.174	-0.116	-0.414	-0.053	-0.233	0.408	-0.006
Sample 237	-0.065	-0.101	-0.523	-0.062	-0.187	0.534	-0.049
Sample 238	-0.262	-0.116	-0.435	-0.086	-0.166	0.354	-0.025
Sample 239	-0.111	-0.034	-0.421	-0.104	-0.184	0.456	0.02
Sample 240	-0.018	-0.126	-0.434	-0.072	-0.271	0.475	0.007
Sample 241	-0.103	-0.117	-0.454	-0.119	-0.187	0.436	-0.003
Sample 242	-0.159	-0.087	-0.422	-0.038	-0.035	0.578	-0.085
Sample 243	-0.145	-0.039	-0.449	0.049	-0.133	0.56	-0.085
Sample 244	-0.083	0.162	-0.484	-0.094	-0.165	0.458	-0.013
Sample 245	-0.189	-0.092	-0.434	0.008	-0.141	0.554	0.039
Sample 246	-0.124	-0.051	-0.444	-0.001	-0.159	0.441	-0.115
Sample 247	-0.118	-0.057	-0.47	-0.036	-0.251	0.447	0.025
Sample 248	0.01	-0.13	-0.493	-0.091	-0.188	0.525	-0.03
Sample 249	-0.079	-0.074	-0.384	-0.043	-0.19	0.499	-0.006
Sample 250	-0.165	-0.198	-0.378	-0.118	-0.077	0.457	-0.064
Sample 251	-0.195	-0.156	-0.471	0.021	-0.214	0.465	-0.04
Sample 252	-0.216	-0.052	-0.471	-0.016	0.007	0.535	0.019
Sample 253	-0.086	-0.059	-0.435	-0.017	-0.14	0.552	0
Sample 254	-0.09	-0.121	-0.401	-0.07	-0.203	0.459	0.054
Sample 255	-0.085	-0.076	-0.31	-0.01	-0.045	0.624	-0.073
Sample 256	-0.118	-0.046	-0.418	0.016	-0.294	0.488	0.01
Sample 257	-0.183	-0.071	-0.546	-0.076	-0.103	0.45	-0.04
Sample 258	-0.191	-0.121	-0.53	0.008	-0.199	0.451	-0.025
Sample 259	-0.165	-0.161	-0.471	-0.027	-0.168	0.467	-0.033
Sample 260	-0.079	-0.146	-0.392	-0.131	-0.09	0.523	-0.033

Sample 261	-0.184	-0.091	-0.403	0.098	-0.222	0.515	-0.033
Sample 262	-0.125	-0.16	-0.432	-0.035	-0.157	0.473	0.027
Sample 263	-0.255	-0.172	-0.522	0.003	-0.207	0.405	0.025
Sample 264	-0.132	-0.155	-0.522	-0.066	-0.036	0.591	0.045
Sample 265	-0.132	-0.089	-0.414	-0.129	-0.178	0.465	0.05
Sample 266	-0.109	-0.024	-0.525	-0.044	-0.196	0.504	0.033
Sample 267	-0.185	-0.082	-0.471	-0.044	-0.066	0.504	-0.072
Sample 268	-0.102	-0.101	-0.457	-0.037	-0.132	0.537	-0.018
Sample 269	-0.167	-0.167	-0.435	-0.045	-0.089	0.44	-0.036
Sample 270	-0.097	-0.14	-0.433	-0.149	-0.11	0.486	0.055
Sample 271	-0.159	-0.081	-0.393	-0.033	-0.103	0.451	-0.102
Sample 272	-0.161	-0.096	-0.523	-0.053	-0.18	0.476	0.045
Sample 273	-0.081	-0.137	-0.386	-0.07	-0.142	0.533	-0.038
Sample 274	-0.076	0.011	-0.462	-0.089	-0.15	0.502	-0.05
Sample 275	-0.119	-0.118	-0.347	-0.193	-0.067	0.431	-0.035
Sample 276	-0.128	-0.08	-0.477	-0.033	-0.194	0.531	0.018
Sample 277	-0.137	-0.122	-0.386	-0.081	-0.142	0.433	0.014
Sample 278	-0.093	-0.052	-0.421	-0.027	-0.18	0.492	-0.036
Sample 279	-0.121	-0.146	-0.396	-0.108	-0.233	0.341	-0.002
Sample 280	-0.145	-0.148	-0.502	-0.039	-0.152	0.519	-0.011
Sample 281	-0.169	-0.132	-0.532	-0.131	-0.133	0.425	0.068
Sample 282	-0.222	-0.102	-0.461	-0.018	-0.11	0.477	0.012
Sample 283	-0.02	-0.154	-0.404	-0.071	-0.114	0.494	-0.089
Sample 284	-0.157	-0.126	-0.408	-0.077	-0.224	0.42	0.075
Sample 285	-0.182	-0.195	-0.376	-0.118	-0.065	0.474	-0.021
Sample 286	-0.177	-0.134	-0.429	-0.118	-0.063	0.432	-0.048
Sample 287	-0.162	-0.132	-0.449	0.024	-0.147	0.528	-0.016
Sample 288	-0.003	-0.103	-0.332	-0.089	-0.064	0.502	-0.158
Sample 289	-0.126	-0.091	-0.391	-0.062	-0.168	0.442	-0.031
Sample 290	-0.06	-0.131	-0.45	0.004	-0.176	0.521	-0.059
Sample 291	-0.075	-0.15	-0.462	-0.083	-0.245	0.314	-0.117
Sample 292	-0.145	0.048	-0.519	-0.102	-0.118	0.486	0.022
Sample 293	-0.037	0.022	-0.489	-0.012	-0.291	0.468	-0.058

Sample 294	-0.063	-0.092	-0.487	-0.201	-0.015	0.495	-0.027
Sample 295	-0.091	-0.098	-0.448	-0.051	-0.142	0.577	0.002
Sample 296	-0.156	-0.133	-0.456	-0.013	-0.147	0.509	-0.002
Sample 297	-0.154	-0.062	-0.492	0.025	-0.19	0.497	-0.046
Sample 298	-0.14	-0.246	-0.422	-0.074	-0.11	0.457	-0.047
Sample 299	-0.08	-0.149	-0.406	-0.064	-0.131	0.511	-0.042
Sample 300	0.014	-0.121	-0.448	-0.018	-0.23	0.527	-0.077
Sample 301	-0.219	-0.154	-0.479	-0.024	-0.245	0.396	0.047
Sample 302	-0.216	-0.07	-0.481	-0.122	-0.081	0.47	0.038
Sample 303	-0.205	-0.209	-0.415	-0.038	-0.185	0.497	-0.015
Sample 304	-0.008	-0.095	-0.442	-0.117	-0.144	0.486	-0.042
Sample 305	-0.141	-0.066	-0.406	-0.107	-0.112	0.489	0.011
Sample 306	-0.124	0.139	-0.418	-0.161	-0.047	0.475	-0.011
Sample 307	-0.042	-0.163	-0.395	-0.219	-0.098	0.469	0.043
Sample 308	-0.15	-0.085	-0.483	0.014	-0.209	0.498	-0.062
Sample 309	-0.117	-0.076	-0.427	-0.04	-0.156	0.45	-0.052
Sample 310	-0.054	-0.118	-0.397	-0.153	-0.077	0.536	0.045
Sample 311	-0.131	-0.086	-0.544	-0.135	-0.077	0.567	0.033
Sample 312	-0.207	-0.201	-0.442	-0.188	-0.205	0.358	0.162
Sample 313	-0.167	-0.216	-0.395	-0.063	-0.229	0.41	0.059
Sample 314	-0.16	-0.085	-0.385	0	-0.095	0.532	-0.073
Sample 315	-0.22	-0.135	-0.417	-0.04	-0.171	0.455	0.044
Sample 316	-0.262	-0.116	-0.496	0.11	-0.137	0.533	0.028
Sample 317	-0.166	-0.095	-0.354	-0.125	-0.034	0.504	0.058
Sample 318	-0.142	-0.103	-0.414	-0.133	-0.154	0.419	0.011
Sample 319	-0.123	0.057	-0.389	-0.196	0.007	0.508	-0.041
Sample 320	-0.237	-0.104	-0.475	0.073	-0.013	0.584	-0.068
Sample 321	-0.086	-0.155	-0.46	-0.087	-0.153	0.492	0.005
Sample 322	0.004	-0.085	-0.348	-0.164	-0.132	0.525	-0.035
Sample 323	-0.048	-0.164	-0.46	-0.152	-0.175	0.419	-0.096
Sample 324	-0.113	-0.083	-0.461	0.058	-0.251	0.542	-0.031
Sample 325	-0.175	-0.143	-0.414	-0.095	-0.078	0.442	-0.046
Sample 326	-0.177	-0.227	-0.427	-0.006	-0.127	0.508	-0.061

Sample 327	-0.229	-0.115	-0.487	0.1	-0.112	0.589	-0.007
Sample 328	-0.225	-0.106	-0.401	-0.116	0	0.46	-0.028
Sample 329	-0.156	-0.146	-0.407	0.014	-0.249	0.492	0.067
Sample 330	-0.151	-0.149	-0.412	0.004	-0.296	0.402	-0.015
Sample 331	-0.203	-0.098	-0.343	-0.023	-0.199	0.461	0.093
Sample 332	-0.105	-0.161	-0.415	0.002	-0.198	0.536	-0.072
Sample 333	-0.047	-0.088	-0.362	-0.188	-0.117	0.423	-0.062
Sample 334	-0.023	-0.063	-0.377	-0.206	0.018	0.557	-0.017
Sample 335	-0.123	-0.134	-0.386	-0.024	-0.192	0.498	0.012
Sample 336	-0.093	-0.046	-0.394	-0.146	-0.145	0.479	-0.053
Sample 337	-0.162	-0.035	-0.442	0.046	-0.211	0.51	-0.06
Sample 338	-0.13	-0.117	-0.436	-0.072	-0.144	0.479	-0.005
Sample 339	-0.108	-0.134	-0.456	0.001	-0.284	0.44	-0.031
Sample 340	-0.083	-0.122	-0.324	-0.08	-0.182	0.446	-0.122
Sample 341	-0.11	-0.052	-0.4	0.006	-0.158	0.511	-0.063
Sample 342	-0.112	-0.134	-0.486	-0.023	-0.252	0.488	-0.026
Sample 343	-0.124	-0.111	-0.41	-0.115	-0.144	0.479	0.042
Sample 344	-0.127	-0.176	-0.464	-0.07	-0.167	0.47	0.016
Sample 345	-0.172	-0.11	-0.512	-0.039	-0.125	0.495	-0.002
Sample 346	-0.056	-0.059	-0.454	-0.149	-0.183	0.459	0
Sample 347	-0.091	-0.154	-0.417	-0.07	-0.224	0.423	0.024
Sample 348	-0.157	-0.119	-0.458	-0.063	-0.193	0.409	0.016
Sample 349	-0.13	-0.072	-0.465	0.088	-0.323	0.503	0.037
Sample 350	-0.152	-0.05	-0.396	-0.057	-0.116	0.514	0.054
Sample 351	-0.063	-0.153	-0.325	-0.116	-0.057	0.472	-0.07
Sample 352	-0.131	-0.152	-0.455	-0.217	-0.018	0.471	0.015
Sample 353	-0.236	-0.074	-0.497	0	-0.234	0.475	0.076
Sample 354	-0.185	-0.111	-0.402	-0.12	-0.129	0.476	0.069
Sample 355	-0.114	-0.137	-0.475	-0.033	-0.119	0.476	-0.062
Sample 356	-0.08	-0.079	-0.456	-0.076	-0.284	0.453	0.009
Sample 357	-0.135	-0.124	-0.476	-0.141	-0.133	0.39	0.004
Sample 358	-0.023	-0.153	-0.379	-0.109	-0.144	0.46	-0.105
Sample 359	-0.127	-0.206	-0.359	0.022	-0.237	0.532	-0.007

Sample 360	-0.16	-0.138	-0.375	-0.055	-0.194	0.46	0.022
Sample 361	-0.128	-0.186	-0.409	-0.187	-0.075	0.505	0.023
Sample 362	-0.145	0.013	-0.519	-0.07	-0.155	0.539	0.075
Sample 363	-0.187	-0.099	-0.465	-0.209	-0.026	0.485	0.081
Sample 364	-0.039	-0.083	-0.376	-0.016	-0.059	0.582	-0.074
Sample 365	-0.133	-0.141	-0.443	-0.02	-0.196	0.509	-0.043
Sample 366	-0.152	-0.126	-0.54	-0.043	-0.165	0.503	0.061
Sample 367	-0.097	-0.076	-0.466	-0.024	-0.216	0.484	0.035
Sample 368	-0.094	-0.109	-0.478	-0.157	-0.008	0.487	-0.107
Sample 369	-0.168	-0.096	-0.4	0.05	-0.158	0.533	-0.01
Sample 370	-0.107	-0.178	-0.358	-0.168	-0.147	0.435	0.08
Sample 371	-0.065	-0.087	-0.408	-0.069	-0.144	0.516	-0.091
Sample 372	-0.148	-0.034	-0.475	-0.157	-0.168	0.474	0.099
Sample 373	-0.23	-0.228	-0.426	-0.131	-0.034	0.414	0.005
Sample 374	-0.237	-0.117	-0.568	-0.167	-0.054	0.413	0.051
Sample 375	-0.133	-0.165	-0.387	0.01	-0.073	0.554	-0.098
Sample 376	-0.065	0.028	-0.484	-0.11	-0.192	0.458	-0.059
Sample 377	-0.112	-0.153	-0.376	0.084	-0.271	0.48	-0.077
Sample 378	-0.198	-0.121	-0.483	-0.012	-0.063	0.537	-0.068
Sample 379	-0.067	-0.189	-0.423	-0.145	-0.137	0.47	-0.006
Sample 380	-0.143	-0.137	-0.452	-0.007	-0.099	0.482	-0.068
Sample 381	-0.273	-0.148	-0.438	0.01	-0.072	0.509	0.018
Sample 382	-0.2	-0.094	-0.458	-0.061	-0.139	0.462	-0.034
Sample 383	-0.148	-0.125	-0.502	-0.04	-0.094	0.563	-0.036
Sample 384	-0.144	-0.074	-0.469	-0.154	-0.1	0.44	0.019
Sample 385	-0.096	-0.185	-0.458	-0.114	-0.041	0.558	-0.042
Sample 386	-0.13	-0.051	-0.378	0.071	-0.157	0.592	-0.105
Sample 387	-0.105	-0.095	-0.401	-0.093	-0.182	0.387	-0.043
Sample 388	-0.13	-0.098	-0.356	-0.015	-0.11	0.532	-0.057
Sample 389	-0.178	-0.111	-0.416	-0.087	-0.171	0.474	0.045
Sample 390	-0.033	-0.11	-0.407	-0.186	-0.035	0.513	-0.078
Sample 391	-0.222	-0.094	-0.418	0.014	-0.193	0.448	0.033
Sample 392	-0.069	-0.095	-0.462	-0.12	-0.157	0.463	0.012

Sample 393	-0.038	-0.104	-0.503	-0.121	-0.236	0.471	-0.012
Sample 394	-0.092	-0.159	-0.514	-0.105	-0.041	0.529	-0.067
Sample 395	-0.122	-0.109	-0.512	-0.064	-0.176	0.459	-0.012
Sample 396	-0.18	-0.127	-0.522	-0.068	-0.089	0.382	-0.08
Sample 397	-0.186	0.069	-0.375	-0.061	-0.025	0.552	0.006
Sample 398	-0.1	-0.028	-0.405	-0.093	-0.141	0.447	-0.021
Sample 399	-0.156	-0.073	-0.45	-0.089	-0.182	0.435	-0.046
Sample 400	-0.174	-0.087	-0.385	0.037	-0.061	0.585	-0.055
Sample 401	-0.097	-0.112	-0.343	-0.013	-0.107	0.546	-0.011
Sample 402	-0.135	-0.079	-0.437	0.053	-0.209	0.506	-0.058
Sample 403	-0.159	-0.019	-0.493	-0.043	-0.244	0.448	0.023
Sample 404	-0.257	-0.207	-0.443	-0.083	-0.048	0.498	-0.02
Sample 405	-0.036	0.13	-0.4	-0.049	-0.168	0.585	-0.093
Sample 406	-0.131	-0.07	-0.414	-0.091	-0.063	0.554	-0.057
Sample 407	-0.078	-0.119	-0.434	-0.018	-0.157	0.507	-0.053
Sample 408	-0.252	-0.124	-0.491	0.083	-0.221	0.456	-0.005
Sample 409	-0.119	-0.105	-0.429	-0.123	-0.059	0.541	0.017
Sample 410	-0.164	-0.047	-0.389	0.116	-0.12	0.6	-0.018
Sample 411	-0.085	-0.101	-0.406	-0.012	-0.2	0.49	-0.064
Sample 412	-0.144	-0.12	-0.475	-0.148	-0.257	0.335	0.055
Sample 413	-0.207	-0.089	-0.447	-0.075	-0.133	0.463	0.053
Sample 414	-0.115	-0.175	-0.443	-0.23	-0.079	0.357	-0.018
Sample 415	-0.048	-0.06	-0.534	0.023	-0.155	0.618	-0.075
Sample 416	-0.133	-0.146	-0.451	-0.28	-0.008	0.453	0.132
Sample 417	-0.142	-0.041	-0.399	-0.064	-0.005	0.539	-0.032
Sample 418	-0.12	-0.153	-0.466	0.014	-0.141	0.545	-0.055
Sample 419	-0.069	-0.113	-0.431	0.003	-0.261	0.464	-0.066
Sample 420	-0.043	-0.096	-0.409	-0.207	-0.204	0.404	0.024
Sample 421	-0.108	-0.055	-0.457	0.089	-0.296	0.529	0.017
Sample 422	-0.04	-0.129	-0.444	-0.055	-0.192	0.441	-0.103
Sample 423	-0.116	-0.104	-0.527	-0.143	-0.162	0.489	-0.001
Sample 424	-0.127	-0.092	-0.49	0.006	-0.329	0.407	0.046
Sample 425	-0.165	-0.107	-0.422	-0.084	-0.071	0.503	-0.033

Sample 426	0.01	-0.093	-0.324	-0.122	-0.126	0.523	-0.044
Sample 427	-0.118	-0.099	-0.427	-0.012	-0.215	0.439	-0.034
Sample 428	-0.057	-0.106	-0.392	-0.137	-0.202	0.473	0.022
Sample 429	-0.022	0.091	-0.389	-0.138	-0.093	0.526	-0.051
Sample 430	-0.177	-0.141	-0.344	-0.164	-0.061	0.397	-0.034
Sample 431	-0.153	-0.155	-0.441	-0.137	-0.073	0.552	0.071
Sample 432	-0.073	-0.108	-0.409	-0.021	-0.239	0.451	-0.042
Sample 433	-0.135	-0.14	-0.444	0.008	-0.133	0.519	-0.06
Sample 434	-0.088	0.08	-0.377	-0.13	-0.152	0.427	0.041
Sample 435	-0.093	-0.256	-0.381	-0.209	-0.151	0.41	0.037
Sample 436	-0.112	-0.11	-0.505	-0.146	-0.254	0.399	0.084
Sample 437	-0.1	-0.163	-0.533	-0.219	-0.127	0.418	0.049
Sample 438	-0.061	-0.139	-0.518	0.001	-0.428	0.417	0.057
Sample 439	-0.107	-0.046	-0.446	-0.176	-0.096	0.411	-0.039
Sample 440	-0.039	0.068	-0.416	-0.056	-0.253	0.476	-0.004
Sample 441	-0.114	-0.044	-0.496	0.034	-0.212	0.567	-0.037
Sample 442	-0.124	-0.135	-0.362	0.028	-0.109	0.638	-0.081
Sample 443	-0.162	-0.115	-0.409	-0.056	-0.045	0.493	-0.025
Sample 444	-0.045	-0.034	-0.448	-0.086	-0.187	0.46	-0.05
Sample 445	-0.132	-0.063	-0.485	-0.164	-0.126	0.386	-0.015
Sample 446	-0.176	-0.152	-0.47	0.038	-0.082	0.547	-0.071
Sample 447	-0.058	-0.157	-0.422	-0.018	-0.153	0.541	-0.044
Sample 448	-0.181	-0.067	-0.485	-0.005	-0.082	0.526	-0.016
Sample 449	-0.229	-0.17	-0.462	-0.167	-0.122	0.408	0.077
Sample 450	-0.13	-0.217	-0.385	-0.064	-0.109	0.427	-0.044
Sample 451	-0.119	-0.165	-0.449	-0.095	-0.138	0.433	-0.029
Sample 452	-0.151	-0.1	-0.348	-0.129	-0.059	0.45	-0.059
Sample 453	-0.182	-0.127	-0.486	-0.079	-0.133	0.447	0.006
Sample 454	-0.15	-0.143	-0.385	0.011	-0.161	0.479	-0.099
Sample 455	-0.003	-0.116	-0.49	-0.076	-0.138	0.554	-0.038
Sample 456	-0.065	0.065	-0.409	-0.062	-0.117	0.544	-0.046
Sample 457	-0.249	-0.139	-0.502	0.034	-0.114	0.514	-0.065
Sample 458	-0.228	-0.204	-0.488	0.192	-0.117	0.607	-0.049

Sample 459	-0.065	-0.134	-0.463	-0.317	-0.113	0.365	0.046
Sample 460	-0.251	-0.169	-0.494	-0.069	-0.141	0.441	0.04
Sample 461	-0.199	-0.056	-0.491	-0.073	-0.151	0.428	0.006
Sample 462	-0.073	-0.179	-0.341	-0.154	-0.096	0.453	-0.092
Sample 463	-0.098	-0.146	-0.453	-0.007	-0.214	0.467	-0.089
Sample 464	-0.138	-0.17	-0.464	-0.146	-0.117	0.498	0.019
Sample 465	-0.17	-0.128	-0.449	-0.15	-0.112	0.416	0.012
Sample 466	-0.18	-0.079	-0.504	-0.088	-0.156	0.516	0.009
Sample 467	-0.253	-0.123	-0.397	-0.093	-0.072	0.459	-0.046
Sample 468	-0.2	-0.118	-0.411	-0.155	-0.193	0.372	0.03
Sample 469	-0.134	-0.174	-0.468	-0.039	-0.219	0.441	0.04
Sample 470	-0.11	-0.133	-0.418	-0.022	-0.158	0.47	-0.087
Sample 471	-0.122	-0.096	-0.439	-0.043	-0.098	0.576	-0.002
Sample 472	-0.103	-0.129	-0.352	-0.081	-0.147	0.48	0.033
Sample 473	-0.022	-0.119	-0.401	-0.135	-0.186	0.418	-0.034
Sample 474	-0.138	-0.067	-0.414	0.016	-0.237	0.502	0.056
Sample 475	-0.184	-0.164	-0.459	-0.103	-0.108	0.4	-0.044
Sample 476	-0.183	-0.123	-0.409	0.05	-0.099	0.542	-0.062
Sample 477	-0.162	-0.125	-0.385	-0.021	-0.159	0.479	-0.009
Sample 478	-0.137	-0.051	-0.518	-0.024	-0.214	0.555	0.072
Sample 479	-0.203	-0.155	-0.423	-0.06	-0.232	0.431	0.074
Sample 480	-0.124	0.093	-0.338	-0.011	-0.044	0.59	-0.013
Sample 481	-0.159	-0.123	-0.442	-0.143	-0.077	0.481	0.064
Sample 482	-0.105	-0.085	-0.438	0.048	-0.203	0.499	-0.104
Sample 483	-0.193	0.116	-0.498	-0.054	-0.18	0.357	-0.051
Sample 484	0.055	0.054	-0.393	-0.278	-0.123	0.466	-0.079
Sample 485	-0.12	0.075	-0.37	-0.052	-0.01	0.585	-0.089
Sample 486	-0.172	-0.208	-0.506	-0.022	-0.109	0.515	-0.047
Sample 487	-0.082	0.046	-0.469	0.027	-0.19	0.578	-0.035
Sample 488	-0.156	-0.093	-0.414	0.009	-0.26	0.461	0.001
Sample 489	-0.069	0.066	-0.42	-0.031	-0.08	0.514	-0.128
Sample 490	-0.123	-0.148	-0.545	-0.046	-0.167	0.451	-0.034
Sample 491	-0.075	-0.089	-0.394	-0.074	-0.073	0.479	-0.151

Sample 492	-0.187	-0.161	-0.503	-0.115	-0.12	0.483	0.096
Sample 493	-0.095	-0.083	-0.463	0.066	-0.301	0.546	0.058
Sample 494	-0.13	-0.096	-0.471	-0.055	-0.152	0.525	-0.006
Sample 495	-0.084	-0.098	-0.442	0.015	-0.093	0.573	-0.08
Sample 496	-0.135	-0.132	-0.444	-0.158	-0.052	0.477	0.005
Sample 497	-0.119	0.112	-0.468	-0.154	-0.075	0.495	0.036
Sample 498	-0.146	-0.115	-0.427	-0.069	-0.096	0.497	-0.047
Sample 499	-0.136	-0.174	-0.436	0.017	-0.121	0.535	-0.048
Sample 500	-0.187	-0.141	-0.407	0.017	-0.136	0.479	-0.062
Sample 501	-0.135	-0.156	-0.481	-0.07	-0.177	0.44	-0.024
Sample 502	-0.268	-0.168	-0.435	0.016	-0.141	0.512	0.027
Sample 503	-0.156	-0.177	-0.417	-0.149	-0.116	0.429	0.048
Sample 504	-0.092	-0.069	-0.435	-0.014	-0.152	0.567	-0.056
Sample 505	-0.062	-0.16	-0.428	-0.111	-0.111	0.509	-0.01
Sample 506	-0.138	-0.143	-0.451	-0.119	-0.133	0.443	0.075
Sample 507	-0.002	-0.143	-0.451	-0.233	-0.211	0.432	0.065
Sample 508	-0.154	-0.135	-0.404	-0.076	-0.236	0.423	0.102
Sample 509	-0.088	-0.029	-0.42	-0.086	-0.104	0.498	-0.032
Sample 510	-0.105	-0.144	-0.506	0.032	-0.296	0.496	-0.039
Sample 511	-0.218	-0.165	-0.463	-0.071	-0.123	0.433	-0.005
Sample 512	-0.061	-0.181	-0.434	-0.116	-0.185	0.38	-0.012
Sample 513	-0.153	-0.16	-0.476	-0.205	-0.056	0.404	-0.035
Sample 514	-0.172	-0.148	-0.457	0.016	-0.172	0.512	0.025
Sample 515	-0.075	-0.119	-0.519	-0.223	-0.223	0.329	0.015
Sample 516	-0.2	-0.106	-0.411	-0.069	-0.118	0.443	0.03
Sample 517	-0.213	-0.142	-0.408	-0.104	-0.043	0.464	-0.053
Sample 518	-0.061	-0.042	-0.4	-0.139	-0.074	0.47	-0.001
Sample 519	-0.107	-0.149	-0.344	-0.118	-0.143	0.452	0.016
Sample 520	-0.112	-0.095	-0.456	-0.031	-0.204	0.503	0.016
Sample 521	-0.187	-0.111	-0.358	-0.015	-0.195	0.422	-0.023
Sample 522	-0.129	-0.133	-0.434	-0.062	-0.132	0.462	-0.005
Sample 523	-0.227	-0.074	-0.451	-0.065	-0.163	0.376	0.055
Sample 524	-0.173	-0.178	-0.478	-0.008	-0.229	0.422	-0.021

Sample 525	-0.198	-0.167	-0.404	-0.058	-0.159	0.455	0.053
Sample 526	-0.146	-0.131	-0.552	-0.106	-0.082	0.513	0.008
Sample 527	-0.022	-0.178	-0.4	-0.089	-0.14	0.497	-0.054
Sample 528	-0.244	-0.054	-0.359	0.006	-0.239	0.373	0.111
Sample 529	-0.164	-0.105	-0.498	-0.112	-0.121	0.457	-0.012
Sample 530	-0.106	-0.188	-0.418	-0.04	-0.179	0.415	-0.049
Sample 531	-0.134	-0.098	-0.437	-0.093	-0.111	0.488	-0.015
Sample 532	-0.05	-0.115	-0.441	-0.099	-0.172	0.482	-0.056
Sample 533	-0.05	-0.214	-0.283	-0.178	-0.127	0.428	-0.076
Sample 534	-0.083	-0.071	-0.438	-0.153	-0.043	0.557	-0.022
Sample 535	-0.224	-0.168	-0.459	-0.007	-0.14	0.5	-0.025
Sample 536	-0.025	-0.047	-0.432	0.018	-0.239	0.523	-0.027
Sample 537	-0.145	-0.115	-0.393	-0.06	-0.073	0.45	-0.159
Sample 538	-0.174	-0.1	-0.54	-0.083	-0.274	0.411	0.086
Sample 539	-0.104	0.075	-0.39	-0.082	-0.204	0.412	-0.014
Sample 540	-0.109	-0.12	-0.561	-0.091	-0.238	0.359	-0.057
Sample 541	-0.168	-0.124	-0.428	-0.216	-0.068	0.394	0.088
Sample 542	-0.074	-0.148	-0.387	-0.078	-0.086	0.5	-0.059
Sample 543	-0.144	-0.143	-0.41	-0.081	-0.123	0.402	-0.074
Sample 544	-0.12	-0.167	-0.332	0.122	-0.259	0.566	0.016
Sample 545	-0.114	-0.134	-0.451	0.079	-0.207	0.565	-0.063
Sample 546	-0.169	-0.099	-0.466	0.049	-0.28	0.468	0.04
Sample 547	-0.196	0.047	-0.478	-0.044	-0.243	0.405	0.025
Sample 548	-0.111	-0.061	-0.443	-0.138	0.07	0.589	-0.003
Sample 549	-0.082	-0.082	-0.471	-0.075	-0.193	0.442	-0.086
Sample 550	-0.047	-0.135	-0.439	-0.113	-0.182	0.551	0.053
Sample 551	-0.045	-0.078	-0.399	-0.025	-0.185	0.475	-0.088
Sample 552	-0.059	0.105	-0.451	-0.182	-0.076	0.486	-0.03
Sample 553	-0.1	-0.076	-0.47	-0.165	-0.117	0.449	-0.028
Sample 554	-0.107	-0.084	-0.455	-0.07	-0.17	0.451	-0.016
Sample 555	-0.071	-0.038	-0.393	-0.072	-0.106	0.568	-0.091
Sample 556	-0.168	-0.113	-0.434	-0.077	-0.089	0.502	-0.055
Sample 557	-0.176	-0.075	-0.509	0.146	-0.269	0.562	0.002

Sample 558	-0.068	-0.139	-0.462	0.114	-0.27	0.537	-0.058
Sample 559	-0.145	-0.163	-0.422	-0.064	-0.068	0.466	-0.119
Sample 560	-0.204	-0.143	-0.464	-0.074	-0.141	0.453	0.006
Sample 561	-0.213	-0.065	-0.371	-0.039	-0.14	0.429	-0.026
Sample 562	-0.106	-0.162	-0.426	0.053	-0.215	0.548	-0.106
Sample 563	-0.036	-0.14	-0.398	-0.159	0.022	0.52	-0.095
Sample 564	-0.145	-0.147	-0.436	0.005	-0.148	0.547	-0.027
Sample 565	-0.119	0.088	-0.44	-0.141	-0.049	0.451	-0.015
Sample 566	-0.088	-0.109	-0.427	-0.097	-0.177	0.429	-0.062
Sample 567	-0.177	-0.099	-0.467	-0.026	-0.176	0.5	0.001
Sample 568	-0.156	-0.1	-0.418	-0.001	-0.125	0.502	-0.113
Sample 569	-0.27	-0.081	-0.534	0.088	-0.102	0.548	-0.105
Sample 570	-0.148	-0.062	-0.512	-0.051	-0.143	0.502	-0.028
Sample 571	-0.122	-0.19	-0.444	-0.069	-0.252	0.423	0.022
Sample 572	-0.162	-0.047	-0.434	-0.012	-0.065	0.591	0.009
Sample 573	-0.154	-0.09	-0.337	-0.067	-0.111	0.482	-0.039
Sample 574	-0.155	-0.125	-0.474	-0.096	-0.279	0.377	0.063
Sample 575	-0.092	-0.086	-0.457	-0.099	-0.186	0.486	0.031
Sample 576	-0.134	-0.14	-0.438	-0.065	-0.138	0.463	-0.021
Sample 577	-0.069	-0.097	-0.533	-0.059	-0.211	0.524	-0.006
Sample 578	-0.185	-0.087	-0.376	-0.059	-0.151	0.464	0.024
Sample 579	-0.081	0.047	-0.459	-0.082	-0.11	0.586	0.018
Sample 580	-0.091	0.08	-0.413	-0.064	-0.172	0.504	-0.021
Sample 581	-0.212	-0.093	-0.513	0.007	-0.045	0.532	-0.115
Sample 582	-0.109	0.089	-0.389	-0.11	-0.108	0.498	-0.034
Sample 583	-0.183	-0.075	-0.458	-0.06	0	0.627	-0.002
Sample 584	-0.11	0.113	-0.372	-0.021	-0.157	0.534	0.023
Sample 585	-0.135	-0.151	-0.445	-0.08	-0.112	0.51	-0.037
Sample 586	-0.111	-0.128	-0.378	-0.073	-0.081	0.51	-0.042
Sample 587	-0.067	0.12	-0.442	-0.122	0.021	0.642	-0.028
Sample 588	-0.172	-0.072	-0.499	-0.085	-0.199	0.449	0.016
Sample 589	-0.128	-0.09	-0.498	-0.203	-0.173	0.411	0.046
Sample 590	0.029	-0.112	-0.394	-0.201	-0.149	0.448	0.023

Sample 591	-0.137	-0.148	-0.412	-0.011	-0.121	0.459	-0.144
Sample 592	-0.227	-0.073	-0.463	-0.111	-0.159	0.457	0.123
Sample 593	-0.165	-0.163	-0.443	-0.029	-0.08	0.492	-0.055
Sample 594	-0.214	-0.118	-0.441	-0.031	-0.204	0.413	-0.045
Sample 595	-0.18	-0.074	-0.399	-0.107	-0.112	0.494	0.049
Sample 596	-0.038	-0.142	-0.371	-0.134	-0.13	0.406	-0.087
Sample 597	-0.078	0.157	-0.442	-0.059	-0.151	0.522	0.024
Sample 598	0.028	-0.148	-0.465	-0.179	-0.094	0.529	-0.117
Sample 599	-0.084	0.038	-0.51	0.053	-0.158	0.574	-0.096
Sample 600	-0.104	-0.134	-0.514	-0.137	-0.114	0.462	0.01
Sample 601	-0.063	-0.1	-0.393	-0.326	0.014	0.454	0.077
Sample 602	-0.127	0.07	-0.484	-0.089	0.036	0.516	-0.221
Sample 603	-0.154	-0.146	-0.445	0.012	-0.166	0.481	0.034
Sample 604	-0.07	-0.125	-0.388	-0.044	-0.098	0.518	-0.132
Sample 605	-0.112	-0.105	-0.464	-0.061	-0.077	0.566	0.002
Sample 606	-0.032	-0.121	-0.479	-0.108	-0.181	0.506	0.025
Sample 607	-0.18	-0.103	-0.42	-0.145	-0.059	0.433	-0.113
Sample 608	-0.197	-0.114	-0.385	0.013	-0.094	0.465	-0.13
Sample 609	-0.048	-0.096	-0.41	-0.04	-0.189	0.517	-0.035
Sample 610	-0.168	-0.156	-0.439	-0.093	-0.07	0.47	-0.047
Sample 611	-0.152	-0.169	-0.416	-0.094	-0.168	0.455	0.048
Sample 612	-0.168	-0.11	-0.444	-0.024	-0.132	0.53	-0.043
Sample 613	-0.136	-0.129	-0.444	-0.143	-0.13	0.461	0.03
Sample 614	-0.167	-0.144	-0.42	0.064	-0.132	0.582	0.031
Sample 615	-0.173	-0.164	-0.516	-0.046	-0.061	0.54	-0.061
Sample 616	-0.245	-0.18	-0.493	-0.041	-0.211	0.393	0.061
Sample 617	-0.099	-0.069	-0.465	-0.055	-0.129	0.514	-0.063
Sample 618	-0.099	-0.077	-0.444	-0.151	-0.083	0.479	-0.019
Sample 619	-0.194	-0.14	-0.405	0.064	-0.246	0.495	0.054
Sample 620	-0.047	-0.128	-0.551	-0.087	-0.218	0.574	0.045
Sample 621	-0.044	-0.158	-0.309	-0.054	-0.114	0.563	-0.074
Sample 622	-0.124	-0.067	-0.433	-0.211	0.073	0.551	-0.024
Sample 623	-0.201	-0.109	-0.446	-0.096	-0.178	0.464	0.067

Sample 624	-0.076	-0.121	-0.466	-0.18	-0.151	0.464	0.029
Sample 625	-0.209	-0.049	-0.478	-0.001	-0.121	0.508	-0.004
Sample 626	-0.048	-0.073	-0.44	-0.04	-0.198	0.547	-0.044
Sample 627	-0.065	-0.081	-0.419	-0.017	-0.225	0.469	-0.029
Sample 628	-0.204	-0.086	-0.548	-0.116	-0.225	0.413	0.038
Sample 629	-0.145	-0.089	-0.459	-0.107	-0.092	0.484	-0.023
Sample 630	-0.171	-0.062	-0.4	-0.096	-0.121	0.436	0.072
Sample 631	-0.197	-0.155	-0.41	-0.035	-0.113	0.524	0.094
Sample 632	-0.098	-0.144	-0.485	-0.175	-0.167	0.433	-0.054
Sample 633	-0.114	-0.088	-0.459	-0.072	-0.172	0.413	0.015
Sample 634	-0.117	-0.17	-0.371	-0.128	-0.134	0.399	-0.01
Sample 635	-0.153	0.155	-0.363	0.086	-0.14	0.512	-0.12
Sample 636	-0.141	-0.104	-0.453	-0.141	-0.179	0.374	-0.031
Sample 637	-0.118	-0.088	-0.475	-0.127	-0.21	0.442	0.045
Sample 638	-0.187	-0.139	-0.461	0.051	-0.268	0.457	-0.022
Sample 639	0.017	-0.173	-0.386	-0.163	-0.275	0.427	-0.039
Sample 640	-0.122	-0.171	-0.506	0.001	-0.203	0.506	-0.045
Sample 641	-0.062	-0.111	-0.412	-0.018	-0.159	0.509	-0.076
Sample 642	-0.131	-0.101	-0.39	-0.14	-0.045	0.518	-0.077
Sample 643	-0.062	-0.119	-0.389	-0.099	-0.192	0.431	-0.021
Sample 644	-0.142	-0.186	-0.432	-0.08	-0.133	0.451	-0.028
Sample 645	-0.163	-0.095	-0.49	-0.18	-0.017	0.452	-0.038
Sample 646	-0.195	0.158	-0.443	-0.02	-0.138	0.53	0.05
Sample 647	-0.245	-0.101	-0.512	0.017	-0.201	0.47	0.09
Sample 648	-0.178	-0.133	-0.445	0.055	-0.155	0.542	-0.077
Sample 649	-0.096	-0.197	-0.505	-0.222	-0.19	0.374	0.025
Sample 650	-0.089	-0.138	-0.491	-0.171	-0.125	0.449	-0.05
Sample 651	-0.101	-0.058	-0.338	-0.011	-0.159	0.581	0.113
Sample 652	-0.165	-0.07	-0.486	-0.082	-0.128	0.487	-0.012
Sample 653	-0.109	-0.124	-0.44	-0.179	-0.144	0.376	-0.01
Sample 654	-0.036	-0.069	-0.347	-0.007	-0.139	0.571	-0.065
Sample 655	-0.264	-0.068	-0.337	0.019	-0.085	0.467	-0.014
Sample 656	-0.083	-0.07	-0.412	-0.095	-0.122	0.445	-0.093

Sample 657	-0.158	-0.068	-0.417	0.031	-0.151	0.469	-0.082
Sample 658	-0.044	0.086	-0.373	-0.121	-0.084	0.537	-0.044
Sample 659	-0.147	-0.11	-0.427	-0.066	-0.086	0.524	-0.054
Sample 660	-0.17	-0.154	-0.517	-0.013	-0.233	0.497	0.011
Sample 661	-0.088	-0.134	-0.448	-0.127	-0.162	0.416	-0.013
Sample 662	-0.196	-0.075	-0.448	-0.043	-0.026	0.496	-0.009
Sample 663	-0.156	-0.073	-0.495	-0.097	-0.196	0.491	0.129
Sample 664	-0.064	-0.155	-0.392	-0.005	-0.223	0.521	-0.038
Sample 665	-0.279	-0.122	-0.356	0.006	-0.098	0.454	0.007
Sample 666	-0.131	-0.075	-0.555	-0.091	-0.247	0.438	0.01
Sample 667	-0.118	-0.175	-0.42	-0.007	-0.173	0.448	-0.099
Sample 668	-0.074	-0.117	-0.499	-0.09	-0.182	0.499	-0.008
Sample 669	-0.106	-0.106	-0.441	-0.072	-0.214	0.452	0.001
Sample 670	-0.16	-0.109	-0.455	-0.131	-0.107	0.485	0.008
Sample 671	-0.064	-0.189	-0.387	-0.084	-0.167	0.505	0.004
Sample 672	-0.129	-0.089	-0.468	-0.023	-0.284	0.428	-0.003
Sample 673	-0.119	-0.146	-0.432	-0.058	-0.161	0.477	-0.061
Sample 674	-0.158	-0.124	-0.423	-0.032	-0.164	0.477	-0.01
Sample 675	-0.155	-0.054	-0.376	0.001	-0.091	0.534	-0.015
Sample 676	-0.161	-0.083	-0.45	-0.08	-0.053	0.477	-0.143
Sample 677	-0.24	-0.093	-0.531	-0.008	-0.034	0.548	-0.035
Sample 678	-0.117	-0.113	-0.452	-0.063	-0.185	0.428	0.002
Sample 679	-0.098	-0.075	-0.357	-0.057	-0.082	0.561	-0.075
Sample 680	-0.106	-0.165	-0.367	-0.058	-0.206	0.461	-0.026
Sample 681	-0.109	-0.145	-0.471	-0.148	-0.095	0.454	-0.039
Sample 682	-0.177	-0.079	-0.452	-0.015	-0.042	0.544	-0.041
Sample 683	-0.047	-0.145	-0.47	-0.074	-0.228	0.468	-0.06
Sample 684	-0.114	0.08	-0.423	-0.001	-0.126	0.525	-0.05
Sample 685	-0.048	-0.085	-0.44	-0.075	-0.148	0.55	-0.005
Sample 686	-0.09	-0.142	-0.414	0.006	-0.078	0.523	-0.07
Sample 687	-0.053	-0.053	-0.339	-0.031	-0.209	0.496	-0.086
Sample 688	-0.126	-0.163	-0.411	-0.121	-0.065	0.513	0.006
Sample 689	-0.19	-0.119	-0.514	0.04	-0.101	0.569	-0.009

Sample 690	-0.186	-0.081	-0.501	-0.117	-0.114	0.497	0.066
Sample 691	-0.101	-0.099	-0.435	-0.112	-0.225	0.372	-0.108
Sample 692	-0.223	-0.125	-0.432	-0.074	-0.161	0.438	0.05
Sample 693	-0.128	-0.04	-0.522	-0.024	-0.133	0.557	0.004
Sample 694	-0.16	-0.087	-0.454	0.014	-0.074	0.567	0.015
Sample 695	-0.154	-0.063	-0.411	0.026	-0.052	0.563	-0.106
Sample 696	-0.022	-0.177	-0.432	0.055	-0.394	0.461	0.01
Sample 697	-0.069	-0.151	-0.447	-0.295	-0.042	0.394	-0.076
Sample 698	-0.127	-0.078	-0.499	-0.118	-0.047	0.534	-0.013
Sample 699	-0.134	-0.124	-0.451	0.019	-0.148	0.566	-0.018
Sample 700	-0.114	-0.149	-0.525	-0.132	-0.071	0.478	0.02
Sample 701	-0.08	-0.095	-0.37	-0.058	-0.175	0.484	-0.08
Sample 702	-0.075	-0.179	-0.5	-0.049	-0.27	0.428	-0.054
Sample 703	-0.195	-0.129	-0.434	-0.057	-0.153	0.476	-0.001
Sample 704	-0.175	-0.193	-0.408	-0.047	-0.233	0.391	0.066
Sample 705	-0.104	-0.094	-0.417	-0.117	-0.214	0.463	0.042
Sample 706	-0.039	-0.074	-0.473	-0.151	-0.195	0.494	0.025
Sample 707	-0.09	-0.091	-0.408	-0.077	-0.223	0.454	0.021
Sample 708	-0.099	-0.199	-0.473	-0.11	-0.145	0.492	-0.006
Sample 709	-0.053	-0.137	-0.418	-0.27	-0.161	0.402	0.044
Sample 710	-0.112	-0.103	-0.402	0.045	-0.109	0.619	-0.048
Sample 711	-0.126	-0.098	-0.482	-0.061	-0.125	0.501	-0.05
Sample 712	-0.219	-0.117	-0.442	-0.084	-0.139	0.423	-0.035
Sample 713	-0.108	-0.262	-0.427	-0.305	0.013	0.419	-0.033
Sample 714	-0.226	-0.143	-0.344	0.01	-0.066	0.532	0.007
Sample 715	-0.172	0.134	-0.401	-0.087	-0.045	0.519	0.003
Sample 716	-0.171	-0.116	-0.378	0.042	-0.087	0.545	-0.064
Sample 717	-0.138	0.111	-0.404	-0.045	-0.169	0.481	0.025
Sample 718	-0.073	-0.153	-0.363	-0.206	0.028	0.513	-0.076
Sample 719	-0.151	-0.087	-0.446	-0.158	-0.031	0.411	-0.011
Sample 720	-0.156	-0.16	-0.404	-0.055	-0.083	0.452	-0.064
Sample 721	-0.121	-0.104	-0.436	-0.05	-0.021	0.647	-0.093
Sample 722	-0.106	-0.063	-0.521	-0.071	-0.166	0.521	0.001

Sample 723	-0.197	-0.188	-0.382	0.014	-0.094	0.545	0.011
Sample 724	-0.117	-0.095	-0.356	-0.102	-0.141	0.52	0.024
Sample 725	-0.086	-0.104	-0.356	-0.119	-0.151	0.472	-0.031
Sample 726	-0.118	-0.12	-0.447	-0.013	-0.277	0.428	-0.083
Sample 727	-0.167	-0.026	-0.45	-0.133	-0.262	0.407	0.103
Sample 728	-0.122	-0.097	-0.416	-0.165	-0.209	0.388	0.056
Sample 729	-0.233	-0.19	-0.388	-0.123	-0.17	0.327	0.037
Sample 730	-0.117	0.022	-0.538	-0.213	-0.093	0.479	0.008
Sample 731	-0.087	-0.177	-0.364	-0.088	-0.102	0.518	-0.029
Sample 732	-0.112	-0.144	-0.428	-0.125	-0.2	0.39	0.034
Sample 733	-0.16	-0.093	-0.448	0.06	-0.279	0.48	-0.027
Sample 734	-0.064	-0.03	-0.474	0	-0.248	0.485	-0.005
Sample 735	-0.024	0.08	-0.458	-0.06	-0.277	0.443	-0.041
Sample 736	-0.298	-0.172	-0.385	-0.017	-0.088	0.451	-0.015
Sample 737	-0.164	-0.136	-0.42	0.034	-0.172	0.484	-0.075
Sample 738	-0.261	-0.102	-0.493	-0.063	-0.122	0.429	0.071
Sample 739	-0.097	-0.103	-0.453	-0.012	-0.243	0.496	-0.033
Sample 740	-0.212	-0.168	-0.445	-0.044	-0.004	0.551	-0.022
Sample 741	-0.146	-0.064	-0.453	0.109	-0.218	0.602	0.031
Sample 742	-0.135	-0.198	-0.47	0.021	-0.195	0.451	-0.13
Sample 743	-0.018	-0.145	-0.39	-0.027	-0.2	0.536	-0.024
Sample 744	-0.071	-0.134	-0.385	-0.198	0.007	0.532	-0.029
Sample 745	-0.133	-0.173	-0.412	0.045	-0.096	0.537	-0.112
Sample 746	-0.167	-0.104	-0.453	-0.057	-0.099	0.51	-0.069
Sample 747	-0.107	-0.189	-0.43	-0.099	-0.155	0.47	0.022
Sample 748	-0.134	-0.124	-0.436	-0.023	-0.211	0.537	0.009
Sample 749	-0.081	0.048	-0.412	-0.028	-0.157	0.578	-0.02
Sample 750	-0.089	-0.076	-0.413	-0.215	-0.046	0.523	0.05
Sample 751	-0.15	-0.115	-0.461	0.004	-0.1	0.589	-0.052
Sample 752	-0.175	-0.136	-0.36	-0.055	-0.069	0.524	-0.03
Sample 753	-0.087	-0.082	-0.491	-0.108	-0.045	0.518	-0.072
Sample 754	-0.059	0.087	-0.381	-0.138	-0.076	0.506	-0.013
Sample 755	-0.168	-0.131	-0.407	-0.056	-0.044	0.553	-0.088

Sample 756	-0.156	-0.155	-0.4	-0.046	-0.159	0.469	-0.011
Sample 757	-0.167	-0.078	-0.463	0.003	-0.225	0.455	0.019
Sample 758	-0.078	-0.077	-0.437	-0.043	-0.103	0.563	0.047
Sample 759	-0.188	-0.055	-0.499	-0.083	-0.175	0.446	0
Sample 760	-0.075	-0.168	-0.428	0.059	-0.356	0.406	-0.065
Sample 761	-0.184	-0.073	-0.451	0.022	-0.154	0.575	0.026
Sample 762	-0.086	-0.038	-0.489	-0.046	-0.146	0.554	0.038
Sample 763	-0.145	-0.19	-0.498	-0.079	-0.094	0.469	-0.06
Sample 764	-0.189	-0.151	-0.441	-0.128	-0.151	0.399	-0.005
Sample 765	-0.215	-0.186	-0.524	0.062	-0.254	0.463	0.007
Sample 766	-0.131	-0.067	-0.514	-0.05	-0.146	0.476	-0.034
Sample 767	-0.008	-0.124	-0.473	-0.077	-0.209	0.52	0.019
Sample 768	-0.173	-0.127	-0.461	0.002	-0.184	0.45	-0.049
Sample 769	-0.073	-0.123	-0.468	-0.01	-0.232	0.528	-0.021
Sample 770	-0.154	-0.155	-0.483	0.008	-0.233	0.427	-0.043
Sample 771	-0.001	-0.114	-0.48	0.009	-0.201	0.545	-0.12
Sample 772	-0.127	-0.111	-0.47	-0.073	-0.078	0.486	-0.065
Sample 773	-0.167	0.128	-0.489	-0.086	-0.192	0.424	-0.07
Sample 774	-0.039	-0.09	-0.418	-0.063	-0.155	0.49	-0.1
Sample 775	-0.062	-0.113	-0.451	-0.01	-0.266	0.441	-0.016
Sample 776	-0.199	-0.17	-0.46	-0.09	-0.014	0.511	0.029
Sample 777	-0.164	-0.086	-0.448	-0.112	-0.168	0.464	0.024
Sample 778	-0.096	-0.08	-0.429	-0.022	-0.171	0.452	-0.121
Sample 779	-0.143	0.07	-0.376	0.069	-0.087	0.583	-0.106
Sample 780	-0.108	0.148	-0.435	-0.03	-0.159	0.503	-0.029
Sample 781	-0.132	-0.083	-0.393	-0.054	-0.054	0.534	-0.113
Sample 782	-0.19	-0.117	-0.41	-0.074	-0.01	0.507	-0.079
Sample 783	-0.094	-0.078	-0.462	-0.063	-0.16	0.537	0.026
Sample 784	-0.141	-0.195	-0.43	-0.161	-0.057	0.419	-0.09
Sample 785	-0.177	-0.056	-0.476	-0.084	-0.112	0.483	-0.011
Sample 786	-0.131	-0.18	-0.361	-0.036	-0.222	0.445	0.055
Sample 787	-0.058	-0.121	-0.469	-0.114	-0.025	0.577	-0.048
Sample 788	-0.242	-0.161	-0.491	-0.028	-0.085	0.524	0.003

Sample 789	-0.118	-0.162	-0.482	0.001	-0.136	0.525	-0.145
Sample 790	-0.091	-0.152	-0.404	-0.097	-0.177	0.421	-0.049
Sample 791	-0.166	-0.059	-0.454	-0.095	-0.132	0.5	0.064
Sample 792	-0.165	-0.185	-0.445	0.038	-0.126	0.556	-0.053
Sample 793	-0.18	-0.118	-0.469	0.103	-0.23	0.555	0.011
Sample 794	-0.2	-0.102	-0.366	-0.063	-0.096	0.5	-0.001
Sample 795	-0.148	-0.072	-0.441	-0.086	-0.139	0.488	0.052
Sample 796	-0.147	-0.084	-0.404	-0.079	-0.122	0.526	0.073
Sample 797	-0.251	-0.134	-0.478	-0.128	-0.011	0.458	-0.007
Sample 798	-0.268	-0.152	-0.589	-0.127	-0.124	0.362	0.154
Sample 799	-0.038	-0.19	-0.481	-0.244	-0.19	0.43	0.044
Sample 800	-0.22	-0.086	-0.449	-0.101	-0.153	0.383	0.037
Sample 801	-0.144	-0.052	-0.437	0.056	-0.12	0.604	0.048
Sample 802	-0.204	-0.098	-0.445	-0.021	-0.046	0.534	0.057
Sample 803	-0.102	-0.049	-0.418	-0.145	-0.06	0.562	0.043
Sample 804	-0.111	-0.091	-0.445	-0.159	-0.032	0.496	-0.077
Sample 805	-0.015	-0.128	-0.388	-0.136	-0.101	0.537	-0.099
Sample 806	-0.154	-0.147	-0.45	-0.057	-0.149	0.454	-0.063
Sample 807	-0.218	-0.186	-0.384	-0.007	-0.198	0.445	0.028
Sample 808	-0.12	-0.165	-0.371	-0.177	-0.102	0.475	0.02
Sample 809	-0.247	-0.191	-0.476	-0.109	-0.253	0.298	0.167
Sample 810	-0.042	-0.137	-0.491	-0.061	-0.269	0.449	-0.078
Sample 811	-0.108	-0.065	-0.427	-0.106	-0.027	0.543	-0.022
Sample 812	-0.005	-0.08	-0.464	-0.078	-0.261	0.487	0.018
Sample 813	-0.183	-0.122	-0.386	-0.135	-0.085	0.438	0.052
Sample 814	0.028	-0.074	-0.408	-0.216	-0.277	0.437	0.076
Sample 815	-0.092	-0.178	-0.506	-0.134	-0.091	0.499	-0.045
Sample 816	-0.13	0.099	-0.394	-0.003	-0.242	0.43	-0.001
Sample 817	-0.071	-0.085	-0.459	-0.204	-0.161	0.442	0.048
Sample 818	-0.088	-0.133	-0.517	-0.06	-0.25	0.463	-0.054
Sample 819	-0.079	-0.102	-0.461	-0.066	-0.229	0.483	-0.021
Sample 820	-0.112	-0.179	-0.56	-0.143	-0.173	0.44	0.002
Sample 821	-0.05	-0.151	-0.362	0.042	-0.154	0.512	-0.166

Sample 822	-0.26	-0.175	-0.383	0.004	-0.04	0.484	-0.12
Sample 823	-0.225	-0.121	-0.482	-0.024	-0.091	0.453	0.005
Sample 824	-0.18	-0.12	-0.445	-0.035	-0.137	0.459	-0.067
Sample 825	-0.174	-0.167	-0.491	-0.193	-0.133	0.434	0.147
Sample 826	-0.041	-0.101	-0.373	-0.042	-0.193	0.506	0.04
Sample 827	-0.056	-0.085	-0.421	-0.114	-0.138	0.519	0.021
Sample 828	-0.162	0.077	-0.406	-0.058	-0.049	0.488	0.023
Sample 829	-0.232	-0.112	-0.545	-0.053	-0.129	0.47	0.082
Sample 830	-0.141	-0.138	-0.518	-0.087	-0.224	0.448	0.042
Sample 831	-0.11	-0.084	-0.489	-0.017	-0.258	0.46	-0.053
Sample 832	-0.132	-0.104	-0.438	-0.005	-0.273	0.445	0.005
Sample 833	-0.092	-0.172	-0.455	-0.208	-0.188	0.391	0.061
Sample 834	-0.242	-0.107	-0.534	-0.007	-0.112	0.488	0.018
Sample 835	-0.25	-0.176	-0.403	-0.056	-0.107	0.425	-0.057
Sample 836	-0.077	-0.071	-0.47	-0.055	-0.251	0.46	0.009
Sample 837	-0.104	-0.129	-0.424	-0.17	-0.139	0.496	0.101
Sample 838	-0.136	-0.106	-0.414	-0.079	-0.019	0.521	-0.038
Sample 839	-0.153	-0.189	-0.421	-0.135	-0.042	0.411	-0.084
Sample 840	-0.122	-0.078	-0.471	-0.043	-0.204	0.463	-0.046
Sample 841	-0.117	-0.157	-0.359	-0.177	-0.132	0.378	-0.007
Sample 842	-0.262	-0.166	-0.496	-0.1	-0.024	0.5	-0.036
Sample 843	-0.105	-0.159	-0.349	-0.019	-0.135	0.524	-0.088
Sample 844	-0.125	0.038	-0.368	-0.122	-0.067	0.504	-0.009
Sample 845	-0.214	-0.132	-0.484	-0.015	-0.241	0.441	0.131
Sample 846	-0.204	-0.077	-0.436	0.022	-0.088	0.536	-0.024
Sample 847	-0.095	-0.18	-0.418	-0.1	-0.148	0.458	0.014
Sample 848	-0.141	-0.154	-0.386	0.05	-0.164	0.579	-0.058
Sample 849	-0.06	-0.141	-0.397	-0.279	-0.018	0.411	-0.008
Sample 850	-0.098	-0.212	-0.303	-0.007	-0.214	0.498	0.035
Sample 851	-0.138	-0.093	-0.342	-0.05	-0.126	0.496	-0.025
Sample 852	-0.063	-0.104	-0.504	-0.051	-0.222	0.493	-0.02
Sample 853	-0.086	-0.071	-0.4	0.003	-0.129	0.504	-0.022
Sample 854	-0.065	-0.101	-0.461	-0.144	-0.064	0.505	0.009

Sample 855	-0.165	-0.074	-0.428	-0.062	-0.163	0.433	-0.012
Sample 856	-0.198	-0.032	-0.407	-0.061	-0.103	0.474	-0.021
Sample 857	-0.098	-0.053	-0.358	-0.138	-0.103	0.443	-0.094
Sample 858	-0.273	-0.198	-0.478	-0.043	-0.203	0.413	0.115
Sample 859	-0.136	-0.131	-0.444	-0.023	-0.216	0.428	-0.009
Sample 860	-0.098	0.111	-0.42	-0.062	-0.074	0.577	-0.11
Sample 861	-0.246	-0.187	-0.492	0.019	-0.102	0.553	0.04
Sample 862	-0.058	-0.131	-0.42	-0.068	-0.177	0.493	-0.073
Sample 863	0	0.08	-0.346	-0.18	-0.196	0.444	-0.012
Sample 864	-0.128	-0.125	-0.411	-0.061	-0.182	0.465	-0.026
Sample 865	-0.164	-0.132	-0.449	-0.01	-0.214	0.461	-0.041
Sample 866	-0.266	-0.153	-0.461	-0.113	-0.018	0.452	0.009
Sample 867	-0.205	-0.064	-0.409	0.073	-0.138	0.529	-0.051
Sample 868	-0.096	0.092	-0.411	-0.002	-0.21	0.513	0.001
Sample 869	-0.201	-0.094	-0.525	-0.178	-0.097	0.408	0.034
Sample 870	-0.064	-0.074	-0.366	-0.129	-0.11	0.502	0.072
Sample 871	-0.111	-0.122	-0.428	-0.047	-0.163	0.437	-0.045
Sample 872	-0.146	-0.161	-0.408	-0.102	-0.069	0.47	-0.039
Sample 873	-0.243	-0.141	-0.48	-0.063	-0.09	0.483	0.013
Sample 874	-0.081	-0.233	-0.39	-0.106	-0.107	0.482	-0.035
Sample 875	-0.227	-0.175	-0.362	-0.009	-0.134	0.494	-0.021
Sample 876	-0.24	-0.164	-0.443	-0.049	-0.112	0.409	-0.044
Sample 877	-0.201	-0.139	-0.391	-0.152	-0.053	0.417	-0.021
Sample 878	-0.043	0.033	-0.37	-0.091	-0.114	0.523	-0.076
Sample 879	-0.084	-0.082	-0.475	-0.058	-0.255	0.466	0.032
Sample 880	-0.047	-0.043	-0.466	-0.131	-0.118	0.468	-0.035
Sample 881	-0.062	-0.04	-0.376	-0.056	-0.154	0.522	-0.068
Sample 882	-0.107	-0.116	-0.422	0.002	-0.129	0.525	-0.098
Sample 883	-0.199	-0.102	-0.421	-0.012	-0.05	0.541	-0.005
Sample 884	-0.215	-0.187	-0.479	-0.104	-0.127	0.418	0.063
Sample 885	-0.187	-0.086	-0.501	-0.111	-0.111	0.458	0.064
Sample 886	-0.115	-0.164	-0.385	-0.051	-0.194	0.475	0.036
Sample 887	-0.121	-0.087	-0.406	0.041	-0.12	0.594	-0.048

Sample 888	-0.054	-0.052	-0.526	-0.123	-0.153	0.459	-0.057
Sample 889	-0.127	-0.11	-0.45	-0.148	-0.107	0.436	-0.004
Sample 890	-0.161	-0.088	-0.472	0.042	-0.231	0.467	0.03
Sample 891	-0.195	-0.105	-0.529	-0.124	-0.17	0.379	0.023
Sample 892	-0.009	-0.094	-0.416	-0.144	-0.121	0.496	-0.117
Sample 893	-0.049	0.066	-0.352	-0.124	-0.073	0.545	0.026
Sample 894	-0.149	-0.157	-0.393	0.059	-0.147	0.562	-0.032
Sample 895	-0.132	-0.099	-0.462	-0.014	-0.194	0.469	0.023
Sample 896	-0.123	-0.058	-0.464	0.063	-0.229	0.546	-0.064
Sample 897	-0.17	-0.135	-0.472	-0.096	-0.16	0.445	-0.007
Sample 898	-0.133	-0.069	-0.46	-0.073	-0.071	0.52	0.006
Sample 899	-0.085	-0.139	-0.453	0.064	-0.227	0.443	-0.117
Sample 900	-0.037	0.07	-0.344	-0.136	-0.164	0.479	0.02
Sample 901	-0.052	-0.076	-0.47	-0.119	-0.172	0.489	0.043
Sample 902	-0.091	-0.049	-0.452	-0.174	-0.167	0.409	0.031
Sample 903	-0.175	-0.156	-0.486	-0.109	-0.106	0.507	0.046
Sample 904	-0.029	-0.071	-0.467	-0.043	-0.253	0.48	-0.038
Sample 905	-0.122	-0.122	-0.497	-0.144	-0.104	0.386	-0.084
Sample 906	-0.171	-0.044	-0.438	-0.038	-0.101	0.506	-0.073
Sample 907	-0.162	-0.126	-0.341	-0.106	-0.089	0.383	-0.046
Sample 908	-0.1	0.046	-0.478	-0.134	-0.172	0.399	0.025
Sample 909	-0.206	-0.093	-0.437	-0.063	-0.038	0.525	-0.021
Sample 910	-0.213	-0.232	-0.358	0.039	-0.204	0.458	0.005
Sample 911	-0.131	-0.068	-0.411	0.025	-0.175	0.483	-0.079
Sample 912	-0.065	-0.132	-0.436	-0.181	-0.156	0.417	0.022
Sample 913	-0.017	-0.087	-0.415	-0.102	-0.165	0.505	-0.049
Sample 914	-0.111	-0.08	-0.47	-0.059	-0.206	0.478	0.034
Sample 915	-0.053	-0.077	-0.503	-0.075	-0.215	0.478	0.021
Sample 916	-0.07	-0.095	-0.391	-0.198	-0.063	0.494	0.007
Sample 917	-0.086	-0.152	-0.49	0.039	-0.16	0.599	-0.04
Sample 918	-0.143	-0.136	-0.516	0.002	-0.133	0.566	-0.079
Sample 919	-0.115	-0.147	-0.41	0.035	-0.134	0.556	-0.053
Sample 920	-0.069	-0.132	-0.414	-0.192	-0.135	0.395	-0.02

Sample 921	-0.096	-0.121	-0.479	-0.017	-0.187	0.452	-0.087
Sample 922	-0.081	-0.151	-0.401	-0.108	-0.106	0.539	-0.012
Sample 923	-0.191	-0.177	-0.432	-0.262	0.022	0.428	-0.028
Sample 924	-0.19	-0.107	-0.463	0.041	-0.158	0.501	-0.036
Sample 925	-0.171	-0.1	-0.441	-0.036	-0.161	0.504	0.011
Sample 926	-0.101	-0.125	-0.452	-0.125	-0.081	0.477	-0.012
Sample 927	-0.118	-0.063	-0.371	0.009	-0.173	0.509	-0.091
Sample 928	-0.094	0.053	-0.452	-0.064	-0.157	0.513	0.02
Sample 929	-0.042	-0.148	-0.427	-0.164	-0.179	0.474	0.054
Sample 930	-0.05	-0.071	-0.436	-0.111	-0.038	0.569	-0.116
Sample 931	-0.061	-0.095	-0.258	-0.046	-0.104	0.536	-0.064
Sample 932	-0.157	-0.132	-0.344	-0.017	-0.192	0.441	-0.097
Sample 933	-0.274	-0.15	-0.436	-0.026	-0.015	0.499	-0.027
Sample 934	-0.075	0.088	-0.424	-0.053	-0.155	0.535	-0.014
Sample 935	-0.244	-0.194	-0.47	-0.099	-0.069	0.446	0.03
Sample 936	-0.086	0.078	-0.484	-0.075	-0.178	0.502	0.006
Sample 937	-0.065	-0.16	-0.489	-0.018	-0.203	0.522	-0.023
Sample 938	-0.145	-0.123	-0.458	-0.095	-0.113	0.476	0.084
Sample 939	-0.04	-0.067	-0.309	-0.118	-0.154	0.425	-0.047
Sample 940	-0.17	-0.106	-0.386	-0.069	-0.037	0.481	-0.065
Sample 941	-0.11	-0.111	-0.343	-0.066	-0.159	0.47	-0.038
Sample 942	-0.203	-0.034	-0.482	-0.072	-0.099	0.474	0.029
Sample 943	-0.107	-0.11	-0.343	-0.099	-0.133	0.461	-0.018
Sample 944	-0.143	-0.183	-0.349	-0.153	-0.186	0.368	0.047
Sample 945	-0.015	-0.107	-0.379	-0.106	-0.027	0.629	-0.053
Sample 946	-0.09	-0.098	-0.449	-0.084	-0.187	0.43	-0.006
Sample 947	-0.167	-0.12	-0.434	-0.192	0	0.498	-0.029
Sample 948	-0.116	-0.107	-0.458	0.023	-0.202	0.556	-0.013
Sample 949	-0.237	-0.089	-0.429	-0.078	-0.137	0.446	0.152
Sample 950	-0.086	-0.192	-0.417	-0.238	-0.134	0.41	0.024
Sample 951	-0.106	-0.054	-0.448	-0.015	-0.182	0.512	-0.018
Sample 952	-0.179	-0.118	-0.571	-0.011	-0.194	0.419	-0.076
Sample 953	-0.147	-0.196	-0.416	-0.166	-0.095	0.473	0.004

Sample 954	-0.11	-0.147	-0.431	-0.066	-0.271	0.383	0.006
Sample 955	-0.068	-0.153	-0.467	-0.153	-0.137	0.429	-0.053
Sample 956	-0.027	-0.197	-0.452	-0.202	-0.169	0.431	0.012
Sample 957	-0.252	-0.119	-0.484	-0.095	-0.016	0.448	-0.059
Sample 958	-0.162	0.067	-0.396	-0.059	-0.134	0.452	0.001
Sample 959	-0.185	-0.11	-0.486	-0.003	-0.091	0.574	0.001
Sample 960	-0.188	-0.117	-0.448	-0.152	-0.066	0.449	0.096
Sample 961	-0.213	-0.033	-0.525	0.04	-0.144	0.545	-0.02
Sample 962	-0.201	-0.102	-0.45	-0.035	-0.082	0.512	-0.049
Sample 963	-0.19	-0.09	-0.398	-0.114	-0.155	0.406	0.041
Sample 964	-0.093	-0.101	-0.436	-0.079	-0.111	0.494	-0.028
Sample 965	-0.077	-0.18	-0.376	-0.08	-0.229	0.392	-0.053
Sample 966	-0.116	0.074	-0.39	-0.123	-0.082	0.481	-0.077
Sample 967	-0.158	-0.193	-0.482	-0.139	-0.144	0.397	0.063
Sample 968	-0.096	-0.092	-0.451	-0.152	-0.157	0.478	0.031
Sample 969	-0.262	-0.077	-0.515	-0.012	-0.126	0.512	0.045
Sample 970	-0.146	-0.169	-0.432	-0.047	-0.263	0.42	0.062
Sample 971	-0.124	-0.166	-0.426	-0.129	-0.248	0.343	0.028
Sample 972	-0.145	-0.107	-0.443	-0.01	-0.189	0.522	0.053
Sample 973	-0.096	-0.055	-0.342	-0.063	-0.161	0.458	-0.015
Sample 974	-0.102	-0.147	-0.381	-0.141	-0.208	0.422	0.067
Sample 975	-0.055	-0.059	-0.374	0.008	-0.173	0.524	-0.099
Sample 976	-0.124	-0.086	-0.331	-0.044	-0.115	0.536	-0.027
Sample 977	-0.107	-0.124	-0.484	-0.038	-0.108	0.531	-0.015
Sample 978	-0.093	-0.087	-0.406	-0.004	-0.288	0.451	0.133
Sample 979	-0.161	-0.088	-0.413	-0.015	-0.167	0.528	0.014
Sample 980	-0.119	-0.163	-0.417	0.063	-0.281	0.493	0.041
Sample 981	-0.092	-0.062	-0.512	-0.099	-0.08	0.549	0.009
Sample 982	-0.108	-0.119	-0.466	-0.003	-0.309	0.405	-0.089
Sample 983	0.025	0.036	-0.469	0.021	-0.198	0.586	-0.128
Sample 984	-0.121	-0.139	-0.364	-0.182	-0.137	0.473	0.096
Sample 985	-0.17	-0.173	-0.431	-0.1	-0.284	0.307	0.046
Sample 986	-0.028	-0.075	-0.468	-0.101	-0.236	0.481	0.051

Sample 987	-0.088	-0.169	-0.435	-0.119	-0.181	0.46	-0.005
Sample 988	-0.142	-0.14	-0.442	-0.175	-0.062	0.446	0.04
Sample 989	-0.232	-0.145	-0.467	0.035	-0.074	0.587	-0.015
Sample 990	-0.2	0.108	-0.402	-0.062	-0.095	0.458	0.006
Sample 991	-0.154	-0.133	-0.435	0.041	-0.116	0.507	-0.093
Sample 992	-0.023	-0.073	-0.348	0.004	-0.204	0.47	-0.078
Sample 993	-0.091	-0.129	-0.532	-0.127	-0.258	0.417	0.009
Sample 994	-0.183	-0.077	-0.431	-0.116	-0.013	0.537	-0.03
Sample 995	-0.068	-0.137	-0.394	-0.043	-0.168	0.516	-0.058
Sample 996	-0.12	-0.116	-0.437	-0.106	-0.12	0.484	0.009
Sample 997	-0.043	-0.167	-0.442	-0.156	-0.112	0.504	0.042
Sample 998	-0.163	-0.105	-0.396	0.085	-0.166	0.582	0.05
Sample 999	-0.189	-0.159	-0.383	0.032	-0.112	0.548	-0.047

References:

- Abassism, D., and Hollmank, W. (2000). Turnover: the real bottom line. *Public personnel management*, w(3) , 333-342.
- Abdulrab, M., Zumrah, A. R., Almaamari, Q., Al-Tahitah, A. N., Isaac, O., &Ameen, A. (2018). The Role of Psychological Empowerment as a Mediating Variable between Perceived Organizational Support and Organizational Citizenship Behaviour in Malaysian Higher Education Institutions. *International Journal of Management and Human Science*, 2(3), 1-14.
- Abrams, D., Ando, K., & Hinkle, S. (1998). Psychological attachment to the group: Cross-cultural differences in organizational identification and subjective norms as predictors of workers' turnover intentions. *Personality and Social psychology bulletin*, 24(10), 1027-1039.
- Absar, M. M. N., & Mahmood, M. (2011). New HRM practices in the public and private sector industrial enterprises of Bangladesh: A comparative assessment. *International Review of Business Research Papers*, 7(2), 118-136.
- Absar, M. M. N., Amran, A., & Nejati, M. (2014). Human capital reporting: evidences from the banking sector of Bangladesh. *International Journal of Learning and Intellectual Capital*, 11(3), 244-258.
- Absar, M. M. N., Azim, M. T., Balasundaram, N., & Akhter, S. (2010). Impact of human resources practices on job satisfaction: Evidence from manufacturing firms in Bangladesh. *Economic Sciences Series*, 62(2), 31-42.
- Acuna, E., & Rodriguez, C. (2004). The treatment of missing values and its effect on classifier accuracy. In *Classification, clustering, and data mining applications* (pp. 639-647). Springer, Berlin, Heidelberg.
- Adams, J. S. (1963). Towards an understanding of inequity. *The Journal of Abnormal and Social Psychology*, 67(5), 422.
- Afroj, S. (2012). Ongoing corporate human resource management practice in banking sector of Bangladesh. *Global Journal of Management and Business Research*, 12(2).
- Ahmad, A., & Omar, Z. (2010). Perceived family-supportive work culture, affective commitment and turnover intention of employees. *Journal of American Science*, 6(12), 839-846.

- Ahmad, S., & Khanal, D. R. (2007). *Services trade in developing Asia: a case study of the banking and insurance sector in Bangladesh* (No. 38). ARTNeT Working Paper Series.
- Ahmad, S., & Schroeder, R. G. (2002). The importance of recruitment and selection process for sustainability of total quality management. *International Journal of Quality & Reliability Management*, 19(5), 540-550.
- Ahmad, S., & Schroeder, R. G. (2003). The impact of human resource management practices on operational performance: recognizing country and industry differences. *Journal of operations Management*, 21(1), 19-43.
- Ahmed, K., & Chowdhury, T. A. (2009). Performance evaluation of SMEs of Bangladesh. *International journal of Business and Management*, 4(7), 126-133.
- Ahmed, M., Akter, M. S., Lee, J. C., & Eun, J. B. (2010). Encapsulation by spray drying of bioactive components, physicochemical and morphological properties from purple sweet potato. *LWT-Food Science and Technology*, 43(9), 1307-1312.
- Ahmed, N. M., & Hossain, S. M. (2006). Future Prospects of Bangladesh's Readymade Garments Industry and the Supportive Policy Regime, Policy Note Series: PN 0702. *Policy Analysis Unit, Research Department, Bangladesh Bank Head Office, Dhaka, Bangladesh*.
- Ahmed, N., & Peerlings, J. H. (2009). Addressing workers' rights in the textile and apparel industries: Consequences for the Bangladesh economy. *World Development*, 37(3), 661-675.
- Ahmed, S. A. N. B. (2017). Better banking for economic success. *The Daily Star*, 23.
- Ahuja, M. K., Chudoba, K. M., Kacmar, C. J., McKnight, D. H., & George, J. F. (2007). IT road warriors: Balancing work-family conflict, job autonomy, and work overload to mitigate turnover intentions. *Mis Quarterly*, 1-17.
- Aktaş, E., Çiçek, I., & Kıyak, M. (2011). The effect of organizational culture on organizational efficiency: The moderating role of organizational environment and CEO values. *Procedia-Social and Behavioral Sciences*, 24, 1560-1573.
- Aldrich, H., & Herker, D. (1977). Boundary spanning roles and organization structure. *Academy of management review*, 2(2), 217-230.
- Alfes, K., Shantz, A. D., Truss, C., & Soane, E. C. (2013). The link between perceived human resource management practices, engagement and employee behaviour: a moderated

- mediation model. *The international journal of human resource management*, 24(2), 330-351.
- Ali, N., & Baloch, Q. B. (2009). Predictors of organizational commitment and turnover intention of medical representatives (An empirical evidence of Pakistani companies). *Journal of Managerial Sciences*, 3(2), 263-273.
- Ali, N., & Jan, S. (2012). Relationship between organizational justice and organizational commitment and turnover intentions amongst medical representatives of pharmaceuticals companies of Pakistan. *Journal of Managerial Sciences*, 6(2), 202-2012.
- Al-khrabsheh, A. A., Abo-Murad, M., & Bourini, I. (2018). Effect of Organisational Factors on Employee Turnover Intention: An Empirical Study of Academic Professionals at Jordanian Government Universities.
- Allen, D. G., & Griffeth, R. W. (1999). Job performance and turnover: A review and integrative multi-route model. *Human Resource Management Review*, 9(4), 525-548.
- Allen, D. G., Shore, L. M., & Griffeth, R. W. (2003). The role of perceived organizational support and supportive human resource practices in the turnover process. *Journal of management*, 29(1), 99-118.
- Allred, S. B., & Ross-Davis, A. (2011). The drop-off and pick-up method: An approach to reduce nonresponse bias in natural resource surveys. *Small-Scale Forestry*, 10(3), 305-318.
- Ally, S. (2011). *From servants to workers: South African domestic workers and the democratic state*. Cornell University Press.
- Al-Omari, A. A., Qablan, A. M., & Khasawneh, S. M. (2008). Faculty Members' Intentions to Stay in Jordanian Public Universities. *International Journal of Applied Educational Studies*, 1(1).
- Alshutwi, S. (2017). Workplace Support and Turnover Intention: A Preliminary Conceptual Framework to Inform Practice and Research. *J Nurs Health Sci| Volume*, 3(2), 1.
- Altaf, A., & Awan, M. A. (2011). Moderating affect of workplace spirituality on the relationship of job overload and job satisfaction. *Journal of business ethics*, 104(1), 93-99.

- Altarawmneh, I., & Al-Kilani, M. H. (2010). Human resource management and turnover intentions in the Jordanian hotel sector. *Research and Practice in Human Resource Management, 18*(1), 46-59.
- Altarawneh, I., & Al-Shqairat, Z. (2010). Human resource information systems in Jordanian universities. *International Journal of Business and Management, 5*(10), 113.
- Alvero, A. M., Bucklin, B. R., & Austin, J. (2001). An objective review of the effectiveness and essential characteristics of performance feedback in organizational settings (1985-1998). *Journal of Organizational Behavior Management, 21*(1), 3-29.
- Amarneh, B. H., Abu Al-Rub, R. F., & Abu Al-Rub, N. F. (2010). Co-workers' support and job performance among nurses in Jordanian hospitals. *Journal of research in nursing, 15*(5), 391-401.
- Ammons, R. B. (1956). Effects of knowledge of performance: A survey and tentative theoretical formulation. *The Journal of general psychology, 54*(2), 279-299.
- Ampomah, P. (2016). The Effect of Training and Development on Employee Performance in a Private Tertiary Institution in Ghana"-Case Study: Pentecost University College (Puc)-Ghana. *Asian Journal of Social Sciences and Management Studies, 3*(1), 29-33.
- Andersen, K. K., Cooper, B. K., & Zhu, C. J. (2007). The effect of SHRM practices on perceived firm financial performance: Some initial evidence from Australia. *Asia Pacific Journal of Human Resources, 45*(2), 168-179.
- Anwarul Islam, K. M., & Zaman, M. (2013). An Empirical Study on Effect of Productivity on Profitability in Some Selected Private Commercial Banks (PCBs) in Bangladesh. *International Journal of Economics and Finance, 5*(12), 151-162.
- Arefin, M. S., & Islam, N. (2019). A Study on the Motivation to Transfer Training in the Banking Industry of Bangladesh. *South Asian Journal of Human Resources Management, 6*(1), 45-72.
- Armeli, S., Eisenberger, R., Fasolo, P., & Lynch, P. (1998). Perceived organizational support and police performance: The moderating influence of socioemotional needs. *Journal of applied psychology, 83*(2), 288.
- Armstrong, G. B., & Greenberg, B. S. (1990). Background television as an inhibitor of cognitive processing. *Human Communication Research, 16*(3), 355-386.

- Armstrong, M. (2011). *Armstrong's handbook of strategic human resource management*. Kogan Page Publishers.
- Armstrong, M., & Taylor, S. (2014). *Armstrong's handbook of human resource management practice*. Kogan Page Publishers.
- Armstrong-Stassen, M. (2004). The influence of prior commitment on the reactions of layoff survivors to organizational downsizing. *Journal of occupational health psychology*, 9(1), 46.
- Aruna, M., & Anitha, J. (2015). Employee retention enablers: Generation Y employees. *SCMS Journal of Indian Management*, 12(3), 94.
- Aselage, J., & Eisenberger, R. (2003). Perceived organizational support and psychological contracts: A theoretical integration. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, 24(5), 491-509.
- Ashford, S. J. (1986). Feedback-seeking in individual adaptation: A resource perspective. *Academy of Management journal*, 29(3), 465-487.
- Ashford, S. J., & Cummings, L. L. (1983). Feedback as an individual resource: Personal strategies of creating information. *Organizational behavior and human performance*, 32(3), 370-398.
- Aswathappa, K. (2008). *Organisational Behaviour. Text Cases Games*.
- Awang, Z., Ahmad, J. H., & Zin, N. M. (2010). Modelling job satisfaction and work commitment among lecturers: A case of UiTM Kelantan. *Journal of Statistical Modeling and Analytics*, 1(2), 45-59.
- Aziz, N. U. A., Abdullah, Z., Ab Razak, W. M. W., Zakaria, Z., Zafri, H. F. B., & Ghapar, M. A. (2019). Factors towards Voluntary Turnover Among Employees in Malaysia Banking Institution. *KnE Social Sciences*, 1317-1334.
- Babajide, V. F. T. (2010). Generative and predict-observe-explain instructional strategies as determinants of secondary school students' achievement and practical skills in physics. *Unpublished PhD Thesis, University of Ibadan, Nigeria*.
- Babakus, E., Yavas, U., & Ashill, N. J. (2009). The role of customer orientation as a moderator of the job demand–burnout–performance relationship: A surface-level trait perspective. *Journal of Retailing*, 85(4), 480-492.

- Bacharach, S. B., Bamberger, P., & Conley, S. C. (1990). Work processes, role conflict, and role overload: The case of nurses and engineers in the public sector. *Work and Occupations*, 17(2), 199-228.
- Bagozzi, R. P. (2007). On the meaning of formative measurement and how it differs from reflective measurement: Comment on Howell, Breivik, and Wilcox (2007).
- Bagozzi, R. P., Yi, Y., & Phillips, L. W. (1991). Assessing construct validity in organizational research. *Administrative science quarterly*, 421-458.
- Bakker, A. B., & Demerouti, E. (2008). Towards a model of work engagement. *Career development international*, 13(3), 209-223.
- Bakker, A. B., Demerouti, E., & Euwema, M. C. (2005). Job resources buffer the impact of job demands on burnout. *Journal of occupational health psychology*, 10(2), 170.
- Bakker, A. B., Demerouti, E., & Verbeke, W. (2004). Using the job demands-resources model to predict burnout and performance. *Human Resource Management: Published in Cooperation with the School of Business Administration, The University of Michigan and in alliance with the Society of Human Resources Management*, 43(1), 83-104.
- Bakker, A. B., Demerouti, E., Taris, T. W., Schaufeli, W. B., & Schreurs, P. J. (2003). A multigroup analysis of the job demands-resources model in four home care organizations. *International Journal of stress management*, 10(1), 16.
- Bakker, A. B., Hakanen, J. J., Demerouti, E., & Xanthopoulou, D. (2007). Job resources boost work engagement, particularly when job demands are high. *Journal of educational psychology*, 99(2), 274.
- Balfour, D. L., & Neff, D. M. (1993). Predicting and managing turnover in human service agencies: A case study of an organization in crisis. *Personnel Administration*, 22(3), 473-486.
- Baloch, Q. B., Ali, N., Kiani, T. S., Ahsan, A., & Mufty, A. (2010). Relationship between HR Practices and Perceived Employees' Performance of Bankers in NWFP, Pakistan (An Empirical Evidence). *European Journal of Social Sciences*, 18(2), 210-214.
- Bambacas, M., & Kulik, T. C. (2013). Job embeddedness in China: How HR practices impact turnover intentions. *The International Journal of Human Resource Management*, 24(10), 1933-1952.

- Bangladesh Bureau of Statistics. (2011). Sector wise contribution to GDP. Dhaka: Bangladesh Bureau of Statistics [Accessed 12th March 2019]. Available from World Wide Web: [http:// www.bbs.gov.bd](http://www.bbs.gov.bd).
- Bank B. (2011). Annual Report 2010-2011, BANGLADESH BANK (The Central Bank of Bangladesh). Dhaka.
- Bank, B. (2012). Annual Report 2011-2012. BANGLADESH BANK (The Central Bank of Bangladesh). Dhaka.
- Bank, B. (2013). Financial Stability Report 2012. BANGLADESH BANK (The Central Bank of Bangladesh). Dhaka.
- Bank B. (2016). Annual Report 2015-2016, BANGLADESH BANK (The Central Bank of Bangladesh). Dhaka.
- Bank B. (2017). Annual Report 2017-18, BANGLADESH BANK (The Central Bank of Bangladesh). Dhaka.
- Banker, R. D., Potter, G., & Srinivasan, D. (2000). An empirical investigation of an incentive plan that includes nonfinancial performance measures. *The accounting review*, 75(1), 65-92.
- Barroso, C., Carrión, G. C., & Roldán, J. L. (2010). Applying maximum likelihood and PLS on different sample sizes: studies on SERVQUAL model and employee behavior model. In *Handbook of partial least squares* (pp. 427-447). Springer, Berlin, Heidelberg.
- Bateman, T. S., & Organ, D. W. (1983). Job satisfaction and the good soldier: The relationship between affect and employee “citizenship”. *Academy of management Journal*, 26(4), 587-595.
- Batt, R. (1999). Work organization, technology, and performance in customer service and sales. *ILR Review*, 52(4), 539-564.
- Beam, J. (2009). What is Employee Turnover? Retrieved November 13, 2009, from Wise GEEK: [http](http://www.wisegEEK.com).
- Bechtel, N. T., McGee, H. M., Huitema, B. E., & Dickinson, A. M. (2015). The effects of the temporal placement of feedback on performance. *The Psychological Record*, 65(3), 425-434.
- Becker, B., & Gerhart, B. (1996). The impact of human resource management on organizational performance: Progress and prospects. *Academy of management journal*, 39(4), 779-801.

- Becker, G. S. (1962). Investment in human capital: A theoretical analysis. *Journal of political economy*, 70(5, Part 2), 9-49.
- Becker, G.S. (1993) Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education, University of Chicago Press, Chicago
- Beehr, T. A., Jex, S. M., Stacy, B. A., & Murray, M. A. (2000). Work stressors and coworker support as predictors of individual strain and job performance. *Journal of Organizational Behavior*, 21(4), 391-405.
- Begum, S., Zehou, S., & Sarker, M. A. H. (2014). Investigating the relationship between recruitment & selection practice and OCB dimensions of commercial banks in China. *International Journal of Academic Research in Management*, 3(2), 146-154.
- Benjamin, A. (2012). Human resource development climate as a predictor of citizenship behaviour and voluntary turnover intentions in the banking sector. *International Business Research*, 5(1), 110.
- Bergiel, E. B., Nguyen, V. Q., Clenney, B. F., & Stephen Taylor, G. (2009). Human resource practices, job embeddedness and intention to quit. *Management Research News*, 32(3), 205-219.
- Bettencourt, L. A., & Brown, S. W. (2003). Role stressors and customer-oriented boundary-spanning behaviors in service organizations. *Journal of the academy of Marketing Science*, 31(4), 394-408.
- Bhatnagar, J. (2012). Management of innovation: role of psychological empowerment, work engagement and turnover intention in the Indian context. *The International Journal of Human Resource Management*, 23(5), 928-951.
- Bhatnagar, J. (2014). Mediator analysis in the management of innovation in Indian knowledge workers: the role of perceived supervisor support, psychological contract, reward and recognition and turnover intention. *The International Journal of Human Resource Management*, 25(10), 1395-1416.
- Bhuia, M. R., & Baten, A. (2012). Evaluation of online bank efficiency in Bangladesh: A data envelopment analysis (DEA) approach. *Journal of Internet Banking and Commerce*, 17(2), 1-17.

- Biesalski, E., & Abecker, A. (2005). Human resource management with ontologies. In *Biennial Conference on Professional Knowledge Management/Wissensmanagement* (pp. 499-507). Springer, Berlin, Heidelberg.
- Birkinshaw, J., Morrison, A., & Hulland, J. (1995). Structural and competitive determinants of a global integration strategy. *Strategic Management Journal*, *16*(8), 637-655.
- Bishop, J. H. (1991). On-the-job training of new hires. In *Market Failure in Training?* (pp. 61-98). Springer, Berlin, Heidelberg.
- Biswakarma, G. (2016). Organizational career growth and employees' turnover intentions: An empirical evidence from Nepalese private commercial banks. *International Academic Journal of Organizational Behavior and Human Resource Management*, *3*(2), 10-26.
- Blau, P. M. (1964). Social exchange theory. *Retrieved September, 3*(2007), 62.
- Bliese, P. D., & Castro, C. A. (2000). Role clarity, work overload and organizational support: Multilevel evidence of the importance of support. *Work & Stress*, *14*(1), 65-73.
- Boella, J. Goss-Turner.,(2013). *Human Resources Management in the Hospitality Industry. A guide to best practice, ninth edition.*
- Bolino, M. C., & Turnley, W. H. (2005). The personal costs of citizenship behavior: the relationship between individual initiative and role overload, job stress, and work-family conflict. *Journal of applied psychology*, *90*(4), 740.
- Bolino, M., Valcea, S., & Harvey, J. (2010). Employee, manage thyself: The potentially negative implications of expecting employees to behave proactively. *Journal of Occupational and Organizational Psychology*, *83*(2), 325-345.
- Borman, W. C., & Motowidlo, S. J. (1997). Task performance and contextual performance: The meaning for personnel selection research. *Human performance*, *10*(2), 99-109.
- Boselie, P., & van der Wiele, T. (2002). Employee perceptions of HRM and TQM, and the effects on satisfaction and intention to leave. *Managing Service Quality: An International Journal*, *12*(3), 165-172.
- Bos-Nehles, A. (2010). The line makes the difference: Line managers as effective HR partners. *Unpublished doctoral thesis, University of Twente, Enschede, Netherlands.*
- Bos-Nehles, A. C., Van Riemsdijk, M. J., & Kees Looise, J. (2013). Employee perceptions of line management performance: applying the AMO theory to explain the effectiveness of line managers' HRM implementation. *Human resource management*, *52*(6), 861-877.

- Boxall, P. (2003). HR strategy and competitive advantage in the service sector. *Human Resource Management Journal*, 13(3), 5-20.
- Boyar, S. L., Valk, R., Maertz Jr, C. P., & Sinha, R. (2012). Linking turnover reasons to family profiles for IT/BPO employees in India. *Journal of Indian Business Research*, 4(1), 6-23.
- Brown, M. G., Malott, R. W., Dillon, M. J., & Keeps, E. J. (1980). Improving customer service in a large department store through the use of training and feedback. *Journal of Organizational Behavior Management*, 2(4), 251-265.
- Browning, V. (2006). The relationship between HRM practices and service behaviour in South African service organizations. *The International Journal of Human Resource Management*, 17(7), 1321-1338.
- Brunetto, Y., Teo, S. T., Shacklock, K., & Farr-Wharton, R. (2012). Emotional intelligence, job satisfaction, well-being and engagement: explaining organisational commitment and turnover intentions in policing. *Human Resource Management Journal*, 22(4), 428-441.
- Budhwar, P. S., Chand, M., & Katou, A. A. (2007). The impact of HRM practices on organisational performance in the Indian hotel industry. *Employee relations*.
- Burney, L., L., Henley, C., A., & Widener, S., K. (2009). A path model examining the relations among strategic performance measurement system characteristics, organizational justice, and extra- and in-role performance. *Accounting, Organizations and Society*, 34(3/4), 305-21.
- Çalışkan, E. N. (2010). The impact of strategic human resource management on organizational performance. *Journal of Naval Sciences and Engineering*, 6(2), 100-116.
- Campion, M. A. (1991). Meaning and measurement of turnover: Comparison of alternative measures and recommendations for research. *Journal of applied psychology*, 76(2), 199.
- Carbery, R., Garavan, T. N., O'Brien, F., & McDonnell, J. (2003). Predicting hotel managers' turnover cognitions. *Journal of Managerial Psychology*, 18(7), 649-679.
- Carlson, D. S., & Perrewé, P. L. (1999). The role of social support in the stressor-strain relationship: An examination of work-family conflict. *Journal of management*, 25(4), 513-540.
- Carlson, K. D., & Herdman, A. O. (2012). Understanding the impact of convergent validity on research results. *Organizational Research Methods*, 15(1), 17-32.

- Carson, P. P., Carson, K. D., Griffeth, R. W., & Steel, R. P. (1994). Promotion and employee turnover: Critique, meta-analysis, and implications. *Journal of Business and Psychology*, 8(4), 455-466.
- Castle, N. G., Engberg, J., Anderson, R., & Men, A. (2007). Job satisfaction of nurse aides in nursing homes: Intent to leave and turnover. *The Gerontologist*, 47(2), 193-204.
- Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied business research: Qualitative and quantitative methods*. John Wiley & Sons Inc.
- Chan, S., & Stevens, A. H. (2004). How does job loss affect the timing of retirement?. *Contributions in Economic Analysis & Policy*, 3(1).
- Chang, W. J. A., & Huang, T. C. (2010). The impact of human resource capabilities on internal customer satisfaction and organisational effectiveness. *Total Quality Management*, 21(6), 633-648.
- Chang, W. J. A., Wang, Y. S., & Huang, T. C. (2013). Work design-related antecedents of turnover intention: A multilevel approach. *Human Resource Management*, 52(1), 1-26.
- Chen, M. F., Lin, C. P., & Lien, G. Y. (2011). Modelling job stress as a mediating role in predicting turnover intention. *The Service Industries Journal*, 31(8), 1327-1345.
- Chen, Y. P., Hsu, Y. S., & Yip, F. W. K. (2011). Friends or rivals: comparative perceptions of human resource and line managers on perceived future firm performance. *The International Journal of Human Resource Management*, 22(8), 1703-1722.
- Chen, Y., Friedman, R., Yu, E., & Sun, F. (2011). Examining the positive and negative effects of guanxi practices: A multi-level analysis of guanxi practices and procedural justice perceptions. *Asia Pacific Journal of Management*, 28(4), 715-735.
- Cheng, A., & Brown, A. (1998). HRM strategies and labour turnover in the hotel industry: A comparative study of Australia and Singapore. *International journal of human resource management*, 9(1), 136-154.
- Cheng, Y., & Waldenberger, F. (2013). Does training affect individuals' turnover intention? Evidence from China. *Journal of Chinese Human Resources Management*, 4(1), 16-38.
- Chhokar, J. S., & Wallin, J. A. (1984). A field study of the effect of feedback frequency on performance. *Journal of Applied Psychology*, 69(3), 524.

- Chiaburu, D. S., & Harrison, D. A. (2008). Do coworkers make the place? Conceptual synthesis and meta-analysis of lateral social influences in organizations. *Journal of Applied Psychology, 93*(5), 1082-1103.
- Chin, W. W. (1998a). Issues and Opinion on Structural Equation Modeling. *MS Quarterly* (22:1), pp. vii-xvi.
- Chin, W. W. (2010). How to write up and report PLS analyses. In *Handbook of partial least squares* (pp. 655-690). Springer, Berlin, Heidelberg.
- Chin, W. W., & Newsted, P. R. (1999). Structural equation modeling analysis with small samples using partial least squares. *Statistical strategies for small sample research, 1*(1), 307-341.
- Chin, W. W., Gopal, A., & Salisbury, W. D. (1997). Advancing the theory of adaptive structuration: The development of a scale to measure faithfulness of appropriation. *Information systems research, 8*(4), 342-367.
- Cho, S., & Johanson, M. M. (2008). Organizational citizenship behavior and employee performance: A moderating effect of work status in restaurant employees. *Journal of Hospitality & Tourism Research, 32*(3), 307-326.
- Chowdhury, A. (2002). Politics, society and financial sector reform in Bangladesh. *International Journal of Social Economics, 29*(12), 963-988.
- Chowdhury, F. (2015). Demographic Factors Impacting Employee Turnover In The Private Banking Sector Of Bangladesh. *International Journal of Business and Management Invention, 4*(11).
- Chowdhury, M. F. (2011). Performance Management Practices in Organizations Operation in Bangladesh: A Deeper Examination. *World Review of Business Research, 1*(2), 153-167.
- Chowdhury, S. D., & Mahmood, M. H. (2012). Societal institutions and HRM practices: an analysis of four European multinational subsidiaries in Bangladesh. *The International Journal of Human Resource Management, 23*(9), 1808-1831.
- Chowdhury, T. A., & Ahmed, K. (2009). Performance evaluation of selected private commercial banks in Bangladesh. *International journal of business and management, 4*(4), 86-97.
- Clark, C. E. (1957). Mathematical analysis of an inventory case. *Operations Research, 5*(5), 627-643.

- Clark-Rayner, P., & Harcourt, M. (2000). The determinants of employee turnover behaviour: new evidence from a New Zealand bank. *Research & Practice in Human Resource Management*, 8(2), 61-71.
- Cloutier, O., Felusiak, L., Hill, C., & Pemberton-Jones, E. J. (2015). The Importance of Developing Strategies for Employee Retention. *Journal of Leadership, Accountability & Ethics*, 12(2).
- Cohen, A. (1983). Comparing regression coefficients across subsamples: A study of the statistical test. *Sociological Methods & Research*, 12(1), 77-94.
- Cohen, J. (1988). Set correlation and contingency tables. *Applied Psychological Measurement*, 12(4), 425-434.
- Colarelli, S. M., & Montei, M. S. (1996). Some contextual influences on training utilization. *The Journal of Applied Behavioral Science*, 32(3), 306-322.
- Colton, S., & Oliveira, P. (2009). Banking on it: the role of the corporate brand in rebuilding trust. *Interbrand: Creating and managing brand value*.
- Colquitt, J. A., Scott, B. A., & LePine, J. A. (2007). Trust, trustworthiness, and trust propensity: A meta-analytic test of their unique relationships with risk taking and job performance. *Journal of applied psychology*, 92(4), 909.
- Coomber, B., & Louise Barriball, K. (2007). Impact of job satisfaction components on intent to leave and turnover for hospital-based nurses: A review of the research literature. *International Journal of Nursing Studies*, 44(2), 297-314.
- Cooper, C. L., Cooper, C. P., Dewe, P. J., O'Driscoll, M. P., & O'Driscoll, M. P. (2001). *Organizational stress: A review and critique of theory, research, and applications*. Sage.
- Cooper, D. R., & Schindler, P. S. (2008). International edition: business research methods. *New Delhi: MacGraw-Hill*.
- Cooper, D. R., & Schindler, P. S. (2011). Qualitative research. *Business research methods*, 4(1), 160-182.
- Cordeiro, C., Machás, A., & Neves, M. M. (2010). A case study of a customer satisfaction problem: Bootstrap and imputation techniques. In *Handbook of Partial Least Squares* (pp. 279-287). Springer, Berlin, Heidelberg.

- Cotton, J. L., & Tuttle, J. M. (1986). Employee turnover: A meta-analysis and review with implications for research. *Academy of management Review*, *11*(1), 55-70.
- Creswell, J. W. (2009). Mapping the field of mixed methods research.
- Daileyl, R. C., & Kirk, D. J. (1992). Distributive and procedural justice as antecedents of job dissatisfaction and intent to turnover. *Human Relations*, *45*(3), 305-317.
- Daniels, A. C. (1994). Bringing out the best in people. New York: McGraw-Hill.
- Danish, R. Q., & Usman, A. (2010). Impact of reward and recognition on job satisfaction and motivation: An empirical study from Pakistan. *International journal of business and management*, *5*(2), 159.
- Dardar, A. H. A., Jusoh, A., & Rasli, A. (2012). The impact of job training, job satisfaction and alternative job opportunities on job turnover in Libyan oil companies. *Procedia-Social and Behavioral Sciences*, *40*, 389-394.
- David, A., & Venatus, V. K. (2019). Job Satisfaction and Turnover Intentions of Police Officers in Rural Communities in Dekina Local Government Area of Kogi State, Nigeria. *Bangladesh e-Journal of Sociology*, *16*(1).
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management science*, *35*(8), 982-1003.
- Davis, J. B. (2003). *The theory of the individual in economics: Identity and value*. Routledge.
- De Croon, E. M., Sluiter, J. K., Blonk, R. W., Broersen, J. P., & Frings-Dresen, M. H. (2004). Stressful work, psychological job strain, and turnover: a 2-year prospective cohort study of truck drivers. *Journal of applied psychology*, *89*(3), 442.
- De Cuyper, N., Mauno, S., Kinnunen, U., & Mäkikangas, A. (2011). The role of job resources in the relation between perceived employability and turnover intention: A prospective two-sample study. *Journal of vocational behavior*, *78*(2), 253-263.
- De Vaus, D.A. (1993). *Surveys in Social Research* (3rd edn.). London: UCL Press.
- Debnath, D. R. (2008). *Business of Banking*. Dhaka: Lotus Publishers.
- DeCenzo, D. A., Robbins, S. P., & Verhulst, S. L. (2016). *Fundamentals of Human Resource Management, Binder Ready Version*. John Wiley & Sons.
- DeConinck, J. B., & Stilwell, C. D. (2004). Incorporating organizational justice, role states, pay satisfaction and supervisor satisfaction in a model of turnover intentions. *Journal of Business Research*, *57*(3), 225-231.

- DeConinck, J., & Bachmann, D. (2005). An analysis of turnover among retail buyers. *Journal of Business Research*, 58(7), 874-882.
- Delaney, J. T., & Huselid, M. A. (1996). The impact of human resource management practices on perceptions of organizational performance. *Academy of Management Journal*, 39(4), 949-969.
- Delery, J. E., & Doty, D. H. (1996). Modes of theorizing in strategic human resource management: Tests of universalistic, contingency, and configurational performance predictions. *Academy of Management Journal*, 39(4), 802-835.
- Denke, A. (2016). Assessment of the effectiveness of performance appraisal from the perception of employees in the case of Dashen Bank SC (Doctoral dissertation, St. Mary's University).
- Dess, G. G., & Shaw, J. D. (2001). Voluntary turnover, social capital, and organizational performance. *Academy of Management Review*, 26(3), 446-456.
- Dessler, G. (2011). *Human resource management* twelfth edition.
- Dessler, G., & Tan, C. H. (2009). *Human resource management: An Asian perspective*. Pearson Prentice Hall.
- Dhar, R. L., & Dhar, M. (2010). Job stress, coping process and intentions to leave: A study of information technology professionals working in India. *The Social Science Journal*, 47(3), 560-577.
- Diamantopoulos, A., & Siguaw, J. A. (2006). Formative versus reflective indicators in organizational measure development: A comparison and empirical illustration. *British Journal of Management*, 17(4), 263-282.
- Dictionary, O. (2008). *Oxford learner's pocket dictionary*.
- Dizgah, M. R., Chegini, M. G., Farahbod, F., & Kordabadi, S. S. (2011). Employee empowerment and organizational effectiveness in the executive organizations. *Journal of Basic and Applied Scientific Research*, 1(9), 973-980.
- D'Netto, B., & Ahmed, E. (2012). Generation Y: human resource management implications. *Journal of Business and Policy Research*, 1(1), 1-9.
- Doty, D. H., & Glick, W. H. (1998). Common methods bias: does common methods variance really bias results?. *Organizational Research Methods*, 1(4), 374-406.

- Dreher, G. F. (1982). The role of performance in the turnover process. *Academy of Management Journal*, 25(1), 137-147.
- Duarte, P. A. O., & Raposo, M. L. B. (2010). A PLS model to study brand preference: An application to the mobile phone market. In *Handbook of partial least squares* (pp. 449-485). Springer, Berlin, Heidelberg.
- Dyer, L., & Reeves, T. (1995). Human resource strategies and firm performance: what do we know and where do we need to go?. *International Journal of human resource management*, 6(3), 656-670.
- Eatough, E. M., Chang, C. H., Miloslavic, S. A., & Johnson, R. E. (2011). Relationships of role stressors with organizational citizenship behavior: a meta-analysis. *Journal of Applied Psychology*, 96(3), 619
- Edwards, J. R., & Rothbard, N. P. (1999). Work and family stress and well-being: An examination of person-environment fit in the work and family domains. *Organizational behavior and human decision processes*, 77(2), 85-129.
- Edwards, T., Colling, T., & Ferner, A. (2007). Conceptual approaches to the transfer of employment practices in multinational companies: an integrated approach. *Human Resource Management Journal*, 17(3), 201-217.
- Eisenberger, R., Cummings, J., Armeli, S., & Lynch, P. (1997). Perceived organizational support, discretionary treatment, and job satisfaction. *Journal of applied psychology*, 82(5), 812.
- Eisenberger, R., Fasolo, P., & Davis-LaMastro, V. (1990). Perceived organizational support and employee diligence, commitment, and innovation. *Journal of applied psychology*, 75(1), 51.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. *Journal of Applied psychology*, 71(3), 500.
- Eisenberger, R., Pierce, W. D., & Cameron, J. (1999). Effects of reward on intrinsic motivation—Negative, neutral, and positive: Comment on Deci, Koestner, and Ryan (1999).
- Elmaci, O., & YALÇIN, M. (2012). Measuring Innovation Power of Businesses: A Regional Research in Food and Agricultural Industry. *İstanbul Üniversitesi İktisat Fakültesi Mecmuası*, 62(2), 61-78.

- Fairris, D. (2004). Internal labor markets and worker quits. *Industrial Relations: A Journal of Economy and Society*, 43(3), 573-594.
- Falola, H. O. Osibanjo, AO and Ojo, SI (2014) Effectiveness of Training and Development on Employees' Performance and Organization Competitiveness in the Nigerian Banking Industry. *Bulletin of the Transilvania University of Brasov, Series V: Economic Sciences*, 7(56), 162-170.
- Farhangfar, A., Kurgan, L., & Dy, J. (2008). Impact of imputation of missing values on classification error for discrete data. *Pattern Recognition*, 41(12), 3692-3705.
- Farmer, S. M., & Fedor, D. B. (1999). Volunteer participation and withdrawal. *Nonprofit Management and Leadership*, 9(4), 349-368.
- Farris, G. F. (1971). Supervisory roles, colleague roles, and innovation in scientific groups.
- Fedor, D. B. (1991). Recipient responses to performance feedback: A proposed model and its implications. *Research in personnel and human resources management*, 9(73), 120.
- Feeley, T. H., Hwang, J., & Barnett, G. A. (2008). Predicting employee turnover from friendship networks. *Journal of Applied Communication Research*, 36, 56–73.
- Feeley, T. H., Moon, S. I., Kozey, R. S., & Slowe, A. S. (2010). An erosion model of employee turnover based on network centrality. *Journal of Applied Communication Research*, 38(2), 167-188.
- Felps, W., Mitchell, T. R., Hekman, D. R., Lee, T. W., Holtom, B. C., & Harman, W. S. (2009). Turnover contagion: How coworkers' job embeddedness and job search behaviors influence quitting. *Academy of Management Journal*, 52(3), 545-561.
- Ferratt, T. W., Agarwal, R., Brown, C. V., & Moore, J. E. (2005). IT human resource management configurations and IT turnover: Theoretical synthesis and empirical analysis. *Information systems research*, 16(3), 237-255.
- Ferres, N., Connell, J., & Travaglione, A. (2004). Co-worker trust as a social catalyst for constructive employee attitudes. *Journal of Managerial Psychology*, 19(6), 608-622.
- Finnegan, R. P. (2011). *Rethinking retention in good times and bad: Breakthrough ideas for keeping your best workers*. Nicholas Brealey.
- Firth, L., Mellor, D. J., Moore, K. A., & Loquet, C. (2004). How can managers reduce employee intention to quit?. *Journal of managerial psychology*, 19(2), 170-187.
- Fishbein, M., & Ajzen, I. (1980). Understanding attitudes and predicting social behavior.

- Fisher, A. (2004). *The logic of real arguments*. Cambridge University Press.
- Fisher, C. D. (1985). Social support and adjustment to work: A longitudinal study. *Journal of management*, 11(3), 39-53.
- Folger, R. G., & Cropanzano, R. (1998). *Organizational justice and human resource management* (Vol. 7). Sage.
- Folger, R., & Konovsky, M. A. (1989). Effects of procedural and distributive justice on reactions to pay raise decisions. *Academy of Management journal*, 32(1), 115-130.
- Fornell, C., & Larcker, D. F. J. Cha (1994), "Partial Least Squares," *Advances Methods of Marketing Research*, 52-78.
- Fowler, FJ, (2002). *Survey research methods* (3rd ed.). Thousand Oaks, CA: Sage.
- Fried, Y., Shirom, A., Gilboa, S., & Cooper, C. L. (2008). The mediating effects of job satisfaction and propensity to leave on role stress-job performance relationships: Combining meta-analysis and structural equation modeling. *International Journal of Stress Management*, 15(4), 305.
- Fuchs, V. R. (1980). Self-employment and labor force participation of older males (revised).
- Garavan, T. N., Hogan, C., & Cahir-O'Donnell, A. (2003). *Making training & development work: a "best practice" guide*. Oak Tree Press.
- Gashi, M. (2014). The influence of work overload and autonomy on job satisfaction, organizational commitment and turnover intent: the case of Kosovo: *Master Thesis Human Resource Studies. Tilburg University*.
- Gbadamosi, G., Ndaba, J., & Oni, F. (2007). Predicting charlatan behaviour in a non-Western setting: lack of trust or absence of commitment?. *Journal of Management Development*, 26(8), 753-769.
- Gefen, D., Straub, D., & Boudreau, M. C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the association for information systems*, 4(1), 7.
- Geller, E. S., Eason, S. L., Phillips, J. A., & Pierson, M. D. (1980). Interventions to improve sanitation during food preparation. *Journal of Organizational Behavior Management*, 2(3), 229-240.
- George, E., & Zakkariya, K. A. (2015). Job related stress and job satisfaction: a comparative study among bank employees. *Journal of Management Development*.

- Gholami, R., Sulaiman, A. B., Ramayah, T., & Molla, A. (2013). Senior managers' perception on green information systems (IS) adoption and environmental performance: Results from a field survey. *Information & Management*, 50(7), 431-438.
- Ghosh, P., Satyawadi, R., Prasad Joshi, J., & Shadman, M. (2013). Who stays with you? Factors predicting employees' intention to stay. *International Journal of Organizational Analysis*, 21(3), 288-312.
- Giese, W. J., & Ruter, H. W. (1949). An objective analysis of morale. *Journal of Applied Psychology*, 33(5), 421.
- Gilbert, C., De Winne, S., & Sels, L. (2011). The influence of line managers and HR department on employees' affective commitment. *The International Journal of Human Resource Management*, 22(8), 1618-1637.
- Ginter, P., Jones, T., & Shaffer, P. (1982). An empirical examination of turnover: A comparison of existing and terminated employees' reasons for separation. *Arkansas Business and Economy Review*, 15, 15-26.
- Glaser, D. N., Tatum, B. C., Nebeker, D. M., Sorenson, R. C., & Aiello, J. R. (1999). Workload and social support: Effects on performance and stress. *Human Performance*, 12(2), 155-176.
- Glebbeeck, A. C., & Bax, E. H. (2004). Is high employee turnover really harmful? An empirical test using company records. *Academy of Management Journal*, 47(2), 277-286.
- Glissmeyer, M., Bishop, J. W., & Fass, R. D. (2007). Role conflict, role ambiguity and intention to quit the organization: the case of law enforcement officers. In *Decision Sciences Institute Annual Conference, 38th Southwest* (pp. 1-12).
- Gnanakkan, S. (2010), "Mediating role of organizational commitment on HR practices and turnover intention among ICT professionals", *Journal of Management Research*, Vol. 10 No. 1, pp. 39-48.
- Goldner, F. H. (1970). Success vs. failure: Prior managerial perspectives. *Industrial Relations: A Journal of Economy and Society*, 9(4), 453-474.
- Goldner, F. H. (1970). The division of labor: process and power. *Power in organizations*, 97-143.
- Goode, W. J. (1960). A theory of role strain. *American sociological review*, 483-496.

- Goodman, S. A., & Svyantek, D. J. (1999). Person–organization fit and contextual performance: Do shared values matter. *Journal of vocational behavior*, 55(2), 254-275.
- Gordon, M. J. (1992). Self-assessment programs and their implications for health professions training. *Academic Medicine*.
- Gotz, O. Liehr-Gobbers, K. and Krafft, M.(2009), Evaluation of structural equation models using the partial least squares (PLS) approach. *V. Esposito Vinzi, WW*.
- Goud, P. V. (2013). Employee retention for sustainable development. *Development*, 25, 26th.
- Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American sociological review*, 161-178.
- Gouldner, H. P. (1960). Dimensions of organizational commitment. *Administrative Science Quarterly*, 468-490.
- Gould-Williams, J. (2003). The importance of HR practices and workplace trust in achieving superior performance: a study of public-sector organizations. *International journal of human resource management*, 14(1), 28-54.
- Gould-Williams, J., & Mohamed, R. B. (2010). A comparative study of the effects of ‘best practice’HRM on worker outcomes in Malaysia and England local government. *The International Journal of Human Resource Management*, 21(5), 653-675.
- Green, A. E., Miller, E. A., & Aarons, G. A. (2013). Transformational leadership moderates the relationship between emotional exhaustion and turnover intention among community mental health providers. *Community mental health journal*, 49(4), 373-379.
- Greenberg, J. (1990). Organizational justice: Yesterday, today, and tomorrow. *Journal of management*, 16(2), 399-432.
- Greller, M. M., & Herold, D. M. (1975). Sources of feedback: A preliminary investigation. *Organizational behavior and human performance*, 13(2), 244-256.
- Grissom, J. A., Viano, S. L., & Selin, J. L. (2016). Understanding employee turnover in the public sector: Insights from research on teacher mobility. *Public Administration Review*, 76(2), 241-251.
- Guchait, P., & Cho, S. (2010). The impact of human resource management practices on intention to leave of employees in the service industry in India: the mediating role of organizational commitment. *The International Journal of Human Resource Management*, 21(8), 1228-1247.

- Guchait, P., & Cho, S. (2010). The impact of human resource management practices on intention to leave of employees in the service industry in India: the mediating role of organizational commitment. *The International Journal of Human Resource Management*, 21(8), 1228-1247.
- Guest, D. (2002). Human resource management, corporate performance and employee wellbeing: Building the worker into HRM. *The journal of industrial relations*, 44(3), 335-358.
- Guest, D. E. (1998). Is the psychological contract worth taking seriously?. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, 19(S1), 649-664.
- Guest, D. E. (2011). Human resource management and performance: still searching for some answers. *Human resource management journal*, 21(1), 3-13.
- Gupta, M., & Shaheen, M. (2017). Impact of work engagement on turnover intention: moderation by psychological capital in India. *Business: Theory and Practice*, 18, 136.
- Hackman, J. R., & Oldham, G. R. (1975). Development of the job diagnostic survey. *Journal of Applied psychology*, 60(2), 159.
- Hackman, J. R., & Oldham, G. R. (1976). Motivation through the design of work: Test of a theory. *Organizational behavior and human performance*, 16(2), 250-279.
- Haenlein, M., & Kaplan, A. M. (2004). A beginner's guide to partial least squares analysis. *Understanding statistics*, 3(4), 283-297.
- Haines III, V. Y., Jalette, P., & Larose, K. (2010). The influence of human resource management practices on employee voluntary turnover rates in the Canadian non governmental sector. *ILR Review*, 63(2), 228-246.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage publications.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis: Global edition*.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, 19(2), 139-152.

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. *Long range planning*, 46(1-2), 1-12.
- Hairs, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). Multivariate data analysis. *Englewood Cliffs, NJ: Printice Hall*.
- Hakala, D. (2008). How to measure Employee Performance, 16 ways. *HR world newsletter*.
- Hakim, A. (2012). The Implementation of Islamic Leadership and Islamic Organizational Culture and Its Influence on Islamic Working Motivation and Islamic Performance PT Bank Mu'amalat Indonesia Tbk. Employee in the Central Java. *Asia Pacific Management Review*, 17(1).
- Halim, K., & Safer, G. (2013). Measurement of employees' performance: A state bank application. *International Review of Management and Business Research*, 2(2), 429-441.
- Halkos, G., & Bousinakis, D. (2010). The effect of stress and satisfaction on productivity. *International Journal of Productivity and Performance Management*, 59(5), 415-431.
- Hancock, J. I., Allen, D. G., Bosco, F. A., McDaniel, K. R., & Pierce, C. A. (2013). Meta-analytic review of employee turnover as a predictor of firm performance. *Journal of Management*, 39(3), 573-603.
- Hanisch, K. A., & Hulin, C. L. (1991). General attitudes and organizational withdrawal: An evaluation of a causal model. *Journal of Vocational Behavior*, 39(1), 110-128.
- Hanser, L. M., & Muchinsky, P. M. (1978). Work as an information environment. *Organizational Behavior and Human Performance*, 21(1), 47-60.
- Harris, M., (1990). Teacher/student talk: The collaborative conference. In: Hynds, S., Rubin, D. (Eds.), *Perspective on Talk and Learning*. National Council of Teachers of English, Urbana, IL, pp. 149–161.
- Harvey, M. (2002). Human resource management in Africa: Alice's adventures in wonderland. *International Journal of Human Resource Management*, 13(7), 1119-1145.
- Harvey, M., Myers, M., & Novicevic, M. M. (2002). The role of MNCs in balancing the human capital 'books' between African and developed countries. *International Journal of Human Resource Management*, 13(7), 1060-1076.

- Hayes, L. J., O'Brien-Pallas, L., Duffield, C., Shamian, J., Buchan, J., Hughes, F., ...& North, N. (2012). Nurse turnover: a literature review—an update. *International journal of nursing studies*, 49(7), 887-905.
- Hayes, M. H. (2009). *Statistical digital signal processing and modeling*. John Wiley & Sons.
- Hayes, N. (2000). *Doing psychological research*. Philadelphia, PA: Taylor & Francis Group.
- Hedwiga, A. (2011). Causes of Employee Turnover in Micro finance Institutions in Tanzania. *The Case of Presidential Trust Fund. A dissertation for award of MBA (HRM) degree at the Open University of Tanzania. Dares Salaam, Tanzania. 46pp.*
- Hemdi, M. A., & Nasuridin, A. M. (2006). Predicting turnover intentions of hotel employees: The influence of employee development human resource management practices and trust in organization. *Gadjah Mada International Journal of Business*, 8(1), 21-42.
- Hemdi, M. A., & Nasuridin, A. M. (2007). Investigating the influence of organizational justice on hotel employees' organizational citizenship behavior intentions and turnover intentions. *Journal of Human Resources in Hospitality & Tourism*, 7(1), 1-23.
- Hertzog, M. A. (2008). Considerations in determining sample size for pilot studies. *Research in nursing & health*, 31(2), 180-191.
- Hoe, S. L. (2008). Issues and procedures in adopting structural equation modeling technique. *Journal of applied quantitative methods*, 3(1), 76-83.
- Hokey Min, (2007) "Examining sources of warehouse employee turnover", *International Journal of Physical Distribution & Logistics Management*, Vol. 37 Iss: 5, pp.375 – 388
- Holtom, B. C., Mitchell, T. R., Lee, T. W., & Eberly, M. B. (2008). 5 turnover and retention research: a glance at the past, a closer review of the present, and a venture into the future. *The Academy of Management Annals*, 2(1), 231-274.
- Homans, G. C. (1958). Social behavior as exchange. *American journal of sociology*, 63(6), 597-606.
- Homans, G. C. (1961). *Social Behavior: Its Elementary Forms* Harcourt. *Brace & World, New York.*
- Hongvichit, S. (2015). The research progress and prospect of employee turnover intention. *International Business Research*, 8(6), 218.
- Hooper, D., Coughlan, J., & Mullen, M. (2008). Structural equation modelling: Guidelines for determining model fit. *Articles*, 2.

- Hosain, M. S. (2018). Impact of Emotional Intelligence on Turnover Intentions of Front-Line Bank Employees of Bangladesh: The Role of Leadership. *International Journal of Business Insights and Transformation*, 12(1), 6-16.
- Hosen, S., Islam, M. A., Arshad, M. M., Khan, A. M., & Alam, M. K. (2018). Talent management: An escalating strategic focus in Bangladeshi banking industry. *International Journal of Academic Research in Business and Social Sciences*, 8(1), 156-166.
- Hossain, G., & Mahmood, M. (2018). Employee Turnover in the Garment Industry in Bangladesh: An Organization-level Perspective. *South Asian Journal of Human Resources Management*, 5(2), 129-149.
- Hossain, M. M. (2012). Financial Statements of banks under Islamic Shari'ah: Status of Regulatory Compliance'. *Thoughts on Economics*, 22(1), 53-67.
- Hossain, M., Abdullah, A. M., & Farhana, S. (2012). Performance Appraisal & Promotion Practices on Private Commercial Bank in Bangladesh: A Case Study from Pubali Bank Ltd. *Asian Business Review*, 1(1), 49-55.
- Hossain, M., Abdullah, A. M., & Farhana, S. (2012). Performance Appraisal & Promotion Practices on Private Commercial Bank in Bangladesh: A Case Study from Pubali Bank Ltd. *Asian Business Review*, 1(1), 49-55.
- Hossain, S. M., Roy, M. K., & Das, P. K. (2017). Factors Affecting Employee's Turnover Intention in Banking Sector of Bangladesh: An Empirical Analysis. *ASA University Review*, 11(2).
- Huang, W. R., & Su, C. H. (2016). The mediating role of job satisfaction in the relationship between job training satisfaction and turnover intentions. *Industrial and Commercial Training*, 48(1), 42-52.
- Huey Yiing, L., & Zaman Bin Ahmad, K. (2009). The moderating effects of organizational culture on the relationships between leadership behaviour and organizational commitment and between organizational commitment and job satisfaction and performance. *Leadership & Organization Development Journal*, 30(1), 53-86.
- Huffman, A. H., Casper, W. J., & Payne, S. C. (2014). How does spouse career support relate to employee turnover? Work interfering with family and job satisfaction as mediators. *Journal of Organizational Behavior*, 35(2), 194-212.

- Hulin, C. L., Roznowski, M., & Hachiya, D. (1985). Alternative opportunities and withdrawal decisions: Empirical and theoretical discrepancies and an integration. *Psychological bulletin*, 97(2), 233.
- Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic management journal*, 20(2), 195-204.
- Hunt, S. D., Sparkman Jr, R. D., & Wilcox, J. B. (1982). The pretest in survey research: Issues and preliminary findings. *Journal of marketing research*, 19(2), 269-273.
- Huselid, M. A. (1995). The impact of human resource management practices on turnover, productivity, and corporate financial performance. *Academy of management journal*, 38(3), 635-672.
- Huselid, M. A., & Becker, B. E. (2000). Comment on "Measurement error in research on human resources and firm performance: How much error is there and how does it influence effectsize estimates?" by Gerhart, Wright, Mc Mahan, and Snell. *Personnel Psychology*, 53(4), 835-854.
- Huselid, M. A., & Becker, B. E. (2000). Comment on "Measurement error in research on human resources and firm performance: How much error is there and how does it influence effect size estimates?" by Gerhart, Wright, Mc Mahan, and Snell. *Personnel Psychology*, 53(4), 835-854.
- Hyypiä, M., & Parjanen, S. (2013). Boosting Creativity with Transformational Leadership in Fuzzy Front-end Innovation Processes. *Interdisciplinary Journal of Information, Knowledge & Management*, 8.
- Igbaria, M., Iivari, J., & Maragahh, H. (1995). Why do individuals use computer technology? A Finnish case study. *Information & management*, 29(5), 227-238.
- Ingersoll, R. M., & Smith, T. M. (2003). The wrong solution to the teacher shortage. *Educational leadership*, 60(8), 30-33.
- Irshad, M., & Afridi, F. (2007). Factors affecting employees' retention: Evidence from literature. *Abasyn Journal of Social Sciences*, 4(2), 307-339.
- Islam, M. A., Khan, M. A., Obaidullah, A. Z. M., & Alam, M. S. (2011). Effect of entrepreneur and firm characteristics on the business success of small and medium enterprises (SMEs) in Bangladesh. *International Journal of Business and Management*, 6(3), 289.

- Islam, J., Mohajan, H., & Datta, R. (2011). A study on job satisfaction and morale of commercial banks in Bangladesh.
- Islam, M. A., Siddiqui, M. H., Hossain, K. F., & Karim, L. (2014). Performance evaluation of the banking sector in Bangladesh: A comparative analysis. *Business and Economic Research*, 4(1), 70.
- Islam, N., Rumman, M., Nower, N., Rahman, M., Niaz, S. K., & Afrin, S. (2019). The Measurement of Employee Turnover Intentions in Telecom Industry of Bangladesh. *Journal of Business Management and Economics*, 7(06), 01-07.
- Islam, N., Zeesan, E. A., Chakraborty, D., Rahman, M., Ahmed, S. I. U., Nower, N., & Nazrul, T. (2019). Relationship between Job Stress and the Turnover Intention of Private Sector Bank Employees in Bangladesh. *International Business Research*, 12(8), 133-141.
- Islam, R., & bin Mohd Rasad, S. (2006). Employee performance evaluation by the AHP: A case study. *Asia Pacific Management Review*, 11(3).
- Ittner, C. D., & Larcker, D. F. (1996). Measuring the impact of quality initiatives on firm financial performance. *Advances in the management of organizational quality*, 1(1), 1-37.
- Iverson, R. D. (1999). An event history analysis of employee turnover: The case of hospital employees in Australia. *Human Resource Management Review*, 9(4), 397-418.
- Iverson, R. D., & Buttigieg, D. M. (1999). Affective, normative and continuance commitment: can the 'right kind' of commitment be managed?. *Journal of management studies*, 36(3), 307-333.
- Iverson, R. D., & Pullman, J. A. (2000). Determinants of voluntary turnover and layoffs in an environment of repeated downsizing following a merger: An event history analysis. *Journal of management*, 26(5), 977-1003.
- Jackofsky, E. F., Ferris, K. R., & Breckenridge, B. G. (1986). Evidence for a curvilinear relationship between job performance and turnover. *Journal of Management*, 12(1), 105-111.
- Jackson, T. (2002). Reframing human resource management in Africa: a cross-cultural perspective. *International Journal of Human Resource Management*, 13(7), 998-1018.
- Jaffry, S., Ghulam, Y., & Cox, J. (2008). Labour use efficiency in the Indian and Pakistani commercial banks. *Journal of Asian Economics*, 19(3), 259-293.

- Jahanian, A., Nawaz, N., Yamin, R., & Nawaz, M. A. (2012). human resource management and productivity: a comparative study among banks in Bahawalpur division. *Eur. J. Bus. Manag*, 4(8), 253.
- Jain, R., & Kaur, S. (2014). Impact of work environment on job satisfaction. *International Journal of Scientific and Research Publications*, 4(1), 1-8.
- Jehanzeb, K., & Bashir, N. A. (2013). Training and development program and its benefits to employee and organization: A conceptual study. *European Journal of business and management*, 5(2).
- Jex, S. M., Beehr, T. A., & Roberts, C. K. (1992). The meaning of occupational stress items to survey respondents. *Journal of Applied Psychology*, 77(5), 623.
- Jha, S. (2014). Transformational leadership and psychological empowerment: Determinants of organizational citizenship behavior. *South Asian Journal of Global Business Research*, 3(1), 18-35.
- Jiang, B., Baker, R. C., & Frazier, G. V. (2009). An analysis of job dissatisfaction and turnover to reduce global supply chain risk: Evidence from China. *Journal of operations management*, 27(2), 169-184.
- Joarder, M. H. (2012). The role of HRM practices in predicting faculty turnover intention: empirical evidence from private universities in Bangladesh. *The South East Asian Journal of Management*.
- Joarder, M. H., Sharif, M. Y., & Ahmmed, K. (2011). Mediating Role of Affective Commitment in HRM Practices and Turnover Intention Relationship: A Study in a Developing Context. *Business & Economics Research Journal*, 2(4).
- Johnson, T. H., & Kaplan, R. S. (1987). Relevance lost: The rise and fall of management accounting.
- Jones, E., Chonko, L., Rangarajan, D., & Roberts, J. (2007). The role of overload on job attitudes, turnover intentions, and salesperson performance. *Journal of Business Research*, 60(7), 663-671.
- Ju, B., & Li, J. (2019). Exploring the impact of training, job tenure, and education-job and skills-job matches on employee turnover intention. *European Journal of Training and Development*, 43(3/4), 214-231.

- Juhdi, N., Pa'wan, F., & Hansaram, R. M. K. (2013). HR practices and turnover intention: the mediating roles of organizational commitment and organizational engagement in a selected region in Malaysia. *The International Journal of Human Resource Management*, 24(15), 3002-3019.
- Julious, S. A. (2005). Sample size of 12 per group rule of thumb for a pilot study. *Pharmaceutical Statistics: The Journal of Applied Statistics in the Pharmaceutical Industry*, 4(4), 287-291.
- Jyothi, P. Venkatesh, DN (2006):“. *Human Resource Management*”, New Delhi: Oxford University Press.
- Kabungaidze, T., Mahlatshana, N., & Ngirande, H. (2013). The impact of job satisfaction and some demographic variables on employee turnover intentions. *International Journal of Business Administration*, 4(1), 53.
- Kamarudin, F., Sufian, F., & Md. Nassir, A. (2016). Does country governance foster revenue efficiency of Islamic and conventional banks in GCC countries?. *EuroMed Journal of Business*, 11(2), 181-211.
- Kamoche, K. (2002). Introduction: human resource management in Africa. *International Journal of Human Resource Management*, 13(7), 993-997.
- Kamoche, K., Debra, Y., Horwitz, F., & Muuka, G. (2004). Conclusion: towards a research agenda. *Managing Human Resources in Africa*, Routledge, London.
- Kane, B., Crawford, J., & Grant, D. (1999). Barriers to effective HRM. *International Journal of Manpower*, 20(8), 494-516.
- Karatepe, O. M. (2012). The effects of coworker and perceived organizational support on hotel employee outcomes: The moderating role of job embeddedness. *Journal of Hospitality & Tourism Research*, 36(4), 495-516.
- Karatepe, O. M., & Karadas, G. (2014). The effect of psychological capital on conflicts in the work–family interface, turnover and absence intentions. *International Journal of Hospitality Management*, 43, 132-143.
- Katou, A. A., & Budhwar, P. S. (2006). Human resource management systems and organizational performance: a test of a mediating model in the Greek manufacturing context. *The International Journal of Human Resource Management*, 17(7), 1223-1253.

- Katou, A. A., & Budhwar, P. S. (2007). The effect of human resource management policies on organizational performance in Greek manufacturing firms. *Thunderbird international business review*, 49(1), 1-35.
- Katz, D. (1964). The motivational basis of organizational behavior. *Behavioral science*, 9(2), 131-146.
- Kazi, G. M., & Zadeh, Z. (2011). The contribution of individual variables: Job satisfaction and job turnover. *Interdisciplinary journal of contemporary research in business*, 3(5), 984-991.
- Keeley, M. (1978). A social-justice approach to organizational evaluation. *Administrative Science Quarterly*, 272-292.
- Kehoe, R. R., & Wright, P. M. (2013). The impact of high-performance human resource practices on employees' attitudes and behaviors. *Journal of management*, 39(2), 366-391.
- Keni, K., Muthuveloo, R., Ping, T. A., & Rahman, R. A. (2015). Turnover intention trend among commercial banks in Penang, Malaysia. *KaryaIlmiahDosenFakultasEkonomi*.
- Khadka, S. (2009). Foundations of Human Resource Management. *Pradhan Book House, Kathmandu*.
- Khan, M. A. (2014). Organizational cynicism and employee turnover intention: Evidence from banking sector in Pakistan. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, 8(1), 30-41.
- Khan, M. A., Safwan, N., & Ahmad, A. (2011). Modeling link between internal service quality in human resources management and employees retention: A case of Pakistani privatized and public sector banks. *African Journal of Business Management*, 5(3), 949-959.
- Khan, R. A. G., Khan, F. A., & Khan, M. A. (2011). Impact of training and development on organizational performance. *Global Journal of Management and Business Research*, 11(7).
- Khilji, S. E., & Wang, X. (2007). New evidence in an old debate: Investigating the relationship between HR satisfaction and turnover. *International Business Review*, 16(3), 377-395.
- Kieckbusch, R., Price, W., & Theis, J. (2003). Turnover predictors: causes of employee turnover in sheriff-operated jails. *Criminal Justice Studies*, 16(2), 67-76.

- Kim, S. (2012). The impact of human resource management on state government IT employee turnover intentions. *Public Personnel Management, 41*(2), 257-279.
- Kinicki, A. J., Prussia, G. E., Wu, B. J., & McKee-Ryan, F. M. (2004). A covariance structure analysis of employees' response to performance feedback. *Journal of applied psychology, 89*(6), 1057.
- Kluger, A. N., & DeNisi, A. (1996). The effects of feedback interventions on performance: A historical review, a meta-analysis, and a preliminary feedback intervention theory. *Psychological bulletin, 119*(2), 254.
- Knudsen, H. K., Ducharme, L. J., & Roman, P. M. (2008). Clinical supervision, emotional exhaustion, and turnover intention: A study of substance abuse treatment counselors in the Clinical Trials Network of the National Institute on Drug Abuse. *Journal of substance abuse treatment, 35*(4), 387-395.
- Ko, J., & Hur, S. (2014). The impacts of employee benefits, procedural justice, and managerial trustworthiness on work attitudes: Integrated understanding based on social exchange theory. *Public Administration Review, 74*(2), 176-187.
- Kosteas, V. D. (2011). Job satisfaction and promotions. *Industrial Relations: A Journal of Economy and Society, 50*(1), 174-194.
- Kraak, A. (2005). Human resources development and the skills crisis in South Africa: The need for a multi-pronged strategy. *Journal of education and work, 18*(1), 57-83.
- Kumar, A. A., & Mathimaran, K. B. (2017). Employee Retention Strategies – An Empirical Research. *Global Journal of Management And Business Research.*
- Kuvaas, B. (2008). An exploration of how the employee–organization relationship affects the linkage between perception of developmental human resource practices and employee outcomes. *Journal of Management Studies, 45*(1), 1-25.
- Kuznets, S. (1957). Quantitative aspects of the economic growth of nations: II. industrial distribution of national product and labor force. *Economic development and cultural change, 5*(S4), 1-111.
- Kypri, K., Samaranyaka, A., Connor, J., Langley, J. D., & MacLennan, B. (2011). Non-response bias in a web-based health behaviour survey of New Zealand tertiary students. *Preventive medicine, 53*(4-5), 274-277.

- la Rocco, J. M., Pugh, W. M., & Gunderson, E. E. (1977). IDENTIFYING DETERMINANTS OF RETENTION DECISIONS 1. *Personnel Psychology*, 30(2), 199-215.
- Ladd, D., & Henry, R. A. (2000). Helping Coworkers and Helping the Organization: The Role of Support Perceptions, Exchange Ideology, and Conscientiousness 1. *Journal of Applied Social Psychology*, 30(10), 2028-2049.
- Lado, A. A., & Wilson, M. C. (1994). Human resource systems and sustained competitive advantage: A competency-based perspective. *Academy of management review*, 19(4), 699-727.
- Lam, S. S., Yik, M. S., & Schaubroeck, J. (2002). Responses to formal performance appraisal feedback: The role of negative affectivity. *Journal of Applied Psychology*, 87(1), 192.
- Lam, W., Chen, Z., & Takeuchi, N. (2009). Perceived human resource management practices and intention to leave of employees: the mediating role of organizational citizenship behaviour in a Sino-Japanese joint venture. *The International Journal of Human Resource Management*, 20(11), 2250-2270.
- Lamal, P. A., & Benfield, A. (1978). The effects of self-monitoring on job tardiness and percentage of time spent working. *Journal of Organizational Behavior Management*, 1(2), 142-149.
- Laschinger S., H. K., Wilk, P., Cho, J., & Greco, P. (2009). Empowerment, engagement and perceived effectiveness in nursing work environments: does experience matter?. *Journal of nursing management*, 17(5), 636-646.
- Laser, S. A. (1980). Dealing with the problem of employee turnover. *Human resource management*, 19(4), 17-21.
- Lashley, C., & Best, W. (2002). Employee induction in licensed retail organisations. *International Journal of Contemporary Hospitality Management*, 14(1), 6-13.
- Law, K. S., Wang, H., & Hui, C. (2010). Currencies of exchange and global LMX: How they affect employee task performance and extra-role performance. *Asia Pacific Journal of Management*, 27(4), 625-646.
- Lee, C. H., & Bruvold, N. T. (2003). Creating value for employees: investment in employee development. *The International Journal of Human Resource Management*, 14(6), 981-1000.

- Lee, G., & Jimenez, B. S. (2011). Does performance management affect job turnover intention in the federal government? *The American Review of Public Administration*, 41(2), 168-184.
- Lee, R. T., & Ashforth, B. E. (1996). A meta-analytic examination of the correlates of the three dimensions of job burnout. *Journal of applied Psychology*, 81(2), 123.
- Lee, T. W., & Mitchell, T. R. (1994). An alternative approach: The unfolding model of voluntary employee turnover. *Academy of management review*, 19(1), 51-89.
- Lee, T. W., & Mowday, R. T. (1987). Voluntarily leaving an organization: An empirical investigation of Steers and Mowday's model of turnover. *Academy of Management journal*, 30(4), 721-743.
- Lefkowitz, J. (1970). Effect of training on the productivity and tenure of sewing machine operators. *Journal of Applied Psychology*, 54(1p1), 81.
- Leuven, E., Oosterbeek, H., Sloof, R., & Van Klaveren, C. (2005). Worker reciprocity and employer investment in training. *Economica*, 72(285), 137-149.
- Liao, H., & Chuang, A. (2004). A multilevel investigation of factors influencing employee service performance and customer outcomes. *Academy of Management journal*, 47(1), 41-58.
- Limyothin, P., & Trichun, C. (2012). The structural equation model of factors influencing the hotel staff in Thailand's intention to quit. *International Journal of Human Resource Studies*, 2(3), 22.
- Lin, H. F. (2007). Knowledge sharing and firm innovation capability: an empirical study. *International Journal of manpower*, 28(3/4), 315-332.
- Ling Suan, C., & Mohd Nasurdin, A. (2014). An empirical investigation into the influence of human resource management practices on work engagement: the case of customer-contact employees in Malaysia. *International Journal of Culture, Tourism and Hospitality Research*, 8(3), 345-360.
- Ling, T. C., & Nasurdin, A. M. (2010). Human resource management practices and organizational innovation: An empirical study in Malaysia. *Journal of Applied Business Research (JABR)*, 26(4).
- Linz, S. J., & Semykina, A. (2012). What makes workers happy? Anticipated rewards and job satisfaction. *Industrial Relations: A Journal of Economy and Society*, 51(4), 811-844.

- LIOU, S. R. (2009). Nurses' intention to leave: Critically analyse the theory of reasoned action and organizational commitment model. *Journal of nursing management*, 17(1), 92-99.
- Liu, B., Liu, J., & Hu, J. (2010). Person-organization fit, job satisfaction, and turnover intention: An empirical study in the Chinese public sector. *Social Behavior and Personality: an international journal*, 38(5), 615-625.
- Liu, S., & Onwuegbuzie, A. J. (2012). Chinese teachers' work stress and their turnover intention. *International Journal of Educational Research*, 53, 160-170.
- London, M. (2003). *Job feedback: Giving, seeking, and using feedback for performance improvement*. Psychology Press.
- London, M., & Smither, J. W. (2002). Feedback orientation, feedback culture, and the longitudinal performance management process. *Human Resource Management Review*, 12(1), 81-100.
- Long, C. S., Ajagbe, M. A., & Kowang, T. O. (2014). Addressing the issues on employees' turnover intention in the perspective of HRM practices in SME. *Procedia-Social and Behavioral Sciences*, 129, 99-104.
- Long, C. S., Thean, L. Y., Ismail, W. K. W., & Jusoh, A. (2012). Leadership styles and employees' turnover intention: Exploratory study of academic staff in a Malaysian College. *World Applied Sciences Journal*, 19(4), 575-581.
- Longenecker, C. O., Sims Jr, H. P., & Gioia, D. A. (1987). Behind the mask: The politics of employee appraisal. *Academy of Management Perspectives*, 1(3), 183-193.
- Lorette, K. (2016), How Does Organization Training Influence Employee Performance? The Houston Chronicle.
- Lu, C. M., Chen, S. J., Huang, P. C., & Chien, J. C. (2015). Effect of diversity on human resource management and organizational performance. *Journal of Business Research*, 68(4), 857-861.
- Lu, K. Y., Lin, P. L., Wu, C. M., Hsieh, Y. L., & Chang, Y. Y. (2002). The relationships among turnover intentions, professional commitment, and job satisfaction of hospital nurses. *Journal of Professional Nursing*, 18(4), 214-219.
- Lutchman, C. (2008). *Leadership impact on turnover among power engineers in the oil sands of Alberta*. University of Phoenix.

- Lynch, D. (1996). Measuring financial sector development: a study of selected Asia-Pacific countries. *The Developing Economies*, 34(1), 1-27.
- MacKenzie, S. B., Podsakoff, P. M., & Ahearne, M. (1998). Some possible antecedents and consequences of in-role and extra-role salesperson performance. *Journal of marketing*, 62(3), 87-98.
- Maduka, C. E., & Okafor, O. (2014). Effect of motivation on employee productivity: A study of manufacturing companies in Nnewi. *International Journal of Managerial Studies and Research*, 2(7), 137-147.
- Mahmood, M., & Nurul Absar, M. M. (2015). Human resource management practices in Bangladesh: Current scenario and future challenges. *South Asian Journal of Human Resources Management*, 2(2), 171-188.
- Mahmoud, A. H. (2008). A study of nurses' job satisfaction: the relationship to organizational commitment, perceived organizational support, transactional leadership, transformational leadership, and level of education. *European journal of scientific research*, 22(2), 286-295.
- Mahmud, K., & Idrish, S. (2011). The impact of human resource management practices on turnover of bank employees in Bangladesh. *World review of business research*, 1(2), 71-83.
- Majumder, M. T. H. (2012). Human resource management practices and employees' satisfaction towards private banking sector in Bangladesh. *International Review of Management and Marketing*, 2(1), 52-58.
- Malek, I., Mia, N., Mustary, E., Hossain, J., Sathi, S. M., Parvez, J., ... & Rahmatullah, M. (2014). Medicinal plants of the Chakma community of Rangapanir Chara Area of Khagrachaari district, Bangladesh. *American-Eurasian Journal of Sustainable Agriculture*, 59-69.
- Malik, M. E., Danish, R. Q., & Usman, A. (2011). Impact of motivation to learn and job attitudes on organizational learning culture in a public service organization of Pakistan. *African Journal of Business Management*, 5(3), 844-854.
- Malik, O. F., & Waheed, A. (2010). The mediating effects of job satisfaction on role stressors and affective commitment. *International Journal of Business and Management*, 5(11), 223.

- Malik, F. M., Akhtar, S., & Ghafoor, I. (2018). Supervisor Support, Co-Worker Support and Employee Retention: Developing and Testing of an Integrative Model. *International Journal of Modern Social Sciences*, 7(1): 1-24.
- Maneesatitya, M., & Fongsuwan, W. (2014). Structural equation model of variables affecting turnover intentions on bangkok's information technology career professionals. *Research Journal of Business Management*, 8(4), 453-463.
- March JG, Simon HA (1958). *Organizations*. New York: Wiley.
- Mard, S. A., Jalalvand, K., Jafarinejad, M., Balochi, H., & Naseri, M. K. G. (2010). Evaluation of the antidiabetic and antilipaemic activities of the hydroalcoholic extract of Phoenix dactylifera palm leaves and its fractions in alloxan-induced diabetic rats. *The Malaysian journal of medical sciences: MJMS*, 17(4), 4.
- Marisoosay, S. (2009). The role of employee turnover between employee job satisfaction and company performance in the Penang automation. *University of Saints, Malaysia*.
- Marsh, R. M., & Mannari, H. (1977). Organizational commitment and turnover: A prediction study. *Administrative science quarterly*, 57-75.
- Masud, M., & Hossain, M. (2012). Corporate social responsibility reporting practices in Bangladesh: A study of selected private commercial banks. *IOSR Journal of Business and Management (IOSR-JBM) ISSN*, 42-47.
- McCarthy, A., Darcy, C., & Grady, G. (2010). Work-life balance policy and practice: Understanding line manager attitudes and behaviors. *Human Resource Management Review*, 20(2), 158-167.
- McClelland, S. D. (2002). A training needs assessment for the united way of Dunn County Wisconsin.
- McNamara, C. (2008). Employee training and development: Reasons and benefits. *Authenticity Consulting, LLC*.
- Meyer, J. P., & Allen, N. J. (1997). *Commitment in the workplace: Theory, research, and application*. Sage.
- Milkovich GT, Newman J. (1990). *Compensation* (3rd ed.). Plano, Tx: Business Publications.
- Miller, J. G., & Wheeler, K. G. (1992). Unraveling the mysteries of gender differences in intentions to leave the organization. *Journal of Organizational Behavior*, 13(5), 465-478.

- Minbaeva, D., Pedersen, T., Björkman, I., Fey, C. F., & Park, H. J. (2003). MNC knowledge transfer, subsidiary absorptive capacity, and HRM. *Journal of international business studies*, 34(6), 586-599.
- Mittal, M., & Bhakar, S. S. (2018). Examining the Impact of Role Overload on Job Stress, Job Satisfaction and Job Performance-A study among Married Working Women in Banking Sector.
- Mobley, W. H. (1977). Intermediate linkages in the relationship between job satisfaction and employee turnover. *Journal of applied psychology*, 62(2), 237.
- Mobley, W. H. (1982). *Employee turnover: Causes, consequences, and control*. Addison-Wesley.
- Mobley, W. H. (1982). Some unanswered questions in turnover and withdrawal research. *Academy of management review*, 7(1), 111-116.
- Mobley, W. H., Griffeth, R. W., Hand, H. H., & Meglino, B. M. (1979). Review and conceptual analysis of the employee turnover process. *Psychological bulletin*, 86(3), 493.
- Mohamad, M. H., Daud, Z., & Yahya, K. K. (2014). IMPACT ON EMPLOYEES'GOOD GOVERNANCE CHARACTERISTICS, THE ROLE OF TRANSFORMATIONAL LEADERSHIP AS DETERMINANT FACTOR. *International Journal of Science, Environment and Technology*, 3(1), 320-338.
- Mollah, M. A., Zahan, I., & Chowdhury, M. S. (2015). An Empirical Study on Human Resource Management practices of Small and Medium Enterprises (SMEs) in Bangladesh.
- Morrison, E. W., & Bies, R. J. (1991). Impression management in the feedback-seeking process: A literature review and research agenda. *Academy of Management Review*, 16(3), 522-541.
- Mossholder, K. W., Settoon, R. P., & Henagan, S. C. (2005). A relational perspective on turnover: Examining structural, attitudinal, and behavioral predictors. *Academy of Management Journal*, 48(4), 607-618.
- Motowidlo, S. J. (2000). Some basic issues related to contextual performance and organizational citizenship behavior in human resource management. *Human Resource Management Review*, 10(1), 115-126.
- Motowidlo, S. J., Borman, W. C., & Schmit, M. J. (1997). A theory of individual differences in task and contextual performance. *Human performance*, 10(2), 71-83.

- Moudud-UI-Huq, S. (2017). Performance of banking industry in Bangladesh: Insights of CAMEL rating. *International Journal of Financial Engineering*, 4(02n03), 1750006.
- Moynihan, D. P., & Pandey, S. K. (2007). Finding workable levers over work motivation: Comparing job satisfaction, job involvement, and organizational commitment. *Administration & Society*, 39(7), 803-832.
- Mrope, G., & Bangi, Y. I. (2014). Examining the influence of management practice and attitudes on employee turnover: A case of Kibaha District Council. *The International Journal of Business & Management*, 2(9), 11.
- Mttoi, D. A. (2013). *Influence of Motivation on employees retention in Public Organizations; A case study of Tanzania Ports Authority* (Doctoral dissertation, The Open University of Tanzania).
- Muchinsky, P. M., & Morrow, P. C. (1980). A multidisciplinary model of voluntary employee turnover. *Journal of Vocational Behavior*, 17(3), 263-290.
- Mukherjee, A., Malhotra, N., Budhwar, P. S., & Varma, A. (2009). Insights into the Indian call centre industry: can internal marketing help tackle high employee turnover? *Journal of services marketing*.
- Mulki, J. P., & Wilkinson, J. W. (2017). Customer-directed extra-role performance and emotional understanding: Effects on customer conflict, felt stress, job performance and turnover intentions. *Australasian Marketing Journal (AMJ)*, 25(3), 206-214.
- Mulki, J. P., & Wilkinson, J. W. (2017). Customer-directed extra-role performance and emotional understanding: Effects on customer conflict, felt stress, job performance and turnover intentions. *Australasian Marketing Journal (AMJ)*, 25(3), 206-214.
- Murphy, K. R., & Cleveland, J. N. (1995). *Understanding performance appraisal: Social, organizational, and goal-based perspectives*. Sage.
- Nabi, M. N., Ahmed, A. A. T., & Rahman, M. S. (2017). The empirical study on human resource management practices with special reference to job satisfaction and employee turnover at Investment Corporation of Bangladesh. *Human Resource Management Research*, 7(1), 54-64.
- Nafees, H. M., Kanwal, S., & Shoaib, M. (2015). Impact of job burnout on the in-role performance of front-line employees: a case of banks in Lahore. *Science International*, 27(1).

- Naveed, A., Ahmad, U., & Bushra, F. (2011). Promotion: A predictor of job satisfaction a study of glass industry of Lahore (Pakistan). *International Journal of Business and Social Science*, 2(16).
- Neely, A. (1999). The performance measurement revolution: why now and what next?. *International journal of operations & production management*, 19(2), 205-228.
- Neil, J. Salkind (2006).“. *Statistics for People who (think they) Hate Statistics: The Excel Edition*, 106.
- Newaz, M. K., Ali, T., & Akhter, I. (2007). Employee perception regarding turnover decision-in context of Bangladesh banking sector.
- Newaz, M. T., & Zaman, F. K. (2012). Work-life balance: Is it still a new concept in private commercial banking sector of Bangladesh. *International Journal of Research Studies in Management*, 1(2), 57-66.
- Newman, A., Thanacoody, R., & Hui, W. (2012). The impact of employee perceptions of training on organizational commitment and turnover: a case of multinationals in the Chinese service sector. *Personnel Review*, 41(1), 56-72.
- Ng, T. W., & Sorensen, K. L. (2008). Toward a further understanding of the relationships between perceptions of support and work attitudes: A meta-analysis. *Group & Organization Management*, 33(3), 243-268.
- Ngamkroekjoti, C., Ounprechavanit, P., & Kijboonchoo, T. (2012). Determinant Factors of Turnover Intention: A case study of Air Conditioning Company in Bangkok, Thailand.
- Noe, R. A., Hollenbeck, J. R., Gerhart, B. A., & Wright, P. M. (2007). *Fundamentals of human resource management*.
- Noe, R. A., Hollenbeck, J. R., Gerhart, B., & Wright, P. M. (2004). *Fundamentals of human resource management* (Boston, MA: Irwin).
- Nunnally, J. (1978). *Psychometric theory*. New York: McGraw-Hill
- Nunnally, J. C. (1994). *Psychometric theory 3E*. Tata McGraw-Hill Education.
- Ogruk, G., & Anderson, T. (2018). The impact of work engagement and authenticity on employees' job performance and well-being: Non-selfreport measures of in-role and extra-role job performance. *New Zealand Journal of Human Resources Management*, 18(1).

- Ohunakin, F., Adeniji, A., & Oludayo, O. (2018). Perception of frontline employees towards career growth opportunities: implications on turnover intention. *Business: Theory and Practice, 19*, 278-287.
- Okpara, J. O., & Wynn, P. (2007). Determinants of small business growth constraints in a sub-Saharan African economy. *SAM advanced management journal, 72*(2), 24.
- Oladapo, V. (2014). The impact of talent management on retention. *Journal of business studies quarterly, 5*(3), 19.
- Omoikhudu, J. (2017). *The Impact of Training and Development on Employee Retention in the Retail Sector, an Examination of the Role of Coaching in a Leading Retailer in Dublin, Republic of Ireland. A Case Study of Mark and Spencer's Store Dublin* (Doctoral dissertation, Dublin, National College of Ireland).
- Organ, D. W. (1988). *Organizational citizenship behavior: The good soldier syndrome*. Lexington Books/DC Heath and Com.
- Ostroff, C., & Bowen, D. E. (2016). Reflections on the 2014 decade award: Is there strength in the construct of HR system strength?. *Academy of Management Review, 41*(2), 196-214.
- Otsuka, Y., Takahashi, M., Nakata, A., Haratani, T., Kaida, K., Fukasawa, K., ...& Ito, A. (2007). Sickness absence in relation to psychosocial work factors among daytime workers in an electric equipment manufacturing company. *Industrial health, 45*(2), 224-231.
- Owens Jr, P. L. (2006). One more reason not to cut your training budget: The relationship between training and organizational outcomes. *Public personnel management, 35*(2), 163-172.
- Paré, G., & Tremblay, M. (2007). The influence of high-involvement human resources practices, procedural justice, organizational commitment, and citizenship behaviors on information technology professionals' turnover intentions. *Group & Organization Management, 32*(3), 326-357.
- Parker, B., & McEvoy, G. M. (1993). Initial examination of a model of intercultural adjustment. *International journal of intercultural relations, 17*(3), 355-379.

- Patgar, S., & Kumar, V. (2015). A Study On The Factors Affecting Employee Retention In A Textile Industry. *International Journal of Recent Research in Civil and Mechanical Engineering (IJRRCME)* 1,(2), 1-5.
- Pawirosumarto, S., Sarjana, P. K., & Gunawan, R. (2017). The effect of work environment, leadership style, and organizational culture towards job satisfaction and its implication towards employee performance in Parador Hotels and Resorts, Indonesia. *International Journal of Law and Management*, 59(6), 1337-1358.
- Peach Martins, L. (2007). A holistic framework for the strategic management of first tier managers. *Management decision*, 45(3), 616-641.
- Peng, Z. Y. L. S. L., & Jianxiu, D. (2005). Interaction Effects of Promotional Chances on Marketing Employee Turnover Intention [J]. *Chinese Journal of Management*, 5.
- Peters, T. J., Waterman, R. H., & Jones, I. (1982). In search of excellence: Lessons from America's best-run companies.
- Pienaar, J., Sieberhagen, C. F., & Mostert, K. (2007). Investigating turnover intentions by role overload, job satisfaction and social support moderation. *SA Journal of Industrial Psychology*, 33(2), 62-67.
- Piercy, N. F., Cravens, D. W., Lane, N., & Vorhies, D. W. (2006). Driving organizational citizenship behaviors and salesperson in-role behavior performance: The role of management control and perceived organizational support. *Journal of the Academy of Marketing Science*, 34(2), 244-262.
- Pires, M. L. (2015). HRM practices and organizations internal context role in performance. *European Journal of Applied Business and Management*, 1(1).
- Podsakoff, N. P., Whiting, S. W., Podsakoff, P. M., & Blume, B. D. (2009). Individual-and organizational-level consequences of organizational citizenship behaviors: A meta-analysis. *Journal of applied Psychology*, 94(1), 122.
- Podsakoff, P. M., & Organ, D. W. (1986). Self-reports in organizational research: Problems and prospects. *Journal of management*, 12(4), 531-544.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of applied psychology*, 88(5), 879.

- Porter, L. W., & Steers, R. M. (1973). Organizational, work, and personal factors in employee turnover and absenteeism. *Psychological bulletin*, 80(2), 151.
- Pradana, A., & Salehudin, I. (2013). Role of work overload toward turnover intention among newly hired public accountants.
- Pradana, A., & Salehudin, I. (2013). Role of work overload toward turnover intention among newly hired public accountants.
- Price, A. (2004). Human resource management in a business context (2nd ed.). London: Thomson
- Price, J. L. (1977). *The study of turnover*. Iowa State Press.
- Price, J. L. (2001). Reflections on the determinants of voluntary turnover. *International Journal of manpower*, 22(7), 600-624.
- Price, J. L., & Mueller, C. W. (1986). *Absenteeism and turnover of hospital employees*. JAI press.
- Pritchard, R. D., & Karasick, B. W. (1973). The effects of organizational climate on managerial job performance and job satisfaction. *Organizational behavior and human performance*, 9(1), 126-146.
- Prue, D. M., & Fairbank, J. A. (1981). Performance feedback in organizational behavior management: A review. *Journal of Organizational Behavior Management*, 3(1), 1-16.
- Qader, I. K. A., & Zainuddin, Y. B. (2011). The impact of media exposure on intention to purchase green electronic products amongst lecturers. *International Journal of Business and Management*, 6(3), 240.
- Qaisar Danish, R., Shahid, F., Bano, S., Fawad Ali, H., & Afzal Humayon, A. (2019). Supervision Support and Turnover Intension: Impact of Employee's Training in Banking Sector of Pakistan. *European Online Journal of Natural and Social Sciences: Proceedings*, 8(1 (s)), pp-121.
- Qureshi, I., Jamil, R., Iftikhar, M., Arif, S., Lodhi, S., Naseem, I., & Zaman, K. (2012). Job stress, workload, environment and employees turnover intentions: Destiny or choice. *Archives of Sciences (Sciences Des Archives)*, 65(8).
- Rahman and Iqbal (2013). Job security, professional development, promotional opportunity, working autonomy, working environment, compensation package, and financial benefits of PCBs.

- Rahman, M. H. M. H., & Rahman, A. (2013). Employee perception towards effective training program: A study on some selective private commercial banks. *European Journal of Business and Management*, 5(12), 62-74.
- Rahman, M. H., Kamruzzaman, M., Haque, M. E., Al Mamun, M. A., & Molla, M. I. (2013). Perceived Intensity of Stress Stressors: A Study on Commercial Bank in Bangladesh. *Asian Business Review*, 3(1), 40-43.
- Rahman, M. I., Gurung, H. B., & Saha, S. (2006). Where the job satisfaction of bank employees lies: an analysis of the satisfaction factors in Dhaka city. *The Cost and Management Journal of ICMAB*, 34(3).
- Rahman, W., & Nas, Z. (2013). Employee development and turnover intention: theory validation. *European journal of training and development*, 37(6), 564-579.
- Rajan, D. (2013). Impact of nurses turnover on organization performance. *Afro Asian Journal of Social Sciences*, 4(4), 1-18.
- Ramayah, T., Lee, J. W. C., & In, J. B. C. (2011). Network collaboration and performance in the tourism sector. *Service Business*, 5(4), 411.
- Ramayah, T., Yeap, J. A., & Ignatius, J. (2014). Assessing knowledge sharing among academics: A validation of the knowledge sharing behavior scale (KSBS). *Evaluation review*, 38(2), 160-187.
- Ramesh, V., & Kodali, R. (2012). A decision framework for maximising lean manufacturing performance. *International Journal of Production Research*, 50(8), 2234-2251.
- Rana. S. M., Haque E. M., Bhuiya I. I. M., Barua U., (2015). Training and Development Practice of Banks from an International Perspective with Special Emphasis on Bangladesh: Findings from the Literatures. *European Journal of Business and Management*, 7(1)
- Rankin, K. R. (2008). *Perceptions of institutional chief executive officers and chief academic officers of community colleges regarding issues, problems, and challenges related to economic and community development*. The University of Alabama.
- Raub, S., & Liao, H. (2012). Doing the right thing without being told: Joint effects of initiative climate and general self-efficacy on employee proactive customer service performance. *Journal of Applied Psychology*, 97(3), 651.

- Reinartz, W., Haenlein, M., & Henseler, J. (2009). An empirical comparison of the efficacy of covariance-based and variance-based SEM. *International Journal of research in Marketing*, 26(4), 332-344.
- Reisinger, Y., & Mavondo, F. (2007). Structural equation modeling: Critical issues and new developments. *Journal of travel & tourism marketing*, 21(4), 41-71.
- Repetti, R. L., Matthews, K. A., & Waldron, I. (1989). Employment and women's health: Effects of paid employment on women's mental and physical health. *American Psychologist*, 44(11), 1394.
- Reynolds, N., & Diamantopoulos, A. (1998). The effect of pretest method on error detection rates: Experimental evidence. *European Journal of Marketing*, 32(5/6), 480-498.
- Rimi, N. N. (2015). ORGANIZATIONAL PRACTICES, DEVOLUTION AND HUMAN RESOURCE MANAGEMENT (HRM) EFFECTIVENESS OF PRIVATE COMMERCIAL BANKS (PCBs) OF BANGLADESH.
- Rimi, N. N., Yusliza, M. Y., Walters, T., & Basher Rubel, M. R. (2017). The role of devolution in HR-line manager collaboration and HRM effectiveness relationship: A study of private commercial banks in Bangladesh. *Global Business and Organizational Excellence*, 36(4), 43-51.
- Rindu, Hardisman, Sutoto, & Novita, A. (2018). Analysis of the Nurse's Turnover Intentions at Private Hospitals in Indonesia. The 2nd International Conference on Hospital Administration, Volume 2018.
- Rizzo, J. R., House, R. J., & Lirtzman, S. I. (1970). Role conflict and ambiguity in complex organizations. *Administrative science quarterly*, 150-163.
- Roberts, G. E., & Reed, T. (1996). Performance appraisal participation, goal setting and feedback: The influence of supervisory style. *Review of Public Personnel Administration*, 16(4), 29-60.
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioral sciences [by] John T. Roscoe*.
- Rosen, C. C., Levy, P. E., & Hall, R. J. (2006). Placing perceptions of politics in the context of the feedback environment, employee attitudes, and job performance. *Journal of Applied Psychology*, 91(1), 211.

- Rosen, J., Stiehl, E. M., Mittal, V., & Leana, C. R. (2011). Stayers, leavers, and switchers among certified nursing assistants in nursing homes: A longitudinal investigation of turnover intent, staff retention, and turnover. *The Gerontologist*, 51(5), 597-609.
- Rotondi Jr, T. (1975). Organizational identification: Issues and implications. *Organizational Behavior and Human Performance*, 13(1), 95-109.
- Rowley, C., & Abdul-Rahman, S. (2007). The management of human resources in Malaysia: Locally-owned companies and multinational companies. *Management revue*, 427-453.
- Rubel, M. R. B. (2015). *Compensation, Performance Management Practices and Employee Turnover Intention of Ready-made Garment (RMG) Industry in Bangladesh* (Doctoral dissertation, Universiti Sains Malaysia).
- Rubel, M. R. B., & Kee, D. M. H. (2015). High commitment compensation practices and employee turnover intention: Mediating role of job satisfaction. *Mediterranean Journal of Social Sciences*, 6(6 S4), 321.
- Rubel, M. R. B., & Kee, D. M. H. (2015). Perceived fairness of performance appraisal, promotion opportunity and nurses turnover intention: The role of organizational commitment. *Asian Social Science*, 11(9), 183.
- Rubel, Mohamad Rabiul Basher Rube & Daisy Mui Hung Kee. (2013). Perceived Support and Employee Performance: The Mediating Role of Employee Engagement. *Life Science Journal*, Vol 10 No 4, pp.2557-2565.
- Rummler, G. A., & Brache, A. P. (1995). *Improving performance*. San Francisco: Jossey-Bass.
- Saghir, J. (2014). Impact of Training and Development on Employee Performance. *Published in: Leadership and Management, Karachi, Pakistan*.
- Sam Gnanakkan, S. (2010). Mediating role of organizational commitment on HR practices and turnover intention among ICT professionals. *Journal of Management Research*, 10(1), 39.
- Samad, S. (2006). The contribution of demographic variables: job characteristics and job satisfaction on turnover intentions. *Journal of International Management Studies*, 1(1).
- SamGnanakkan, S. (2010). Mediating role of organizational commitment on HR practices and turnover intention among ICT professionals. *Journal of Management Research*, 10(1), 39.

- Samina, Q. S., & Alam, R. (2011). Promotional activity involvement of commercial banks: A comparative analysis among three generation banks in Bangladesh. *International Review of Business Research Papers*, 7(5), 35-52.
- Saporta, I., & Farjoun, M. (2003). The relationship between actual promotion and turnover among professional and managerial-administrative occupational groups. *Work and Occupations*, 30(3), 255-280.
- Sarfraz, M., Qun, W., Abdullah, M., & Alvi, A. (2018). Employees' perception of corporate social responsibility impact on employee outcomes: Mediating role of organizational justice for small and medium enterprises (SMEs). *Sustainability*, 10(7), 2429.
- Sarker, M. A. R. (2011). Impact of HRM Practices on Job Satisfaction and Organizational Performance in Private Commercial Banking Sector of Bangladesh. In *5th Asian Business Research Conference, Dhaka, Bangladesh. 23rd-24th December*.
- Sarker, M. A. R., & Afroze, R. (2014). Can HRM practices improve job satisfaction of Ready Made Garment (RMG) workers in Bangladesh? An alternative solution to recent unrest. *International Journal of Business and Management*, 9(10), 185.
- Sarker, S., Ahuja, M., Sarker, S., & Kirkeby, S. (2011). The role of communication and trust in global virtual teams: A social network perspective. *Journal of Management Information Systems*, 28(1), 273-310.
- Schmidt, S. W. (2007). The relationship between satisfaction with workplace training and overall job satisfaction. *Human Resource Development Quarterly*, 18(4), 481-498.
- Sekaran, U., & Bougie, R. (2010). Theoretical framework in theoretical framework and hypothesis development. *Research methods for business: A skill building approach*, 80.
- Self, T. T., & Gordon, S. (2019). The impact of coworker support and organizational embeddedness on turnover intention among restaurant employees. *Journal of Human Resources in Hospitality & Tourism*, 1-30.
- Settoon, R. P., & Mossholder, K. W. (2002). Relationship quality and relationship context as antecedents of person-and task-focused interpersonal citizenship behavior. *Journal of applied psychology*, 87(2), 255.
- Seybolt, J. W., Pavett, C., & Walker, D. D. (1978). Turnover among nurses: It can be managed. *JONA: The Journal of Nursing Administration*, 8(9), 4-9.

- Shafique, M. Z., ud Din, M. Z., & Tahir, M. (2018). The Effects of Perceived Organizational Support on the Turnover Intention: A Case Study of Textile Sector. *INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS AND SOCIAL SCIENCES*, 8(9).
- Shahzad, K., Bashir, S., & Ramay, M. I. (2008). Impact of HR practices on perceived performance of university teachers in Pakistan. *International review of business research papers*, 4(2), 302-315.
- Shamsuzzoha, A. H. M. Sumon., RH (2010) Employee Turnover-A Study of its causes and effects to different industries in Bangladesh. *International Journal of Humanities and Social Sciences (Special Issue-July 2012)*.
- Shamsuzzoha, A. H. M., & Shumon, M. R. H. (2007). Employee Turnover- a Study of its Causes and Effects to Different Industries in Bangladesh. *Manufacturing Engineering/ VyrobnéInžinierstvo*, 6(3), 64-68.
- Shanock, L. R., & Eisenberger, R. (2006). When supervisors feel supported: Relationships with subordinates' perceived supervisor support, perceived organizational support, and performance. *Journal of Applied psychology*, 91(3), 689.
- Sharma, S., & Sharma, S. (1996). Applied multivariate techniques.
- Shuck, B., Twyford, D., Reio Jr, T. G., & Shuck, A. (2014). Human resource development practices and employee engagement: Examining the connection with employee turnover intentions. *Human Resource Development Quarterly*, 25(2), 239-270.
- Shugan, S. M. (2002). Marketing science, models, monopoly models, and why we need them.
- Siddiquee, M. J. A., Parvin, S., & Hossain, M. S. (2013). Banking scenarios in Bangladesh. *Bangladesh Research Publication Journal*, 8(1), 89-95.
- Siddiquee, N. A. (2003). Human resource management in Bangladesh Civil Service: constraints and contradictions. *International Journal of Public Administration*, 26(1), 35-60.
- Singh, K. (2004). Impact of HR practices on perceived firm performance in India. *Asia Pacific Journal of Human Resources*, 42(3), 301-317.
- Siu, O. L., Cheung, F., & Lui, S. (2015). Linking positive emotions to work well-being and turnover intention among Hong Kong police officers: The role of psychological capital. *Journal of Happiness Studies*, 16(2), 367-380.
- Slattery, J. P., & Rajan Selvarajan, T. T. (2005). Antecedents to temporary employee's turnover intention. *Journal of Leadership & Organizational Studies*, 12(1), 53-66.

- Sloan, M. M. (2012). Unfair treatment in the workplace and worker well-being: The role of coworker support in a service work environment. *Work and Occupations*, 39(1), 3-34.
- Smith, C. A., Organ, D. W., & Near, J. P. (1983). Organizational citizenship behavior: Its nature and antecedents. *Journal of applied psychology*, 68(4), 653.
- Smith, J. A., Scammon, D. L., & Beck, S. L. (1995). Using patient focus groups for new patient services. *The Joint Commission journal on quality improvement*, 21(1), 22-31.
- Snape, E., & Redman, T. (2010). HRM practices, organizational citizenship behaviour, and performance: A multi-level analysis. *Journal of management studies*, 47(7), 1219-1247.
- Somech, A., & Drach-Zahavy, A. (2000). Understanding extra-role behavior in schools: The relationships between job satisfaction, sense of efficacy, and teachers' extra-role behavior. *Teaching and Teacher Education*, 16(5-6), 649-659.
- Sommer, K. L., & Kulkarni, M. (2012). Does constructive performance feedback improve citizenship intentions and job satisfaction? The roles of perceived opportunities for advancement, respect, and mood. *Human Resource Development Quarterly*, 23(2), 177-201.
- Sommerville, K. L. (2007) *Hospitality Employee Management and Supervision: Concepts and Practical Applications*. John Wiley & Sons: New Jersey
- Sowmya, K. R., & Panchanatham, N. (2009). Political Survival in an Organization. *Advances in Management*.
- Sparrowe, R. T., Liden, R. C., Wayne, S. J., & Kraimer, M. L. (2001). Social networks and the performance of individuals and groups. *Academy of management journal*, 44(2), 316-325.
- Sree Rekha, K. R., & Kamalanabhan, T. J. (2010). A study on the employee turnover antecedents in ITES/BPO sector. *International Journal of Learning and Change*, 4(2), 164-180.
- Ssesanga, K., & Garrett, R. M. (2005). Job satisfaction of university academics: Perspectives from Uganda. *Higher education*, 50(1), 33-56.
- Statistics, B. B. O. (2011). Statistical Yearbook of Bangladesh. *Statistics Division, Ministry of Planning, Dhaka, Government of the People's Republic of Bangladesh*.
- Staw, B. M. (1980). The consequences of turnover. *Journal of occupational Behaviour*, 253-273.

- Steele, J., Bourke, L., Luloff, A. E., Liao, P. S., Theodori, G. L., & Krannich, R. S. (2001). The drop-off/pick-up method for household survey research. *Community Development*, 32(2), 238-250.
- Steers, R. & Mowday, R. (1981). Employee turnover and post decision accommodation processes. Pp. 235- 281 in L.L. Cummings & B. Staw (eds.) *Research in organizational behavior*, Vol. 3. Greenwich, CT: JAI.
- Steers, R. M., Mowday, R. T., & Porter, L. W. (1979). *Employee Turnover and Post Decision Accommodation Processes* (No. TR-22). OREGON UNIV EUGENE GRADUATE SCHOOL OF MANAGEMENT AND BUSINESS.
- Stumpf, S. A., & Dawley, P. K. (1981). Predicting voluntary and involuntary turnover using absenteeism and performance indices. *Academy of Management Journal*, 24(1), 148-163.
- Sulzer-Azaroff, B., & Mayer, G. R. (1991). *Behavior analysis for lasting change*. Holt, Rinehart & Winston.
- Sulzer-Azaroff, B., & Santamaria, M. C. D. (1980). Industrial safety hazard reduction through performance feedback. *Journal of applied behavior analysis*, 13(2), 287-295.
- Susskind, A. M., Kacmar, K. M., & Borchgrevink, C. P. (2003). Customer service providers' attitudes relating to customer service and customer satisfaction in the customer-server exchange. *Journal of Applied Psychology*, 88(1), 179.
- Susskind, A. M., Kacmar, K. M., & Borchgrevink, C. P. (2007). How organizational standards and coworker support improve restaurant service. *Cornell Hotel and Restaurant Administration Quarterly*, 48(4), 370-379.
- Tabachnick, B. G., & Fidell, L. S. (2001). Principal components and factor analysis. *Using multivariate statistics*, 4, 582-633.
- Tabassum Azmi, F. (2010). Devolution of HRM and organizational performance: evidence from India. *International Journal of Commerce and Management*, 20(3), 217-231.
- Tabassum, A. (2012). Interrelations between quality of work life dimensions and faculty member job satisfaction in the private universities of Bangladesh. *European Journal of Business and Management*, 4(2), 78-89.
- Tahir, N., Yousafzai, I. K., Jan, S., & Hashim, M. (2014). The Impact of Training and Development on Employees Performance and Productivity A case study of United Bank

- Limited Peshawar City, KPK, Pakistan. *International Journal of Academic Research in Business and Social Sciences*, 4(4), 86.
- Tajfel, H. (1978). Turner, (1979). An integrative theory of inter—group conflict. *The social psychology of intergroup relations*, 33-47.
- Talukdar, D. (2015). Research productivity patterns in the organizational behavior and human resource management literature. *The International Journal of Human Resource Management*, 26(4), 467-484.
- Talukder, M. F. H., Hossain, M. Y., & Hossain, M. N. (2014). HRM practice in commercial banks: A case study of Bangladesh. *IOSR Journal of Business and Management*, 16, 29-36.
- Taylor, M. S., Fisher, C. D., & Ilgen, D. R. (1984). Individual's reactions to performance feedback in organizations: A control theory perspective. In *Research in personnel and human resources management* (pp. 81-124). JAI Press.
- Tenenhaus, M., Vinzi, V. E., Chatelin, Y. M., & Lauro, C. (2005). PLS path modeling. *Computational statistics & data analysis*, 48(1), 159-205.
- Tessema, M., & Soeters, J. L. (2006). Challenges and prospects of HRM in developing countries: testing the HRM—performance link in the Eritrean civil service. *The international journal of human resource management*, 17(1), 86-105.
- Tett, R. P., & Meyer, J. P. (1993). Job satisfaction, organizational commitment, turnover intention, and turnover: path analyses based on meta-analytic findings. *Personnel psychology*, 46(2), 259-293.
- Tettey, W. J. (2006). Staff retention in African universities: elements of a sustainable strategy. *World Bank, Washington, DC*.
- Tews, M. J., Michel, J. W., & Ellingson, J. E. (2013). The impact of coworker support on employee turnover in the hospitality industry. *Group & Organization Management*, 38(5), 630-653.
- Timothy, A. T., & Abu Bakar, H. S. (2013). Impact of employee empowerment on service quality. An empirical analysis on the Nigerian banking industry. *British Journal on Marketing Studies*, 1(4), 32-40.

- Tnay, E., Othman, A. E. A., Siong, H. C., & Lim, S. L. O. (2013). The influences of job satisfaction and organizational commitment on turnover intention. *Procedia-Social and Behavioral Sciences*, 97, 201-208.
- Tooksoon, H. M. P. (2011). Conceptual framework on the relationship between human resource management practices, job satisfaction, and turnover. *Journal of Economics and Behavioral Studies*, 2(2), 41-49.
- Toppinen-Tanner, S., Kalimo, R., & Mutanen, P. (2002). The process of burnout in white-collar and blue-collar jobs: eight-year prospective study of exhaustion. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, 23(5), 555-570.
- Tremblay, M., Cloutier, J., Simard, G., Chênevert, D., & Vandenberghe, C. (2010). The role of HRM practices, procedural justice, organizational support and trust in organizational commitment and in-role and extra-role performance. *The international journal of human resource management*, 21(3), 405-433.
- Trepte, S. (2006). Social identity theory. *Psychology of entertainment*, 255, 271.
- Tsai, Y., & Wu, S. W. (2010). The relationships between organisational citizenship behaviour, job satisfaction and turnover intention. *Journal of clinical nursing*, 19(23-24), 3564-3574.
- Tsaur, S. H., & Lin, Y. C. (2004). Promoting service quality in tourist hotels: the role of HRM practices and service behavior. *Tourism management*, 25(4), 471-481.
- Tsaur, S. H., Chang, H. M., & Wu, C. S. (2004). Promoting service quality with employee empowerment in tourist hotels: The role of service behavior. *Asia Pacific Management Review*, 9(3).
- Tseng, C. J., & Tsai, S. C. (2011). EFFECT OF CONSUMER ENVIRONMENTAL ATTITUDE ON GREEN CONSUMPTION DECISION-MAKING. *Pakistan Journal of Statistics*, 27(5).
- Turner, A. G. (2003). Sampling frames and master samples. *United Nations Secretariat Statistics Division*.
- Tzafir, S. S. (2006). A universalistic perspective for explaining the relationship between HRM practices and firm performance at different points in time. *Journal of managerial psychology*, 21(2), 109-130.

- Uhl-Bien, M., Graen, G. B., & Scandura, T. A. (2000). Implications of leader-member exchange (LMX) for strategic human resource management systems: Relationships as social capital for competitive advantage. *Research in personnel and human resources management, 18*, 137-186.
- Urbach, N., & Ahlemann, F. (2010). Structural equation modeling in information systems research using partial least squares. *Journal of Information technology theory and application, 11*(2), 5-40.
- Vakola, M., Eric Soderquist, K., & Prastacos, G. P. (2007). Competency management in support of organisational change. *International Journal of Manpower, 28*(3/4), 260-275.
- Van Belle, G. (2011). *Statistical rules of thumb* (Vol. 699). John Wiley & Sons.
- Van Den Berg, P. T., & Feij, J. A. (2003). Complex relationships among personality traits, job characteristics, and work behaviors. *International Journal of Selection and assessment, 11*(4), 326-339.
- Van Dick, R., Christ, O., Stellmacher, J., Wagner, U., Ahlswede, O., Grubba, C., & Tissington, P. A. (2004). Should I stay or should I go? Explaining turnover intentions with organizational identification and job satisfaction. *British Journal of Management, 15*(4), 351-360.
- Van Dyne, L., & LePine, J. A. (1998). Helping and voice extra-role behaviors: Evidence of construct and predictive validity. *Academy of Management journal, 41*(1), 108-119.
- Van Dyne, L., Cummings, L. L., & Parks, J. M. (1995). Extra role behaviors: In pursuit of construct and definitional clarity. LL Curamings, BM Staw, eds. *Research in organizational behavior, 17*, 215-285.
- Van Dyne, L., Graham, J. W., & Dienesch, R. M. (1994). Organizational citizenship behavior: Construct redefinition, measurement, and validation. *Academy of management Journal, 37*(4), 765-802.
- Van Knippenberg, D., & Sleebos, E. (2006). Organizational identification versus organizational commitment: self-definition, social exchange, and job attitudes. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior, 27*(5), 571-584.
- Van Scotter, J., Motowidlo, S. J., & Cross, T. C. (2000). Effects of task performance and contextual performance on systemic rewards. *Journal of applied psychology, 85*(4), 526.

- Van Teijlingen, E. R., Rennie, A. M., Hundley, V., & Graham, W. (2001). The importance of conducting and reporting pilot studies: the example of the Scottish Births Survey. *Journal of advanced nursing*, 34(3), 289-295.
- Vandenberghe, C., Panaccio, A., Bentein, K., Mignonac, K., & Roussel, P. (2011). Assessing longitudinal change of and dynamic relationships among role stressors, job attitudes, turnover intention, and well-being in neophyte newcomers. *Journal of Organizational Behavior*, 32(4), 652-671.
- Veum, J. R. (1997). Training and job mobility among young workers in the United States. *Journal of population economics*, 10(2), 219-233.
- Vigoda, E. (2000). Organizational politics, job attitudes, and work outcomes: Exploration and implications for the public sector. *Journal of vocational Behavior*, 57(3), 326-347.
- Vijayasingham, L. (2017). Closing the gap on employment rates: Success stories pave the way for policy works-in-progress. *Multiple Sclerosis Journal*.
- Vijayasingham, L., Jogulu, U., & Allotey, P. (2018). Enriching the organizational context of chronic illness experience through an ethics of care perspective. *Journal of Business Ethics*, 153(1), 29-40.
- Wall, T. D., & Wood, S. J. (2005). The romance of human resource management and business performance, and the case for big science. *Human relations*, 58(4), 429-462.
- Walsh, J. P., Ashford, S. J., & Hill, T. E. (1985). Feedback obstruction: The influence of the information environment on employee turnover intentions. *Human Relations*, 38(1), 23-46.
- Wan, H. L., Sulaiman, M., & Omar, A. (2012). Procedural justice in promotion decisions of managerial staff in Malaysia. *Asia Pacific business review*, 18(1), 99-121.
- Wang, Q., Li, R., & Wang, A. (2019, May). The Impact of Promotion Justice on Occupational Health and Turnover Intention. In *2019 International Conference on Management, Education Technology and Economics (ICMETE 2019)*. Atlantis Press.
- Warnecke, R. B. (2005). Sampling frames. *Encyclopedia of Biostatistics*, 7.
- Watrous, K. M., Huffman, A. H., & Pritchard, R. D. (2006). When coworkers and managers quit: The effects of turnover and shared values on performance. *Journal of Business and Psychology*, 21(1), 103-126.

- Wayne, S. J., Shore, L. M., & Liden, R. C. (1997). Perceived organizational support and leader-member exchange: A social exchange perspective. *Academy of Management journal*, 40(1), 82-111.
- Wefald, A. J., Smith, M. R., Savastano, T. C., & Downey, R. G. (2008). A structural model of workload, job attitudes, stress, and turnover intentions.
- Wells, J. E., & Peachey, J. W. (2010). Turnover intentions: Do leadership behaviors and satisfaction with the leader matter? Team Perform. *Team Performance Management*, 17, 57-64.
- Weng, Q. X., & Hu, B. (2009). The structure of career growth and its impact on employees' turnover intention. *Industrial Engineering and Management*, 14(1), 14-21.
- Weng, Q., & McElroy, J. C. (2012). Organizational career growth, affective occupational commitment and turnover intentions. *Journal of Vocational Behavior*, 80(2), 256-265.
- Weng, Q., & McElroy, J. C. (2012). Organizational career growth, affective occupational commitment and turnover intentions. *Journal of Vocational Behavior*, 80(2), 256-265.
- Weng, Q., & Xi, Y. (2010). A literature review of employees' career growth. *Forecasting*, (6), 1-7.
- Wesonga, J., Kombo, A., Murumba, N., & Makworo, E. (2011). The factors contributing to labour turnover in the sugar industry in Kenya (a case of Sony Sugar Company limited).
- Westbrook, K. W., & Peterson, R. M. (1998). Business-to-business selling determinants of quality. *Industrial Marketing Management*, 27(1), 51-62.
- Whitener, E. M. (2001). Do "high commitment" human resource practices affect employee commitment? A cross-level analysis using hierarchical linear modeling. *Journal of management*, 27(5), 515-535.
- Whitener, E. M. (2001). Do "high commitment" human resource practices affect employee commitment? A cross-level analysis using hierarchical linear modeling. *Journal of management*, 27(5), 515-535.
- Williams, J. M. G., Watts, F. N., MacLeod, C., & Mathews, A. (1988). *Cognitive psychology and emotional disorders*. John Wiley & Sons.
- Williams, L. J., & Anderson, S. E. (1991). Job satisfaction and organizational commitment as predictors of organizational citizenship and in-role behaviors. *Journal of management*, 17(3), 601-617.

- Williams, L. J., & Hazer, J. T. (1986). Antecedents and consequences of satisfaction and commitment in turnover models: A reanalysis using latent variable structural equation methods. *Journal of applied psychology, 71*(2), 219.
- Witt, L. A., & Nye, L. G. (1992). Gender and the relationship between perceived fairness of pay or promotion and job satisfaction. *Journal of Applied psychology, 77*(6), 910.
- Wolcott, L. L. (1997). Tenure, promotion, and distance education: Examining the culture of faculty rewards. *American Journal of Distance Education, 11*(2), 3-18.
- Wood, S. J., & Wall, T. D. (2007). Work enrichment and employee voice in human resource management-performance studies. *The International Journal of Human Resource Management, 18*(7), 1335-1372.
- Wood, S., & Wall, T. (2002). Human Resource Management and Business Performance.
- Yavas, U. (2007). How similar are frontline bank employees' perceptions of service quality to their customers? A study of female customers and employees in Turkey. *Journal of Financial Services Marketing, 12*(1), 30-38.
- Yavas, U., Karatepe, O. M., & Babakus, E. (2010). Relative efficacy of organizational support and personality traits in predicting service recovery and job performances: a study of frontline employees in Turkey. *Tourism Review, 65*(3), 70-83.
- Yeganeh, H., & Su, Z. (2008). An examination of human resource management practices in Iranian public sector. *Personnel Review, 37*(2), 203-221.
- Yeniyurt, S. (2003). A literature review and integrative performance measurement framework for multinational companies. *Marketing Intelligence & Planning, 21*(3), 134-142.
- Yin-Fah, B. C., Foon, Y. S., Chee-Leong, L., & Osman, S. (2010). An exploratory study on turnover intention among private sector employees. *International Journal of Business and Management, 5*(8), 57.
- Yu, B. B., & Egri, C. P. (2005). Human resource management practices and affective organizational commitment: A comparison of Chinese employees in a state-owned enterprise and a joint venture. *Asia Pacific Journal of Human Resources, 43*(3), 332-360.
- Yusliza, M. Y., & Ramayah, T. (2011). Explaining the intention to use electronic HRM among HR professionals: results from a pilot study. *Australian Journal of Basic and Applied Sciences, 5*(8), 489-497.

- Zahargier, M. S., & Balasundaram, N. (2011). Factors affecting employees' performance in ready-made garments (RMGs) sector in Chittagong, Bangladesh. *Petroleum-Gas University of Ploiesti, BULETIN*, 63(1), 9-15.
- Zakaria, N., Zainal, S. R. M., & Nasurdin, A. M. (2011). Investigating the role of human resource management practices on the performance of SME: A conceptual framework. Annual Summit on Business and Entrepreneurial Studies (ASBES 2011) Proceeding.
- Zhang, Y., & Feng, X. (2011). The relationship between job satisfaction, burnout, and turnover intention among physicians from urban state-owned medical institutions in Hubei, China: a cross-sectional study. *BMC health services research*, 11(1), 235.
- Zhang, Z., & Jia, M. (2010). Using social exchange theory to predict the effects of high-performance human resource practices on Corporate Entrepreneurship: Evidence from China. *Human Resource Management*, 49(4), 743-765.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2003). Business research methods 7th ed. *Thomson/South-Western*.
- Zimmerman, R. D., & Darnold, T. C. (2009). The impact of job performance on employee turnover intentions and the voluntary turnover process: A meta-analysis and path model. *Personnel review*, 38(2), 142-158.