

The Effects of Job Satisfaction on Employees' Turnover Intention in Commercial Banks in Tanzania

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Abstract: *Employee turnover is a costly work outcome to any organization. Knowledge of the antecedents of turnover intentions helps managers design and implement turnover reversal strategies and practices to curb actual turnover. Scanty research evidence exists on antecedents of employee turnover intention in developing countries. This study investigated the effect of job satisfaction on the turnover intentions of employees of a leading commercial bank in Tanzania. A structured questionnaire was administered on a sample of 235 employees. Descriptive statistics were used to assess the level of job satisfaction and turnover intentions. Independent sample t-tests and ANOVA, with post hoc comparisons, were used to compare turnover intentions across employees' demographic characteristics. Hierarchical multiple regression techniques were used to assess the effect of job satisfaction on turnover intention after controlling for the effects of demographic variables. Turnover intention was significantly higher among the younger, inexperienced and urban-based employees but significantly lower for the married. Overall job satisfaction, and satisfaction with pay, promotion, supervision, fringe benefits, and communication, significantly predicted employees' turnover intentions beyond the effects of the four demographic variables investigated. Commercial banks should give a considerable attention to individual differences, overall job satisfaction, and its facets, to manage turnover intentions among their employees.*

Keywords: turnover intention, job satisfaction, commercial banks, hierarchical regression

Introduction

Development and sustainability of businesses depend on, among other things, access to capital, to which banking institutions play a pivotal role, through financial intermediation. The quality of the services of the banking sector is highly dependent on the quality of its human resource which in turn depends on the policies of the bank. Such policies should include those that foster both job satisfaction and retention of employees. Employee turnover is one of the challenges facing organisations world over, the banking sector included. This calls for managers to design and implement human resource management policies and corresponding practices to keep employee turnover as low as possible. Employee turnover is a vital behavioural outcome that challenges human resource managers in their quest to contribute to organizations' performance (Davidson *et al.*, 2010).

Turnover rates in financial services, particularly in commercial banks, have great impact on service quality, productivity, and profitability, due to loss of knowledge and technical skills. Employee turnover rate in any organization impacts on its operational costs, which in turn impact on its profitability and consequently, affects its sustainability and growth in the long run. Research has identified several costs associated with employee turnover. These include, but not limited to, pre-departure costs such as severance costs, recruitment costs, selection, orientation and training costs, and productivity loss costs (Tracey and Hinkin, 2008). Aldhuwaihi *et al.* (2012) adds to the list by pointing out the cost associated with disruption of working teams, knowledge loss, and loss of motivation by the remaining employees, as well as the individual costs associated with loss of seniority and disruption of social life. Conversely, it can also be argued that employee turnover can be a positive organisational outcome as it allows the organisation to hire new, sometimes better trained and talented employees, as a replacement.

Previous studies have used turnover intention as a proxy for actual turnover mainly because it has been identified as the most important predictor of voluntary turnover (Griffeth, Hom, and Gaertner, 2000). This is also because of its practical advantages some of which are discussed in Olabimitan, Ilevbare, and Alausa (2012). The practical advantages of turnover intention include being easier and more accurate to measure, less prone to the difficulties associated with gaining access to employees who have already left to determine why they really left, and also are less prone to the difficulties associated with accessing administrative records which, in many cases, are either closed to outsiders, incomplete or inaccurate. Elsewhere, it is also argued that employees who have already left the organisation may not be willing to give an account of what pushed them out of the job or organisation, and even if they do, the economic value of such information to the organisation may be minimal. Knowing the existing employees' level of intention to leave is therefore more economically valuable for the sustainability of the organisation because management can take corrective measures to enhance retention.

While research linking turnover intention to job satisfaction has pre-occupied social scientists for decades, such efforts have been skewed towards Western contexts and recently toward Middle East and Asia. Similar efforts are now emerging in Africa, but the distribution remains uneven, with the substantial number of publications emerging from Western and Southern Africa. Studies on the subject in Tanzania have been scant and cover a few industries – mainly in education (Amani and Komba 2016; Johnathan *et al.*, 2013), in health (Blaauw *et al.*, 2012) and in banking sector (Kweka and Sedoyeka, 2014; Ramadhani, 2014). Of these, Johnathan *et al.* linked turnover intention to organisation commitment. Blaauw *et al.* compared turnover intention and job satisfaction across employees of three countries – Malawi, Tanzania and South Africa. Kweka and Sedoyeka compared turnover intention between a telecommunication company (Vodacom) and a bank (NIC bank). On the other hand, Ramadhani (2014) using a sample of employees from NBC Bank Ltd, job satisfaction scale (JSS) (Spector, 1994), and a 4-item turnover intention scale (three of which were adopted from Camman *et al.*, 1979), only assessed effect of overall job satisfaction on turnover intention, leaving out the effect of the facets of job satisfaction.

It is therefore evident that research linking turnover intention to job satisfaction in Tanzania, particularly in the banking sector, is lagging despite of the significance of the sector's contribution to the country's economy. The banking sector in Tanzania by December 2014 consisted of 53 banking institutions, 34 of which were commercial banks, 12 community banks, four development financial institutions and three deposit-taking microfinance

institutions. Its asset value was 22.5 trillion TZS (up 15.4% from 2013) and deposits were worth 17.5 trillion TZS (up 13.6% over 2013). Five of these banking institutions were state-owned whereas 48 were privately owned. Of the institutions, 25 were locally owned while 28 were foreign owned. The sector provided credit to private sector amounting to 12.4 trillion TZS in 2014 (up 19.4% over 2013 figures). The sector employed 15,883 employees in 2014, 7.5% up from 14,770 employees in 2013 (BOT, 2014). In 2012 the banking sector contributed 2.36% of the GDP up from 2.2 % reported in 2011 (BOT, 2012). As the above scenario demonstrates the sector is crucial in the sustainability and development not only of the country but also of businesses. It is also a labour-intensive sector, providing a fertile ground for assessing various human resource practices and theories.

The purpose of this study was therefore to assess the effect of job satisfaction on employees' turnover intention in commercial banks in Tanzania. Specifically, it sought to (i) establish whether employees turnover intentions in commercial banks is predicted by job satisfaction and its different facets; (ii) establish and compare the level of turnover intention across employee groups based on selected demographic characteristics such as age, marital status length or service (tenure) and workstation; and to (iii) establish whether employees turnover intentions are predicted by job satisfaction and its facets after controlling for the effects of demographic characteristics such as age, marital status length of service and workstation. This study therefore contributes evidence of the effects of job satisfaction and its different facets on turnover intention of employees of a large, listed commercial bank. The next section reviews related studies.

Review of literature

Job satisfaction and turnover intention

While employee turnover is defined as the "movement of employees out of an organization" (Bohlander and Snell, 2009: 93, cited in Aldhuwaihi *et al.*, 2012), employee turnover intention refers to the "the intention to voluntarily change companies or to leave the labour market altogether (Karin and Birgit, 2007: p.711). Turnover is among the critical behaviours that managers should keep an eye on. It has been associated with such devastating effects on both organisations and individuals some of which include but not limited to reduced productivity, disruption of teams, raised recruitment, training, development and related cost and loss of knowledge. To the employee, loss of seniority, loss of expectations, and disruption of social life (Mobley and Fisk, 1982; Roseman, 1981) are some of the negative effects. Thus, predicting turnover would give managers an edge in curbing it and avoid the associated cost because turnover intention has been identified as the most important predictor of voluntary turnover (Griffeth, Hom, and Gaertner, 2000). Thus, studying turnover intention is more valuable than actual turnover. In addition, there are other methodological benefits such as difficulties related to reaching employees who have turned over, getting the actual reasons of turnover from them, and the value of such information in terms of whether managers can use it to reverse the event.

Turnover intention has been linked to many antecedents, job satisfaction being one example. Numerous definitions of job satisfaction are available in the literature. Examples include "an emotional state related to the positive or negative appraisal of job experiences" (Locke, 1969); and "how people feel about their jobs and different aspects of their jobs" (Spector, 1997: p.2) One of the well-known theories of job satisfaction is Locke's (1976) affect theory, which suggests that job satisfaction is determined by a discrepancy between

what one wants in a job and what he/she actually has; and that dissatisfaction will occur when a person receives less than what he/she wanted and vice versa. Another theory is Herzberg's (1959) Two Factor Theory which identifies two basic factors that affect job satisfaction - hygiene factors (supervision, salary, company policy and administration, relationship with and peers, working conditions, personal life, and security), and motivating factors (recognition, responsibility, achievement, and the work itself).

The link between job satisfaction and turnover intention has also attracted theoretical conceptualization as well as empirical research. One theory that provides the conceptual link between the two is the social exchange theory (Blau 1964; Homans, 1958; 1961;). Homans (1961 cited in Cook and Rice, 2003, p.54) for example, defines social exchange as "the exchange of activity, tangible or intangible, more or less rewarding, or costly between at least two persons". The theory views employee – employer relationship as a set of reciprocal exchanges between the two parties. It proposes that "individuals will engage in reciprocal behaviours and support those from whom they benefit" (Adams, 1965). Put differently, "when favourable experience is perceived by one party, the other party feels obligated to reciprocate" (Rhoades and Eisenberger, 2002). When employees perceive that they are satisfied with the job they perform in their organization as well as with its subdimensions, the norm of reciprocity compels them to return favourable forms of attitudes towards the job and the organization, such as low turnover intention. Thus, employees would support their employer by sticking around (less turnover intention) as a reciprocation for the satisfaction they draw from the job, and from its facets such as pay, promotion, benefits rewards, supervision, etc. From this theory, therefore, the present study hypothesises that satisfied employees would tend to have less turnover intention. Similarly, employees' satisfaction with pay, promotion, benefits, ..., etc. (Spector, 1994) will be negatively related to turnover intention. This theory has been used in other studies, e.g. Hoffman (1992), to explain the relationship between overall satisfaction, and its dimensions, and customer-oriented behaviours and proposed a positive relationship.

Previous studies on the job satisfaction – turnover intention link

A number of studies in Nigeria, examples of which are Bamidele and Koleoso (2016), Olusegun (2013), and Ucho, Mkavga, and Onyishi, (2012), covering a number of industries, namely, civil servants (Benue State), estate surveyors, and valuers (Lagos state), and employees of universities (South-West Nigeria), yielded consistent results that job satisfaction significantly negatively affected turnover intention. In addition, Ghayas and Siddiqui (2012) found a significant negative impact of job satisfaction on the turnover intentions of employees of the pharmaceutical industry in Karachi, Pakistani. Furthermore, Hellman (1997), in a meta-analytic study reported that the relationship between job satisfaction and intent-to-leave was consistently negative. This result was also consistent with an earlier study by Tett and Meyer (1993). Other studies include Abu Raddaha *et al.* (2012), Ali (2010), Tian-Foreman (2009), and Westlund and Hannon, (2008) (on Jordanian nurses), and Masum *et al.* (2016) (on Turkey nurses). They all reported significant negative relationships between job satisfaction and turnover intention.

In Tanzania, several studies are recorded. Examples include Amani and Komba (2016), Blaauw *et al.* (2013), Johnathan *et al.* (2013), and Kweka and Sadoyeka (2014). Blaauw *et al.* compared turnover intentions of different categories of nurses in Tanzania, Malawi, and South Africa. They found significant differences in turnover intentions across the three countries. It was significantly higher in South Africa than in Malawi and in Tanzania with South African health workers more than twice as likely to report intentions to leave than

those from Malawi and Tanzania. Overall, the intention to leave was negatively correlated with job satisfaction. Amani and Komba (2016) used a sample of 66 lecturers from three public universities in Tanzania and reported a significant negative relationship between job satisfaction and turnover intention and that in addition, lecturers were highly satisfied with all facets of their job. Therefore, the present study hypothesises that:

H₁. Job satisfaction will be significantly negatively related to turnover intentions

Job satisfaction facets and turnover intentions

Different studies have disaggregated job satisfaction into different facets. Of particular focus to this study is the Job satisfaction survey (JSS) by Spector (1994) with nine different facets; namely, pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-worker, nature of work and communication. Pay, which is compensation to an employee for his/her work in a form of salary, is one of the most cited factors for job satisfaction. The more satisfied employees are with pay the less they tend to think of leaving the job. In addition, employees also look at fringe benefits – medical, housing, education assistance, training, pension, welfare, etc., they enjoy from their jobs. The more they are satisfied with them, the lesser they think of leaving their jobs. Promotion provides employees with opportunities to grow and advance in their careers. Employees tend to view higher positions positively because they come with opportunities for advancement, money, respect from top management, power, etc. Hence employees would tend to stay at a job that provides greater promotion opportunities, other things remaining constant.

Supervision refers to the relationship with employees' superiors who are in a reporting relationship with the employee based on the chain of command (Spector, 1997). An employee's relationship with his/her supervisors is associated directly with his/her success and growth at work. Hacker (2003), for example, has shown that IT employees tend to change jobs more often when they do not feel comfortable with their supervisors. It is also argued that supervisors who develop a positive relationship with employees may be more likely to learn of their employees' strengths and weaknesses, making it easier for these supervisors to use their employees' talents for the good of the organization. Furthermore, employees tend to build allies with colleagues (Co-workers) in an organisation which in turn helps them accomplish their work and the organization's goals. Positive relationships at work make the workplace and work more enjoyable which in turn increase job satisfaction and engagement. Thus, the more employees are satisfied with the relationship with co-workers the less they intend to quit the job or organization. An employee's attitudes towards the organisation are influenced by operating procedures (policies, rules, regulations). Employees' satisfaction with operating procedures, for example, the feeling that organizational policies and procedures regarding pay, rewards, recognition, etc., are fair, tend to underpin their commitment to the organization, thereby reducing their intentions to leave it.

Furthermore, the nature of work which may entail the type of work or tasks that employees are engaged in, and how such works or tasks are interesting and enjoyable, will influence the degree to which they like the job and also their overall performance. This, in turn, reduces their desire to quit the job or the organization. Organisational communication is essential for managers not only for detailing what needs to be accomplished but also why and how. A good communication between the immediate supervisor and his/her subordinate would therefore enhance job satisfaction of the latter, leading to both job performance and less intention to quit the job.

Several studies have provided evidence on the link between job satisfaction facets and turnover intention. One of the proponents of the importance of research on this link is Kerber and Campbell (1987), who argued that measurements of job facet satisfaction may be helpful in identifying which specific aspects of a job require improvements. Examples of earlier studies on this link are summarised in the meta-analytic studies of Cotton and Tuttle (1986) and Griffeth *et al.* (2000). While Cotton and Tuttle provided evidence of a significant negative relationship between satisfaction with pay and turnover, Griffeth only found a weak negative relationship. Moreover, while the former found a significant negative relationship between satisfaction with supervision, work itself (nature of work), and turnover, the latter found a moderate relationship between these variables. Later studies, e.g. Ali (2010), Masum *et al.* (2016), and Westlund and Hannon (2008), used the nine-facet job satisfaction survey tool (JSS) (Spector 1994) while Tian—Foreman (2009) used a five-facet job satisfaction scale.

Westlund and Hannon found satisfaction with contingent rewards, communication, and supervision to have significant and strongest bivariate negative correlation with turnover intention while satisfaction with benefits and working conditions had a significant but weakest bivariate correlation with turnover intentions of software developers. Tian-Foreman (2009) reported a significant negative relationship between satisfaction with each of the facets of work itself, pay, promotion opportunities, immediate supervisor, and turn over intention, but a weak negative relationship between satisfaction with each of the facets of the work environment, fringe benefits, and co-worker and turnover intention. Ali (2010) found all nine facets of job satisfaction to have a significant negative bivariate correlation with turnover intentions of lecturers of private sector colleges in Pakistan and that satisfaction with pay promotion, contingent rewards, co-worker and nature of work were significant predictors of turnover intentions. Masum *et al.* (2016) using logistic regression reported Turkish Nurses' satisfaction with supervisor support, work environment, and co-workers to be significant negative predictors of turnover intention. It is therefore hypothesised that:

H₂: Each of the facets of job satisfaction, (a) – (i), will be significantly negatively related to turnover intentions.

Demographic characteristics and turnover intentions

Age and turnover intention

Olabimitan *et al.* (2012) argues that younger employees are more collaborative or accustomed to working in teams, better educated, less hierarchical, more entrepreneurial, and more technologically skilled, and are likely to move more from one job to the other. They further argue that older employees have more economic responsibilities for their family and may feel that they would have difficulties managing their family if they could not get a new job immediately after quitting the present one. Empirical evidence, however, is mixed. For example, while Akove, Cetin and Cifci (2015) found no significant age differences in turnover intention of employees of six 5-star pre-opening hotels in Istanbul, an earlier study by Simon *et al.* (2010) found that age was related to nurses' turnover intention; younger employees showing more turnover intention than their mature colleagues. In addition, deGieter, Hoffmans and Pepermans (2011) found that determinants of turnover intention vary with age. Similar results are also reported in Emiroğlu, Akova, and Tanrıverdi (2015). Lewin and Sager (2010) found age (in years) to be significantly negatively related to turnover

intention. A more recent study by Masum *et al.* (2016) reports a significant and negative correlation between intention to quit and age. Therefore, the present study hypothesizes that:

H₃. There will be significant age differences in the turnover intentions of commercial bank employees

Gender and turnover intention

Olabimitan *et al.* (2012), revisiting previous studies, stated that differences exist between women's than men's intent to turnover where female employees are shown to have a higher rate of turnover than male employees. They also showed that female employees have a tendency of leaving organisations, such as banks, for a less risk-prone employment due to their commitment to home management. Akova *et al.* (2015) reported significant gender differences in which male employees indicated more turnover intention than female employees. Conversely, Emiroğlu, Akova, and Tanriverdi (2015), using a convenient sample of ten five-star hotels in Istanbul, reported female employees to have higher turnover intention than their male counterparts. In addition, female nurses in Turkey had a higher intention to quit the present workplace than male nurses (Masum *et al.* 2016). Conversely, Lewin and Sager (2010) found no such gender differences in turnover intentions in sales personnel working for a chemical manufacturer. Insignificant gender differences were also found in turnover intentions of private secondary school teachers in Tanzania (Johnathan *et al.*, 2013). It is therefore hypothesized that:

H₄. There will be significant gender differences in turnover intentions of commercial bank employees

Marital status and turnover intention

Almalki *et al.* (2012) found evidence to suggest that employees who never married were more likely to indicate turnover intention. They argued that unmarried employees (who may also be younger) may not have the required job related and life skills to cope with their new working environment in case it differed from their expectations. Conversely, married employees may have family responsibilities such as moving families, school transfers, transfer cost, and high settlement cost in new places. They also have financial commitments to their children such as pressure to fund their university education. In addition, they may also have a sense of the emotional turmoil that their children might go through from leaving their environment and friends and the uphill task of settling in a new school and place. All these considered, married employees may be less likely to indicate an intention to leave. However, previous research provides mixed evidence on the effect that marital status has on turnover intention. For example, Almalki *et al.* (2012) report significant differences in turnover intention across the groups of married, never married and widowed/divorced primary health care nurses in Saudi Arabia (the never married group having the highest turnover intention). Similarly, Emiroğlu *et al.* (2015) report higher turnover intention for single than for married employees of five-star hotels in Istanbul. In the same vein, Masum *et al.* (2016) found significantly lower intention to quit their present workplace for the married than for the singles. On the contrary, Akova *et al.* (2015) find no such significant differences, and in Tanzania, Johnathan *et al.* (2013) did not find significant differences in turnover intention among private secondary school teachers based on marital status. The present study, therefore, hypothesizes that:

H₅: There will be significant differences in the turnover intentions of commercial bank employees across groups based on their marital status.

Education and turnover intention

Research evidence has consistently shown that employees with higher educational qualification report significantly more turnover intention than those with lower educational qualification. Early studies include Cotton and Tuttle (1986), Chen, Kuo, Cheng, Hsai and Chien (2010), Khatri *et al.* (2001), and Lambert (2006). Khatri *et al.*, for example, reports that level of education is positively associated with turnover intention while Lambert (2006) reports that employees with college degrees were more likely to report higher turnover intention than those without. These findings are supported by subsequent studies. For example, Emiroğlu, Akova, and Tanrıverdi (2015) report that employees with lower levels of education such as primary school, secondary school, and high school education have lower turnover intention compared to people who have higher levels of education such as university level or higher. Furthermore, Masum *et al.* (2016) found that nurses holding master degree recorded significantly higher intention to quit than nurses holding either diploma or bachelor degree. The present study, therefore, hypothesizes that:

H₆ There will be significant differences in the turnover intentions of commercial bank employees across groups based on educational qualifications.

Job position and turnover intention

Research on the link between job position and turnover intentions has yielded contradictory results. For example, Khatri *et al.* (2001) reported evidence that suggested that managerial relative to non-managerial employees were significantly more likely to report turnover intention. These results are opposite of the results reported in earlier studies like Price and Mueller (1986) and Wai and Robinsons (1998), in which non-managerial employees were more likely to quit than managerial employees. This study, therefore, hypothesizes that:

H₇: There will be significant differences in the turnover intentions of commercial bank employees across groups based on job positions/ranks.

Length of service and turnover intention

Puran and Sahadev (2008) posit that experienced employees have the abilities to analyse and interpret an organisation's situation more rigorously and come up with a better evaluation of job attributes than inexperienced employees. Their level of satisfaction with the job is, therefore, an outcome of such an informed evaluation, and it leads them to strongly resolve to stay compared to their less experienced counterparts. This view is supported by Khan, Nawaz, and Khan (2013) who argues that as an employees' length of service with an organisation increases he/she may develop an emotional attachment to it making it difficult to consider quitting. A couple of studies are available in the nursing industry offering support to this position. Cameron, Horsburgh, and Armstrong-Stassen (1994) reported that registered nurses with more years of work experience were less likely to leave their position. A subsequent study by Masum *et al.* (2016) reported a significant negative correlation between nurses' intention to quit and experience, implying that more experienced nurses in Turkey reported less intention to quit than the inexperienced. Furthermore, Farkas, Johnson and Foleno (2000) cited in Shah and Jumani (2015) also reported a negative relationship between the tenure of teachers and their turnover intention. It is therefore hypothesized that:

H₈: There will be significant differences in the turnover intentions of commercial bank employees across groups based on the length of service

Workstation and turnover intention

It is argued that rurally based employees may report less turnover intention because of the quality of life and community connectedness that the rural communities offer them. See for example Baernholdt and Jennings (2007 cited in Baernholdt and Mark (2009). However, there is paucity of empirical evidence on this comparison. Liu and Onwoegbuzie (2012) share some light based on studies from Chinese teachers. They reviewed several studies - two by Chen and Yang (2009) and Wang (2009) both presenting evidence that rural teachers in China had lower job satisfaction than their urban counterparts. Two other studies reviewed were Lin and Teddlie (2009) and Sargent and Hannun (2005), both presenting evidence to the opposite. They then argued that since these results are based on job satisfaction, one interpretation could be that if job satisfaction is found to be a significant predictor of turnover intention then one would expect to find differences in turnover intention based on employees' workstation (rural vs urban location). Moreover, Liu and Onwuegbuzie (2012) themselves found that urban-based teachers in China were more likely to stay on (less likely to quit) the teaching profession than their rural counterparts. This study, therefore, hypothesises that:

H₉: There will be significant differences in the turnover intentions of commercial bank employees based on the location of duty/workstation (rural vs. urban)

Controlling for demographic characteristics

Several demographic variables have been identified in the literature as variables that might have an impact on turnover intentions. Age, gender, education, and length of service have been explored in Khatri, Fern and Budhwar (2001), Koh and Goh (1995), and in Masum *et al.* (2016), to mention but a few. Koh and Goh added marital status, and total years of experience, while Khatri *et al.* (2001) added job position and income level. Field (2013) advises that in order to control for other aspects in a study that might influence the relationship under investigation, the existence of control variables must be taken into consideration to show the amount of additional variance in the dependent variable that is explained by the independent variable(s). Examples of studies that have controlled for the effect of demographic variables in the relationship between job satisfaction and turnover intentions are Delobelle *et al.* (2011), Masum *et al.* (2016) and Ramoo, Abdullah and Piaw (2013). Delobelle *et al.*, using a sample of primary health care nurses in rural South Africa, found that nurses' satisfaction with supervision was the only facet that significantly explained turnover intention when controlling for age, education, years of nursing experience and tenure. Ramoo *et al.* found that job satisfaction explained additional 17 per cent of the variation in turnover intention of registered nurses in a teaching hospital in Malaysia using logistic regression model, after controlling for age, working experience, education and workstation (department). Masum *et al.* using a sample of nurses in Turkey found that satisfaction with supervisory support, work environment, co-worker facets significantly explained nurses' turnover intent when controlling for the effect of gender, age, marital status, education and experience. Therefore, the present study hypothesizes that:

H_{10a}: There will be a significant effect of job satisfaction on the turnover intentions after controlling for the effects of age, marital status, length of service and workstation

H_{10b} : There will be a significant effect of individual job satisfaction facets on turnover intentions after controlling for the effects of age, marital status, length of service and workstation

Conceptual Framework.

The conceptual framework (Figure 1.) shows the hypothesized relationships between job satisfaction overall and turn over intention (H_1) and also between individual job satisfaction facets and turn over intention (H_{2a-i}). Nine facets are involved leading to nine sub-hypotheses. It also portrays hypothesized relationships between each of the seven demographic characteristics and turnover intention ($H_3 - H_9$). Finally, it shows the relationships between job satisfaction H_{10a} , and its facets H_{10b} , and turnover intention having controlled for the effect of the demographics.

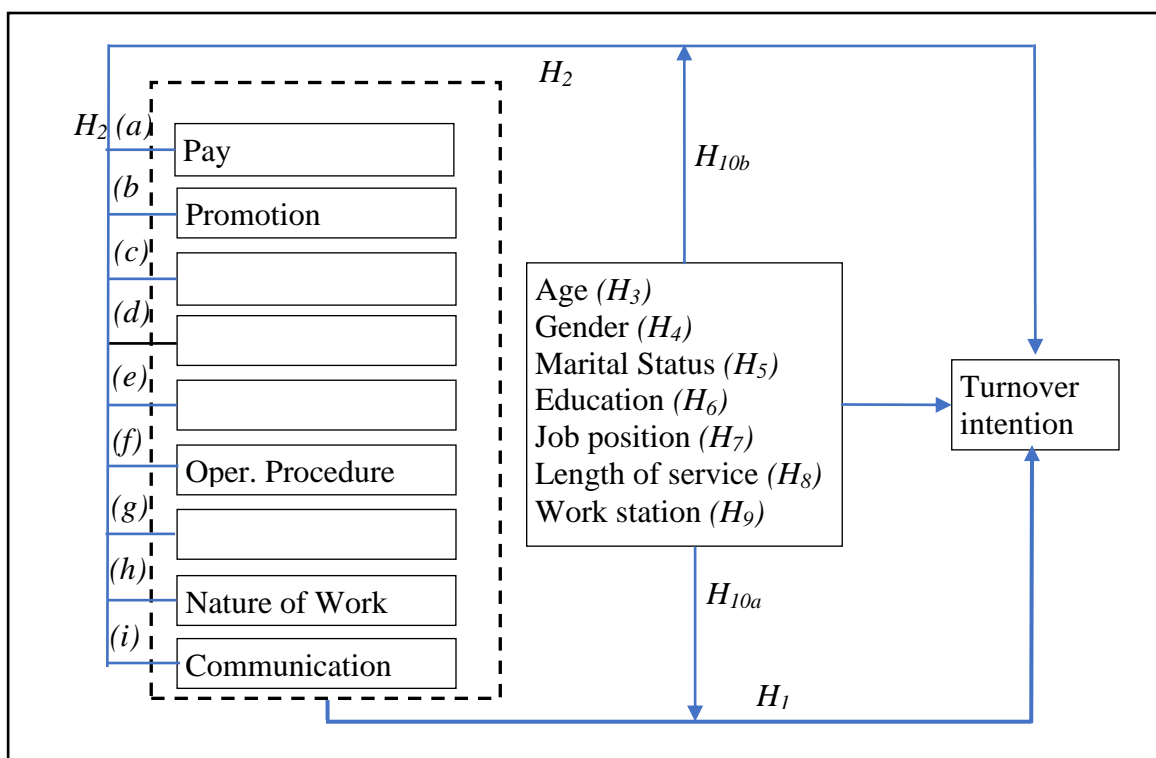


Figure 1. Conceptual framework

Research methodology

Study design

A descriptive quantitative research design was used with a cross-sectional survey strategy. One of the leading commercial banks was selected and used in the study's context. The bank was endowed with a total of 3,884.9 billion shillings worth of assets (17.3 per cent of total value of the banking industry), deposits worth 3,016.63 billion shillings (17.2 per cent of the total industry's deposits) and 3,004 employees (18.9 per cent of total industry's workforce). It operated 165 branches (23.5 of the industry's branches) and 526 ATMs (32.7 per cent of the industry's ATM network) by 31st December 2014 (BOT, 2014). Its history dates to the privatization era of the 1990s. The rurality of some of its branch locations was preferred as it provided a means for extending the comparison of turnover intentions of employees of urban- and rural-based branches.

Participants

Despite the total population of over 3,000 employees, the study covered only selected branches from two zones i.e. the Eastern zone with a total of 195 employees in twelve branches and the Dar es Salaam zone with a total of 454 employees in both its 18 branches and the head office. In each zone, four branches were selected conveniently. The Eastern zone's branches, with the number of employees in brackets, were Kilombero (20), Ifakara (23), Kilosa (18), and Wami (35). Dar es Salaam zone's branches were Temeke (25) Ilala (25), Magomeni (32) and the head office (135). The total survey population was therefore 313 employees. All 313 employees were targeted with a questionnaire through their respective branch's HR officers. Employees were given a questionnaire based on their availability and willingness to participate. Follow-ups were made by phone calls and emails through the HR officers. Finally, 235 usable questionnaires were collected and used in the analysis. However, controlling for outliers, using satisfaction of at least two out of the three outlier statistics (Mahalanobis Distance, Cook's Distance, and Centered Leverage Value), the sample was reduced to 230 questionnaires for the final analysis. Details of the sample (Table 4) indicate that youth (35 years or less) constituted about a third of the sample. There were more female employees (61 per cent) than male. Over three quarter held bachelor's degree qualification and about the same were married. Employees in the managerial cadre formed 41 per cent of the sample while those with more than 10 years of service with the bank formed two-thirds of the sample. Over 80 per cent of the employees were from urban-based branches.

Variables and their measurement

A four-item scale was used to measure employee's turnover intention. Two of the items – "I will probably look for a new job in the next year" and "I often think about quitting" were adopted from the Michigan Assessment Questionnaire (Camman, Fichman, Jenkins, and Klesh, 1979). The item "Presently, I am actively searching for another job" was adopted from Jenkins (1993). The last item "The first pages of a newspaper I read daily are the job advertisement pages" was adopted from Ramadhani (2015). Respondents were asked to rate their agreement to each of the statement on a scale of 1 to 7 ranging from 1 = Strongly Disagree to 7 = Strongly Agree. A scale test for reliability analysis on the four-item scale returned a Cronbach's $\alpha = .85$.

Spector's (1994) 36-item Job Satisfaction Survey (JSS) was adopted to measure employees' overall job satisfaction. The scale is subdivided into nine facets, namely pay, promotion, supervision, benefits, contingent rewards, operating procedures, co-workers, nature of work, and organizational communication, each with 4 items. Respondents were asked to rate each item on a six-point rating scale ranging from 1= disagree very much to 6= agree very much. The negatively worded items were reverse-coded. A scale test for reliability analysis returned a Cronbach's $\alpha = .84$. The scale had been used and validated with very good internal consistency. See, for example, Aldhuwaihhi *et al.* (2012) with $\alpha = .87$.

Seven control variables – namely, age, gender, education, marital status, job position, length of service and work station – were measured categorically. Using frequency distributions, respondents were regrouped into fewer groups. The final groups were therefore age (1= 35 or less years, 2 = 36 – 45; 3 = 46 + years); gender (1 = male, 0 = female), education (1 = less than bachelor; 2 = bachelor, 3 = Master), marital status (1 = married, 0 = others), job position (1 = managerial cadre, 0 = lower cadre), length of services (1 = 10 or less years, 2 = 11-15 years, 3 = 16+ years) and work station (1 = urban, 0 = rural). For the correlation and

regression analyses, the variables of age, education, and length of service were dummy-coded (1, 0), to enhance the interpretation of the results.

Data Analysis

Total scores were first computed on the turnover intention scale and then the percentage of cases scoring above mean score was computed and used as a proxy for the extent of turnover intention level in the population. Total scores were also computed on the JSS and the individual facets. While the sum of scores in each of the nine facet subscales could range from 4 to 24, the scores for the total job satisfaction scale based on all 36 items could range from 36 to 216, where higher scores represented a higher level of job satisfaction. To judge the level of employees' satisfaction overall and with each facet, Spector's (1994) guide was used. Following this guide, scores of each subscale ranging from 4 to 12 represented dissatisfaction, 16 to 24 represented satisfaction, and 12 to 16 represent ambivalence. Scores of the overall job satisfaction scale ranging from 36 to 108 represented dissatisfaction, 144 to 216 represented satisfaction, and between 108 and 144 represented ambivalences.

Descriptive statistics were used to describe the levels of turnover intention, job satisfaction (and its facets), and distribution of the other categorical predictors. Independent sample t-test was used to compare mean turnover intention scores across gender, marital status, workstation and job position, while the analysis of variance (ANOVA) with *post hoc* comparison (Games-Howell) was used to compare mean turnover intention scores across age, length of service, and education groups. Bivariate correlation technique was used to assess both multicollinearity in the independent variables and linearity between the independent variables and the dependent variable. Standard multiple linear regression analysis (SMRA) was used to test for the relationship between the total job satisfaction, its facets, and turnover intentions. Variance inflation factors (VIF) statistics were used to confirm multicollinearity. Finally, hierarchical multiple regression analysis (HMRA) was used to re-estimate the uniqueness of the effect of job satisfaction and that of its facets, on turnover intentions, having controlled for the effects of age, marital status, length of service, and workstation – variables which were shown to have significant differences. ΔR^2 statistics were used to assess the incremental effect of job satisfaction and its facets on the turnover intention.

Results

Descriptive statistics

Table 1 presents descriptive statistics for turnover intention, job satisfaction overall and its facets. The average turnover intention of the bank's employees was 12.48 with slightly less than half (49.1%) of the employees scoring above this average. Overall, 64.3 of employees were satisfied with their work (M = 153.80, SD = 14.91). However, employees were only satisfied with nature of work (M = 20.80, SD = 2.06), organisational communication (M = 21.76, SD = 2.46), relationship with supervisor (M = 21.03, SD = 2.43), and relationship with co-workers (M = 19.94, SD = 2.10). They were ambivalent with all the remaining facets of job satisfaction.

Table 1. Descriptive Statistics

	Mean	S.D.	TITL	Dissatisfied	Ambivalent	Satisfied
TI	12.48	4.73	113(49.1)	-	-	-
JSAT	153.80	14.91	-	-	82(35.7)	148(64.3)
Pay	15.40	3.04	-	60(26.1)	58(25.2)	112(48.7)

Prom	14.38	2.13	-	60(26.1)	137(59.3)	33(14.3)
Sup	21.03	2.43	-	1(0.4)	12(45.2)	217(94.3)
Ben	12.65	2.75	-	112(48.7)	104(45.2)	14(6.1)
Rew	13.65	3.05	-	103(44.8)	79(34.3)	48(20.9)
Opr	14.20	2.77	-	48(20.9)	125(54.3)	57(24.8)
Cow	19.94	2.10	-	1(.4)	12(5.2)	217(94.3)
NoW	20.80	2.06	-	-	12(5.2)	218(94.8)
Com	21.76	2.46	-	1(0.4)	12(5.2)	217(94.3)

N = 230.

TI = Turnover intention; *JSAT* = Job satisfaction; *Pay*, *Prom*, *Sup*, *Ben*, *Rew*, *Opr*, *Cow*, *NoW*, *Com* = satisfaction with the facets of Pay, Promotion, Supervision, Benefits, Rewards, Operating Procedures, Co-Worker, Nature of Work, and Communication, respectively. Figures in parenthesis are percentages.

Regression Diagnostics

Initial tests were carried out to check for outliers, normality, linearity, multicollinearity and other assumptions of regression analysis. Outliers were checked based on satisfaction of at least three outlier test cut-offs (Mahalanobis Distance, Cook's Distance and Centred Leverage Value) leading to loss of five cases from 235 to 230. Although the normality assumption (using Shapiro-Wilk Statistics) was violated on turnover intention scores, Field (2013) advises that comparison would work well even when normality is not assumed, especially with large enough sample. Sampling adequacy was checked in two ways. First, the formula suggested in Tabachnick and Fidell (2007, p. 123), $N > 50 + 8m$ (where m = number of independent variables) was used. The regression analysis was designed to use the nine facets as independent variables plus four control variables which were shown to have a significant effect on turnover intentions. Two of these variables (age and length of services) were dummy-coded. The study's final sample of 230 respondents was higher than the 170 which would be suggested by the formula. Second, the yardstick is suggested in Stevens (1996, p. 72) was used, where it is recommended that "for social science research, about 15 participants per predictor are needed for a reliable equation". Again, the study's sample of 230 was higher than the 225 which would be suggested by Stevens.

Correlation was used to test for linearity and multicollinearity problem (Table 2). There must be some linear relationship between the dependent and the independent variables. This condition was met as the bivariate coefficients r ranged from .02 to .7. Bivariate correlation coefficients among the independent variables should not exceed .7 in one analysis (Pallant, 2013) to avoid multicollinearity problem. Minor exceptions to this rule were between length of service1 and age1 ($r = .82$) and between education2 and education3 ($r = .78$). Both were control dummy variables. Collinearity diagnostics (tolerance and variance inflation factor (VIF)) were used to check for multicollinearity problems beyond what may be evident in the correlation matrix. The results show VIF values that were lower than 10.0 (Table 3). Multicollinearity was therefore of less concern in the study's data.

Results of the standard multiple regression results

The first regression results involved turnover intention total scores as dependent variable and job satisfaction total scores as independent variable (Table 3, Model 1). Job satisfaction explained 49 per cent of the variation in turnover intentions. The regression model had power to predict turnover intention score using job satisfaction scores. ($F(1, 228) = 220.02$, $p < .001$). Job satisfaction statistically negatively affected turnover intentions ($b = -.22$, $p < .001$).

Table 2. Correlation Matrix

	1	2	3	4	5	6	7	8	9	10	11
1 TI											
2 JSAT	-.701**										
3 Pay	-.610**	.747**									
4 Promotion	-.582**	.710**	.546**								
5 Supervision	-.326**	.476**	.147*	.135*							
6 Benefits	-.586**	.686**	.646**	.590**	-.025						
7 Rewards	-.531**	.834**	.688**	.624**	.267**	.647**					
8 O/Procedures	-.451**	.695**	.450**	.401**	.148*	.525**	.561**				
9 Coworker	-.246**	.489**	.168*	.223**	.390**	.113	.305**	.201**			
10 N/Work	-.332**	.673**	.331**	.350**	.413**	.250**	.459**	.483**	.357**		
11 Communication	-.359**	.487**	.174**	.264**	.449**	.057	.161*	.178**	.294**	.423**	
12 Age3	-.301**	.181**	.182**	.164*	.252**	.053	.060	.165*	.018	.035	.119
13 Age2	.074	-.092	-.164*	-.123	-.060	.003	-.124	-.049	.057	-.012	-.026
14 Age1	.207**	-.075	-.001	-.027	-.175**	-.053	.072	-.105	-.076	-.021	-.085
15 Gender	-.050	.089	.042	-.013	.024	.009	.030	.151*	.121	.039	.122
16 Marital status	-.202**	.147*	.124	-.054	.086	.155*	.036	.199**	.047	.069	.157*
17 Education 3	.061	-.152*	-.018	-.111	.025	-.172**	-.237**	-.190**	.018	-.211**	.038
18 Education 2	.021	.089	-.081	.028	.073	-.020	.130*	.129	.076	.203**	.024
19 Education 1	-.116	.066	.154*	.108	-.150*	.267**	.118	.055	-.146*	-.035	-.090
20 Job position	.109	-.228**	-.168*	-.079	.038	-.320**	-.342**	-.290**	.062	-.223**	.096
21 Length of service3	-.285**	.107	.146*	.167*	.156*	.001	.052	-.003	.066	-.058	.098
22 Length of service2	.039	.012	-.047	-.127	.100	.023	-.103	.087	.011	.055	.092
23 Length of service1	.201**	-.103	-.075	-.012	-.234**	-.024	.060	-.086	-.067	-.007	-.176**
24 Work station	.194**	-.315**	-.250**	-.170**	.070	-.380**	-.361**	-.251**	-.271**	-.205**	.037

Table 2. Continued

	12	13	14	15	16	17	18	19	20	21	22	23
13 Age2	-.492**											
14 Age1	-.431**	-.574**										
15 Gender	.216**	-.066	-.135*									
16 Marital status	.203**	.120	-.315**	.074								
17 Education 3	.214**	.009	-.210**	.085	.079							
18 Education 2	-.188**	.016	.160*	-.073	-.028	-.781**						
19 Education 1	.005	-.037	.033	-.001	-.064	-.128	-.520**					
20 Job position	.167*	.170**	-.333**	.015	.036	.474**	-.296**	-.179**				
21 Length of service3	.450**	-.052	-.369**	.040	.117	.177**	-.231**	.125	.297**			
22 Length of service2	.073	.413**	-.496**	.113	.217**	.093	.010	-.143*	.093	-.433**		
23 Length of service1	-.454**	-.374**	.815**	-.148*	-.319**	-.244**	.185**	.040	-.345**	-.406**	-.648**	
24 Work station	.110	-.101	.001	-.013	-.107	.146*	.052	-.281**	.305**	-.084	.095	-.026

*, $p < .05$; **, $p < .01$; N = 230; TI = Turnover intention; JSAT = Job satisfaction.

Hypothesis H1 of significant negative relationship between job satisfaction and turnover intention was therefore supported.

The second regression results involved the nine facets of job satisfaction as independent variables (Table 3, Model 2). The nine facets together, they explained 58 per cent of the variation in turnover intention scores. The regression model had power to predict turnover intention using the nine facets together $F(9, 220) = 33.8, \rho < .001$. Satisfaction with pay, promotion, supervision, and benefits significantly negatively affected turnover intention at $\rho < .001$. In addition, satisfaction with operating procedures and communication significantly negatively affected turnover intentions at $\rho = .042$ and $\rho = .004$ respectively. Satisfaction with benefits was the best predictor of turnover intention ($\beta = -.30, t = -4.33, \rho < .001$), followed closely by satisfaction with pay ($\beta = -.29, t = -4.40, \rho < .001$). Thus, hypothesis H_2 of significant negative relationship between job satisfaction and turnover intention could not be supported in three facets only, namely: satisfaction with rewards, relationship with co-workers and the nature of work.

Table 3. Regression Analysis

	Model 1: JSAT				Model 2: JSAT Facets			
	<i>b</i>	SE <i>b</i>	β	ρ	<i>b</i>	SE <i>b</i>	β	ρ
(Const.)	46.67 (42.11, 51.24)	2.32	–	< .001	46.32 (40.67, 51.96)	2.86	–	< .001
JSAT	-0.22 (-0.25, -0.19)	0.01	-0.70	< .001	–	–	–	–
Pay					-0.45 (-0.65, -0.25)	0.10	-0.29	< .001
Prom					-0.52 (-0.79, -0.25)	0.14	-0.23	< .001
Sup					-0.45 (-0.66, -0.25)	0.11	-0.23	< .001
Ben					-0.51 (-0.74, -0.28)	0.12	-0.30	< .001
Rew					0.19 (-0.04, 0.43)	0.12	0.12	= .104
Opr					-0.2 (-0.39, -0.01)	0.10	-0.12	= .042
Cow					-0.05 (-0.27, 0.17)	0.11	-0.02	= .670
NoW					0.2 (-0.06, 0.47)	0.13	0.09	= .128
Com					-0.3 (-0.50, -0.10)	0.10	-0.16	= .004

Notes:

N = 230; JSAT = Job satisfaction; Pay, Prom, Sup, Ben, Rew, Opr, Cow, NoW, and Com = satisfaction with JSAT facet of pay, promotion, benefits, rewards, operating procedure, co-worker, nature or work and communication, respectively. Figures in parenthesis in the table are 95% confidence intervals.

Model 1: $R^2 = .49$; $F\text{-Stat.}(1,228) = 220.02$ ($\rho < .001$)

Model 2: $R^2 = .58$; $F\text{-Stat.}(9,220) = 33.81$ ($\rho < .001$); $VIF = 1.30 - 3.05$

Differences in Turnover intention across groups based on demographic characteristics

Independent-samples t-tests were conducted to compare the employees' turnover intention scores between gender, work station, job position and marital status groups. There was no significant difference in scores for males (M = 12.19, SD = 4.49) and females (M = 12.67, SD = 4.88; $t(228) = -.754, \rho = .451$, two-tailed). The difference in the means ($\bar{d} = -.483$, 95% CI: -1.74 to 0.78) had an insignificant effect (eta squared = .002). For job position, there was no significant difference in scores of turnover intentions between employees with managerial position (M = 13.09, SD = 4.33) and employees in the lower cadre (M = 12.05, SD = 4.96; $t(228) = 1.652, \rho = .10$, two-tailed). The magnitude of the difference in the means ($\bar{d} = -.104$, 95% CI: -.20 to 2.29) was small (eta squared = 0.01). However, for marital status, there was significant difference in scores of turnover intentions between married employees (M = 11.95, SD = 4.75) and employees in the "others" group (M = 14.18, SD = 4.28; $t(99.2) = -3.28, \rho = 0.001$). The magnitude of the difference in the means ($\bar{d} = -2.23$, 95% CI: -3.58 to -0.88) was medium (eta squared = .10). There was also a significant difference in scores of turnover intentions between employees in urban-based branches (M = 12.91, SD = 4.41) and employees in rural-based branches (M = 10.55, SD = 5.64, $t(228) = 2.98, \rho = .003$, two-tailed). The magnitude of the difference in the means ($\bar{d} = 2.37$; 95% CI: -.80 to 3.93) was small (eta squared = .04).

Table 4. Comparison of turnover intentions

	N	%	Mean	SD	t/F
Turnover intentions	230	100	12.48	4.73	
<i>Age ($\eta^2=.10$)</i>					
35 or less years (a)	77	33.5	13.86 c***	4.56	12.3 ***
36-45 years (b)	91	39.6	12.91 c***	5.13	
46 + years (c)	62	27	10.15	3.32	
<i>Gender ($\eta^2=.002$)</i>					
Male	90	39.1	12.19	4.49	-0.75
Female	140	60.9	12.67	4.88	
<i>Education ($\eta^2=.04$)</i>					
Less than Bachelor	18	7.8	10.61	5.29	1.78
Bachelor	175	76.1	12.54	4.72	
Master	37	16.1	13.14	4.37	
<i>Marital status($\eta^2=.10$)</i>					
Married	175	76.1	11.95	4.75	-3.28 ***
Others	55	23.9	14.18	4.28	
<i>Job position ($\eta^2=.01$)</i>					
Managerial	95	41.3	13.09	4.33	1.65
Lower cadre	135	58.7	12.05	4.96	
<i>Length of service ($\eta^2=.09$)</i>					
10 or less years (a)	87	37.8	13.70 c***	4.79	11.22 ***
11-15 years (b)	94	40.9	12.70 c***	4.86	
16 + years (c)	49	21.3	9.90	3.21	
<i>Work station ($\eta^2=.04$)</i>					
Urban	188	81.7	12.91	4.41	2.98 **
Rural	42	18.3	10.55	5.64	

** $\rho < .05$, *** $\rho < .001$ (two tailed), N = 230

A one-way between groups analysis of variance (ANOVA) with *post hoc* comparison was used to compare the turnover intention scores across groups of education, age and length of service. There were no differences in the scores of turnover intentions among the three education groups (below bachelor, bachelor, and master), $F(2, 228) = 1.78, \rho = .170$. The eta squared was .04 indicating that although the difference was insignificant; its effect was notable but small. However, there was a statistically significant difference in turnover intention scores for the three length of service groups: $F(2, 228) = 12.219, \rho < .001$ and for the three age groups, $F(2, 228) = 12.297, \rho < .001$. The eta squared statistics were 0.09 and 0.10 for the length of service and age groups respectively, indicating a medium effect size for both variables.

Post-hoc comparisons on length of service using the *Games-Howell* test (homogeneity of variance assumption was not supported), indicate that the mean score for 16+ years group ($M = 9.90, SD = 3.21$) was significantly lower than that of 11-15 years group ($M = 12.70, SD = 4.82; \bar{d} = -2.804, \rho < .001$), and significantly lower than that of the "10 or less years" group ($M = 13.70, SD = 4.79; \bar{d} = -3.803, \rho < .001$). The mean score for 46+ years group ($M = 10.15, SD = 3.32$) was significantly lower than that of the 36-45 years group ($M = 12.91, SD = 5.13, \bar{d} = -2.767, \rho < .001$) and also significantly lower than the 35 or less years group ($M = 13.86, SD = 4.56, \bar{d} = -3.712, \rho < .001$).

In summary, turnover intentions were significantly lower for the older, married, and experienced employees. They were also lower for employees whose duty stations were in rural locations. Thus, hypotheses $H_3, H_5, H_8,$ and H_9 were supported. No significant differences were found based on gender, education and job position categories. Hence, Hypotheses $H_4, H_6,$ and H_7 were not supported.

Hierarchical multiple regression results

The aim of this part of the analysis was to estimate the effects of job satisfaction, and its facets, on turnover intentions having controlled for the effects of demographic variables. For brevity reasons, the test in this section included only the demographic variables shown in the present study to have effects on turnover intention, i.e. age, marital status, length of service, and workstation. These variables were dummy-coded and entered in step 1 of the analysis; while job satisfaction (Model 1) or its facets (Model 2), were entered in step 2 of the analysis.

In model 1 the objective was to assess the ability of overall job satisfaction to explain additional variation in the turnover intention scores after controlling for the influence of the four demographic variables (Table 4). These control variables entered in Step 1 explained 17.1 per cent of the variance in turnover intention scores. Entering job satisfaction at Step 2 the total variance explained by the model as a whole was 55 per cent $F(7, 222) = 39.20, \rho < .001$. Overall job satisfaction explained an additional 38 per cent of the variance in turnover intention scores, after controlling for the effects of age, marital status, length of service and workstation ($\Delta R^2 = .38, F\text{-change}(1, 222) = 188.05, \rho < .001$). In this model, both job satisfaction and age dummy3 were statistically significant, with overall job satisfaction recording a higher beta value ($\beta = -.67, \rho < .001$) than the age dummy3 ($\beta = -.18, \rho = .046$). H_{10a} was therefore supported that job satisfaction has an independent and significant negative effect on turnover intention of the bank's

employees after controlling for the effects of their age, marital status, experience and workstation.

Table 4 . Hierarchical regression results with JSAT as predictor variable [Model 1]

	Step 1.				Step 2			
	<i>b</i>	SE <i>b</i>	β	ρ	<i>b</i>	SE <i>b</i>	β	ρ
Step 1								
Const.	12.63 (10.79, 14.47)	0.93	-	< .001	46.85 (41.75, 51.95)	2.59	-	< .001
Age3	-2.78 (-5.25, -0.30)	1.26	-.26	= .028	-1.86 (-3.70, -0.03)	0.93	-.18	= .046
Age2	-0.37 (-2.46, 1.73)	1.06	-.04	= .731	-1.03 (-2.58, 0.52)	0.79	-.11	= .191
LoS3	-1.50 (-3.94, 0.95)	1.24	-.13	= .229	-1.18 (-2.98, 0.62)	0.92	-.10	= .199
LoS2	0.23 (-1.86, 2.3)	1.06	.02	= .832	0.73 (-0.81, 2.27)	0.78	.08	= .351
M/S	-1.26 (-2.68, 0.17)	0.72	-.11	= .083	-0.70 (-1.75, 0.35)	0.53	-.06	= .192
W/S	2.36 (0.86, 3.87)	0.76	.19	= .002	-0.38 (-1.56, 0.80)	0.60	-.03	= .524
JSAT	-	-	-	-	-0.212 (-0.24, -0.18)	0.02	-.67	< .001

Notes:

N = 230; JSAT = Job satisfaction; Age and LoS are Age and length of service dummies respectively; M/S = marital status, W/S = work station. Figures in parenthesis in the table are 95% confidence intervals.

Step 1: $R^2 = .17$; $F\text{-Stat.}(6,223) = 7.83$ ($\rho < .001$)

Step 2: $R^2 = .55$; $F\text{-Stat.}(7,222) = 39.20$ ($\rho < .001$); $\Delta R^2 = .38$; $F\text{-Change}(1, 222) = 188.05$; $\rho < .001$.

In model 2 the objective was to assess whether the nine facets of job satisfaction had independent and significant effect on the turnover intention score, after controlling for the influence of the four demographic variables (Table 5). Entering the control variables in Step 1 explained 17.1 per cent of the variance in turnover intention. Moreover, entering the nine facets of job satisfaction at Step 2, the total variance explained by the model as a whole was 62 per cent ($F(15, 214) = 23.0$, $\rho < .001$). The nine facets explained an additional 44 per cent of the variance in the turnover intention scores, after controlling for the effects of age, marital status, length of service and workstation ($\Delta R^2 = .443$, $F\text{-change}(9, 214) = 27.52$, $\rho < .001$). In this model, satisfaction with the facet of pay, promotion, supervision, benefits, and communication and Age dummy3 were statistically significant, with satisfaction with benefits recording the highest beta value ($\beta = -.305$, $t = -4.29$, $\rho < .001$), followed closely by satisfaction with pay ($\beta = -.25$, $t = -3.80$, $\rho < .001$). H_{10b} was therefore supported that the job satisfaction facets have an independent and significant negative effect on turnover intention of the bank's employees after controlling for the effects of their age, marital status, experience and workstation.

Table 5. Hierarchical regression results with JSAT facets as predictor variables

	Step 1				Step 2			
	<i>b</i>	SE <i>b</i>	β	ρ	<i>b</i>	SE <i>b</i>	β	ρ
Step 1 (Const.)	12.63 (10.79, 14.47)	0.93	–	< .001	45.43 (39.52, 51.34)	3.00	–	< .001
Age3	-2.78 (-5.25, 0.30)	1.26	-.26	= .028	-1.81 (-3.60, -0.02)	0.91	-.17	= .048
Age2	-0.37 (-2.46, 1.73)	1.06	-.04	= .731	-1.19 (-2.71, 0.32)	0.77	-.12	= .122
LoS3	-1.50 (-3.94, 0.94)	1.24	-.13	= .229	0.57 (-2.37, 1.23)	0.91	-.05	= .533
LoS2	0.23 (-1.86, 2.31)	1.06	.02	= .832	1.04 (-0.47, 2.54)	0.76	.11	= .175
M/S	-1.26 (-2.68, 0.17)	0.72	-.11	= .083	-0.56 (-1.60, 0.48)	0.53	-.05	= .293
W/S	2.36 (0.86, 3.87)	0.76	.19	= .002	-0.03 (-1.26, 1.20)	0.63	-.002	= .962
Pay					-0.39 (-0.59, -0.19)	0.10	-.25	< .001
Prom					-0.43 (-0.71, -0.15)	0.14	-.19	= .003
Sup					-0.36 (-0.58, -0.14)	0.11	-.18	= .001
Ben					-0.52 (-0.76, -0.28)	0.12	-.31	< .001
Rew					0.11 (-0.12, 0.35)	0.12	.07	= .344
Opr					-0.15 (-0.34, 0.05)	0.10	-.09	= .140
Cow					-0.04 (-0.26, 0.18)	0.11	-.02	= .720
NoW					0.11 (-0.15, 0.38)	0.13	.05	= .399
Com					-0.30 (-0.50, -0.10)	0.10	-.16	= .003

Notes:

N = 230; JSAT = Job satisfaction; Age and LoS are Age and length of service dummies respectively; M/S = marital status, W/S = work station.

Pay, Prom, Sup, Ben, Rew, Opr, Cow, NoW, and Com = satisfaction with JSAT facet of pay, promotion, benefits, rewards, operating procedure, co-worker, nature or work and communication, respectively. Figures in parenthesis are 95% confidence intervals.

Step 1: $R^2 = .17$; F -Stat. (6, 223) = 7.83 ($\rho < .001$) $VIF = 1.06 - 3.77$

Step 2: $R^2 = .62$; F -Stat. (15, 214) = 23.00 ($\rho < .001$); $VIF = 1.27 - 4.07$; $\Delta R^2 = .44$; F -Change (9, 214) = 27.52; $\rho < .001$

Discussion

The purpose of the study was to investigate the effect of job satisfaction on employees' turnover intention. The study first established that 49 per cent of the bank's employees reported "above

average" turnover intention. This result is notably high, and it should attract the attention of management. It further established that over 64 per cent of the bank's employees reported job satisfaction scores within the satisfaction range, implying that employees were generally satisfied with their job. While more than 94 per cent of these employees indicated satisfaction with each of the facets of organizational communication, nature of work, relationship with supervisor and relationship with a co-worker, only 20 per cent or less indicated satisfaction with each of the facets of contingent rewards, promotion opportunities and benefits. Low satisfaction with these facets had also been reported elsewhere (e.g. Tlaiss, 2013) from a sample of women bank managers. It can be concluded that these three facets are critical job attributes to be considered if the bank is to have satisfied employees.

The first objective was to determine the effect of job satisfaction on turnover intentions. The first hypothesis of significant negative relationship between job satisfaction and turnover intentions (H_1) could not be rejected, indicating that job satisfaction significantly negatively predicted turnover intentions of employees of the commercial bank involved in the study. The results are consistent with those reported in Aman and Komba (2016) on a sample of lecturers of public universities in Tanzania, and also with results reported in earlier studies elsewhere on the job satisfaction-turnover intention link summarized in the literature review of this study, covering several other industries but not banking. Thus, while the findings lend support to the predictions in the previous literature, it adds evidence from the commercial banking sector in general and from Tanzania's context in particular.

The same objective was extended to test the relationship between individual facets of job satisfaction and turnover intentions. Support was found for the hypotheses of significant negative relationship between the individual facets and turnover intention ($H_{2, a-i}$) except for three – namely satisfaction with rewards (*e*), relationship with a co-worker (*g*), and nature of work (*h*). Of the nine facets, the best predictor of turnover intention was satisfaction with benefits followed closely by satisfaction with pay. Overall these results lend support to the social exchange theory which posits that employees will exert positive work behaviour (lower turnover intention in this case) as reciprocation for the satisfaction they draw from the job or from the various aspects of it (the individual facets).

The second objective of the study was to test for the differences in turnover intention score in groups of employees based on their demographic characteristics. Seven demographic characteristics were examined, namely age, gender, education, marital status, job position, work experience and workstation. The study found insignificant differences in the mean turnover intention scores based on groups of gender. These results were consistent with those reported in previous studies. See, for example, Lewin and Sager (2010) and Johnathan *et al.* (2013). The study also found insignificant differences in the mean turnover intention scores based on groups of education qualification and job position. These results contradicted those reported in previous studies. See, for example, Emiroğlu *et al.* (2015), Khatri *et al.* (2001), and Masum *et al.* (2016) for education and Khatri *et al.* (2001), Price and Mueller (1986), and Wai and Robinsons (1998) for job position. Thus, hypotheses H_4 , H_6 and H_7 were rejected. However, significant differences were found in turnover intention based on age groups offering support to hypothesis H_3 . Older employees reported significantly lower turnover intention than the middle-aged and younger employees, suggesting a negative relationship between age and turnover intention. These results

are consistent with those reported in earlier studies, e.g. Lewin and Sager (2010), and Masum *et al.* (2016) but contradict those that are reported in Akove *et al.* (2015). The results are also consistent with the notion discussed in Olabimitan *et al.* (2012) that older employees have more family and economic responsibilities such that they fear disturbing family stability if they do not find alternative jobs immediately after quitting the present job, increasing their desire to stay.

The study found significant differences in the turnover intention scores based on marital status lending support to Hypothesis H_5 . Married employees, recorded significantly lower turnover intention than those who were in the group of singles, divorced or widowed. These results were consistent with those reported in previous studies of Almaki *et al.* (2012), Emiroğlu *et al.* (2015), and Masum *et al.* (2016), but contradicted those reported in Akova *et al.* (2015) and Johnathan *et al.* (2013). They also lend support to the notion that married employees have family responsibilities related to moving locations such as children's school transfers and costs related to family transfer and resettlement. Similarly, children would endure emotional turmoil associated with leaving their environment and friends and settling into a new place and school. All these put together, trigger lower turnover intention among married employees.

The study further found significant differences in the mean turnover intention scores based on length of service groups, supporting hypothesis H_8 . Experienced employees reported significantly lower turnover intention than that of the middle and less experienced employees. These results are consistent with those reported in the studies of Cameron *et al.* (1994) and Masum *et al.* (2016). They also lend support to the notion that the experienced employees are more able to evaluate job attributes against the alternatives arriving at true satisfaction levels which in turn triggers lower turnover intention (Puran and Sahadev, 2001). They further lend support to another notion in Khan *et al.* (2013) that employees develop an emotional attachment to an organisation the longer they stay with it, making it difficult for them to quit.

Finally, the study found significant differences in the mean turnover intention scores between groups based on the location of employees' workstations, supporting hypothesis H_9 . Employees in rural-based branch locations reported significantly lower turnover intention scores than those in urban-based branch locations. These results contradict those reported in Lin and Onwuegbuzie (2012) based on Chinese teachers in which lower turnover intention was reported for teachers in urban-based schools. However, the results of the present study lend support to the notion in Baernholdt and Jennings (2007) cited in Baernholdt and Mark (2009), that employees in rural-based workstations enjoy the quality of life as well as support and appreciation of the community members for the services they provide to them. More importantly, the urban locations involved in the present study are characterised by high cost of living and challenges related to traffic jams, etc., while the rural locations are characterized by a relatively lower cost of living, rich agricultural land, and agriculture-related opportunities. Employees in these rural-based locations, therefore, tend to report lower turnover intentions.

The third objective was to test for an independent effect of job satisfaction total scores (H_{10a}), and of the individual facets (H_{10b}), on turnover intention having controlled for the effects of age, marital status, length of service, and workstations. The study found a significant additional effect of job satisfaction total scores as well as of satisfaction with pay, promotion, benefits, supervision and organisational communication. Thus, both hypotheses were supported. The

results were consistent with previous studies with two exceptions. First, the additional effect in the present study (38% for job satisfaction and 44% for its facets) was higher compared to the 17% reported in Malaysia (Ramoo *et al.*, 2013) based on a sample of registered nurses in a teaching hospital. Second, while Delobelle *et al.* (2011) and Masum *et al.* (2016) found satisfaction with supervision the most important predictor of turnover intention after controlling for the demographic variables, the presents study found satisfaction with benefits the most important predictor.

Conclusion and implication

The study concludes that job satisfaction is a significant negative predictor of turnover intention on commercial bank employees consistent with the existing literature based on other industries. It also concludes that satisfaction with pay, promotion, supervision, benefits, operating procedures and workstations are important job attributes affecting employees' turnover intention, led by satisfaction with benefits. It further concludes that the turnover intention of the commercial bank's employees differed depending on their age, marital status, work experience and their branch location (rural vs urban). Finally, the study concludes that while job satisfaction has an additional contribution in explaining the variation in the turnover intention, satisfaction with benefit is the most contributor when controlling for the effects of age, marital status, work experience and workstation. These results have important implications for bank managers striving to retain employees in that they should take into consideration their age, marital status, working experience and workstation differences. They should consider improvements in pay, promotion opportunities, supervisory relationships, benefits and organisational communication.

Limitations and future research

The present study contributes to the limited body of knowledge on the "job satisfaction – turnover intentions" link in Tanzania. However, it suffers from several limitations. First, it relied on self-administered questionnaire, some of which were distributed through HR managers in the branches. While the method has well-known shortcomings (Crossman and Abou-Zaki, 2003), the distribution of some of them through HR managers might have induced a degree of response bias. It was expected that requesting the respondents to return the filled questionnaires directly to the researchers might have mitigated this potential problem. Second, the sample was limited to one commercial bank, covering only about 10 per cent of its workforce and was from very few of its branches. While it is believed that the branch network is modelled around the same concept, and uniformity around the country, this may not rule out the possible impact of the differences based on the socio-economic differences across the regions. This is a case-based study. The one commercial bank sample threatens generalizability of the results both within and outside the industry. Heterogeneity of responses is at risk. To overcome these shortcomings therefore further research on the job satisfaction-turnover intentions link in commercial banks should use a larger and more inclusive sample of employees across the commercial banks industry. A multi-industry sample could also improve our understanding of the link. Finally, future studies need to consider the other antecedents and consequences of turnover intention in the Tanzanian context.

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