



INFLUENCE OF COMPENSATION PACKAGES ON TURNOVER INTENTION: A CASE OF PAKISTAN

Simran Ali¹, Sadaf Awan²

^{*1}Visiting Lecturer, Faculty of Management Sciences, Department of Accounting and Finance, NUML, Islamabad; ²PhD Scholar, Department of Accounting and Finance, NUML, Islamabad;

^{*1}simranali@numl.edu.pk ; ²sadafawan7@gmail.com

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Corresponding Author: *

Abstract

In the competitive banking sector, high employee turnover rates, affecting around 35% of firms, pose significant challenges. Factors such as job satisfaction, organizational culture, and rewards systems contribute to turnover intention, leading to decreased performance and productivity. Building on Farheen and Moten's 2019 research, this study examines turnover intention in banking, focusing on the mediating role of organizational commitment. Monetary and non-monetary rewards are studied as independent variables influencing commitment and turnover intention. Using a cross-sectional questionnaire and Smart PLS analysis, 275 participants were surveyed. The study aims to empirically validate relationships between organizational commitment, rewards, and turnover intention, enhancing understanding of turnover dynamics in banking.

INTRODUCTION

Employee turnover has emerged as a significant concern for employers, posing ongoing challenges for both researchers and practitioners. Employees play a crucial role in ensuring business continuity and success. Turnover intention (TI) adversely affects work quality, leading to costs, time inefficiencies, and overall performance disruptions. Research by Tantri Yanuar and Rahmat Syah (2018) suggests that the optimal standard turnover rate should not exceed 10% per year; surpassing this rate necessitates intervention to safeguard product quality.

Factors influencing turnover intention, as explored by Nurita Juhdi and Fatimah Pa'wan (2011), encompass various variables such as job satisfaction, demographics, organizational commitment, and HR practices including compensation, performance management, and employee development. Organizational commitment significantly influences employee behavior and is closely linked to turnover intentions (Ferit, 2015). Effective management of human resources is integral to organizational success (M. Havidz Aima and Solihin, 2019), often facilitated through incentives and benefits to foster employee respect and engagement (Caitlin Jaworski, 2018).



Organizational commitment reflects employees' emotional attachment, desire, and involvement in the organization (Putu Shinta Agustinningtya, 2020). While turnover can bring fresh perspectives and ideas, losing highly productive employees is costly (Mahendra Sharma, 2019). Achieving optimal contribution from capable human resources can be challenging, requiring organizations to effectively manage their workforce (Normariati Silaban, 2018).

Turnover intention signifies employees' inclination to leave their current company, constituting a resignation or discharge from the organization (Daryoto Mulyadi, 2018). Dissatisfaction with compensation, both monetary and non-monetary, is a significant driver of turnover intention, as identified by Man-Ling Chen and Ya-Han (2014). Compensation, encompassing remuneration in various forms, serves to motivate employees and foster commitment to organizational goals (Ali Raoofi and Sanaz Vatankhah, 2017).

This study examines the relationship between turnover intention, organizational commitment, and monetary and non-monetary rewards, highlighting their impact on employee performance and organizational outcomes.

The Effects of Compensation and Turnover Intention

Compensation serves as a form of remuneration or reward provided to employees in exchange for their employment (Tantri Yanuar and Rahmat Syah, 2018). Turnover intention reflects the degree of desire to leave the company, often driven by various factors including the pursuit of better job opportunities, which may be influenced by job satisfaction and compensation levels (Priscila Kristanti and Helga Hrönn, 2019).

A study by Yin-Fah (2010) explored organizational commitment, job stress, job satisfaction, and turnover intention among private sector employees in Petaling. The findings revealed a significant negative correlation between organizational commitment and turnover intention. Moreover, positive associations were observed between job stress and turnover intention, as well as

negative correlations between job satisfaction and turnover intention.

H1: There exists a positive relationship between compensation and turnover intention.

The Effects of Monetary Reward on Turnover Intention

Although monetary rewards have been used for recognizing scientific achievement since the eighteen centuries, it is not regarded as the major reward system in science (Robert King Merton, 1973), in which scientists try to publish their works and receive the recognition of their peers as the reward. Since academic prizes consisting of cash rewards are awarded only to very few scientific elites, they are considered as the metaphors of prestige rather than simply large sums of money (Zuckerman, 1992). However, the reward system in science changed when the monetary reward incentive for publication was introduced in 1980s. It is reported that this incentive can promote research productivity

H2: There is a positive relationship between monetary reward and turnover intention

Mediating effect of organizational commitment on the relationship between monetary and non-monetary compensation on intention turnover.

The provision of non-monetary benefits to employees has both direct and indirect impacts on organizational commitment (Ridwan & Anik, 2020; Suhardi, Huda, Mulyadi & Nazopah, 2020; Paramita, Lumbanraja, & Absah, 2020; Patra & Aima, 2018). These benefits encompass various forms such as salary increments, cash bonuses, stock options, and profit sharing. Consequently, both non-monetary and monetary benefits play a role in influencing organizational turnover (Yücel, 2012; Ariawan, Tarigan, Mardiah & Siahaan, 2023; Martins, Nascimento, & Moreira, 2023; Nurtjahjono, Setyono, Sugiasuti & Fisabilillah, 2023).

H4: Organizational commitment mediates the relationship between non-monetary compensation and turnover intention.



H5: Organizational commitment mediates the relationship between monetary compensation and turnover intention.

H6: Organizational commitment mediates the relationship between both monetary and non-monetary compensation and turnover intention.

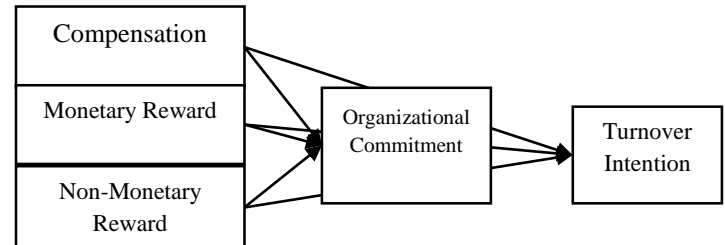
Research Methodology

This section covers a comprehensive underlined methodology following significant headings, first we develop conceptual framework in this study according to the aligned questions and objectives with the help pf mediator, dependent and independent variable also a designed diagram shows how all variables are related with each other through the directions. Further, we will define all stages of research onion in which first stage is research philosophy (Positivism, Realism, Pragmatism and Interpretivism) will be suitable then research design whether the study is quantitative or qualitative, inductive or deductive discuss through research approach and in the last strategy will broadly discuss in it. Moreover, a detail discussion on study population, sample size, where we will collect data in the umbrella of sources of data and sampling technique. Measurements of variables in which we will defined measure and scales of all constructs using in this study through the questionnaire, or websites will be helpful to gather the data. The analysis of statistical tools (Descriptive, Reliability, Correlation, Multiple Regression) with the help of Smart PLS software. However, to check the impact between variables descriptive analysis is helpful in reliability we consider that how much your research is reliable along with the selected constructs, to find out the relationship the Correlation analysis is very accommodating whereas regression analysis exhibits the significant values. The last heading is to summarize our all working in the summary.

Conceptual Framework

The propose framework of this study is based on three independent variables i.e. compensation, monetary and non-monetary reward, while the dependent variable is

turnover intention with the mediating effect of organizational commitment. The given below figure shows the conceptual framework of this research:



Compensation

Compensation refers to the benefits that actually employees obtain from their existing organization in order to compensate the incurred loss by them in sacrificing their resources (time, knowledge and effort) for the organization gain's (Daisy Mui Hung Kee , 2015).

Monetary Reward

(Chin-Shan Lu , 2018) study concluded that monetary or extrinsic rewards are used to cater the individual's expectations in order to keep them motivated.

Non-Monetary Reward

Non-Monetary rewards are generally related to non-financial or non-cash rewards which include success sharing stories, recognizing employee of the month of the year (Monica Aniela, 2018)

Organizational Commitment

It is the commitment of the workers towards the organization where they are working. Employees commitment is one of the guarantee to keep the employees to continue (Yanuar Rahmat Syah , 2018).

Turnover Intention

(Faizuniah Pangil , 2016) classify turnover intention when employees permanent leave or discontinuation of employment association of an employee with the organization.

The term "philosophy" refers to the belief system and assumptions about the knowledge development (A. Thornhill;Mark NK Saunders, 2009). In this study positivism approach is as a



research philosophy to evaluate the objective of and independent relationship, along with mediating variable, would be applicable in measuring and establishing causal connection, as the study is based on quantitative data and existing theories. Renowned scholar (Vinh Q. Nguyen, 2015) define this term as an vital part of the research methodology this which help the researchers which approach should be adopted and why & which is derived from research questions (Saunders; Lewis & Thornhill, 2015) positivism approach is the natural observation of scientist that is based on social entity as the hypothesis will be developed along with data collection, then these hypothesis will be tested and then confirmed for the further research procedure (Yuosre F. Badir; Bilal Afsar, 2016.).

Population and Sample Size

This research is particular focus on banking sector as it states above around 960 sums up the total population size that concerned on following banks bank Al Habib, UBL, HBL with the sample size 275 which was calculated by Roasoft, the confidence interval 90% to 10% of the margin error. And convenient sampling will be used in this study which is the component of non-probability sampling. Thus this sampling technique will have considered as one of the beneficial in terms of cost and time.

Sampling Technique

It is the method that allows researchers to interfere information about population which is based on results from a subset of population, without having to investigate every individual (Sanjoy Datta, 2018). This paper used non-probability to recruit participants and convenient sampling which is the component of non-probability sampling because it was not possible for author to access all banking sector employees. Consequently, this sampling technique will consider as one of the beneficial in terms of cost and time.

Table 2: Scales and Measurements

Constructs	Sources	Items
Compensation	Invalid source specified.	5

Monetary Reward	(Noorina Ali , 2019)	4
Non-Monetary Reward	(Soon-Ho Kim; Minseong Kim , 2019)	4
Organizational Commitment	Invalid source specified.	5
Turnover Intention	(Gege Pan, 2017)	6

Diagnostics Analysis

The stability & consistency test was established in order to test the reliability. The term consistency define the degree of the items determine a concept hang together as entire; formally Cronbach Coefficients Alpha were used as reliability which directly indicate that all the items are significantly related to each other. (Lee Kha Lim; Yap May yan & Yao Yi Lin, 2014).

Table 1: Validity and Reliability of Construct

Constructs	Items	Loadings	AVE	CR	Rho A
Compensation	Compensation1	0.873	0.705	0.904	0.873
	Compensation2	0.661			
	Compensation3	0.888			
	Compensation4	0.912			
Monetary Reward	Monetary1	0.774	0.906	0.936	0.908
	Monetary2	0.878			
	Monetary3	0.941			
	Monetary4	0.940			
Non-Monetary Reward	Non-Monetary1	0.916	0.735	0.917	0.879
	Non-Monetary2	0.905			
	Non-Monetary3	0.817			
	Non-Monetary4	0.783			
Organizational commitment	OC1	0.864	0.769	0.936	0.936
	OC2	0.911			
	OC3	0.909			
	OC4	0.865			
	OC5	0.909			
Turnover Intention	TI1	0.826	0.670	0.909	0.890
	TI2	0.896			
	TI3	0.887			
	TI4	0.690			
	TI5	0.773			

Discriminant Validity

It defines the assessment, ensuring that a reflective construct has the most significant relationships with other relative constructs in the path model (Hair et al; 2022). We have examined the "uniqueness and distinctiveness of the constructs" based on Fornell and Larcker (1981). The following table summarizes the results.

**Table 4: AVE**

	Compensation	Monetary Reward	Non-Monetary Reward	Organizational Commitment	Turnover Intention
Compensation	0.871				
Monetary Reward	0.319	0.790			
Non-Monetary Reward	0.006	-0.146	0.710		
Organizational Commitment	0.148	-0.173	0.784	0.870	
Turnover Intention	0.199	-0.028	0.536	0.532	0.809

The above table indicates the values of the square root of the AVE of each variable should be > the correlations among other variables. In other words, the latent constructs examine in this study research are distinct and unique (Fornell and Larcker, 1981). The value of the first construct as per the table is 0.319, while, the monetary reward value is 0.006, the monetary reward value is 0.319 while the mediator value is 0.148 and the turnover intention value is 0.199.

Discriminant Validity and the Heterotrait-Monotrait (HTMT) Criterion

Several studies found that the HTMT has higher sensitivity to the Fornell and Larcker (1981) criteria and have recommended analyzing discriminant validity based on the HTMT criteria. We have depicted the results in Table 3.

	Compensation	Monetary Reward	Non-Monetary Reward	Organizational Commitment	Turnover Intention
Compensation	0.684				
Monetary Reward					
Non-Monetary Reward	0.162	0.172			
Organizational Commitment	0.173	0.293	0.183		
Turnover Intention	0.292	0.299	0.892	0.588	

Table 4: Cross Loading

	Compensation	Monetary Reward	Non-Monetary Reward	Organizational Commitment	Turnover Intention
Compensation1	0.805	0.679	0.532	0.659	0.546
Compensation2	0.690	0.662	0.042	0.081	0.141
Compensation3	0.953	0.226	-0.020	0.149	0.182
Compensation4	0.945	0.134	0.012	0.144	0.193
Monetary1	0.870	0.684	0.709	0.709	0.608
Monetary2	0.305	0.772	-0.053	-0.132	0.020



Monetary3	0.703	0.842	0.753	0.715	0.590
Monetary4	0.203	0.807	-0.173	-0.142	-0.060
NonMonetary1	0.020	0.156	0.219	0.155	-0.199
NonMonetary2	0.651	0.559	0.732	0.782	0.721
NonMonetary3	0.769	0.727	0.777	0.836	0.734
NonMonetary4	0.003	-0.181	0.981	0.772	0.590
OC1	0.338	0.220	0.228	0.516	0.357
OC2	0.082	-0.194	0.793	0.870	0.537
OC3	0.146	-0.139	0.617	0.861	0.255
OC4	0.170	-0.111	0.610	0.881	0.548
TI2	0.308	-0.028	0.255	0.209	0.587
TI3	0.071	0.006	0.357	0.396	0.866
TI4	0.186	-0.042	0.595	0.578	0.933
TI5	0.702	0.599	0.813	0.603	0.565

Predictive Power of the Model

We have tested the predictive power table 5 & 6 show the R-squared and Q-square model values, which suggested the model has significant predictive power (Yves Y. Prairie, 1996).

Table 5: R-squared value

Variables	R square	R square Adjusted	Q square
Compensation	0.431	0.430	0.302
Monetary reward	0.271	0.270	0.249
Non-monetary reward	0.327	0.326	0.217
Organizational commitment	0.648	0.644	0.474
Turnover intention	0.284	0.281	0.169

Path Coefficients

The study has proposed three hypotheses, including three direct hypotheses. These hypotheses were empirically tested using

Smart Pls. The table indicates the summary of results, while figures 2 and 3 show the measurement and structural model.

Table 6: Path Coefficients	Beta	T-Stats	Decision	P-Val	F Square
Direct Hypotheses					
Compensation -> Turnover Intention (H1)	3.827	4.086	Supported	0.000	0.323
Monetary Reward -> Turnover Intention (H2)	0.001	0.092	Supported	0.000	0.180
Non-Monetary Reward -> Turnover Intention (H3)	15.692	16.276	Supported	0.000	0.436
Indirect Hypotheses					
Compensation -> organizational commitment -> Turnover intention (H4)	4.567	1.555	Not supported	0.121	1.992
Monetary reward -> organizational commitment -> Turnover intention (H5)	2.796	4.356	Supported	0.011	0.353
Non-Monetary reward -> organizational	32.683	5.768	Supported	0.000	1.625



commitment -> Turnover intention (H6) organizational commitment -> Turnover intention (H7)	12.974	36.428	Supported	0.000	0.297
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Findings and Results

Measurement Model

The measurement model is used to analyze the convergent validity at the initial stage which is evaluated by CR (composite reliability), factors loading, and AVE (average variance extracted). The value of composite reliability indicates the extent to which the construct measures demonstrate the unrevealed construct. The recommended value of composite reliability is 0.7. On the other hand, the average variance extracted determines the overall degree of variance to which the measures interpret through an unrevealed construct. The recommended value of AVE is 0.5 (Hair et al., 2013). The highest value of AVE is for compensation 0.759, while the lowest AVE value is for non-monetary reward 0.505. Hence it is recommended that all latent values are greater than 0.5 and (Hair et al., 2013). The CR for monetary reward is interpreted in Table as 0.903 which is quite higher than the recommended value of 0.7. However, for non-monetary rewards, this measure provides a CR value of 0.692 which is significantly lower than the recommended value.

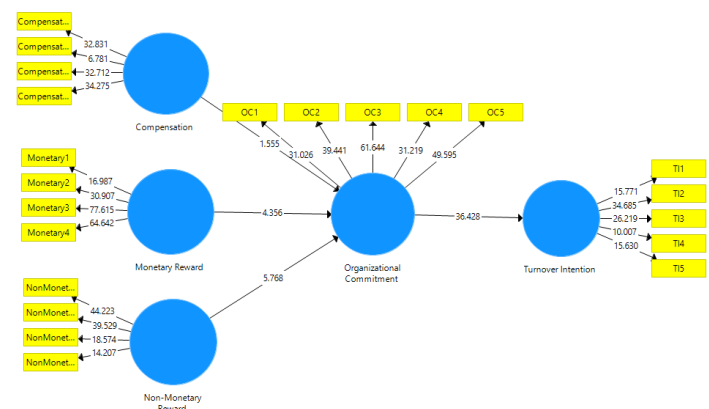
Moreover, the table also demonstrates that the factors loading all items surpass the recommended value i.e., 0.6. Since the value of CR also exceeds the recommended value; therefore, as a result, AVE reflects the complete degree of variance in the measure.

Multitrait-multimethod matrix is another method recommended by Henseler et al. (2015) to be employed as an alternate in measuring discriminant validity i.e., heterotrait-monotrait (HTMT) ratio of correlations. The traditional measure of Fornell and Lacker (1981) could not provide a reliable measure for discriminant validity in common research investigations; therefore,

Henseler et al. (2015) alternate approach is proposed.

All variables have Rho A value greater than 0.7 which indicates acceptable indicator reliability (Ronald S. Burt, 1988). The study by Voorhees et al. (2016) also suggests using HTMT as a robust measure for testing discriminate validity. Table 3 suggested that HTMT values of all constructs are ≥ 0.85 . Table 2 measures the discriminant validity which is the descriptive coefficients that summarize a given set of data representative of a whole or sample population (Wiwuk et al., 2020). The mean, median, standard deviation, minimum, and maximum values of each independent, mediator, and dependent variable.

A brief description of descriptive statistics findings is summarized in the below table. Reliability testing is very significant as it refers to the consistency across the parts of the instrument's measurements. This study is exploratory; thus it is suggested that the reliability of all constructs should be equal to or above 0.60.

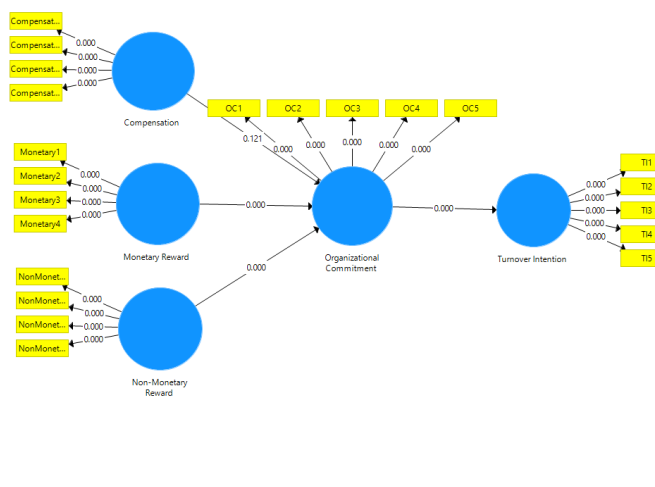


Structural Model

According to (George G. Lendris, 1980) in order to examine the structural model R^2 , β , t-statistics values are accessed by the bootstrapping procedure The resample is of 300. They also recommended that authors report predictive relevance (Q^2) and the effect of (f^2) in addition to these basic measures.



Compensation $B = 3.827$; $p \leq 0.01$) hypotheses accepted; monetary reward ($B = 0.001$; $p \geq 0.01$) hypotheses rejected while all constructs are taken only monetary reward relationship with turnover is shows the adverse effect. In other words, in the different future, authors can study monetary rewards with various mediators or dependent variables with huge sample size. Next, we assessed the effect size (f^2). As a result, the value of p shows the relationship significance, but it does not show the size of an effect. Therefore, both substantive significance (f^2) and statistical significance (p) must be reported.



DISCUSSION

The aim of the following study is to understand the impact of compensation, monetary and non-monetary rewards on turnover intention. In order to test and evaluate, the researcher first reviewed multiple sources of literature review in order to review the information on the research topic, from the perspective of different scholars and researchers. Furthermore, information incubated with the literature review, the researcher also gathered information through primary data collection sources. Primary data was collected through a survey in the form of a questionnaire. Through the literature review, it was determined that fringe benefits, promotions, and Bonuses have an impact on organizational commitment. This study proved that monetary, non-monetary, and compensation are vital role as independent variables. Companies in developed countries are realizing the significance of employee

recognition. If employees are well recognized for their efforts, then they feel satisfied and become willing to put more effort (Zafarullah Waqas, 2014). The reward can give deep satisfaction related to the inner desires of employees related to money and it can be helpful for employees to enhance themselves in their performance duties (Anna Mokhniuk, 2018).

CONCLUSION

It is concluded in the cultural context of Pakistan monetary, non-monetary and compensation rewards are much necessary for high organizational commitment and employee engagement. When employees are engaged the business return was high because highly engaged employees will put their proper efforts into the company and the firm will grow with the passage of time (Al-dalahmeh, 2018). Results showed that all latent constructs have a positive impact on the turnover intention with organizational commitment as a mediator. Inferential statistics supported the proposed hypothesis and rejected the null hypothesis. Consequently, the questionnaire is divided into two demographics including (Age, Gender, Education, and Employment) and another having several questions of independent, dependent, and mediator variables. Demographics describe the age category and in which the highest percentage belongs to the 25-30 age group along with (55%) and this means that these age group people are more involved. Male candidates are more involved (55%) as compared to females 34%. Consequently, master's degree-holding students are the highest involvement (43%), and 16% are bachelor's as per the educational wise distribution. Descriptive statistics exhibit the mean, median, standard deviation, skewness, and kurtosis values in which compensation has the highest value among other constructs and the lowest one defines



mediator value. Convergent reliability posits that all instruments are measured reliable with the help of respondents and what they are thinking. Path Coefficients (Direct Effects) explain that monetary, non-monetary rewards, and compensation have a statistical relationship with the dependent variable (Turnover Intention) because P values are less than 0.05

Practical Implications

The results of the study provide a logical rationale for the following recommendations: Organizations should plan proper non-monetary, monetary rewards, and compensation on the turnover intention with the mediator effect of organizational commitment.

Future Recommendations

The different framework will be used for further research; mediating variables will be selected as a different way along with the dependent construct. Different theories will be used according to variables and problem statements for future research. Different research philosophies, approaches, the design will be used in further and both qualitative and quantitative will be used for future research. Primary and secondary sources will be used through annual reports to conduct interviews and to fill out questionnaires. More sampling techniques will be used as per the nature of the research. Data collection methods will be changed as per requirements for further research. Population and sample size will be used differently according to the time horizon and different statistical tools will be used for further research. Different software will be used to analyze the data as also used EViews, SPSS, and many more.

Limitations

The main objective of this paper is to find out how entrepreneurs are working in the business world and what they have with new ideas. Different Dimensions were used as independent, mediating, moderating and dependent constructs to complete conceptual framework such as monetary, non-monetary

reward, compensation, turnover intention on organizational commitment. Positivism research philosophy were used because of nature of paper, deductive approach was used because of using pre-existing theories and to test the pre- test hypothesis.

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