

Measuring the Role of Organizational Trust as a Moderator in the Relationship between Job Stress and Employees' Intentions to Leave

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Organizational Trust, Job Stress,
Intentions to Leave, Moderation,
Banking sector

ABSTRACT

This study aims to investigate the moderating role of organizational trust in the relationship between job stress and intention to leave in the banking sector of District Vehari, Pakistan. This research investigates the effect of trust of an individual in his organization as an impending moderator of the relationship prevailing between job stress and intentions to leave. Data collection is done through questionnaires. Respondents were the employees of banks selected by simple random sampling. A sample size of 252 employees working in the banks was used for analysis. Pearson correlation and linear regression analysis were conducted in data analysis SPSS software. The results show that there is a positive and significant relationship between job stress and intentions to leave. Further, it is demonstrated that organizational trust negatively moderates the relationship between job stress and intentions to leave. This study contributes to the literature and policymakers of the banking industry of Pakistan.

INTRODUCTION

Turnover has always proved to be harmful to the performance of any organization. Jobs in the banking sector are perceived to be attractive to people who want better employment opportunities. But meanwhile, the rate of turnover in the banking sector is very high. In this study, the researchers will identify the effect of job stress on employees' intention to quit their job. Various studies describe that a remarkable increase in stress has been observed in the banking sector due to cut-throat competition between the banks. Stress at the workplace is a relatively newer phenomenon that is increasing as our lifestyle is changing. The basic nature of the job has passed through significant changes over these years. People are facing stress in one way or the other regardless of the nature of the job. A lot of factors contribute towards stress at the workplace, and as the stress levels rise, so does the employee's intention to leave their job. Such type of stress affects the performance of the individual, which then adversely affects the efficiency of the firm or company. Therefore, organizations have recently shown willingness to find the root cause behind job stress to find ways to eradicate this problem and provide their employees

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an environment where they may work at their full capacity. This will in turn bring good fortune to the organization.

Due to the increasing job stress, more people are now willing to find better options to earn a livelihood. This attitude has raised alarms for the top management of all firms, and they are brainstorming to find ways to retain their manpower. The study in hand will help organizations to find the relationship prevailing between jobs related stress and the intention of an individual to quit his job. As well as this study will also investigate the moderating effect of organizational trust on the relationship between job stress and intentions to leave. Organizational trust is among the key factors which are thought to reduce the incidence of turnover, so its effect on turnover will provide valuable insights for policymakers. Employers at this era are evaluating management-related aspects that are responsible for contributing towards an employee's intentions to leave the job because it will ultimately affect the goals, objectives, and reputation of the firm. The greater the turnover intention of employees in a particular firm, the greater is the negative impact on its reputation. No organization can achieve its goals without a skilled and experienced workforce. Therefore, this study will enable the management of organizations to appreciate the relation between job stress and the intention to leave.

The banking sector in Pakistan has witnessed significant changes in recent years. These changes have resulted in more competition and therefore higher stress for the employees. Privatization in the banking sector in 1991 resulted in significant changes in policies to facilitate the customers. Technological advancements such as e-banking and ATM machines provided better service qualities to the customers, but at the same time led to increased workload for the banking sector employees. This workload not only directly but also indirectly affects the social aspect of life and influences psychological and economic aspects of the lives of the bankers. Once the job starts to affect the social life of an individual, he/she starts feeling the stress and this stress starts building up and leads to frustration and ultimately turnover. According to Kahn et al. 1964, the apprehended extending stress faced by the bankers of Pakistan is leading them to the way of burnout.

There has been a significant amount of research work done in the past years to find antecedents of employees' intent to quit their job. But there is still room for researching this dimension in the banking sector of Pakistan. The researchers aim to explore the effects that job stress has on a banker's intention to leave his/her job taking organizational trust as a moderator. There are various studies conducted on job stress and intention to quit. Similarly, previous studies on trust focused mainly on its direct impact on outcomes. But the relationship through which trust affects the relationship between job stress and intention to quit is a less researched area.

LITERATURE REVIEW

Intention to leave

Most of the researchers (Berry, 2001) have gone through attempts to get the answer to the question that determines people's intention to quit the organization, regrettably, till today, consistency in findings is very little. Therefore, the reasons behind why employees leave their existing job and move towards other organizations are numerous. The increase in job stress, low organizational commitment as well as job dissatisfaction typically results in employees' resignation. (Costigan et al., 2004) .

According to the research conducted by Bohlander & Snell (2009), the employees working within an organization are considered to be the most important asset which can notably contribute to achieving the goals of the organization. If the organizations get deprived of highly qualified and efficient employees, firstly it will have to face complications in achieving the major goals, and on the other hand, a significant amount of cost will be faced in form of new employees' recruitment, selection, and training to fill the space left by the departed employees. The cost of employees' replacement is very high. The number of money organizations has to pay out is two to three times the monthly wages of departed employees (Jackofsky, 2014). Morrell, Loan-Clarke, & Wilkinson (2004) describe that it is the intention to quit that subsequently leads on the way to the actual turnover from the employees' side.

Lewis et al., (2009) described turnover intention as the extent of planning being done with the thought of leaving the organization. Turnover intention is the immediate predecessor to actual turnover (Griffeth et al., 2000). Notable is the fact that not all employees have the luxury of switching their jobs immediately. However, they still have the option of psychological withdrawal. Turnover intention and actual turnover are two separate issues, however, a strong relationship exists between the two (Steel & Ovalle, 1984).

When the employee quits his job voluntarily, the organization faces direct (substitute, enrollment and selection, temporary staff, managing time) and indirect cost (drive, pressure on the rest of the employees, their cost of livings and others) and also social cost (Dess & Shaw, 2001). Involuntary turnover such as downsizing also causes these costs but in downsizing, the employees with high performance and capabilities are retained while voluntarily quitting the job makes the able employees find alternative opportunities of employment and this leaving the job (Jackofsky et al., 2014).

Job Stress and Intention to Leave

Job stress is defined in terms of the negative response that can be physical as well as emotional which takes place when the nature of the job doesn't match the employee's skills, his/her resources, and needs. Ganster & Loghan (2005) described stress as the reaction of an entity to an environmental factor that affects the performance of the individual. Results of a study conducted by Qureshi et al.,(2012) portray that employees' turnover intention shows positive relation with job stressors.

The occupational demands affect the employees and can be seen in form of anxiety, job dissatisfaction,

depression, and even severe physical and mental disabilities in some cases resulting in heart diseases (Rajeshwari & Rajeshwari, 2017). There is a large number of studies conducted to point out the key factors responsible for a stressful environment and its impact on employees' physical as well as mental health. These factors include management support, workload, work environment, etc (Ganster & Loghan, 2005).

According to the study of Rose (2003), the workers are prone to get more stress from outside factors like long working times, difficulty in getting facilities, and unavailability of promotions and career boosts. These factors are if controlled by the organization may reduce the stress. Stamper & Johlke (2003) advocated that every employee faces such a lot of stressful events during the job that if they are not providing adequate appreciation to reduce the stress, they will not be able to perform well. Another study by Selye (1973) about the relationship between stress and satisfaction as well as employees' performance, that low level of anxiety and stress increase performance of employees. Firth et al., (2004) identified in their study that comprised of experiencing job-related stress; the numbers of factors that result in stress-related to the job (stressors) persuade the employees to leave the organization. A work environment that is unstable and unsecured which consists of job security, continuity, and procedural justice decreases the satisfaction level of employees, leads towards work-related stress, and results in an increase of turnover intention. Not enough information about how the job can be performed adequately, imprecise expectations of the peers as well as supervisors, wide-ranging job pressure, and lacking consensus about functions of one's job and duties can cause less work involvement of employees and less satisfaction with the job and career, reduced organizational commitment, undergoing through stress and ultimately exhibit a propensity towards leaving the organization (Vance & R.J. 2006). Lacking security of job and status differences among the employees and also the similar level also results in stress which leads towards intention to quit the organization (Alexandros, 2003 and Andrew, 2008).

The intrinsic factors or motivators include challenging work environment, recognition of work, good behavior, and good chances of promotion (Hasin & Omar., 2007). When the intrinsic factors are not met the employee needs, they observe stress in their work life. Long-term stress erodes the commitment of employees and causes a significant reduction of trust in the organization. Therefore, it is expected that employees start to think about leaving the organization. It will lead towards the following hypothesis:

H1: There exists a significant positive relationship between Job stress and turnover intention.

Organizational Trust

Mayer & Gaven., (2005) defined trust as the expectation of positive results that employees should obtain based on the anticipated of many parties for a relationship featured by risk. Trust influences the reactions of employees and affects the success of human resource-related activities (Lee et al., 2013). Gill and Sypher (2010) defined organizational trust as the belief in truthfulness, honesty, strengths, abilities, and

confidence of members of the organization, its managers, and colleagues. Using Social Exchange Theory, Whitener (1997), suggested that trust is a result of the content and process of HR activities and a moderator of the impact of HR activities on significant results.

Trust is a multidimensional concept that includes interpersonal trust (Lum et al., 1998) trust among organizations i.e. the inter-organizational trust (Titt & Meyer, 1993), political trust (Kevin et al., 2004), social trust (Ricketta et al., 2006), intra-organizational trust among colleagues i.e. horizontal trust (Holton, 2001), trust between supervisors and subordinates i.e. vertical trust (Dirks & Ferrin, 2002) and trust in organizations (Shockley et al., 2000). According to Ng & Sorensen (2008) “trust is a readiness to put in efforts in relations with others which results from positive expectations being an outcome of earlier mutual relationship”. Studies carried out by Herting (2002) show that trust enhances the process of creating and disseminating knowledge. This is a significant correlation from a statistical point of view. An environment full of trust creates room for creativity and innovative solutions (Konovsky & Cropanzano, 1991).

Research has shown that managers considered as trustworthy have a higher probability to attract and retain the best staff thus promoting advancement and innovation (Hogg & Terry, 2000). Moreover, employees having better social relations with their bosses achieve their goals more efficiently and effectively. In today’s world, the trust of employees in their supervisors has reduced significantly; and this has resulted in decreased productivity in organizations (Leimeister, 2005, Lewicka & Krot, 2013). Managers play a vital role in creating organizational trust. Studies have shown that trust in managers promotes a creative attitude in staff (Ozyilmaz, 2010; Basit & Duygulu, 2017). A study conducted on Indian private banking organizations revealed that organizational trust positively affects job satisfaction and negatively affects intentions to leave (NG & Sorensen, 2008). When the circumstances demand an individual or an organization as a whole to take any action, despite the underlying uncertainty and associated risk, trust becomes the key methodology to handle uncertainty (Schuh et al., 2012). Therefore, it is expected that organizational trust reduces the impact of job stress on the intention to leave. It will lead to the following hypothesis:

H2: Organizational trust moderates the prevailing relationship between Job stress and intentions to quit.

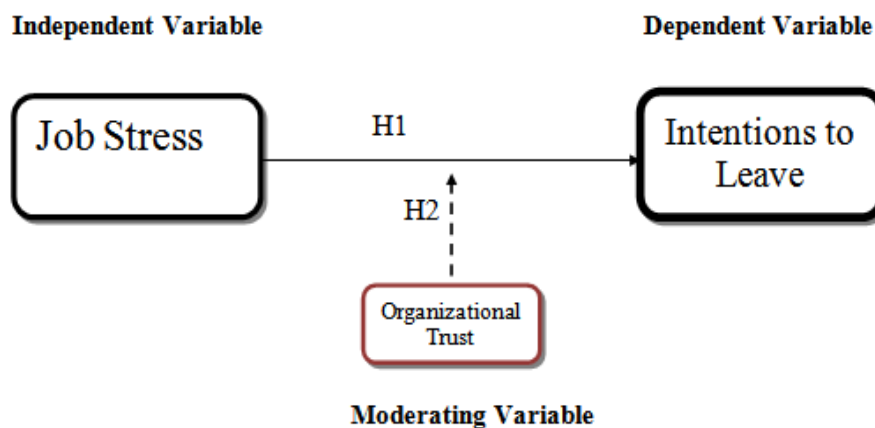


Figure 1: Research Model

RESEARCH METHODOLOGY

The target population of this study consist of employees of the Banking Sector of District Vehari which consists of three tehsils, Burewala, Mailsi, and Vehari. The total number of employees working in the banking sector of Vehari District is 626 which is calculated by first-hand information provided by brand managers. The purpose of selecting this area of the population is that research in this aspect has never been conducted in Vehari District and business activity, job generation, and young graduates are increasing. Moreover, there is a large number of banks in this district and organizational quitting is the foremost issue of banks, so we have selected the Banking Sector. The researchers use a simple random sampling technique to collect the data from participants. The data has been collected through a questionnaire by personally visiting the branches within the district. According to the sample size table provided by (Sekaran and Bougie, 2016), 242 sample is suitable for population up to 650. To measure job stress, turnover intention, and organization trust the scale is adopted from Demerouti et al., (2001), Cummann et al, (1996), and from Kelloway, Gottlieb, and Barham (1999) respectively.

Correlation analysis is used in this study which is helpful to draw out positive as well as negative relationships between variables. To test the hypothesis a linear regression analysis is used to analyze the relationship between job stress and employees' intention to leave and moderating role of organizational trust. SPSS is the most popular statistical package that tends to perform manipulation and analysis of highly complex data with the use of simple instructions. For the goodness of data, validity, and reliability of the data are checked and analysis is done by using Statistical Package for Social Sciences (SPSS).

RESULTS

Sample profile

Table 1 provide the sample profile, which shows that a total of 252 respondents took part in the study, from those 252 respondents 194 respondents were male, and the remaining 58 respondents were female.

Table 1 represents that majority of the respondents are above the age of 30 years. 190 respondents are belonging to private sector banks while 62 were from the public sector. Table 1 shows that majority of respondents were graduates (75.4 percent).

Table 1: Sample profile

Factors		Valid No.	Percentage (%)
Gender	Female	58	23
	Male	194	77
Age	20-24	56	22.2
	25-30	82	32.5
	31 and above	114	45.2
Sector	Public	62	24.6
	Private	190	75.4
Qualification	Bachelor	45	17.8
	Master	190	75.4
	M.phil	17	6.8

Descriptive Statistics

The descriptive statistics are represented in table 2. Means and standard deviations of three variables and a total of 252 observations provide meaningful information regarding the responses of participants. The highest mean value of JS shows that most of the participants are agreed that they face stress during their jobs. Similarly, OT has the 2nd highest mean value. The standard deviation of OT is highest .41224 represents that respondents have diverse opinions.

Table 2: Descriptive Statistics

Items	Mean	Std. Deviation	N
JS	3.9784	.40094	252
OT	3.9643	.41224	252
IL	3.9218	.38390	252

JS=Job Stress, OT= Organization Trust, IL=Intention to Leave

Reliability Analysis

Cronbach's Alpha values are computed to check the reliability of the data. Table 3 expresses the outcomes of reliability analysis. All the values are above 0.70 and in an acceptable range. The reliability of job stress is 0.770 which is excellent. Similarly, the value of Cronbach's Alpha for organizational trust is .763 which falls in the acceptable category. Intention to leave has the highest value of 0.823. The result shows that there is appropriate reliability and consistency between all the variables.

Table 3: Reliability Analysis

Item	Reliability
Job Stress	.770

Organizational Trust	.763
Intention to Leave	.823

Correlation Analysis

Table 4 shows the Pearson correlation matrix of all three variables. Overall matrix values show that all three variables are significantly correlated with each other. Job stress and Intentions to Leave (IL) variables are positively correlated with a value of 0.676 and the relationship is statistically significant. The negative correlation of .693 between job stress (JS) and organizational trust (OT) shows that JS and OT are negatively correlated with each other. Intention to Leave (IL) has a positive relationship with JS with a value of 0.676 while it has a negative correlation with OT with the value of -0.663. It can be concluded that intentions to leave increase with job stress and decrease with organizational trust.

Table 4: Correlations

Items	1	2	3
1. JS	1		
2. OT	-.693**	1	
3. IL	.676**	-.663**	1

* P<0.05 ** P<0.01

Regression Analysis (Hypotheses Testing)

For testing the hypothesis, linear regression analysis is used to identify the impact of job stress on intentions to leave. Regression analysis is conducted on SPSS 16.0. The coefficient of determination R square (R^2) is used to clearly describe the goodness of fitness of the model. It means that if the value of R Square (R^2) is higher, higher will be the existing variation in the dependent variable that is explained by the independent variable.

Table 5 shows the value of R^2 of the model which is .456. It means that a 45.6% variation in the value of turnover intentions (TI) is explained by job stress (JS). As the value of R^2 lies in the acceptable range, therefore, the model has good statistical fitness. The remaining variation shows that some other variables affect the dependent variable.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1 **.676^a** **.456** **.454** **.73877636**

a. Predictors: JS

b. Dependent Variable: IL

Table 6 shows ANOVA which is used to define the significance of the model. The significance value is 0.000 less than 0.05 which is a 95% confidence interval. It shows that the model is statistically significant for this research. These statistics show that the model is significant and functional, and it also explains the positive effect of the independent variable on the dependent variable.

Table 6: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	114.552	1	114.552	209.883	.000^a
	Residual	136.448	250	.546		
	Total	251.000	251			

a. Predictors: JS

b. Dependent Variable: IL

Table 7 exhibits the coefficient and significance of independent variables in the model with the dependent variable. The first hypothesis tests the relation between job stress and the intention to leave. As shown in the results that the effect of job stress is significant ($\beta= 0.367$, $P= 0.000$) on intention to leave, therefore H1 is accepted. Further, the coefficient of job stress can be explained as an increase in one unit of job stress cause 0.367 units of positive changes in intention to leave. The results are consistent with the previous literature (Andrew, J. Wefald, 2003; and Bashir U, 2010) that employees having job stress switch to their job more frequently and increased stress is associated with more leaves and turnovers from staff.

Table 7: Regression Coefficients

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	.965	.051	1.026	.167
JS	.367	.054	6.671	.000

a. Dependent Variable: IL

The next aim is to test the 2nd hypothesis which states that there is a moderating effect of organizational

trust on the relationship of job stress and intentions to leave. According to Baron and Kenny (1986), to prove the moderation effect of a variable, the effect of moderator variable and interaction term must be significant. The coefficient of determination R square (R^2) is used to clearly describe the goodness of fitness of the model. Table 8 shows the value of R^2 of the model is .535. It means that 53.5% variation in the value of intention to leave (IL) is explained by the independent variables.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786^a	.535	.513	.6520

a. Predictors: JS, OT, JS*OT

b. Dependent Variable: IL

Table 9 shows ANOVA which is used to define the significance of the model. The significance value is 0.000 which is less than 0.05. It shows that the model is statistically significant for this research.

Table 9: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	155.435	1	155.654	287.561	.000^a
	Residual	146.254	240	.556		
	Total	301.689	241			

a. Predictors: JS, OT, JS*OT

b. Dependent Variable: IL

Table 10 exhibits the coefficient and significance of independent variables in the model with the dependent variable. The second hypothesis tests the moderation effect of organizational trust on the relationship between job stress and intentions to leave. As results show in table no 10 that organizational trust, a moderating variable has a significant negative impact ($\beta = -0.421$, $P = 0.000$) on intentions to leave. The negative effect of organizational trust shows that employees having an increase in one unit of organizational trust will decrease the intentions to leave by 0.421 units. The next JS*OT is an interaction term added to the model to test the moderating effect of organizational trust. Results show that the interaction term is significant ($\beta = -0.285$, $P = 0.002$) in the model which supports the 2nd hypothesis. The

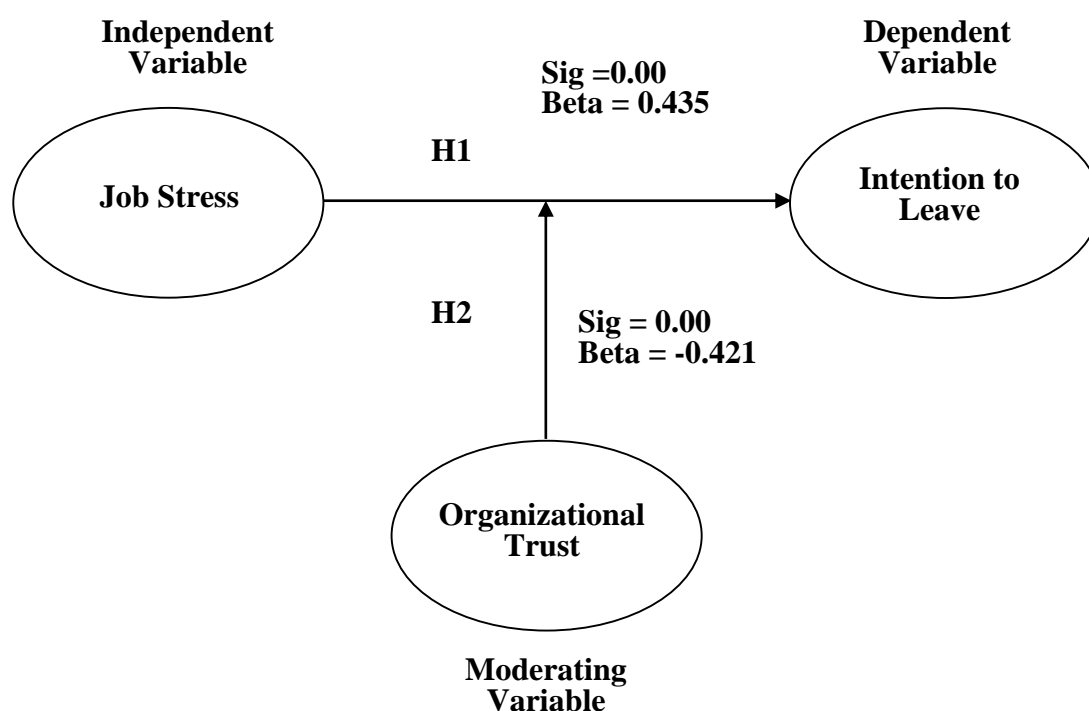
moderating effect is negative which shows that organizational trust moderates the relation between the job stress and intentions to leave; however, it tends to reduce the strength of the relation.

Table 10: Regression Coefficients

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	-.059	.050	-1.176	.241
JS	.435	.060	7.201	.000
OT	-.421	.063	6.677	.000
JS*OT	-.285	.047	3.294	.002

a. Dependent Variable: IL

Fig 2: Moderation Model



CONCLUSION AND DISSCUSSION

This research aimed to recognize the potential moderating effect of organizational trust within the settings of the organization based on the relationship existing between job stress and intentions to leave. The consideration of the individuals and their trust in the organization as a potential moderator of this relationship was supported. The results clearly showed that the individual's trust in his organization moderates the relationship that prevails between the job stress of employees and their intentions to quit. The aims of the study were two folds; 1) to examine the relationship between job stress and employees' intention to quit in the Banking sector of Vehari District, 2) to investigate the impact of organizational trust as a moderator for Job stress and intention to quit in banking sector of Vehari District. The study has achieved both objectives and hypotheses developed based on objectives that have been tested on the

sample data collected from employees of Vehari District banks.

The results of this research accept the first hypothesis that there exists a significant and positive relationship between job stress and intention to leave the job. The results of this study are supported by the previous study; for example, Kahn et al., (1964) found that job stress on employees hurt job retention in UK organizations. Similarly, literature (Ganster & Loghan, 2005; Bashir, 2010; Stamper & Johlke, 2003) has many studies that provide evidence to support the findings of the study. This study is conducted in a Pakistani setting which demonstrates that the positive relationship between job stress and intentions to leave are the same across the countries.

The second objective of the study was to analyse the effect of job stress and perceived turnover intention with moderating effect of organizational trust. Based on the results the study concludes that organizational trust negatively moderates the relationship between job stress and intention to leave. It means that increased organizational trust may reduce the incidence of turnover of jobs. Although the moderating consequence of trust showed to be weak, the main effects were robust and were consistent with the past research. This research has also reconfirmed the previous researches (Gill and Sypher, (2009); Ozyilmaz, 2010; Basit & Duygulu, 2017) on job stress and turnover intention. Fruend, (2014) showed that the trust of employees hurt organizational commitment and decrease turnover intentions.

The framework is statistically tested by collecting data from one district; in the future the researchers can test the framework in other geographic areas. This research is carried out only in Pakistan because of the shortage of resources and time. The strength of the framework can be enhanced by involving other countries which are culturally distinct.

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