The Impact of Toxic Leadership on Employee Turnover Intention: Exploring the Mediating Effects of Psychological Well-Being and Employee Engagement in Microfinance Banks in Sindh

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ABSTRACT

Keywords:

Turnover Intention, Toxic Leadership, Employee Engagement, Psychological Well-being, Microfinance Banks.

This research aims to identify toxic leaders in Pakistan's microfinance banks and their impact on turnover intention, employee engagement, and psychological well-being. The research is based on a quantitative approach. Three microfinance banks were selected by using a convenience sampling. A total of 208 respondents submitted the response by designed a five-point Likert scale questionnaire. Using smart PLS version 3.0 by Structural Equation Modeling (SEM) technique were applied. However, results show that turnover intention increases in the banking sector due to toxic leadership. The result analysis also showed a positive impact of toxic leaders on employee engagement and psychological well-being. In addition, the results also show that there is partial mediating effect among the variable of toxic leadership, turnover intention of employees, employee engagement and psychological well-being. Understanding leaders' behavior towards their workers is important for banks that support them in holding workers by creating an environment that engages them in their work and increases their well-being. The HR managers must focus on seeing workers' feedback about their managers through interviews or surveys, which help to identify managers with toxic personalities and ways to better manage workforce in the banks.

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INTRODUCTION

People work together and coordinate their activities to achieve organizational goals. In every organization, there is a managerial process that is needed to complete the task. Leadership is vital in every organization to get a competitive advantage globally. A leader is a person who guides others to act in line with a certain goal, inspires and influences them, and makes them

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follow him. And direct their activities to their followers to reach the desired targets of an organization. Leaders play a vital role in the future of an organization. Leadership is a general concept, so we cannot say it is negative or destructive without an exact definition.

Leadership means 'to encourage people to work as a component or body', and it is a tool that enhances the capabilities of a human. Most of the studies have concentrated on the positive characteristics of leadership, and few studies have been conducted on the negative aspects of leadership (Baloyi, 2020; Amin, Tatlah, & Islam, 2018). Some scholars have realized that leaders do not always possess a positive attitude toward their followers, but some dark behaviors are expressed by leaders (Noviantoro, D., Septiana, & Sakarina, 2024; Keskin, S. T., & Kiliç, M. Ö.2023; Laguda, 2021; Mehta & Maheshwari, 2014). Leaders who give harmful/bad consequences to their subordinates by assigning hard or hated tasks are considered to have shown dark behaviors (Angulo, R. 2024; Kurtulmuş, 2020; Labrague, Nwafor, & Tsaras, 2020; Laguda, 2021) Described that a toxic leader possesses dysfunctional and destructive behaviors or actions, including intolerance, self-promoting, humiliating, and narcissistic behaviors.

This research focuses on turnover intentions due to toxic leadership, which makes employees leave the workplace due to negative and harsh behavior. When a company hires new employees, training and recruitment costs rise, negatively impacting the organization(Kumar, Ramendran, & Yacob, 2012; O'Connell & Kung, 2007). It has been observed in the banking sector that there is high turnover compared to other sectors (Masood Hassan &Jagirani, 2019; Pahi, Ab Hamid, & Khalid, 2016; Khan, 2014; Masoodul Hassan, Akram, & Naz, 2012. This research study aims to find whether leaders' behavior plays a role in the employees' intention to quit their organizations. Toxic leadership behaviors have increased within the organization recently(Mehta & Maheshwari, 2013). The Researcher described that every subordinate or manager doing good work under transformational and supportive leadership, ultimately reducing turnover (Labrague et al., 2020). This study focuses on the toxic leadership that negatively influences employee engagement and psychological well-being, resulting in increased turnover intention.

Microfinance Banks in Pakistan

Pakistan has a different legal framework/software to control the activities of MFBs and another legal framework for other banks. The Pakistan central bank, the state bank of Pakistan, registers these banks. MFBs are said to be helpers of the unemployed or low-income individuals or those with no backup support of finance.

Apna Microfinance Bank: Apna MFB is operated by experienced bankers specializing in finance. There are 7 branches in the Karachi region and 19 in the Sindh region. Apna MFB offers services like Apna Gold, Apna Pension Loan, Apna Business Loan, Sawari Loan, Tractor Loan, House Loan, and Livestock Loan.

Ufone Microfinance Bank: U Microfinance Bank was incorporated as a public ltd. PTCL owns u MFB whole bank as a subsidiary. U MFB offers numerous types of loans and deposits. U MFB's services are a Mehfooz chat account, Tractor and equipment loan, Pension loan, livestock loan, and gold loan.

Telenor Microfinance Bank: Telenor MFB was founded in Karachi, Pakistan. This bank is Pakistan's leading bank among other MFBs to provide microfinance to needy individuals. The company provides micro mortgages for crop and trade financing; business and emergency loans; micro leasing; term deposit accounts; micro-savings; and group loans to men and women in rural and urban areas. It serves salaried, low-income, micro-entrepreneurs, and self-employed. There are 176 branches nationwide. This bank offers services like Loans & deposits.

Problem Statement

Microfinance banks play an important and major role in countries' development, especially in developing economies. Small and medium loans are a supportive initiative by Microfinance banks to eradicate poverty. These banks mostly provided services to individuals with the lowest income / unemployed people without resources. Most countries still have MFBs, but they aren't reducing the depression of bank employees. MFB's employees face toxic leader behavior in their organization. Most negative behavior of toxic leadership is seen in the organization, which decreases the employee's dedication toward organizational goals and increases turnover intention (Ross, Matteson, Sasso, 2020 & Peyton; Tambunan, Partiwi, & Sudiarno, 2024). MFBs are target-oriented. Therefore, MFBs employees are more responsible than other banks for amount disbursement and recovery. Depression, along with toxic behavior, compels them to develop turnover intentions. A lot of areas gained attention in Pakistan for research. Still, toxic leadership didn't get much attention for the research, especially in rural areas of Sindh, Pakistan. This research will identify the toxic leadership and turnover intention problems. Further, it examines the impact of psychological well-being and employee engagement as mediating variables.

Justification of the Study

This research has been conducted to identify the turnover intention influenced by toxic leadership on MFBs employees under a toxic leader with mediating variables of employee engagement and psychological well-being. This research has the following justification. Firstly, MFBs are targeted-oriented, and employees must achieve their targets at any cost. Secondly, toxic leadership has been widely reported in the banking sector. This research boosts positive social change by representing resolutions to recover the workplace environment, so productivity can also increase employee psychological well-being and employee engagement and reduce turnover intentions in the workplace.

Independent variable

Toxic Leadership

The word toxic originated from the Greek word toxic on, and the toxic word came from the Latin word, collectively both refer to poison (Wolor, C. W., Ardiansyah, A., Rofaida, R., Nurkhin, A., & Rababah, M. A. 2022; Laguda, 2021; Gangel, 2007). According to (Walton, 2007), "toxic leadership is an action which is abusive, destructive and psychologically corrupt and poisonous". (Schmidt, 2008) explained that toxic leaderships "self-promoters narcissistic who involved in an impulsive pattern of authoritarian supervision and abusive". According to (Ahmed, A. K., Atta, M. H. R., El-Monshed, A. H., & Mohamed, A. I. 2024;Diab Ghanem Atalla, A., & Hassan Mostafa, W. 2023;Goldman, 2020), defined toxic leadership is "destructive, disturbing, and dysfunctional acts that a supervisors perform in the workplace" (Reed & Bullis, 2009).TL is "the repeated behavior by a leader, supervisor or manager that interrupts the organization's interest by damaging the organization's goals, tasks, resources, effectiveness, motivation, well-being and job satisfaction"(Burke, 2017). Morris Jr (2019) Describes a person who leads to degrading and terrifies workers, harass mainly groups called toxic leaders, which can decrease performance and enhance pressure and strain among workers.

Mehta and Maheshwari (2014) Described that TL is famous for destructive behavior that can impose long-term and severe harm indirectly to their organizations and directly on their followers. (Veldsman, 2016)toxic leadership is defined as a leader's action that is already planned to harm the person that results in negative or degrades. Furthermore, Toxic leaders are always noxious and do not become good for the organization's image(Singh, Sengupta, & Dev, 2018).A toxic leader is "a person who, as a manager, supervisor, or executive, affects the effectiveness of the workplace negatively" (Green, James. E, 2014).Similarly, toxic

leaders are considered organizational cancer due to dysfunctional behavior, which damages long-term organizational performance (Pathak, 2017).Bhandarker and Rai (2019) Described toxic leadership as unobserved behavior affecting the whole organization and individuals. Labrague et al. (2020) Explained that a toxic leader is a person who engages in dysfunctional and destructive behaviors, including intolerance, self-promoting, humiliating, and narcissistic behaviors.

Dependent variable

Turnover intention

Turnover can be considered one of the biggest challenges in the management field. There is a reason for decreasing the organization's performance and productivity during the past decades (Hur, H., & Abner, G. 2024;Suroya, A. F., Bagis, F., Widhiandono, H., & Rahmawati, I. Y. 2023;Gan & Yusof, 2019; Nica, 2016). (Labrague et al., 2020; Muaaz, Khurram, Khurram, Commerce, & Sciences, 2020) have explained that people working under transformational leaders have lower intent to leave the workplace than those who work under toxic leadership. The intention of turnover is "when someone is consciously and deliberately willing to quit the job (Tett & Meyer, 1993).TRA's "Theory of Reasoned Action" defines that the actual behavior of each individual solely depends on their intention because the chances of it happening increase when somebody has a solid intention about doing something (Southey, 2011; Ajzen & Madden, 1986). When workers leave the workplace, organizations can bear three different costs: separation, recruitment, and training costs, while the organization's unattractive element is considered as turnover intention (Saeed, Waseem, Sikander, & Rizwan, 2014).

Asamoah, Doe, and Amegbe (2015) Describe that the organization should reduce the turnover of good employees because outstanding employees could enhance the organization's competitiveness. If a person intends to turnover, it does not consider that worker will leave but indicates the thought of doing this. Numerous external factors lead to employee turnover, including job dissatisfaction, unethical practices of HR, work burdens, and a poor reward system. Furthermore, these factors differ from place to place and can depend upon a person's choices (Wong, K. P., Zhang, B., Xie, Y. J., Wong, F. K. Y., Lai, C. K. Y., Chen, S. C., & Qin, J. 2024; Sugianto, H., Afianto, C., & Mizan, M. M. 2022; Oruh et al., 2020; Yildiz, 2018). Furthermore, employee turnover is classified as voluntary and involuntary employee turnover. Both occur due to some factors in employee life, and both describe as. Voluntary turnover is based on personal preferences like workplace environment, individual factors, and

out-of-work environment. Involuntary turnover is when the employer has forcibly terminated a person's employment or the employer has reassigned them to another job, which could be because of poor performance and undesirable behavior.

Mediating variables

Psychological wellbeing

Individuals are challenged with different pressure on their mental well-being in the 21st century. Most of those pressures occur within the workplace where they work and spend considerable time. One solution in that organization can recover the employee's psychological well-being is to provide a sense of self-determination so that employees and actions make decisions are taken by them (Moreira-Choez, J. S., Lamus de Rodríguez, T. M., Espinoza-Solís, E. J., & Castro-Castillo, G. J. 2024;Ferrari, M., Allan, S., Arnold, C., Eleftheriadis, D., Alvarez-Jimenez, M., Gumley, A., & Gleeson, J. F. 2022; Gardner, 2020; Stiglbauer & Kovacs, 2018). PWB is a factor that can save a person from mental illness and psychopathology. Furthermore, it also reduces the risk of diseases like Alzheimer's and affects a longer duration of life (Shengyao, Y., Xuefen, L., Jenatabadi, H. S., Samsudin, N., Chunchun, K., & Ishak, Z. 2024; Sim, J. Y. Y., Mustamil, N. M., & Wider, W. 2023;Liona & Yuniardi, 2020; Weiss, Westerhof & Bohlmeijer, 2016).Many research studies have identified the relationship between leaders' behavior and employees' psychological well-being. For example, leaders who display abusive behavior stress the employees mentally (Tepper, 2000).

Psychological well-being is usually explained as the combination of good feelings and working effectively (Huppert, 2009); psychological well-being has been deliberated as a protecting element of a person, contrary to health and mental issues. Furthermore, (WHO, 2004) Describes psychological health as a "state of well-being in which the individual feels his or her capabilities can deal effectively with the normal stresses of life, work efficiently and fruitfully, and contribute to his or her community". This means PWB is essential in maintaining good psychological health. (Sabri, Nur Faizah, & Mohd Yahya, 2020; Galderisi, Heinz, Kastrup, Beezhold, & Sartorius, 2015) Explained this definition, PWB and mental health are not merely a state of absence from mental and health illness. It also has been defined as an individual with good mental health and PWB can manage bad feelings (e.g., disappointment, sadness, failure, anger, etc.); nonetheless, they can handle these because this is part of life. Huppert (2009) Defined PWB as performing effectively and feeling good.

Numerous positive emotions that an individual is feeling good (i.e., satisfaction, confidence, and interest).

Employee Engagement

Numerous research studies describe that Employee Engagement (EE) plays a very crucial role in every firm success. EE refers to when an employee puts his commitment, energy, and time into his workplace operations (Hafeez, S., Memon, M. A., Mirza, M. Z., Raziq, M. M., Sarwar, N., & Ting, H. 2024;Goyal, K., Nigam, A., & Goyal, N. 2023; Farrukh, Sajid, Lee, &Shahzad, 2020; Al Amri, Das, & Ben-Ayed, 2019). Every successful organization has some leaders who motivate their employees with support and positive behavior, which will engage the employee to work effectively to reach an organizational goal. On the other hand, an abusive supervisor negatively impacts employee engagement(Lyu, Zhu, Zhong, & Hu, 2016; Kahn, 1990).

These workers can perform better in the workplace, are more productive, have higher employee effectiveness, have less intention to leave their jobs and have lower levels of absenteeism. In contrast, employees who are disengaged and are not actively involved in their workplace feel sad at their workplace(Sorenson, 2013). The success in engaging employees could depend on how the leader explains what constitutes engagement. EE refers to "high levels of energy and mental resilience while working. The willingness to invest effort in one's work and persistence even in the face of difficulties; commitment refers to a sense of significance, enthusiasm, inspiration, pride, and challenge; and absorption defines a worker who is fully concentrated and deeply gripped in one's work" (Sinisterra, L., Peñalver, J., & Salanova, M. 2024; Fithriyana, I., Maria, S., & Hidayati, T. 2022; Besieux, Baillien, Verbeke, & Euwema, 2018; Schaufeli & Bakker, 2004).

Toxic Leadership and Turnover Intention

Researchers have studied employee turnover intention and brought different turnover intention concepts. If there is a high turnover intention, it does not mean a worker will leave but think of doing so. Workers do not essentially leave the workplace (Wang, Xu, Zhang, & Li, 2020; Abdullateef, Muktar, Yusoff, & Ahmad, 2014). Researchers stated turnover intention as an energetic process. When a worker enters the workplace, the individual's opinions are being interacted with by the organization. If the two cannot balance and match, experience and personal feelings will result from the separation. The process eventually results in the worker leaving the job (Kang & Sung, 2019). The turnover intention has been broadly specified to be an important turnover variable that can show workers' real behavior of

turnover (Griffeth, Hom, & Gaertner, 2000). In an organization, employees are considered their members, and a change in their membership status, i.e., moving outside the membership boundary, is considered turnover (Muaaz et al., 2020; Price, 1977). The turnover intention is the final stage of an employee turnover decision process. Therefore, it is supposed as an excellent indicator of turnover decisions (Bester, 2012).

Tett and Meyer (1993)Turnover intention is when someone is consciously and deliberately willing to leave the workplace. The Theory of Reasoned Action (TRA) defines that an individual's behavioral intention determines the actual behavior. When an individual has a solid intention about doing something, the chances of it happening increase (Ajzen & Madden, 1986; Southey, 2011). Leadership style has been recognized as one of the antecedents of turnover intention (Basak, Ekmekci, Bayram, & Bas, 2013). For example, ethical leadership and leadership effectiveness has been identified to significantly decrease employees' intent to leave (Elçi, Şener, Aksoy, & Alpkan, 2012). Conversely, abusive supervisors have been found to negatively impact organizational commitment, satisfaction, and justice, ultimately increasing the turnover intention among subordinates (Tepper, 2000; Tepper, Duffy, Henle, & Lambert, 2006; Weberg & Fuller, 2019). Afterward (Mitchell, Holtom, Lee, Sablynski, & Erez, 2001) stated that they tend to stay until employees feel connected and an important part of their organizations. But toxic behavior of leaders can make their employees feel less implanted within their organizations by negatively affecting their commitment and making them quit. (Chen, Lin, & Lien, 2011; Zeffane & Melhem, 2017) have explained that employees tend to leave their employers when they are dissatisfied and stressed. A toxic supervisor makes employees unhappy and their lives difficult. Thus, above literature discussion, it can be proposed that:

H1: *There is a positive relationship between toxic leadership and turnover intention.*

Toxic Leadership, Psychological Wellbeing, and Turnover Intention.

Wright & Cropanzano (2000) Define psychological well-being as "An individual's psychological functioning effectiveness". (Diener. E& Diener. C, 1994)Explained that well-being deliberates an individual's overall life experience. (Ed Diener et al., 2010; Diener. E & Diener. C, 1994; Russell, Weiss, & Mendelsohn, 1989) Have stated that psychological well-being helps to define the pleasantness aspect of an individual's feelings (i.e., happiness vs. depression), which helps in defining many actions of an individual, such as a person feeling depressed will resulting in low self-esteem. This results in demotivation and negative behavior. Previous researches proved by their investigation that leader behavior and

employees' PWB have a relationship. Wherever leaders use abusive language, it negatively impacts employees and creates distress (Tepper, 2000). Many organization leaders have negative behavior and bully their subordinates, which decreases employee performance in the workplace (Boddy, 2014). Whenever a leader`s behavior creates psychological distress among subordinates, that leader is called a toxic leader (Pelletier, 2010).

Sometimes, when leaders can`t provide a better environment to their subordinates, a negative influence on their well-being results in psychological distress among employees (Bhandarker & Rai, 2019; Hudson, 2013; Sonnentag & Frese, 2003). And PSW impacts a lot on; employees who are affected negatively by PSW then try to find another job as he is not dedicated more due to PSW (Langove & Javaid, 2016). Furthermore, Amin suggested that employees are the main asset of every organization, then organizations should take care of their employees to control turnover intentions by reducing psychological well-being (PSW) (Amin et al., 2018).According to PCT's "psychological contract theory, "anyone who goes against this theory will negatively impact employees" PSW(Ali, Kalsom 2014). Therefore it is crucial as well as important for a successful organization to look after the positive link between subordinates and their leaders to maintain the PSW, which will ultimately lead toward reducing employees turnover intention (Ali, 2014; Robertson & Cooper, 2011).

H2: *There is a positive relationship between toxic leadership and psychological well-being.*

H4: *There is a positive relationship between psychological well-being and turnover intentions.*

H6: *There is a positive relationship between toxic leadership and turnover intention through mediating variable psychological well-being.*

Toxic Leadership, Employee Engagement, and Turnover Intention

Employee engagement is an essential tool needed by organizations to create a competitive work environment (Kaliannan & Adjovu, 2015). Employee engagement is well thought out, as it is explained as "a positive, fulfilling, work-related state of mind that is considered by vigor, dedication, and absorption" (Schaufeli & Bakker, 2004).Moreover, it is very important and crucial for the firm performance in an excellent manner when all employees are focusing on their work and paying more attention to it (Rich, Lepine, & Crawford, 2010). According to (Christian, Garza, & Slaughter, 2011), a leader's behavior includes elements that motivate employees to engage in work. For instance, leaders deal with their workers positively, motivating their subordinates to work more and more engaged, creative & passionate (Serrano & Reichard, 2011). On the other hand, the negative impact created by abusive

supervisors on EE(Kahn, 1990; Lyu et al., 2016). (Jose & Mampilly, 2015) Defined that there should be a strong relationship between leaders and subordinates to achieve high employee engagement. Thus, by looking at SET "social exchange theory". It is known that if workers are highly busy have a lower intention of turnover because where you have spent your efforts, it is difficult to separate yourself from that place, time, and energy and attain a positive experience. This twofold mechanism makes workers not search for other jobs but remain in the organization (De Lange, De Witte, & Notelaers, 2008). If the leaders haven`t provided a good environment for the workers, they will leave the organization and feel less devoted(Schaufeli & Bakker, 2004).Leaders that offer a supportive environment to their employees tend to workers more involved(Jose & Mampilly, 2015; Serrano & Reichard, 2011). On the other hand, interruptions and psychological distress created by toxic leaders for their workers can lead to an undesirable state of mind which eventually depress EE (Crawford, LePine, & Rich, 2010; Weberg & Fuller, 2019; Webster, Beehr, & Christiansen, 2010). When workers remain engaged and committed to the job when facing mental distress; hence, their turnover intention increases (Hobfoll, 2001).

H3: *There is a positive relationship between toxic leadership and employee engagement.*

H5: *There is a positive relationship between employee engagement and turnover intention.*

H7: *There is a positive relationship between toxic leadership and turnover intention through mediating variable employee engagement.*

METHODOLOGY

Methodology approaches

In this study, a quantitative method was used for data collection, with the help of a questionnaire survey to know the connection between TI (dependent variable) &TL (independent variable), the mediating role of employee engagement and psychological wellbeing (mediators) in Pakistan's Microfinance Banks.

Population and Sampling

Population was the employees of MFBs in Sindh Province: Dadu, Karachi, Hyderabad, Khairpur, and Nawab Shah. The employees of U Microfinance Banks, Telenor Microfinance Banks, and Apna Microfinance Banks of Sindh province, Pakistan, conducted the research. The total number of questionnaires distributed 230 by using Krejcie, R. V., & Morgan, D. W. (1970) sample size determinations table, while the participants of employees who responded to our research were 208, and the response rate was 90%.

The researcher used a convenience sampling technique and selected employees who were found to be reliable and convenient data sources for this research.

Data Collection

Quantitative technique was used for collecting data from employees of MFBs via survey questionnaires by using (Schmidt, A. A. 2008) toxic leadership scale, (Ryff C. D., 1989; Ryff and Keyes, 1995) scale of Psychological wellbeing, Schaufeli, W. B., Salanova, M., González-Romá, V., & Bakker, A. B. (2002) scale of Employee Engagement, and Mobley, W. H., 1977) scale of turnover intention. The following information was asked from MFBs employees: education, gender, age, experience, and how long they have worked there in their respective banks.
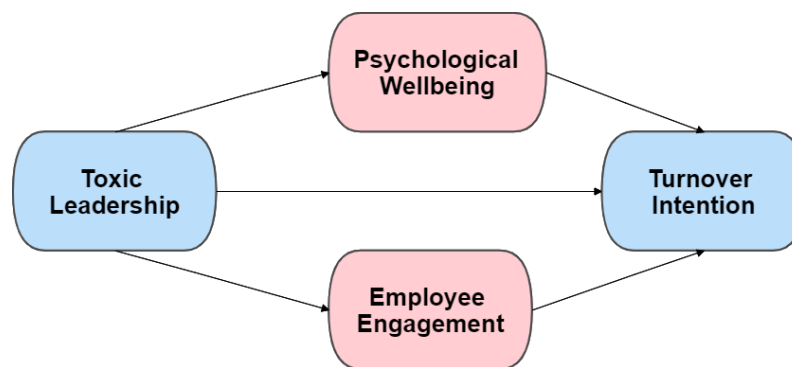
Conceptual framework

Figure-1: Conceptual Framework for the Study.

Source: Author Developed.

ANALYSIS

Descriptive Analysis

Table 1. Descriptive statistics

Measures	Items	Frequency	Percentage
Gender	Male	139	66.8%
	Female	69	33.1%
Age	20-30	149	71.6%
	31-40	56	26.9%
	41-50	3	1.4%
Education	Bachelors	135	64.9%
	Masters	61	29.3%
	M.Phil.	12	5.7%
Experience	0-1	94	45%
	1-5	43	20%
	6-10	13	6.2%
	11-15	58	27%

The table-1 Illustrates the descriptive statistics of demographic variables of this research, it describes that responses from the male are 139 with66.8% respondents while 69 with 33% from females. This research includes ages ranging from 20-30 with 149 responses, 31-40 with 56 responses, and 41-50 with 3 responses. Respondent's education is 145, have a bachelor. Respondents have work experience of 94, 43, 13, and 58 in years 0-1,1-5,6-10,11-15, respectively.

Measurement Model

This is for the assessment of construct quality. To assess the measurement model, construct reliability and validity are assessed.

Factor loadings: Factor loadings indicate "the extent to which each item in the correlation matrix correlates with the given principal component. Factor loading can range from -1.0 to + 1.0, with higher absolute values indicating the higher correlation of items with the underlying factor". Factors loading represent how well a particular item represents the underlying construct. So TL2, TL3, TI1, TI3, EE1, EE2, and PW4 were eliminated due to low loadings. Factor loadings for each of the items are presented in Table 2.

Table-2 Factor loading of construct

Construct	Items	Loadings
Toxic leadership	TL1	0.590
	TL4	0.713
	TL5	0.803
Turnover intention	TI2	0.746
	TI4	0.786
	TL5	0.624
Employee engagement	EE 3	0.761
	EE4	0.759
	EE5	0.668
Psychological wellbeing	PW1	0.804
	PW2	0.674
	PW3	0.653
	PW5	0.766
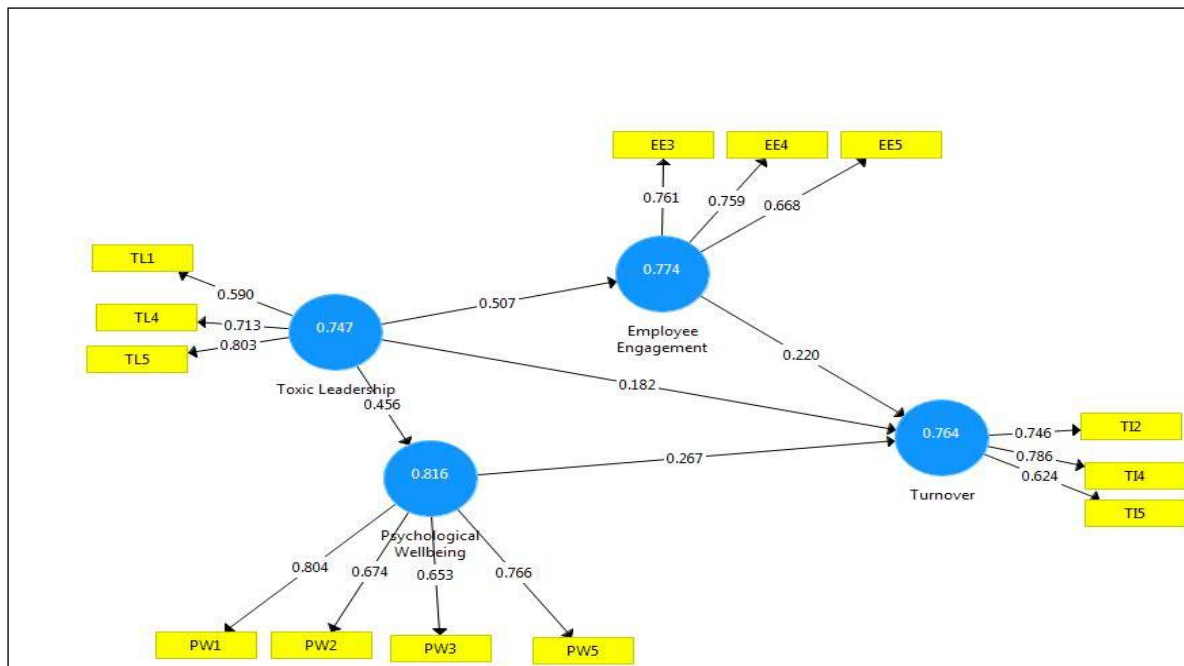
Note: TL2, TL3, TI1, TI3, EE1, EE2, and PW4 were eliminated due to low loadings.

Reliability analysis

In this section, construct reliability was analyzed. Reliability refers to internal consistency. Internal consistency among constructs was assessed by reliability analysis. Composite Reliability CR is the two most widely and common methods utilized to assess the reliability of constructs. Factor loadings are utilized to calculate CR. Composite Reliability (item consistency) results are presented in Table 3. The reliability results for composite reliability shows that in the current study, the statistics for Composite reliability statistics is above 0.70.

Table 3 Construct reliability analysis

Variables	Composite reliability
EE	0.744
PWB	0.816
TL	0.747
TI	0.764

Construct Validity: CV is established to access two forms of validity: Discriminant and Convergent. Convergent validity is ascertained measures that must be connected are associated, which means the items for a particular CV (come together) to represent the underlying latent construct. To establish "convergent validity" statistically with the values of AVE "Average Variance Extracted", calculated based on the factor loadings. If the value of AVE is higher than 0.50, it means the convergent validity is established among constructs. In this research, table 4shows that all AVE values are equal or more than 0.50, which means the CV is established among variables.

Table 4. Construct convergent validity (ave) average variance extracted

Construct	Average Variance Extracted
EE	0.533
PWB	0.528
TL	0.500
TI	0.522
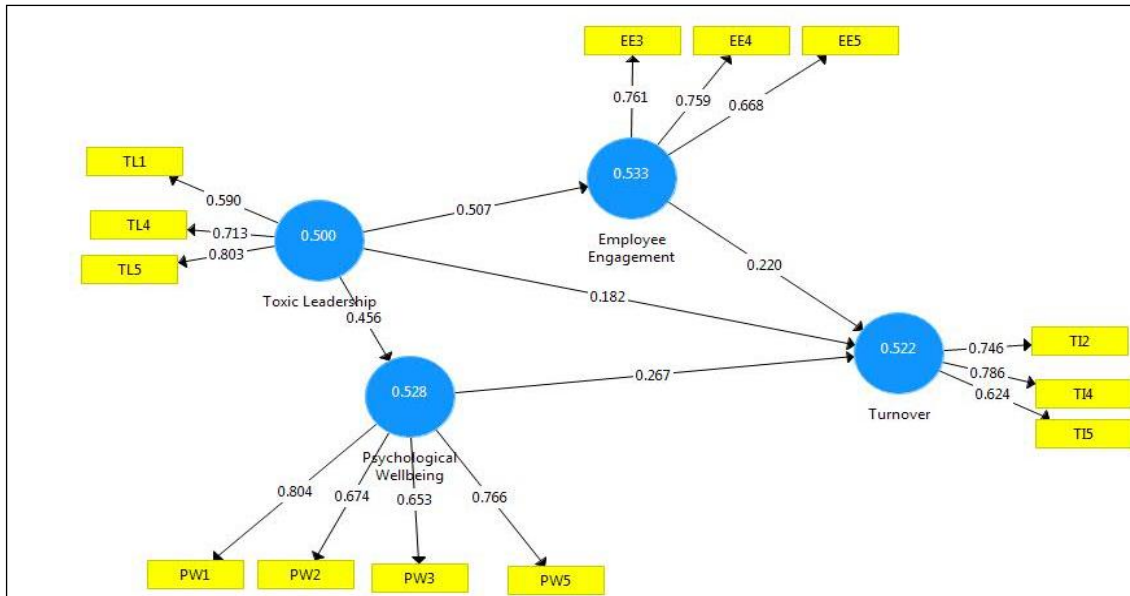
Discriminant validity

Validity for the research construct is discriminant validity. This validity refers to identifying distinctiveness among constructs. "Discriminant validity is the degree to which measures of different concepts are distinct. If two or more concepts are unique, then valid measures of each should not correlate too highly".

Fornell and Larcker Criterion

According to the Fornell and Larcler (1981) criterion, "the square root of AVE for a construct shall be greater than the correlation of that construct with all other constructs to establish discriminant validity". Table 5 states the value of the square root of AVE was higher than its correlation with other constructs. Thus, strong evidence for discriminant validity.

Table 5 Discriminant Validity - Fornell and Larcker Criterion

	Employee Engagement	Psychological Wellbeing	Toxic Leadership	Turnover Intention
Employee Engagement	0.730			
Psychological Wellbeing	0.517	0.727		
Toxic Leadership	0.507	0.456	0.707	
Turnover	0.451	0.464	0.415	0.722

Table 6 Outer Loadings

	Employee Engagement	Psychological Wellbeing	Turnover	Toxic Leadership
EE3	0.761			
EE4	0.759			
EE5	0.668			
PW1		0.804		
PW2		0.674		
PW3		0.653		
PW5		0.766		
TI2			0.746	
TI4			0.786	
TI5			0.624	
TL1				0.590
TL4				0.713
TL5				0.803

Structural Model

The main focus of the structural model is to assess the connection among latent variables in the path model (Hair et al., 2016). By evaluating path coefficients with the value of (β) and their significance with the value of (p), the structural model tests the relationship among constructs (Hair et al., 2011; Hair et al., 2016). β value ranging from (-1 to +1) tells the relationship's size and direction among constructs. For example, if the β value is near +1, which indicates a strong positive relationship among this research construct, if the β value is near -1, which indicates a strong negative relationship among this research construct. And if the β value is near 0, it indicates no relationship or weaker relationship among constructs (Garson, 2016).

Hypothesis testing

The Researcher developed seven hypotheses after reviewing the literature on TL, TI, PSW, and EE. The hypotheses indicate the direct and indirect relationship among all variables with beta (β), PLS-SEM, and their significance (p). Furthermore, the bootstrapping algorithm in PLS-SEM was analyzed, which provided the path coefficient (β), standard error, confidence interval, and statistic. Based on these values, the researcher analyzed which hypothesis supported and which hypothesis was not supported. There are two conditions in which hypotheses are marked as rejected, the first is an opposite relationship as suggested by the researcher, and the second is when $p > 0.05$, $t \leq 1.96$, which means the value of β is insignificant and when a zero lies between confidence interval limits. Boot strapping's results measure direct and indirect relationships.

Direct Relationships of variables

The PLS-SEM bootstrapping results discover that TL and TI have a positive and significant relationship that supported hypothesis H1 (p = 0.065, β = 0.182, t= 1.850). However, it represents that due to the toxic characteristics of a leader by which, employees' intention to quit increases. The results also indicated that toxic leadership with employee psychological well-being has a positive relationship (p = 0.000, β = 0.456, t=7.225, providing support H2. The results also showed that toxic leadership with employee engagement has a positive relationship, supporting H3 (p = 0.000, β = 0.507, t = 3.387). Sometimes, toxic leaders positively influence employees, which is acquired by organizations Buckley, Brouer, and Harvey (2007). By clarifying this point by research due to pressure from the supervisor or due to affiliation with the supervisor, some employees work hard or put in their most struggles and energy to complete the leader's demands. In addition, there is a positive relationship between psychological well-being and intention of turnover, providing support H4 (p = 0.000, β = 0.267, t = 3.633). Furthermore, the research also showed that EE and TI have a positive relationship among them, supporting H5 (p=0.005, β = 0.220, t=2.826).

Table 6 Results of direct relationships are summarized below.

Hypothesis	Relationship	Beta β	SD (error)	T-statistics	P value	BCILL	BCIUL	Decision
H1	TL – TI	0.182	0.098	1.850	0.065	0.008	0.369	Supported
H2	TL –PW	0.456	0.063	7.225	0.000	0.319	0.571	Supported
H3	TL –EE	0.507	0.054	9.387	0.000	0.387	0.600	Supported
H4	PWB – TI	0.267	0.073	3.633	0.000	0.119	0.417	Supported
H5	EE – TI	0.220	0.078	2.826	0.005	0.062	0.369	Supported

Mediating Relationships

It could be seen the mediating effect of variables could be checked by the indirect relationship between the outcome and predictor variable. This study has employee engagement and psychological well-being as mediator variables. T statistic and bias are analyzed with the value of β and the relationship among variables with β value between -1 and +1. The t value should be higher than > 1.96 for significant mediation. Table 7. states that there is a significant and indirect relationship between TL and TI via the mediating effect of PWB as p = 0.003, β = 0.122,and t=2.994.So, β indicates relationships between TL and mediator PSW, PSW, and TI.A Researcher has already identified a direct predictor effect on the outcome variable (TL→TI);it was insignificantly positive; likewise, TL and TI have an indirect relationship by the mediating effect of employee engagement as p = 0.007, β =0.112, t = 2.706. The value of β indicates the relationships between T Land EE & EE and TI. The

Researcher has already identified the direct effect of TL on TI, which was insignificantly positive. It concluded that there is complete mediation of EE on the relationship between TL & TI. However, it shows that there is also complete mediation between TL and TI. Thus, the researcher concluded that mediating effect of EE on the relationship of TL and TI is lesser than PSW because the β value for the indirect influence of EE (0.112) is lesser than PSW (0.122).

Table 7 Indirect Relationships between Latent Variables

		β	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	BCILL	BCIUL	Decision
H6	T L -> PWB -> TI	0.122	0.127	0.041	2.994	0.003	0.055	0.192	Supported
H7	T L -> EE -> TL	0.112	0.118	0.041	2.706	0.007	0.027	0.206	Not Supported

Table 8 R – Square

Endogenous Variables	R Square	R Square Adjusted
Employee Engagement	0.257	0.253
Psychological Wellbeing	0.208	0.204
Turnover intention	0.299	0.288

The table-8 shows the results of the model summary of independent variables with mediating variables and independent variables with the dependent variable. The independent variables predict turnover intention at 29.9%, and employee engagement predicted at 25.7 and whereas psychological well-being is predicted at 20.8%.

Discussions

It has been found that TL and TI have a positive relationship. So, our result indicates that when a leader displays toxic behavior towards employees, it's quite difficult for workers to stay in the workplace anymore; that's why banks have an increased turnover intention. Previous literature has studied that a leader's behavior impacts job stress, and turnover intention will increase when the employees suffer from toxic leaders compared to those performing under transformational leaders(Labrague et al., 2020). While some research has found that toxic leaders can create a toxic environment for their employees that will decrease employee performance and job stress and increase employee turnover (Weberg & Fuller, 2019).In addition, it has been found that if employees are provided support and exchange information with their leaders, the results will decrease turnover intentions(Saeed et al., 2014). Hence, the discussion shows that the previous literature supports the results and

suggests to top-level management of the banking sector that they should control the turnover rate. The leader's behavior must be taken into consideration by management.

This study discovered a positive relationship between TL and their PWB due to beta and significance value ($\beta = 0.456$, p = 0.000), and also discovered that TL and EE have a positive relationship due to beta and significance value ($\beta = 0.507$, p = 0.000).

Mediator's effect

The data analysis found that the employee's psychological well-being is a mediating variable among links between TL and TI (p < 0.003, $\beta = 0.112$). It shows that by affecting their psychological well-being, the toxic leaders indirectly create influence on MFBs employees of TI. In addition, the association of supervisor and subordinate has implications on employees' turnover intention, and PWB significantly influences this relationship(Ali, 2014). There is a mutual relationship between leaders and employees; according to psychological contract theory, if toxic leaders have such features that will lead to damage to this contract, it will cause psychological distress to employees, and employees will search for another job (Bhandarker & Rai, 2019; Labrague et al., 2020). Likewise, data analysis discovered that EE was a mediator between TL and TI (p < 0.007, $\beta = 0.112$). It indicates that toxic leaders affect their work engagement and indirectly influence employee turnover intention.(Jose & Mampilly, 2015)When leaders support and guide their employees, workers concentrate more on their tasks to decrease employee turnover intention. Although it specifies that MFB employees are leaving the bank, management must take the leader's behavior as accountable. Top-level bank management should take some strict actions to reduce the turnover rate.

Conclusion

The microfinance banks of Sindh province were the target population for conducting this research where employees are facing job-related issues; besides this, the staff of these banks is always in depression, so the employees must tolerate the toxic behavior of the management as these banks are target-oriented. Hence, the employees are responsible for recovering the amount. Subordinates who work in the banking sector may have practice high work burden, lengthy work hours, and strain just because of the complex nature of work. Toxic leadership negatively impacts the organization and seriously impacts employees, increasing turnover intention. These types of leaders engage in destructive behavior that causes harm to others. The results indicated that leaders' toxic behavior increases employee turnover intention, and people will look for another opportunity elsewhere. Due to their abusive behavior, employees do not feel comfortable and protected in the workplace. The Researcher discovered that lack

of periodic training and developing skills are the main reasons behind becoming toxic leadership. And MFBs employees` performance, productivity, motivation, and satisfaction are inherently reduced due to toxic leadership.

Furthermore, the results also indicated the positive impact of toxic leaders on psychological well-being. So, it might be true the employees of microfinance banks don't face psychological issues due to their leader's behavior. The study also showed that the toxic behavior of the leader employee's engagement towards their work increases.

It creates short-term benefits for the employees because most employees are lazy and don't want to do the task. It has been seen that toxic leaders have positive outcomes from which organizations acquire short-term benefits because of TL pressure on the MFBs employees, which forces them to work hard and become active in the workplace to achieve the leader`s demand. Furthermore, employees face problems and can't balance their personal and professional lives when working for toxic leaders.

Recommendations

We know that toxic leaders create a very complex environment for subordinates, so to deal with the organization should establish some rules and regulations by which toxic practices would be prevented.

Leaders should provide support and exchange information with their employees. The results will lead to a decrease in turnover intentions.

Banks should take regular feedback from their workers to identify the behavior of their leaders to reduce their influence on staff and the workplace environment the important steps could be taken immediately. It can help in improving working conditions for employees as well.

The HR department also plays an important role in dealing with toxic leaders. The leaders must be provided with specific training by which they can understand how to behave with employees.

This research study concentrates on the turnover intention of employees. Banks should focus on the turnover rate of employees and recognize the reasons for turnover intention, and before actual turnover happens, they should take important steps to eliminate it.

Limitations

Some limitations for future researchers are described below:

This research was only conducted on microfinance banks of Sindh province, Pakistan. So, this research could be done on overall Pakistan's financial sectors.

Future research can be conducted on brokerage firms, investment companies, mortgage firms, insurance firms, etc.

The research can be conducted on hospitals, multinational companies, and as well as on corporate sectors of Pakistan.

Due to time and cost restrictions, equal participation of banks could not be made possible in this research study.

The demographic results indicate that most respondents were males, which is a limitation of this study. The research can take equal responses from both males and females in future research.

Suggested area for further study

This study was only conducted on microfinance banks. This study can also be done in other sectors. Future researchers can consider the other mediators that influence arced by toxic leaders, such as job satisfaction and cynicism. Qualitative research can be conducted with a detailed discussion to gain a much better response.

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