



## **Job Satisfaction, Affective Commitment, and Turnover Intentions among Front Desk Staff: Evidence from Pakistan**

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### **ABSTRACT**

Understanding attitudes and behaviors at workplace develop organizational knowledge and capabilities to increase quality of services and help in retaining competent and skillful employees. The present study aims to investigate the relationship between job satisfaction (JS), affective commitment (AC), and turnover intentions (TI) among front desk staff working as customer service representatives in Pakistani banks. Data was collected through questionnaire from 106 front desk customer representatives in 5 different banks located in Rawalpindi district of northern Punjab, Pakistan. Correlation and regression analysis concluded that both, JS and AC, were significantly related to the TI with negative associations. Based on the conclusions of this study, the implications for future studies are discussed.

**Keywords:** Job Satisfaction, Affective Commitment, Turnover Intentions, Front Desk

**JEL Classifications:** J28, J63

### **1. INTRODUCTION**

Employees working at front desk as customer service representatives (CSR) are persistently pressurized to produce high quality service to the customers in terms of dealing with their enquiries, complaints, transactions, information dissemination, and technical support. Losing such employees with effective communication and customer relation skills can seriously sabotage organizational performance in the short as well as long term. Thus, the quality of service is contingent to the quality of concerned human resource, and especially when it comes to dealing with customers, it becomes strategically important to maintain organizational reputation.

The front desk staff making a direct contact with customers on routine basis, either in store or through technological means, can be critical in assuring quality of service and developing organizational image in the eyes of customers. Furthermore, it is in the best interest of organization to sustain trained and experienced customer service staff working at the front desk by addressing their concerns and ensuring their satisfaction and commitment to the organization.

Recently, Khan (2014) has investigated officer level bank employees in Pakistan and found a significant link between organizational cynicism and turnover intentions (TI) which was partially mediated by job satisfaction (JS) and intrinsic motivation. Previously, Rehman et al. (2012) studied TI among CSR in call centers located in Pakistan where he found an association between emotional exhaustion and TI with a partial mediation of commitment. They suggested for future studies to include different variables in order to investigate the underlined phenomenon. Similarly Malik et al. (2013) also conducted a research on CSRs in call centers in Pakistan and concluded that TI are more strongly influenced by stress and stressors among other factors such as commitment, satisfaction and supervisory support. In a recent study conducted by Thakur and Geete (2014) to explore the factors affecting JS among front desk employees in public and private sector employees, they found that “working hours,” among all other factors, is the only considerable factor that keeps banks’ employees more satisfied. But there is greater understanding required to help organizations make better policies and decisions for retaining CSR.

This study aims to investigate the attitudinal outcomes, in terms of JS and affective commitment (AC), among front desk staff working as CSR in Pakistani banks. Since the TI in front desk employees (also called CSR), especially in banking organizations of Pakistan have received very little attention, therefore it is imperative to investigate the subjected matter in order to feed the policy makers with thoughtful insight for developing mechanism to assure employees' retention.

## 2. LITERATURE

### 2.1. TI

Turnover is defined as either voluntary or involuntary withdrawal from organization (Robbins and Judge, 2007. p. 72). TI are referred to as the employees' behavioral tendencies (voluntary) to leave the organization. Previously it has been found that TI are the stronger and immediate predictor of actual turnover (Iverson and Deery, 1997; Jang and George, 2012; Tett and Meyer, 1993), therefore it is highly important to investigate the triggering factors that lead the employees to make attempt to quit. In order to investigate voluntary turnover behavior in this study, important variables, commitment (Price and Mueller, 1986; Spector, 1982) and JS (Abelson, 1987; Mobley et al., 1978), have been adopted for investigating turnover among front desk staff in banks for this study.

### 2.2. JS

JS is defined as a person's attitude and awareness towards its work. An individual's judgment about work is based on his/her interactions with surrounding environment. Therefore, in this study, JS among front desk staff is believed as their evaluations of working environment. Seashore and Taber (1975) developed a theoretical model which determines the level of JS. They studied factors that affect JS including both personal and environmental factors. Similarly these factors can also be described as intrinsic like growth, recognition, and personal achievements or extrinsic like wages, coaching, work environment, and other perks and incentives. Furthermore, exhibition of positive attitudes and emotions towards job is depends upon how good employees feel about their job (Robbins and Judge, 2007).

JS is an effective tool to predict employees' behaviors and it also enables employees to evaluate their behaviors for change (Falkenburg and Schyns, 2007). Moreover, a negative relationship has been found between JS and turnover (Karatepe et al., 2006). Past studies have concluded that low levels of JS can have deleterious effects on organizations in terms of turnover (Lambert et al., 2003). Thus, it is imperative to assess the role of employees' perceived satisfaction in order to predict future behavior, specifically when considering employees' retention as it can directly affect employees' intention to stay or leave the organization. Present study hypothesized that:

H1: JS is negatively related to TI among front desk staff in banking organizations of Pakistan.

### 2.3. AC

The organizational commitment has remained as one of the more researched interest of scholars in last four decades. In

the beginning, commitment as a uni-dimensional construct was defined as one's emotional attachment to its organization (Porter et al., 1974) or cost associated for leaving a job (Becker, 1960). Becker (1960) described commitment as predictor of employees' performance, turnover, absence, and efficiency. The determinants of commitment include individual characteristics, job role characteristics, structural features, and job experience while outcomes of commitment include performance, seniority, attendance, and turnover (Mowday et al., 1982). Previous research has shown that commitment is negatively related to turnover.

Allen and Meyer, (1990) developed a multi-dimensional model of commitment with three distinctive forms of commitment as affective, continuous, and normative. AC deals with the emotional attachment, continuous commitment considers the cost of leaving a job, and finally normative commitment observe the contractual obligations to remain with an organizations (Allen and Meyer 1990, Meyer and Allen, 1991). Most of the subsequent studies empirically tested and supported Allen and Meyer's three-dimensional model of commitment. Since Meyer and Herscovitch, (2001) reasoned AC having stronger influence on employees' retentions and citizenship behavior than normative and continuous commitment, this study focuses only on AC and its effect on TI. Furthermore, some scholars even suggested to retain only AC as the construct and drop out the normative and continuous commitment dimensions because three-dimensional commitment model is a mix-up of attitudes and outcomes (Solinger et al., 2008; Bergman, 2006). Therefore following hypothesis was developed for testing the commitment - turnover relationship in this study.

H2: AC is negatively related to TI among front desk staff in banking organizations of Pakistan.

## 3. RESEARCH METHODOLOGY

### 3.1. Research Design

The suitable research design determines the way to achieve the purpose of the study. The present study is correlational and descriptive (Sekaran, 2003) which aims to examine the relationships between AC and JSs with TI. Moreover, descriptive research design is considered appropriate when examining associations between variables (Hair et al., 2006). This study is a cross-sectional research which used personally administered survey as a method of data collection. A set of questionnaire was distributed among targeted respondents which is considered as appropriate, and affordable method of data collection keeping in view the constraint of available resources in terms of time and budget (Alreck and Settle, 2004).

### 3.2. Sampling and Data Collection

The target respondents for this study consist of front desk staff in banks located in the city of Rawalpindi, northern Punjab region, Pakistan. Only front desk staff dealing with customers' enquires and complaints as a part of their job description are considered for this study. 5 different banks with 30 branches containing 122 as total front desk staff (as reported by concerned authorities) were approached. Since, the total number of targeted population was considerably small, whole of the population was considered

as sample for this study. A total of 122 questionnaire were distributed and recollected through a contact person in each bank questionnaires, out of which 16 were considered incomplete. Hence the response rate was 87% (106/122).

### 3.3. Research Instruments

Three instruments were used to investigate the purpose of this study. A 4-item measure was adopted from the work of Meyer and Allen (1991) to measure the AC through a 5-point Likert scale ranging from 1 - Strongly disagree to 5 - Strongly agree. The measure for JS included 16-item and tested through a 5-point Likert scale ranging from 1 - Strongly disagree to 5 - Strongly agree. This measure was developed by Weiss et al. (1967) which measures both intrinsic and extrinsic perspectives of JS. The TI instrument used in this study included 3 items developed by Konovsky and Cropanzano (1991) measured through a Likert scale ranging from 1 - Strongly disagree to 5 - Strongly agree.

### 3.4. Data Analysis

Statistical Package for Social Sciences was used to carry out analysis of the collected data. Reliability and validity tests were applied on the instrument. The results of the Cronbach alpha values determined strong reliability of all three instruments i.e. 0.86 (AC), 0.81 (JS), and 0.81 (TI). The content validity index values are above 0.75 which are considered acceptable. Both reliability and validity determined internal consistency among all facets of this questionnaire. Descriptive measures are achieved through mean and standard deviation values. Depending upon Likert scale used, mean values between the range of 1-2.33 shows low, between 2.34 and 3.67 shows medium, and above 3.67 shows high tendencies among responses. Pearson correlation coefficient test is used for bivariate analysis to measure the strength of association between variables. A positive correlation coefficient value represents positive relationship and negative value represents inverse relationship (Green et al., 1988). Multiple regression analysis is used to determine the important independent variables (AC and JS) that can better predict the dependent variable (TI). The regression coefficient value (b) of each independent variable determined its effect on dependent variable.

## 4. EMPIRICAL RESULTS

### 4.1. Demographics

The sample size for this study consisted of 106 front desk staff members employed in 5 different banks. These banks were located in Rawalpindi city of Northern Punjab region in Pakistan. Female respondents were accounted for 65% (69 out of 106) as compared to male with 35% (37 out of 106) participation. Although gender based categorization was not determined as an objective for this study it can be useful input for future studies. Both male and female front desk staff members in all the organizations visited shared somewhat same kind of job description due to the high similarities in tasks and responsibilities designated to them. No managerial employees or members in any organization visited were considered for this study. All the respondents possessed at least bachelor degree as a part of their qualification to work as a CSR in a bank. Furthermore, a considerable number of respondents (80%) have been found working with the organization for more than a year.

These demographics have contributed well in developing a broader understanding through present research.

### 4.2. Descriptive and Correlation Statistics

Descriptive analysis were carried out to indicate the central tendencies (average values) in variables based on responses measured at 5-point Likert scale. Mean values (Table 1) for JS (3.45) showed a medium tendencies among respondents which determines the average respondent’s JS level falls between the values of “To a small extent” and “To a large extent.” Similarly, level of AC (3.25) among average respondent also found medium by falling into the category between disagree and somewhat agree with a considerable deviation. TI showed a mean value (2.14) which showed a low turnover tendency among average respondent and falls into the category of “disagree.” Preliminary results indicated that parametric measurement of data proved a reasonable method for statistical analysis.

Correlation statistics are used to describe the strength and direction of association between two variables. The correlation results presented in Table 1 showed negatively significant correlation between JS and TI (-0.69,  $P < 0.001$ ). It was also revealed that AC is significantly and negatively related to TI (-0.60,  $P < 0.01$ ). Thus, based on the correlation results, both satisfaction and AC are significantly and negatively correlated to TI. All relationships were found significant at 1% level of confidence interval. However, JS has relatively a stronger association with TI than AC. Furthermore, it also shows that both JS and AC can considerably reduce TI.

### 4.3. Regression Analysis

Regression analysis found a significant relationship between independent and dependent variables. The regression values ( $R = 0.671$ ) in Table 2 shows that there is a moderately strong relationship between both independent variables, JS and AC, and dependent variable, TI. The value of  $R^2 = 0.61$  shows that 61% variation in TI is due to explanatory variables (independent variables) which concludes that both JS and AC are significant but moderate predictors of TI. The goodness of fit for research model also found significant by F value (102.31) and P value (0.000) as shown below in Table 2 used for this study was found fit as determined by the F value (87.704) and its significance indicated by P value (0.000) in Table 2. Thus, the model for this study was

**Table 1: Descriptive and correlation statistics**

Variable	Mean	SD	JS	AC
JS	3.4953	0.21123		
AC	3.2531	0.24326	0.53**	
TI	2.1412	0.20013	-0.69**	-0.60**

Mean, SD, Pearson correlation and reliability statistics. \*\*Correlation is significant at the 0.01 level (two-tailed). JS: Job satisfaction, AC: Affective commitment, TI: Turnover intentions, SD: Standard deviation

**Table 2: Regression statistics**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Standard error of the estimate	F	Significant
1	0.67	0.61	0.59	0.2411	102.31	0.00

Predictors: (Constant), JS, AC dependent variable=TI. TI: Turnover intentions, JS: Job satisfaction, AC: Affective commitment

**Table 3: Coefficient statistics**

Model	Unstandardized coefficients		Standardized coefficients		Significant
	B	Standard error	B	t	
1					
TI	3.412	0.322		6.002	0.001
JS	-0.392	0.073	-0.488	3.001	0.003
AC	-0.278	0.041	-0.321	2.000	0.000

JS: Job satisfaction, AC: Affective commitment, TI: Turnover intentions

found fit for testing the relationship between proposed independent and dependent variables.

The coefficient or beta values explain the average amount of variation in dependent variable caused by on unit increase in independent variable. The results indicated in Table 3 show that both the independent variables, JS (-0.488) and AC (-0.321), found significantly negative impact on TI. Hence, the amount of variations in TI caused by JS is relatively more significant than AC. In order words, 1 unit increase in JS can bring 49% reduction in TI while same amount of increase in AC can cause 32% reduction in TI. Thus both JS and AC can significantly influence TI which is also verified by t statistics and P values shown in Table 3.

Keeping above statistics into consideration, it can be fairly conceived that front desk staff working in Pakistani banks are more prone to develop high TI if organizations do not take up measures to increase their level of satisfaction and commitment. Which could significantly affect organization's quality of customer service in specific and reputation and stronger terms.

## 5. DISCUSSION AND CONCLUSION

The aim of this study was to examine the association between JS and turnover behavior among front desk staff and it was hypothesized that JS is negatively associated with TI. The results verified the hypothesis and empirically found a negative association between the two variables. The findings also endorse the results of various previous studies (Karatepe et al., 2006; March and Simon, 1958; Mobley et al., 1979; Price and Mueller, 1981; Albrecht, 2006). Therefore, based on the empirical findings of this study, it can be fairly assessed that employees' attitudinal understanding of an organization's working environment in general, and job itself in specific has an important link with their intentions of either staying with organization or quit. Similarly, Lambert et al. (2003) also argued that low levels of JS can have deleterious effects on organizations in terms of turnover. Thus organizational management has to develop clear understanding of attitudes and inclinations of their customer service providers, usually front desk staff, and facilitate them with proper support in terms of intrinsic and extrinsic rewards in order to retain them with high quality of customer services.

Another objective of this study was to investigate the link between AC and TI of front desk staff in Pakistan banks. The findings also empirically verified the hypothesis that there is a

negative relationship between AC and TI. Similar finding were produced in previous studies (Becker, 1960; Mowday et al., 1982; Allen and Meyer 1990; Meyer and Allen, 1991; Albrecht, 2006). In order to retain employees with stronger customer services skills and higher quality in performance, emotional associations between organizations and customer services representatives have to be developed with proper handling of employees' concerns, care, and support by the management. Moreover, AC creates a strong sense of organizational identification among employees. Similarly, Meyer and Herscovitch, (2001) also valued AC as stronger predictor of employees' retentions and citizenship behavior than other forms of organizational commitment, therefore this study also concentrated on AC and its consequent influence over TI.

In sum, the findings of this study suggest that organizations (and/or management) should consider employees' positive attitudes and level of emotional association as an opportunity to further capitalize on retaining their competencies and experience through intrinsic and extrinsic rewards, showing support and care for their concerns. Consequently, employees will be more inclined to stay with the organization and more likely to continue producing high quality customer services for achievement of both short term and long term organizational goals.

### 5.1. Limitations and Future Recommendation

The present study has some limitations in terms of generalization of its results. First the sample size is small due to specificity of targeted respondents being the front desk staff only who work as a CSR within organizations. Therefore future studies may opt for larger sample size for better results. Second, due to the budget and accessibility constraints, small geographic area was covered for data collection, so future studies may also consider multiple geographic regions for better understanding. Third, this study only investigated the direct relationships between independent and dependent variables which may limit understanding of the overall phenomenon.

Future studies should consider the inclusion of contextual variables i.e., cultural, structural, and environmental factors as moderators and mediators for better explanations of relationships in broader terms. Future efforts may also be directed towards comparative examinations of the TI among CSR working, both on-field and in-house, in service-oriented industries such as IT, airlines, tourism, healthcare, hotels, and telecommunications.

Finally, the findings of the present study can benefit service oriented organizations and their management with a valuable insight for designing and implementing policies to retain competent CSR based on their predictable attitudes and behaviors that can lead to higher quality of customer service. Consequently it could also strategically benefit organizations with better reputations and building strong customer bonding. Since employees' intentions exhibited at workplace can be an effective tool to analyze their intended behaviors like quitting a job, a focus among managers and supervisors must be developed to predict such behavior and proactively respond with effective decision making and motivational efforts.

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