



The Role of HR Practices on Turnover Intentions Directly and Through Organizational Citizenship Behavior in the Banking Sector of Malaysia

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ABSTRACT

In the recent years, the banking industry of Malaysia has grown rapidly and the roles of employees are undeniable. In today's dynamic environment banking industry is striving hard to retain the employees in the organization. Employee provides the basis for organization to be successful. The aim of this paper was to investigate the role of HR practices on turnover intentions directly and indirectly through organizational citizenship behavior in banking sector of Malaysia. Data collected through 510 questionnaires from top five banks (by Capital) branches in Kuala Lumpur, Malaysia. In order to investigate the hypotheses, this study applied Structural equation modelling (AMOS). Findings of this study portray that HR practices had negative effect on turnover intentions while the interesting finding is that indirect effect of HR practices through organizational citizenship were also significant. The results are beneficial for top management of banking sector of Malaysia in order to keep motivating employees and to retain them through proper implementation of OCB. To build and align the HR practices and OCB which results in reducing turnover intentions of employees.

Keywords: Human Resources Practices, Organizational Citizenship Behavior, Turnover Intentions, Structural Equation Model

JEL Classifications: H11, S12.

1. INTRODUCTION

Banking industry serves the economy and country as the lifeline. Banking industry enhances the growth of economy and helps in establishing the new horizon. Banking industry also helps in creating employment and new opportunity for millions of people. Nowadays, banking sector of Pakistan is competing with other banking sectors around the world. Similarly, the services of banking sector are also very important which mostly depends on the services provided to customers and most importantly the quality of services matter more which results in enhanced performance and productivity, the quality of such services are purely based on the employees. Therefore, it is the employees whose role are so important in the success of the banking sector.

Number of studies have also mentioned the importance of the employees in banking sector (Benjamin, 2012; Khatri et al., 2001; Newman et al., 2011; Koh and Goh, 1995).

Employees are properly guided and directed by the HR practices. Popular studies have also mentioned the influence and importance of HR practices on employee performance as well as their intentions to quit. Study by the Nanayakkara, (1999) advocated in "Changing Paradigms in Human Resource Management" that in sector the major key player is the employee and their success is directly depends on their employees' performance towards delivery to customers. Furthermore, this study advocated that HR practices not only maximize the performance but also reduces the cost in terms of employees' turnover. Another study by Brooks, (2000)

mentioned in the “Why Loyal Employees and Customers Improve the Bottom Line” that customer loyalty and customer satisfaction highly depends on employee-customer relationship. HR practices shape the employees’ behavior and performance towards customer and enhance the overall performances of the organization. Moreover, the study by Kamesam (2004), emphasized on the role of HRD in banking sector and its impact of the organizational performance and customer satisfaction, the study provided the deep insight regarding the relationship of organizational performance and the role of HRD particularly for banking industry.

Technology and other assets are completely replaceable but human capital is something which cannot be replaced completely. This is the reason why many researchers paid their attention towards the human capital development and to enhance the value and quality of human capital the role of HR practices is crucial. Furthermore, there are multiple of HR practices available; the most important part is the selection of appropriate HR practices. As discussed earlier, the importance of the HR Practices, the discussion related to importance of HR practices are important to elaborate importance of employee turnover intentions. Employee turnover rate is capable of breaking or making the any organization. Employee turnover has direct and indirect heavy costs which an organization has to incur if employees quit the job. HR Practices enhance the employee performance and reduces the turnover intentions. In banking sector, when employees quit the job it hinders the performance and overall productivity of the organization. The most important factor in banking industry is the customer satisfaction which highly depends on employees, when employees leave the current organization it has detrimental effects on the customer satisfaction as well as on the overall performance. HR practices can be further boost up the organizational citizenship behavior. There are multiple definitions organizational citizenship behavior exits in academic field. Studies like Organ (1990) and Organ (1988, p. 4) defined the organizational citizenship behavior as the “individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system and that in aggregate promotes the effective functioning of the organization.” OCB history is comparatively short. The span of its history is over 20 years and it gained much of popularity in academic world and numbers of articles have been published in this area (Kang et al., 2015; Tarigan and Ariani, 2015; Parry, 2008; Zopiatis et al., 2014). Moreover, Podsakoff et al. (1997) advocated summarized the number of reasons why the OCB remained to be influential among academic and practitioners. Reasons which are summarized are the following that it may enhance the management efficiency, it assists in an integration of multiple groups in any organization moreover, it can enhance the retention of employees and attraction of new employees. Organizational citizenship behavior is the results of attractive workplace, organizational performance is stable way and adaptation to the environmental change. Numerous scholars (Kuean et al., 2010; Mathieu and Zajac, 1990; Somers, 1995; Chen and Francesco 2000) have mentioned the consequences of such behavior. The role of OCB is considered important in triggering the employee behavior which lead to customer satisfaction by delivering services. The role of HR practices is undeniable in enhancing the organizational performance and reducing turnover intentions. Increased employee turnover rate has significant impact

on the losses of skills and knowledge, profitability, quality and productivity (Park et al., 2014). Because of the new employee’s lack of skills, knowledge and technical skills, it has a determinantal effect on customer and employee relationship (Kuean et al., 2010; Saeed et al., 2014; Nosheen et al., 2020; Shah et al., 2016). By implementing the appropriate HR practices, it can enhance the employee behavior and performance which leads to customer satisfaction and success of banking industry. This study is filling the gap by investigating all these practices in one framework in the banking industry. As per researcher’s knowledge, these variables were not investigated together in one frame work in banking industry of Malaysia. This is the contribution of this study that it integrates the scholastic work together.

This study is an attempt to investigate the five HR practices which can lead to reduce the turnover intentions, moreover the mediating role of organizational citizenship behavior.

2. LITERATURE REVIEW

2.1. Turnover Intentions

Turnover intentions remained a major issue, even though numerous studies have been conducted in order to find out the antecedents and consequences of turnover intentions. What causes the employee to leave the organization? How employees’ turnover intentions can be lowered down. What factors lead to employee’s quitting behavior. Employees’ turnover intentions still need further investigation as it has not been decreased (Park et al., 2014; Kang et al., 2015). Literature describes two types of employee turnover intentions which are involuntary and voluntary turnover intentions. One starts from the employee side which is called as voluntary turnover and another one starts from employer’s side which is called involuntary turnover. Studies like Mobley, (1982) has advocated that turnover has detrimental effects on organizations and heavy costs for any organizations in terms of new recruitment, selection, training, hiring and replacing cost and incurring losses due to the suspension of work which directly lead to reduction in overall productivity. Various studies have explored the number of HR practices with intentions to quit (Allen et al., 2003; Mobley et al., 1979). Turnover intentions are considered to be leaving the current job due to any reasons while the actual turnover intentions is the rate of employees who already left the job in the organization (Chen et al., 2011). To deter the actual turnover of employees (Mobley et al., 1979; Rasch and Harrell 1990), the best predictor is the employee turnover intentions (Chen et al., 2011; Steel and Ovalle, 1984). Different researchers advocated the strong relationship of turnover intentions and the various HR practices (Veloutsou and Panigyrakis, 2004; Benson, 2006; Nassani et al., 2020; Singh, 2012; Liou, 2009; Kumar and Singh, 2012).

2.2. Organization Citizenship Behaviour

OCB concept is not that old as compare to other similar concepts. Researchers paid attention to the OCB since two decades after the Organ presented the definition in 1988. Since then various studies have been conducted to explore its effect on the employees’ performance and its role in reducing the turnover intentions. OCB is considered as the forms of behavior at the workplace. This behavior can be in the form of supporting colleagues, tolerance

towards excessive work, helping the new hired employees, taking the organizational steps in positive manner and providing the frame of positivity at workplace. The basis of such positive frame of mind is provided by social exchange theory. Moreover, Borman and Motowildo (2014), advocated that OCB could be enhanced through supporting the learning environment, providing promotion opportunity and development opportunities. As advocated by the Lavelle (2010), that OCB is the result of personal motivation not based on the intentions to get something on return. The strong link has been established by the Morrison (1994) between the HR practices and employee retention. This study further demonstrated that it is HR philosophy and HR practices which build Long-term employee relationship with the organization. Furthermore, employees reciprocate to organization in better performance which is doctrine of social exchange theory. OCB is highly based on the SET theory, this theory lead to pave way for researchers to understand the phenomena that how OCB can be further boost up and which results in better performance, productivity and overall organizational environment including the workforce. SET suggest that giving the socio and economic values the employees' are going to be more efficient and effective while developing the notion that organization care for them and work for employees' better which of course build the strong connection of employees' with organization.

2.3. Human Resource Practices

HR practices role have immense importance on the performance of organization has been explored by number of researcher and remained as a corner stone in the field of business management. Different HR practices exists in literature such as selection and recruitment, compensation, reward system, organizational commitment, performance appraisal which has huge impact on the employees performance (Salanova et al., 2005; Wright et al., 2003; Shahzad et al., 2008). As advocated by Wright et al. (1994), organizations apply HR practices to obtain the desired result in the behavior of employees. According to Huselid (1995), demonstrated that HR practices boost up mainly two main kinds of behavior: first is to enhance the motivation and second is to enhance the skills. Furthermore, author mentioned that training, selection, professional development practices are more related to skills enhancing while the compensation, rewards, recognition practices are more inclined to increase the motivation, which in

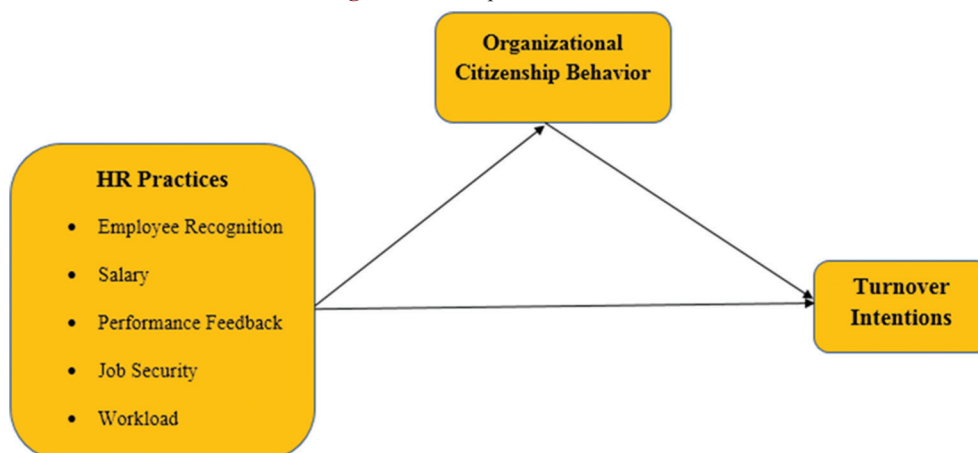
turn shape the behavior of employees which results in improved productivity. There are numerous HR practices available in the literature, however, the blend of HR practices must obtain the balanced HR practices which can lead to motivation as well as skills enhancing of employees. Researchers advocated that employee recognition is an important while lowering down the turnover intentions (Beh and Shah, 2016; Shah et al., 2017). Similarly, the salary, job security is also one of major HR practices which has significant role in boosting OCB and workload, performance feedback employees. Various researchers have established the strong relationship of HR practices and had also significant impact on employees' turnover intentions. (Juhdi et al., 2013; Houkes et al., 2001; Beh and Shah, 2016; Shah et al., 2016; Khan et al., 2014; Shah et al., 2017; Shah and Beh, 2016; Shah et al., 2018a; Shah et al., 2017; Beh and Shah, 2018).

2.4. Relationships Between HR Practices, Organizational Citizenship Behavior and Turnover Intentions

HR practices has strong relationship with the turnover intentions (Beh and Shah, 2017; Beh and Shah, 2016; Shah et al., 2013; Juhdi et al., 2013). HR practices lead to reduce the turnover intentions of employees. Various researchers have established the strong relationship of HR practices and OCB by conducting the empirical studies (Podsakoff et al., 2009; Huang et al., 2012), they advocated that HR practices lead to strengthen the OCB. Furthermore, studies mentioned a link between OCB and the employees turnover intentions (Wei et al., 2010), they mentioned that OCB led to reduce the turnover intentions (Podsakoff et al., 2009; Meyer et al., 2002), studies further mentioned that individuals with strong OCB trigger the feeling of employees in a way about their organization which lead to better performance, productivity and which ultimately result in reducing turnover intentions (Podsakoff et al., 2009; Khalid et al., 2013). HR practices boost up the OCB and OCB leads in reducing the turnover intentions of employees (Rasch and Harrell, 1990; Podsakoff et al., 2009; Cotton and Tuttle 1986). Studies have proved the relationship among them.

Conceptual framework of the study is presented in Figure 1.

Figure 1: Conceptual framework



3. METHODOLOGY AND DATA COLLECTION INSTRUMENTS

Employees working in banking industry of top five banks by capital according to World Bank Group, Global Knowledge and Research Hub in Malaysia, (2017). Banks which were included in this study were the following Maybank, Public bank, CIMB Bank, RHB bank and Hong Leong Bank. Data were collected through questionnaire by random sampling technique. 510 questionnaires were distributed and 435 questionnaires were usable.

HR practices questions have been adopted from Akhtar et al. (2008), Spector and Jex (1998), Tremblay et al. (1997), Isaksson et al. (1998), Lawrence and Jordan (2009), Gardner et al. (2011). OCB items were adopted from (Organ et al., 2006; Smith et al., 1983; Bateman and Organ, 1983; Organ 1988; Williams, 1988) and turnover intentions items were adopted from the studies by Farh et al. (1998). To analyze the measures five-point Likert scale were used.

4. DATA ANALYSIS TOOLS

SPSS was employed for descriptive analysis (Table 1). This research employed SEM (AMOS) to check hypothesis. To investigate the constructs validity and reliability, this study employed several parameters were employed and those were cronbach's alpha, construct reliability, factor loadings and average variance extracted (AVE), the discriminant validity and convergent validity which has been portrayed in Tables 2 and 3.

Confirmatory factor analysis (CFA) were employed to investigate the appropriate level of goodness of fit. CFA results portrayed that inappropriateness of the model. For proper level of goodness of fit, the researcher removed the items of HR practices, organizational citizenship behavior and turnover intentions whose factor loadings low. The initial model fitness was [GFI = 0.589; CFI = 0.576; RMSEA = 3.411; $\chi^2/df = 19.352$] and after removal all the appropriateness of model fitness was achieved and new summery were [GFI = 0.941; CFI = 0.939; RMSEA = 0.055; $\chi^2/df = 5.353$] according to Hair et al., (2009).

Hypotheses of the study are as follow:

H₁: There is a negative relationship between HR practices and turnover intentions

H₂: Organizational citizenship behavior mediates the relationship between HR practices and turnover intentions

Table 1: Descriptive statistics

Variables	Mean	Maximum	Minimum	Number	SD
HR practices	3.50	5	1	435	0.986
OCB	3.48	5	1	435	0.901
Turnover intentions	3.07	5	1	435	0.684

5. RESULTS OF STRUCTURAL EQUATION MODELING AND DISCUSSION

As per findings the hypothesis H1 is accepted, results are similar to like Huselid (1995) found a negative relationship of HR practices on employees' turnover intentions. Similarly, Beh and Shah, (2016) found that HR practices had negative relation on employees' turnover intentions, this study was conducted in Malaysia. Furthermore, Shah et al., (2016) examined the impact of HR practices on turnover intentions and they found a negative relationship between them in banking sector of Pakistan. Moreover, Juhdi et al., (2013), investigated the impact of HR practices on turnover intentions and found the negative relationship. Similarly, various another studies like Khan et al., 2014; Beh and Shah, 2017; Chib, 2016; Podsakoff et al., 2009; Yadav and Punia, 2013; Malik et al., 2013; Huang et al., 2012 also examined and their study portrayed a negative relationship.

To investigate the mediation effect, H2 was formed. This study adopted the procedure of mediation analysis described by Preacher and Hayes, (2008) in which the structural model is run two times, first without mediator and secondly with mediator and then calculated the indirect effects which is -0.58 and significance was 0.003 (Table 4). Goodness of fit of direct relation results are presented in Table 5. As shown in Table 6, significance of the indirect value was checked through bootstrapping as postulated by Preacher and Hayes, (2008), with 1000 iteration to test the p-values. Hypothesis H₂ is accepted as per findings. This showed that there was a partial mediation (Baron and Kenny, 1986), can be seen in Table 6. Moreover, goodness of fit of indirect relation can be seen in Table 7. Similar findings of other studies like Rasch and Harrell, (1990) which mentioned that OCB had a key role in reducing turnover intentions. Similarly, another study

Table 2: Construct validity

Construct	Number of dimension	Factor loading	AVE	CR	CB alpha				
HR practices	HR 1	0.61	0.60	0.82	0.79				
	HR 4	0.58							
	HR 6	0.69							
	HR 9	0.73							
	HR 10	0.75							
	HR 11	0.66							
	HR 12	0.67							
	HR 13	0.69							
	HR 14	0.65							
	HR 15	0.65							
	Organization citizenship behavior	OCB1				0.73	0.52	0.84	0.83
		OCB 2				0.61			
		OCB 3				0.60			
		OCB 5				0.59			
		OCB 6				0.58			
OCB 8		0.71							
OCB 9		0.78							
Turnover intentions	OCB 6	0.73	0.72	0.91	0.86				
	TI1	0.79							
	TI2	0.73							
	TI3	0.63							
	TI4	0.85							

Table 3: Squared multiple correlation and average variance extracted

Variables	CR	AVE	MSV	ASV	OCB	HR Practices	TI
OCB	0.844	0.526	0.458	0.337	0.725		
HR practices	0.882	0.601	0.506	0.373	0.677	0.775	
TI	0.913	0.724	0.183	0.094	-0.428	-0.264	0.851

Table 4: Structural model of direct hypotheses

Hypothesis	Path	β	S.E	Standardized estimates	C.R	P-value	Decision
H ₁	HRP→TI	-0.710	0.26	-0.682	-2.730	0.04	Accepted H1

Table 5: Goodness of fit of direct relation

Variables	GFI	CFI	RMSEA	χ^2/df
HRP→TI	0.932	0.923	0.062	4.655

Table 6: Mediation analysis (Indirect effect) of structural model

No	Hypothesis	Direct without mediator	Sig	Direct with mediator	Sig	Indirect effect	P-value (bootstrap)	Mediation	Decision
H2	HRP→OCB→TI	-0.683	-2.730 (0.04)	-0.632	-2.120 (0.001)	-0.58	0.003	Partial mediation	Accepted H2

Table 7: Goodness of Fit, through OCB

Variables	GFI	CFI	RMSEA	χ^2/df
HRP→OCB→TI	0.924	0.912	0.056	3.022

conducted by Podsakoff et al., (2009) advocated that OCB had a negative relationship with turnover intentions, Moreover, Khalid et al., (2013) also mentioned the similar results from there study. Similarly, empirical study conducted Khan and Rashid, (2012) and Saoula, (2016) found a mediating role of OCB. Same is postulated by Dwivedi, (2017) that OCB is a strong mediator.

6. CONCLUSION

From the above discussion and results, it has been concluded that HR practices have a significant impact in reducing turnover intentions, which gives clear indication that appropriate HR practices have a great deal of influence on reducing turnover intentions. This indicated that OCB should be promoted in banking sector of Malaysia. These empirical results are important for the top management of the banking sector to incorporate the OCB and these HR practices in reducing the turnover intentions. As same is postulated by number of studies like Dwivedi, 2017; Khalid et al., 2013; Podsakoff et al., 2009). The findings provide empirical evidences for banking sector of Malaysia to further strengthen the employee and employer relationship by incorporating proper implementation of OCB along with these HR practices which strengthen employees' notion about the job security, recognition system, reward system, performance feedback and workload that organization does care about them and which ultimately increase the quit intentions.

Findings are important for banking industry particularly for higher management to incorporate the HR practices properly. The proper HR practices can be meant as the rightly bundled practices which are exclusively related to banking industry as

bundling itself is the core issue for any organization. This study provided the right bundle of HR practices not only to boost up the OCB but also reduce turnover intentions. The banking industry must find the proper practices to cultivate OCB in employees which is the source of binding of employees' to the organization. As described in literature, OCB is the prime factor in reducing turnover of employees,' so top management must align the HR practices with OCB which in turn build the intention to stay with the current organization.

This study revealed the important findings related to HR practices along with OCB in the banking sector of Malaysia. This study also has some limitation. The first limitation is that this study includes all kind of employees working in banking sector, future studies can target the particular level of employees' like higher management, middle level management. Second limitation is that this study is cross sectional, longitudinal study is recommended. The same framework of this study can also be used in other services sectors such as education, health etc. The framework can be modified by incorporating other HR practices and investigate the role of OCB on turnover intentions of employees.'

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