A STUDY ON EMPLOYEE'S TURNOVER INTENTION IN BANKING INDUSTRY

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ABSTRACT

This purpose of this study is to identify factors contributing towards turnover intention among the bank employee especially CIMB Bank branches. The turnover intention can be measured in the aspect of job stress, working environment, and compensation salary and career growth. The survey method was used to collect primary data through the use of questionnaire to the bank employees attached at CIMB branches in Klang valley. Around 120 questionnaires were distributed and 100 questionnaires were successfully collected from the respondents. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science 16.0 versions and using the descriptive and inferential statistics. There are two types of data analysis techniques adapted at this research which is descriptive analysis and inferential analysis techniques. Descriptive analysis technique is used to identify the background of respondents in the aspect of age, gender, marital status, years of experience, current position, race and qualification. However inferential analysis is used to determine the correlation relationship between independent variables such as working environment, job stress, and compensation salary and career growth with dependent variable which is turnover intention of CIMB employees in Klang valley branches. The result of the study shows that there is a moderate correlation between working environment factor with bank employees turnover intention compared to other variables such as job stress, compensation salary and career growth. This study has played an important role to identify variables or factors contributing towards employees' turnover intention in CIMB branches in Klang valley and also identified few steps to reduce the problem of turnover intention.

Keywords: Turnover Intention, Career Growth, Compensation, Job Stress and Environment.

ABSTRAK

Kajian ini adalah bertujuan untuk mengenal pasti hubungan antara faktor-faktor yang menyumbang kepada niat perolehan kerja dalam kalangan pekerja CIMB bank di cawangan lembah Klang. Niat perolehan kerja dalam kalangan pekerja staff telah diukur dengan menggunakan faktor seperti tekanan kerja, persekitaran kerja, pampasan dan pertumbuhan kerjaya.Dengan itu, kaedah tinjauan telah digunakan untuk mengumpul data utama melalui soal selidik kepada pegawai-pegawai bank di seluruh cawangan di lembah klang.Sebanyak 120 soalselidik telah diedarkan dan hanya 100 borang telah berjaya dipungut kembali. Data yang diperolehi daripada responden telah dianalisis dengan menggunakan program Statistical Package for Social Science (SPSS) versi 16.0. Antara kaedah analisis yang digunakan adalah teknik analisis diskriptif dan inferensi.Teknik analisis dikriptif telah digunakan untuk mengenal pasti latar belakang respondent dari segi gender ,umur ,status perkahwinan, pengalaman, jawatan yang disandang, bangsa dan taraf pendidikan.Manakala kaedah analisis teknik inferensi pula digunakan untuk mengkaji hubungan antara pemboleh ubah bebas iaitu persekitaran kerja, tekanan kerja, pampasan dan pertumbuhan kerja dengan pemboleh ubah sandar iaitu niat perolehan kerja di kalangan pekerja cawangan CIMB bank di lembah Klang. Hasil kajian menunjukkan terdapat satu kolerasi sederhana antara faktor persekitaran kerja dengan niat perolehan kerja dalam kalangan pekerja CIMB berbanding dengan faktor lain seperti tekanan kerja, pampasan dan pertumbuhan kerja.Kajian ini telah memainkan peranan penting untuk mengenalpasti pemboleh ubah yang menyumbang kepada niat perolehan kerja di kalangan pekerja CIMB bank dan beberapa langkah telah dibincangkan untuk mengatasi masalah ini.

Kata Kunci: Niat perolehan kerja, Pertumbuhan Kerjaya,Pampasan,Tekanan Kerja dan Persekitaran Kerja.

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CHAPTER ONE

INTRODUCTION

1.1 Background

According to Jha (2014) employee turnover has always been a matter of concern for all type organizations. Huge degree of employee turnover may be detrimental to both the organization as well as the employees. Jha (2014) says that turnover has an impact over the organization's costs relating to recruitment and selection, personnel process and induction, training of new personnel and above all, loss of knowledge gained by the employee while on job. Additionally, it results in understaffing which in turn lead to decreased effectiveness and productivity of the remaining staff (Hussain and Asif, 2012). Turnover may have a negative impact on the employee as well. The individual may lose non-vested benefits and may be a victim of the "grass looks greener" phenomenon. Most often, turnover intention is consequential to actual quitting behavior (Jha, 2014). Hence, it is imperative to understand the determinants of turnover intentions so as to arrest the outflow of key personnel and retain competitive edge.

Berry (2010) agrees that typical turnover costs include exit costs (e.g., exit interviews and administrative time),temporary replacement costs(e.g., agency fees and training), recruitment and selection costs (e.g., advertising costs, agency fees, lost time, screening, applicant testing assessment, background checks, interviews, travel and relocation), missed and lost sales opportunities, decreased morale and productivity among retained workers, loss of future key talent (i.e., intellectual capital including knowledge, skills, and experience), and sharing of organizational processes, technology, and relationships.

In the era of modern world many industries and companies faces various type of challenges and obstacles with their employees in different level in the workplace. According to Qasim,Javed,and Shafi (2014), the major problem faced by the employer is high employees turnover intention in workplace which is also bring major problem or impact to the growth of the company in the future. Although employee turnover intention is believed to be natural part of many industry includes retail, healthcare, shipping, hospitality, service industry but it able to reduce the overall efficiency of the company and also the production level which is greatly exposed to high risk to sustain the market.

Generally employee's turnover intention occurs when employees worked in the environment which is no opportunity available to grab in by to achieve their career goals.

In certain circumstances, employer also failed to fulfill the needs and wants of their employee it seems (Josephson, 2014). This phenomenon comes together with increase of living standard which also creates higher demand to survive the life. Hence, many employees place high expectation in getting a job that they prefer. A person would have different perspective to join a company. For an instance, some might join the company to receive higher pay with fewer tasks or some joins a company to gain knowledge no matter how much they were paid by employer. Due to many perspectives and expectations employees whom feel dissatisfied with the treatment of a company, tend to quit from that job. As a consequence, the company or the human resource department need to repeat hiring process for new candidates. In additional Amah (2009) says that an employee often voluntarily leave a job due to the relationship with their direct managers.

A survey by Global Employment Trend (2013) says that pay and working conditions are key factors influencing the rate of staff turnover intention. Moreover, the survey concluded that employers give a more positive evaluation of working conditions and career opportunities for personnel in their enterprises than do employees Heathfield (2014) has been identified reasons for good employees resign the job. The findings are as below:-

i)   They are motivated by higher pay- No matter how much the employee like to work in particular company and believe in that business, if they are presented with a

better offer they will likely   consider leaving. An employer need to keep tabs on what compensation is being offered by the competition and be ensure that our offering be comparable benefit packages.

ii)   The second reason is when employee is not engaged with their employer. In other words the employer should carried out true open door policy and sharing mistakes between them so everyone can learn each other.

iii)   The third reason is when employee gets bored. This is because high performing worker's always like to see themselves challenged and move towards professional growth and development.

iv)   The forth reason when company poorly managed. In circumstances, staffs may completely commit to the business but if their superior creates an uncomfortable work environment then employee will consider for leaving.

1.1.1 Overview of Banking Industry in Malaysia

Among the financial institution, banking sector is one of the fastest growing sector in Malaysia. As belong to the fast growing, banking sector is facing many challenges and obstacles tremendously in order to sustain the global market. This scenario followed due to number of growth foreign banks and an institution which is highly participated in global market competition. Thus, local bank sector were aggressively planning to boost up their products and services to remain and attract the loyalty from their existing customer even future prospects.

There are three types of banks operates in Malaysia such as central bank, commercial bank and foreign banks.

	Total	Malaysian-Controlled Institution	Foreign-Controlled Institution
Commercial Banks	25	8	17
Islamic Banks	16	10	6
International Islamic Banks	5	0	5
Investment Banks	15	15	0
Insurers	36	19	17
Takaful Operators (Islamic Insurers)	12	9	3
International Takaful Operators	1	0	1
Reinsurers	7	3	4
Retakaful Operators (Islamic Reinsurers)	4	1	3
Development Financial Institutions	6	6	0

Table 1.1 *Overview of the number of financial institutions under the pure view of Bank Negara Malaysia as at end-February 2012*.

(Source: Bank Negara annual report year 2013)

These high competitive and battle in banking sector has made banks to obtain or get hired the right people to become employees to develop good frontline relationship with customers and its plays vital role to provide first impression of the respective bank to them. Hence, some banks in Malaysia are willing to plan big budget to recruit best employee from other organization to join with them. Deputy Minister Datuk Mukhriz Mahathir mentioned on 10th Malaysia Plan as below:

"*Running from 2011 through 2015, anticipates that the average real annual growth rate of the sector should accelerate to 7.2% during 2010-2015,and recognizes that higher in investments are needed in the service' sector. The service sector is now a facilitator of domestic growth and employment as well as an anchor and support to other economic sectors such as manufacturing and agriculture*"

In additional, bank employees was encouraged indirectly to look for a better opportunity with other great benefits such as high salary and higher position in other organization or banks as well (Economic Planning Unit,2010).

1.1.2 Islamic Banking

In Malaysia, Islamic banking sector has emerged as a competitive component, with 12.2 percent market share of assets in overall banking system (Bank Negara, 2010). Last ten years ago, Islamic banking sector has experienced vast development and provide range of financial products, services. Moreover, it become entry of new foreign players and builds more Islamic banking subsidiaries services. There are more than 60 Islamic banking products in the market. The acceptance of Syariah concept and principles has enhanced the role of the domestic Islamic banking sector within the financial system in Malaysia.

1.1.3 Investment Banking

The existence of investment banks in the financial system, not only support the economic conversion process but also to be durable in the domestic and international economic environment in this country. Investment banks plays important roles by helping companies and government to issue securities, investors purchase securities, manage financial assets, trade securities and provide financial advice (Malaysian Investment Banking Association[MIBA],2010). Example of investment type banks in Malaysia includes Affin Investment bank berhad Alliance investment bank berhad, CIMB Investment bank berhad, Public Investment bank berhad, RHB Investment bank berhad and etc.

Local Islamic banks	Foreign Islamic banks	Banks with Islamic windows
Affin Islamic Bank Berhad	Al Rajhi Banking and Investment Corporation (M) Berhad	Public Bank Berhad
AmIslamic Bank Berhad	Asian Finance Bank Berhad	Alliance Bank Berhad
Bank Islam Malaysia Berhad	Kuwait Finance House (M) Berhad	Malayan Banking Berhad
Bank Muamalat Malaysia Berhad		HSBC Bank Malaysia Berhad
CIMB Islamic Bank Berhad		OCBC Bank Malaysia Berhad
EONCAP Islamic Bank Berhad		Citibank Berhad
Hong Leong Islamic Bank Berhad		Standard Chartered Bank Malaysia Berhad
RHB Islamic Bank Berhad		

Table 1.2 *Islamic banks in Malaysia*.

(Source: Islamic Banking Malaysia, 2010)

1.1.4 Commercial Banking

Michaels (1982) defined commercial banking as a institution which accepts deposits, make business loans and offer related services. Commercial type banks also involved in variety of deposit account includes checking, savings, and time deposit. Commercial banks are divided into two categories consumer banking and corporate banking. Consumer banks provide services like credit cards, personal loans, savings, fixed deposits and current accounts in branches nationally. Apart from that, it also helped customer to manage their entire financial situation from protection growth or current

assets until retirement financial planning. However corporate banks also provide similar services but it focuses on organization. The ranges can be from large conglomerates to small medium enterprises (SMEs) also micro enterprises.

Domestic Banking Institutions	Foreign Banking Institutions
1. Affin Bank Berhad	1. ABN AMRO Bank Berhad
2. Alliance Bank Malaysia Berhad	2. Bangkok Bank Berhad
3. AmBank (M) Berhad	3. Bank of America Malaysia Berhad
4. CIMB Bank Berhad	4. Bank of China (Malaysia) Berhad
5. EON Bank Berhad	5. Bank of Tokyo-Mitsubishi UFJ (Malaysia)
6. Hong Leong Bank Berhad	6. Citibank Berhad
7. Malayan Banking Berhad	7. Deutsche Bank (Malaysia) Berhad
8. Public Bank Berhad	8. HSBC Bank Malaysia Berhad
9. RHB Bank Berhad	9. J.P. Morgan Chase Bank Berhad
	10. OCBC Bank (Malaysia) Berhad
	11. Standard Chartered Bank Malaysia Berhad
	12. The Bank of Nova Scotia Berhad
	13. United Overseas Bank (Malaysia) Berhad

Table 1.3 Shows *list of commercial banks in Malaysia.*
(Sources: Information on Malaysian Bank and Money Transfer, 2011)

1.2 Research Problem

According to John (2013) financial institutions such as retail banks faced high level of employee turnover recently. The retail banks provide services and financial products to consumer and business clients. However the high turnover within this industry can have a negative impact on customer service and company revenues. John (2013) has identified four main reasons root into the turnover intention among the bank employees. The first reason identified is wages payment toward bank tellers. He claimed that many tellers or bank employees receive wages that are comparable with hourly rates paid to employees working in restaurants, retail stores and other service-related industries. Thus, bank employees tend to leave the job when they regularly receive low compensation salary packages. The second reason for employee turnover intention is job requirement. John (2013) explained that seasoned bankers are often required to earn investment and lending licenses before they can market certain kinds of products. The licensing processes culminate in examinations, and some unsuccessful candidates choose to leave the firm rather than accept a demotion.

Beside that, merger also contribute towards turnover rate in banking sector (John, 2013).This is because mergers and acquisitions are commonplace in banking sector. During boom times, profitable banks aggressively expand by swallowing up smaller institutions while spreading into new markets. However during recessions, stable banks

can often negotiate low-cost deals to acquire assets held by insolvent banks. Each bank has its own corporate structure, and employees of acquired banks often have to learn new skills or take on new responsibilities (John.2013). Mergers can also lead to wage cuts and the elimination of benefits. Hence dissatisfied group of workers frequently seek for new employment opportunities in other place. In many instances, jobs at the merging institutions overlap, and streamlining measures result in staffing cuts. Therefore the fear of looming cuts drives many bank employees to seek for any other better employment or opportunities.

The fourth reason by John (2013) its related to bank's long term goal as well. Basically banks generate revenue through sales. As with any sales-related organization, bank employees are expected to meet or exceed aggressive sales targets. Employees who fail to reach their individual goals may have to contend with limited promotion opportunities, demotion or even the prospect of being fired. Therefore work-related stress helps to drive turnover in retail banking

.

In generally the nature work of banks is demanding and very busy especially branch operation outlets. This is because bank has the structure of hierarchical, bureaucratic and heavily regulated. Each branch operation outlet need to comply the rules and regulations during perform any task which is enforced by Bank Negara Malaysia (Banks Malaysia, 2014). Although normal banking operation hours is start from 8.45am to 5.45pm, still bank employees are required to work for longer hours to complete some urgent needed

task. The most important part in branch operation is every employee involved with volume of customers in the day to day banking. So, they are high and continuous interactions which customer. In the other words, when employee able to build strong relationship with customer and it will greatly bring impact to the bank performance if suddenly that particular staff left the bank. Hence high employee turnover intention may lost the business profit and also increase the cost of operation as well.

In Malaysia, the financial constitutions are classified into the two main groups which is a local or international bank. The example of local banks are Maybank, Hong Leong Bank, CIMB Group, Am bank, Bank Islam and etc (Bank Negara Malaysia, 2010). Beside this, international bank is HSBC, Citibank, Exim Bank and etc. However this research was focused on CIMB group branches in Klang Valley which has the highest number of branches (CIMB Group,2014).Hence, the study was conducted this Klang valley branches to investigate employee's turnover intention among the CIMB bank staffs.

There is crucial need to have more comprehensive studies on the factors that influence the intention to quit among bank employees. The result of this study will contribute to a new perspective to the findings of the previous studies on the issue of turnover intention among bank employees. Banks are facing serious challenges on employee turnover intention. This turnover intention has been causes an economic issues and labor market condition which is affect significantly the turnover intention rate. Beside this, employee turnover intention cost for many banks are increasing includes direct cost such as recruitment, selection and training of the new employees.

According to Mohd Daud *et al*. (2013) the cost of recruitment of a new employee to be about 50% to 60% of the first year's remuneration and up to 100% in case of a specialized high skilled position. Ramlall (2003) found that on an average company loses approximately 1 million with every 10 top managerial and professional employees leaving the organization. Indirect costs or side impacts also includes productivity down, additional workload for remaining staffs as they need to cover and overtime expense for the colleague. Hence, the main purpose of this research is to explore the factors that influence the intention to quit from the job among the CIMB Group staff in Klang valley branches. CIMB Group is selected to investigate as it Malaysia's second top ranking financial intuitions and there are more than 40 branches located in Klang Valley (Top Bank Malaysia, 2012).

1.3 Research Questions

This research developed to investigate the employee's turnover intention in banking industry especially on CIMB branches which is located in Klang Valley. Therefore, following are the research questions that been identified:

1. What are the job stress related issues contribute towards employee turnover intention in banking sector?

2. What are the working environment related issues contribute towards employee's turnover intention in banking sector?

3. What are the compensations salary related issues contribute towards employee's turnover intention in banking sector?

4. What are the career growth related issues contribute towards employee's turnover intention in banking sector?

1.4 Research Objectives

The research objectives are formulated as below:

1. To determine or identify the relationship between job stress and employee turnover intention in banking sector.

2. To determine or identify the relationship between working environment and employee turnover intention in banking sector.

3. To determine or identify the relationship between compensation salary and employee turnover intention in banking sector.

4. To determine or identify the relationship between career growth and employee turnover intention in banking sector.

1.5 The Importance and Contribution of the Study

This research project plays significant role in the aspect of finding the main factor that lead to employee's turnover intention among commercial banks especially CIMB branches in Klang valley. Through the finding it will help the commercial banks to constrain and regenerate their current maintenance programs and help to slow down their operations cost effectively.

1.5.1 Practitioner

The outcome of this project has been helpful to the banking industry to reduce their existing employee turnover intention issue in the most effective manner (Sukhla and Sinha,2013).The result will show which factor that more significant towards the employee turnover intention that eventually be used by commercial banks to explore into. In the other hand, the research also help to indicate the employee's view point towards existing job and organization, which is able to give solution or prevent of any employee turnover intention in the organization.

1.5.2 Academician

This research project has been provided the closer information on the employee's turnover intention rate by commercial bank's employee in Malaysia. According to Rahman (2014) it also help to provide valuable information about employee turnover intention and able to support the banking industry to sustain their employees also the business market. Hence, the research project is believed to be as a good reference for the researcher in employee's turnover intention's project field.

1.6 Scope of study

The study of turnover intention among the bank employee's was conducted into CIMB bank branches into the area of Klang valley. CIMB group is a leading ASEAN universal bank and also largest investment bank in Asia Pacific (Top Bank Malaysia, 2012).CIMB group is one of the largest Islamic banks in the world. The main headquarter is operating in Kuala Lumpur, Malaysia. This world ranking bank is offering various types of services such as consumer banking, wholesale banking, Islamic banking and asset management products and services. In Malaysia, CIMB group is positioned in the second ranking among the list of financial institutions and they owned around 40,000 staffs in the 17 locations across ASEAN countries (CIMB Group, 2014).The total current asset of CIMB is RM380.0 billion and the total shareholder's Funds are RM35.6 billion. Moreover CIMB group serving around 13 million of customers whereby ASEAN's largest retail network more than 1000 branches. It also catered foreign markets such as Bahrain, Colombo, Hong Kong, Melbourne, Mumbai, Shanghai, Seoul,

Sydney, Taipei, and New York. Hence, CIMB has been covered highest branches operating in Klang valley which is more than 40 outlets (CIMB Group, 2014).The example of CIMB branches in Klang valley are Ara Damansara, Bandar Baru Klang, Bangunan UMNO Kapar, Bukit Tinggi, CASA Klang, Jalan Kenari, Plaza Centro Klang and etc.

1.7 Limitations of Study

There are few limitations or problems were encountered during conduct this research is limited sample size and accessibility. The data collection for this research only extended to CIMB branches in Klang valley. Therefore the sample of respondents are only from in this area and it has the highest number of CIMB branches in Selangor state yet CIMB branches are existed in wide area neither Malaysia or abroad countries (CIMB, 2014).There are 40 CIMB braches were operating in the Klang Area with approximately ten or less than staffs work in each branches (CIMB Group, 2014). Besides that, accessibility towards bank staffs or officer in charge has become another challenge during the data collection. This is because permission is needed from branch managers before data been collected. Hence, special approval letter is submitted to the authorize person before approach the bank staffs as well. Sample questionnaires was distributed into bank staffs during the break time. Some of the questionnaires were emailed to the bank staffs as they couldn't manage their time to complete it.

1.8 Organization of the Thesis

The format and the style adopted by this research are compliance with requirement of University Utara Malaysia, Malaysia. Basically this research consists of three main sections which are preliminary matters, the main contents and the closing matters. The preliminary elements are title page, abstracts, copyright page, declaration, acknowledgement, table of contents, list of tables, list of figures and appendices. The main contents are divided into five major chapters as below:-

Chapter One: Introduction

Chapter one briefs about the overview of the whole research study. The overview described about the background of the study, research problem, research objectives, significant of the study, scope of study and organization of the thesis.

Chapter Two: Literature Review

Chapter two describes about the literature review of the study. This chapter review about the literature and past research related to the topic of the study. The basic discussion of the literature review is related to dependent variable and independent variables such as turnover intention of the bank employee, job stress, career growth, compensation salary and working environment factor. The literature review were extracted from various types of sources from publications of journals, books and articles and used as a reference for the entire study

Chapter Three: Research Methodology

Chapter three encompass on the entire methodology process and also statistical analysis adapted at this research. Besides that, theoretical framework of the studies also discussed at this chapter.

Chapter Four: Results and Discussion

Chapter four presents the results of the analysis on the collected data corresponded to the earlier research problem of this study. The results obtained by using analysis technique and finding derived to support the research. Hence, descriptive and inferential unit of analysis are presented in this research. Moreover, statistical results are interpreted and significance of such findings is discussed at the end of research.

Chapter Five: Conclusion and Recommendation

Chapter five concludes about the findings derived from the study and its provides good recommendation for future related studies. The conclusion has been made after the interpretation of the results and developed hypothesis are supported with possible reasons. Based on the interpretation, the implications of the study towards managers are stated clearly plus weaknesses highlighted to find good solution towards the research problem. At the end of chapter, importance conclusion has been made related to study such as predictions, future trends and other relevant step to be conduct by future researcher in order to go for deeper understanding about the research problem

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter emphasized the literature review of the study .It's also provides a review of the literature and past findings related to the problem of this study. Besides that, discussion of the review is related to the independent variables includes job requirement, working environment, compensation and career growth which is highly involved into employee turnover intention. The literature were extracted from various publications of journals, books and articles as reference to match between independent and dependent variables of this study.

2.2 Employee Turnover intention

Generally employee or workforce is a most important asset in an organization. This is because employee plays vital role in every aspect of the organization from the beginning until the end of the business life. Murray (2014) defined employee is a person who works in the service of another person under an express or implied contract of hire, under which the employer has the right to control the details of work performance. Weibo, Kaur, and Zhi (2010) also defined employee as a walking "machine" who think plan, coordinate, control and execute ideas in different stage or level in organization to achieve the goal and bring the business into the successful path .

Turnover intention is a complex phenomenon that depends on various factors. Many researches on employee turnover behavior indicates that age, gender, tenure, designation, experience, compensation, education, nature of employment are predictors of turnover intentions of employees in the organization. As in a study on the retail industry it was also found that following variables apart from demographic variables such as satisfaction with pay and supervision, organizational commitment and procedural justice etc. are associated with turnover intentions (Kazi and Zadeh, 2011).Turnover intentions can largely affect the commitment level of the other employees (Kazi and Zadeh, 2011).

Intention to quit is a expression of actual turnover in an organization (Mohd Makhbul, Mohd Radzuan, and Mohamad Hasun, 2011).They recommended that use of turnover intention over actual turnover because actual turnover is more difficult to predict than intentions as there are many external factors that affect turnover behavior. Maslow (1943) says that employees within organization will intend to quit their jobs at some point in time. When employees feels that the organization he or she works for does not fulfill his or her needs anymore is lead to turnover intention in any type organization of business.

According to Makhbul *et al*. (2011) employee turnover is the process of replacing one worker with another for any reason. A turnover rate is the percentage of employees that a company must replace within a given time period. This rate is a concern to most companies because employee turnover can be a costly expense, especially for lower-paying jobs, which typically have the highest turnover rates.

When an employee left the company, either because of his or her choice or after being fired or otherwise let go, might require various administrative tasks to be performed and severance pay or other payments made to the employee. Replacing the employee might require such things as advertising the open position, using a so-called headhunter or other service to find potential job candidates, bringing in candidates

for interviews and eventually training the new employee (Mohd Makhbul, Mohd Radzuan, and Mohamad Hasun, 2011).

Fox (2012) says that turnover intention refer to the intention of employee within any organization to be quit from his or her current job and also discarding themselves from that particular organizational membership. Mean time, employee turnover is a measurement of how long your employees stay with your company, and how often you have to replace them (Fox, 2012). Basically turnover intention is divided into two groups which is voluntary and involuntary (Weibo, Kaur, and Zhi, 2010). There are many differences between these two types of voluntary. Involuntary turnover will occur when someone leaves organization either because the person is dissatisfied with current job or found any other better career opportunities (Thomas, 2009).Beside that voluntary turnover intention occurred when the employee perceives another opportunity as better than his current position(Thomas,2009). The better opportunity is related more pay, recognition or a more convenient location.

In some circumstances, voluntary turnover intention occurs when the employee the organization for their own personal reasons such as health, family request and voluntarily retired from their current position. Kazi and Zadeh (2011) stated an involuntary types is always not be favoring to employee itself. Examples of an involuntary turnover by Kazi

and Zadeh (2011) are death of an employee, anarchy in the country, fulfillment of the basic needs of life and other related health issues. In the other hand, voluntary turnover is dependent on an employee itself and it is experienced by an employee to attain personal satisfaction related to job (Kazi and Zadeh, 2011).

According to Kazi and Zadeh (2011) job turnover is divided into two types which is internal and external turnover. They explained concept of internal and external turnover as a experienced by an individual who is act of transfer from one department to another keeping the base root same or can be from one organization to another. In other words, job turnover is elaborated as a sense of change in job description or job specification of an employee which cause a discrete behavior towards organization (Kazi and Zadeh, 2011).They agreed that job turnover result either positive such as increase in job performance or negative like disruption,stress, or decrease in job performance.

According to Weibo et.al (2010), involuntary turnover is happen when employee being fired by employer because of the poor performance or employee faced natural death. On the other hand, involuntary turnover intention is a measurement of whether the organization in question plans to remove an employee from a position, causing the turnover. This happened when an organization are not satisfied with an employee's job

performance and chooses to fire them. It also happens when a business has to eliminate positions due to economic pressures or downturns in business

Bureau of Labor Statistics (2014) founds that quit or job turnover is generally voluntary separations initiated by employees. The turnover is occurred due to rising with an improving economy and falling with a faltering economy. However layoffs and discharges are generally involuntary separations initiated by an employer and are countercyclical, moving in the opposite direction of quits. The ratio of the number of quits to the number of layoffs and discharges provides insight into churn in the labor market over the business cycle (Bureau of Labor Statistics, 2014).

For an example in the March 2006 the ratio was highest around 1.9 which nearly two people quitting from their job. From November 2008 through March 2010, layoffs and discharges outnumbered quits and the ratio fell below 1.0. The ratio was lowest at 0.7 in April 2009 toward the end of the recession, with less than one person quitting for each person laid off or discharged. The quits per layoff and discharge ratio was 1.6 in June 2014(Bureau of Labor Statistics ,2014).

Catalyst (2013) studies has identified that employee tend leave the job due to push factors and pull factors. There are few elements categorized under push factors in the organization such as individual perception of limited opportunities, lack of senior leader role models, excessive workloads especially attributed to bureaucratic and management inefficient, non-competitive rewards and recognition and lack of respect for personal life or desires. In the other hand, pull factors are contributed into three types of situation such as job offer with much greater compensation or more decision making power, desire to follow a lifelong career dream or avocation and personal factors such as family responsibilities especially towards children, spouse and elder care (Catalyst ,2013).Hence this study concluded the three top reasons for employees to leave the organization which they would leave the current organization with 42 % citing increase competition,35 % leave organization to accept other better opportunities to develop new skills or competencies, and 33 % is leaving to pursue greater advancement of the opportunities.

Thus, the issue of employee turnover intention were started to boost up in the most of the organization nowadays. This employee turnover intention issue captured wide places include product oriented organization and also financial institutions like banks. However there are several main factors contribute to the high employee turnover intention in financial institutions like banking sector.

2.3 Job Stress

Every individual experienced stress in their routine life. Stress is a common element in any kind of job that people engaged to . A gentle stress could stimulate individuals towards higher level of achievement. However, when stress becomes too rigorous, it can become dangerous due to its physical, psychological and behavioral harmful effects on the individual.

According to Medibank (2008) workplace stress refer to the response people may experience when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope with. It has been described as an emotional experience associated with nervousness, tension and strain, brought about by factors related to work.

Moreover this bank argued that workplace stress is concern for both employees and employer. The stress process originates with exposure to stressors. Stressors are those elements within an environment that cause stress and can be either physical or psychosocial. Physical stressors consist of physical elements within an environment such as loud noise or physically uncomfortable working conditions, whereas psychosocial stressors include pressures as tight deadlines or job insecurity (Medibank ,2008).

Medibank (2008) have identified five types of stressors situation or variable which is contribute towards stress situation for the employees in workplace. First types of stressor is work factors such as excessive work hours and unreasonable performance demands. The second stressor type is physical environment which is referring to noise and overcrowding , health and safety risks, and ergonomic problems. Third type of stressor is organizational practices like lack of autonomy, poor communication, and unclear roles and responsibilities. The fourth type of stressor is workplace change. Example of this type of stress faced by employee is insecurity in job, poor chances for advancement or promotion, and high turnover. The final stressor is relationships between employees. Example of relation based stressor is office politics or whistle blowing activities, competition, conflicts, poor relationship with superior and bullying or harassment.

Medibank (2008) survey also concerned about the health impact due to stressful workplace. This is because workplace stress on employee's has been linked to a wide range of mental and physical health conditions. For an example the level of workplace stress can cause few health problems such as nervousness, tension, strain, anxiety and depression (Medibank, 2008).

Basically job stress is divided into two major dimension which is physiological stress and psychological stress. Physiological stress refer to the physiological reaction of the body such as migraine, chest pain, sleep disturbance, smoking habits and various kind of stress behavior that could trigger at workplace (Crithcley, Rothshtein, Nagai, O'Doherty, Mathias, and Dolan, 2004).However psychological stress defined as emotional reaction such as anxiety, burnout, depression and tension as a result of unable to cope with job demand (Antoniou, Davidson, and Cooper, 2003).

Canadian Mental Health Association (2012) defined stress as a feeling that result from any emotional, physical, social, economic or other factors that require a response or change. In certain circumstances, stress will occur in the amounts which cannot be handled either mentally or physically. The word "stress" carries out many definitions from various sources. Beside that stress refer to the body's response to certain situations (The Healthline Editorial Team, 2013).There are two types of stress which is acute stress and chronic stress.

Acute stress refer to the body's immediate reaction to a new challenge, event or demand-the fight or flight response (The Healthline Editorial Team, 2013).For an example near-miss automobile accident, an argument with a family member, or a costly mistake at work sink in, your body turns on this biological response. Besides that, severe acute stress such as stress suffered as the victim of a crime or life-threatening situation can

lead to mental health problems, such as post-traumatic stress disorder or acute stress disorder.

World Health Organization (2014) found that work related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. WHO(2014) explained that stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues, as well as little control over work processes. Stress related hazards at work can be divided into work content and work context (WHA, 2014).

Work contents stress related to job content like meaningless of tasks, lack of variety. Beside that, work load or work pace is explained type of stress too much or too little to do, work under time pressure. Working hours stress such as strict or inflexible, long and unsocial, unpredictable, badly designed shift systems. Participation and control is type of stress lead to lack of participation in decision-making, lack of control over work processes, pace, hours, methods, and the work environment (World Health Organization, 2014).

Work context related stress are career development, unclear or unfair performance evaluation systems, role in the organization, interpersonal relationships, organizational culture and work-life balance such as conflicting demands of work and home, lack of support for domestic problems at work, lack of support for work problems at home, lack of organizational rules and policies to support work-life balance (World Health Organization, 2014).

However "workplace stress" believed to be very harmful physical and emotional responses and big conflict used to happen between job demands towards employee. Sometimes, the amount control of employee has over meeting these demands. It is because the combination of high demands in a job and low amount of control over the situation can lead to stress. WHA (2014) defined job stress as a harmful physical and emotional responses that occur when the requirement of the job do not match the capabilities, resources or needs of the worker. Job stress can lead to low motivation and poor performance.

Most of researcher found that jobs stress results from the interaction of the worker and condition of the work (Hanafiah and Normah, 2007). However, the importance aspect of worker characteristics and working conditions is the primary causes of job stress. This is because differences in individual characteristics such as personality and depends on how the adapting style of certain job conditions which result stress is in.

2.3.1 The relationship between Job Stress with Employee Turnover Intention

Basically banking sector are lack of administrative support from boss (manager), work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad, 2010).

Shukla and Sinha (2014) also consider stressful working environmental stimulus to a person or an oddity between individual and working location. The experience of job related stress also known job stress ,lack of commitment in the organization and the job satisfaction make employees to be quit from the current job.

According to Akeel (2012) banking sector has been undergo rapid and signal changes like policy changes and competition increased due to the entrance of more private sector banks also arrival of new technologies.

Hence the employees in banking sector were experiencing a high level of stress. Bank employees admit that stress is becoming important element in affecting their jobs, family life even health. This unpredictable economy, pressure to maintain profitability has increased responsibilities is the main cause of stress.

Jamshed *et al*., (2011) recommended "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks". In the other words, job stress always decreases their performance. When individuals face stress due to various conditions of their occupation and failed to cope with stress it will results into exhaustion. Basically banking sector are lack of administrative support from boss (manager),work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad,2010).

Basically job demands can lead to reduction of energy and lack of motivation especially when they exceed the employees coping capability and may close in negative work outcomes such as job dissatisfaction and turnover intention (Adebayo and Ogunsina 2011; Bakker, Demerouti and Schaufeli 2003).Beside this, job demands are not automatically lead to negative outcomes. Job demands may result in job stress and burnout if the workers do not have adequate resources such as social support and job control (Bakker and Demerouti, 2007).

2.4 Working Environment

Working environment refers to the surrounding conditions in which an employee operates (Drea, 2011).The working environment is build of physical conditions such as office temperature, equipment or personal computers. Drea (2011) also related work processes or procedures to describe about the working environment. Basically the working environment can be divided into internal and external. The internal work environment involves the social interactions at the workplace such as interactions with peers, subordinates and managers (Drea, 2011).However hostile environment arise when there is interferes with an employee's job performance, intimidating or any offensive work environment. Moreover, external working environment associated with the physical condition of the building or location. Thus, healthy work environment is free from problems associated with sick building syndrome, polluted environment and busy city or location.

According to Saba and Shehzad (2014) working environment refer to the location where a task is completed. When pertaining to a place of employment, the work environment involves the physical geographical location as well as the immediate surroundings of the workplace such as a construction site or office building. The place of employment also related to other factors such as the quality of the air, noise level and additional perks and benefits of employment such as free child care or unlimited coffee, or adequate parking Saba and Shehzad (2014). Beside this working environment in an organization also refer

to the relationship between employees from various level or department whom together to achieve the mission of the organization. (Saba and Shehzad, 2014) found that "A great place to is one in which you trust the people you work for have pride in what you do and enjoy the people you work with".

The key factor for great workplace is "trust". From the perspective of employee, great work places were built when they trust each other, have pride in what they do and enjoy with people who work with them. Beside this from the perspective of managers, a great workplace is one where they achieve organizational objectives, having employees whom gave their best performance and work together as a team or family in an environment of "trust" indeed.

Drea (2011) says that an ideal work environment constitutes of four important elements include socially pleasant environment which meant to be work with people who are pleasant, cooperative and respectful. Other element of ideal work environment is rooms for independence refers to individuals are free and encouraged to work as independently as the task allows. This ideal work environment also needs support for new ideas. It means the willingness to hear, evaluate and if warranted support the implementation of the new ideas and suggestions. The last element is having good logistic to get done of the work in organization.

2.4.1 The relationship between Working Environments with Employee Turnover Intention

According to Medina (2012) working environment is like relationship between colleagues, comfortable workroom, proper lighting, furniture and other office equipments are some of the major constituents of work condition which is one of the major reasons for an organizations experiences high employee turnover intention. Beside this the personal satisfaction are various according to the individual whom take time to change or coupe up the mentor of the working environment. In some circumstances, working environment may freezing the panes of personal satisfaction level of an individual, then this might directly affect the employee to have a job turnover intention towards their working organization(Dane and Brummel,2013).Hence, people tend to change their job and jumps from company to company due to working environment from which they are not satisfied.

Kazi and Zadeh (2011) agreed that working environment or condition constituents if given proper attention by the management of an organization can lead the willingness of employees to work in the same organization which will also have the positive impact towards job turnover intention rate. It's concluded that attributes and attitude of the employees dependent on the organization working environment which is plays a vital role as the unwillingness of employees to look inward will accelerate the job turnover intention rate of the organization (Kazi and Zadeh, 2011).

Zigarmi, Houson, Witt, and Diehi (2011) have conducted survey to identify the factors that contribute to an engaging work environment. They did survey either good working environment is responsibility of managers, senior leadership responsibility or the role of individual in the process. According to Zigarmi *et al*. (2011) employees in an organization tends to experiences their environment first through their jobs and the role they are playing before look into other organizational or relationship factors. The survey conducted by them indicated that working environment experiences the most impact in terms of their intentions to stay with their organizations. The organizational and relationship factors plays least important role towards influencing the employees in the organization (Zigarmi, Houson, Witt, and Diehi ,2011).

According to Zigarmi, Houson, Witt, and Diehi (2011) working environment is explained by focusing three important factors such as job factors, organizational factor and relationship factor. The job factor refer to the autonomy, meaningful work, feedback, workload balance and task variety. Organizational factors is related to the collaboration among team members, performance expectations of employee, position growth, procedural justice or process fairness and distributive justice such as rewards, pay and benefits. The last factor is relationship which is refer to the connection between working colleagues and leader or employer.

2.5 Compensation

According to Kazi and Zadeh (2011) compensation refers to all forms of tangible and non tangible benefits than an organization provides to his employee rendering their services as a part of employer contract. They divided compensation into two categories, direct financial benefits and indirect financial benefits. Kazi and Zadeh (2011) explained direct financial benefits as a part of employee's compensation includes salary, wages, incentives, commission and bonuses. On the other hand, indirect financial benefits is refer to the non cash in nature such as holidays, medical facilities, life insurance, medical leave, sick leave,casual leave,vision care, retirement plan,child care assistance,employee's assistance program and education assistance program.

Heathfield (2014) defined salary as a fixed amount of money or compensation which is paid to an employee by an employer in return for work performed. Most probably salary is paid either frequently, in a bi-weekly or monthly basis. An employee who is paid a salary is expected to complete a whole job in return for the salary (Heathfield, 2014).But its differ from a non exempt employee who is paid an hourly rate or by the piece produced and this is generally eligible to collect overtime payment (Heathfiled, 2014).In some circumstances, the level or range of salary payment is determined by market pay rates for an employee whom work in similar industries in the same region. Heathfield (2014) also agreed salary ranges is established by an individual employer and it is tend to influence the number of people or employee available to perform any specific job in the employer's employment scale.

The main purpose of good compensation payment philosophy is to attract, retain and motivate good employee (Heathfield, 2014).To achieve the goals, companies or organization used a mixture of the three main components of compensation, basic salary, incentive pay whether in the form of cash or non cash award and other non financial awards. Hence a company might be offering salaries that are competitive in the market or it must be favor pay that is structured to attract employees rather than pay that helps to retain them (Heathfield, 2014).

Sepe, Simone, Whitehead and Charles(2014) says that compensation is the total amount of the monetary and non-monetary pay provided to an employee by an employer in return for work performed as required. According to Sepe et.al.(2014), compensation are various from different organization and it takes account few elements and factors includes market research about the worth of similar jobs in the market place, employee contributions and accomplishments, the availability of employees with like skills in the marketplace, the desire of the employer to attract and retain a particular employee for the value they are perceived to add to the employment relationship and the profitability of the company or the funds available in a non-profit or public sector setting and thus the ability of an employer to pay market-rate compensation.

The example of compensation payments includes bonuses, profit sharing overtime pay, recognition rewards and sales commission. Beside this compensation also include non-monetary perks such as a company car paid-car, stock options in certain instances, company paid-housing and other non-monetary but taxable income items (Sepe, Simone, Whitehead and Charles, 2014).

2.5.1 The relationship between Compensation with Employee Turnover Intention

Suchita (2014) says that salary and compensation, those in such roles will fare better and employers will have to revise the salaries to keep talent from moving out. Private sector employers are striving to ensure that compensation packages strike the balance between being attractive enough to retain talent and sustainable enough for them to continue operating at a profitable level. In the other words compensation payment especially salary increment is important factor to retain employees in organization includes banking sector which is crucial to sustain staffs from resignation even turnover intention as well. Effective of compensation payment strongly related to employee's productivity in some organization (Greene, 2010).

In a similar study, found that the existence of a good compensation of employees will bring good health for employees. With good health condition, the number of working hours or employee present hours is able to obtain a maximum work performance. As a result the working progress will be improved and also reduce the number of employee turnover intention. According to Wade, O'Reilly, and Pollock (2006) the low compensation payment especially salary towards employee might trigger them to try get their own business or side job. With the side business, the quality of employee's work and concentration will be disrupted. At the end, it will bring impact towards performance of the staffs and increased the employee turnover intention.

High Pay Centre (2014) have done analysis towards the payment of compensation salary in the organization. This survey has founded a big different or gap between the payment between the upper management operation level of employees.HPC (2014) claims that workplaces with big pay gaps between the highest and lowest wage earners suffer more industrial disputes, more sickness and also contribute towards higher staff turnover than top management employee with more equitable pay difference. As the result bosses are earning time times more than the lowest paid staff in their organization. This phenomena made organizations experiences higher staff turnover (High Pay Centre (2014).

2.6 Career Growth

McKay (2014) clarify that the word "Career" has a couple of different meanings in the context of career development. He defined career as an individual's vocation or trade or how she or he makes a living. The word career also known as "Occupation". The second way of defining the word "Career" is as a series of jobs an individual has over his or her lifetime (McKay,2014).The job or career reflects the meaning of increasing responsibilities, compensation and more prestigious titles with each subsequent position. However some people career are filled with unrelated jobs or an individual may not experience upward progression but staying at the same level or position throughout his or her entire working life (McKay,2014).

According to Heathfield (2014) career growth refer to the process used by an employee to chart a course within an organization for his or her path and career development. In the other words career involves the full understanding about the knowledge, skills, personal characteristics and experience are required for an employee to progress his or her career laterally or through access to promotions and departmental transfers. Career growth requires an employee to take an honest look at his or her career goals, skills, needed knowledge, experience, and personal characteristics since its requires the employee to make a plan to obtain what is necessary in each of these areas to carry out his or her career path (Heathfield ,2014).An organization must have a formal process for career growth for the employee such as performance development planning (Smith,2012).This PDP help employees to receives some support and assistance for his or her efforts to develop a long term career path. Apart from that, performance appraisal also help an employee to built and help them to steady career growth (Heathfield, 2014).

Career growth refers to the development of the employee in an organization (Sattar and Ahmed, 2014). In the other words, the various positions an employee moves to as he or she grows in an organization. Most of the time employee used to move vertically but also there is some move creatively or cross functionally to a different type of desired job role. According to Sattar and Ahmed (2014) career development or growth involves managing his or her career within or between organizations. It also includes learning new skills and making improvements in career level. Career growth considered as an ongoing process which is help them to learn and achieve more in career life.

Beside that career growth is encompasses everything an employee do from the time start the career until the retirement stage (Smith, 2012). She defined the word advancement or career growth as meaning to climbs the corporate ladder until their reach the desire position or level in that organization. Some people refer career advancement as doing greater job and being recognized for it (Smith, 2012).

Larson (2004) says that career evolution creates stress on employee's understandings of the value of his or her career prospects. Obstacles in career growth can exist at any time during an employee's employment period which is become stress for them. Career growth is much more important than salary in Europe or America but it is calculated correspondent to salary in Asian context."Moving Up or Moving Out "counts career growth as basic turnover intention (Weng, McElroy, Morrow, and Liu, 2010).High employee turnover intention also be due to no potential chance for progressions or promotion, thus employee prefer other companies which may offer with higher posts and increased remunerate packages (Salamin and Hom,2005).

In additional, lack of opportunities in an organization for growth and advancement also bring impact towards the increasing of turnover intention in an organization with respect to having a direct correlation with job satisfaction level of an individual (Kazi and Zadeh, 2011).This problems arise due to employer during the recruitment period hides the basic job needs and specification which need to performed by an employess.Hence the job which is not explained will definitely make up the false hopes of an employee growth, advancement from their current position and other fringe benefits.

2.6.1 Relationship between Career Growth and Employee Turnover Intention

There is strong relationship between career growth or development and employee's intention to quit from the job. It is because career growth is one of the objectives of every employee in an organization after join the work (Weihrich, 2010). It seems that every employee in different field or level were targeting to achieve next level in work or even look for the opportunities which can help them to grow into upper level and more comfortable position in the future. In the other words, employees are tend to find other alternatives or job if existing working company failed to provide facilities or enough opportunities for them to grow(Branham, 2005). Hence, employee migrations were used to happen all the type of industries and services includes banking sector although it looks as big commercial financial institute to work with. Christophersen (2011) found that there are significant banking operating methods which is become obstacle stone for the employee's individual career growth.

Leahy (2012) has identified most five reasons on contributing for slow career growth. The first factor is banking sector implementing a constant career growth while other major industries even companies were improved and modified their appraisal management system to maintain transparency in performance based annual incentives but commercial banks is still lack on this area. Secondly, they focused to do job sincerely but didn't take any extra initiative of innovation to the business ahead. It is because their daily routine is almost decided. Third, bank employees always involved on unwanted transfers. They face the problem of transfers whenever the bank requires them to move.Sometimes promotions are linked with transfers that put the candidate in dilemma. Fourthly, lower level staff is often overburdened until employee intend to quit from the job. A bank officer always get extra work every peak hours which make them on pressure everyday and also blocked them from growth to next level. The last reason is bank staffs always enjoy fewer holidays because sometime they might call up by superior to come work on holiday's time to complete some necessary or pending tasks.

2.7 Theory of Maslow

The theory of Hierarchy of Needs is developed by Abraham Maslow whom is known as a behavioral Scientist (Boeree, 2006). This theory is speaks on how people satisfy various personal needs in the context of their work. As a humanist psychologist, Maslow found that a person could not recognize or pursue the next higher need in the hierarchy until her or his currently recognized need was substantially or completely satisfied. In

the other words, this concept called as a *prepotency*. The problem of turnover intention arise when most of the employees articulate what they *want* from a job. On the other hand, employer has failed to listen the employee's want, but they were telling what they *want* from them.

According to this theory, as a person advances through an organization, his employer supplies or provides opportunities to satisfy needs is higher in the pyramid.This theory assumed human needs as main factors which is motivates individual in an organization. Abraham Maslow has divided the human needs into five categories or levels (Cherry, 2014). The first level of needs are basic physiological needs includes food, shelter and cloth. After these needs are satisfied, a person moves to second level which is describe about the safety and security needs. These needs concerned on safety around home and work place. Third level of Maslow's hierarchy describe about social need of love and affection. Once belonging or social needs are satisfied an individual moves to esteem need level. At this stage, a person needs self respect, confidence and responsibility. The final level of Maslow's hierarchy is self actualization needs where a person wants to utilize their full potential.
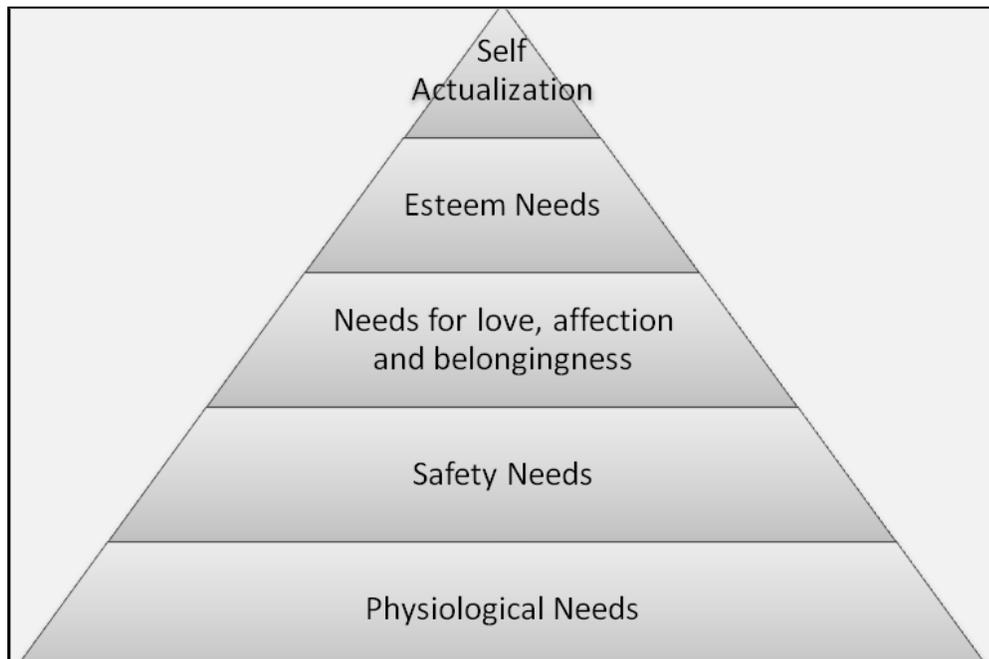
Table 2.1 Maslow's Hierarchy of Needs

(Sources from: Personality Theories, 2006)

The theory of Maslow is believed to relate with employee turnover intention in an organization. This theory was emphasized on satisfaction level which is highly bring impact into the performance of the employee in the workplace (Cherry, 2014). Organization are responsible to encourage and built employee's satisfaction also performance. Offering bonuses or extra benefits will certainly make employee to improve their performance. Organizations which is failed to review their employee's needs or recognize a job well may soon find disgruntled employees. Beside this, organizations that strictly monitor employee's performance without providing employees the opportunity to provide feedback also result for non-motivated employees as well. Maslow (1943) emphasized that an organization should have some mechanisms

in place for the employee to give feedback about ways the organization could improve itself and also provide a better place to work. The needs and want of employee in different level can be fulfilled by having open communication between employer where it can be satisfied with performance review and employee happy with attractive compensation level related to the work(Maslow,1943).

Maslow (1943) has been introduced the concept of self actualization in his theory which is highly relates directly to the challenges and opportunities for employees and organization. In the other words, each employee deserved to have personal development in the career in order to achieve the higher level of satisfaction. Maslow (1943) says that every employee have a basic human need and a right to strive for self actualization same as employer or corporate directors do. Therefore the successful organizations and employers will be those who truly care about, understand, encourage and enable their employee's personal growth towards self-actualization.

An organization or employers are sustainable if they managed to learnt fast on how to built on a serious and compassionate commitment by identify employee's self actualization, try to pursue and help them to reach their own personal unique potential(Maslow,1943). The fact is when all the personal growth was bringing some special talent or interest, new experience, produces new skills, attributes, behaviors and understanding where it is directly transferable to any sort of job role. The recognition will offer self development support to the employees in any direction that the person to grow and become more fulfilled and motivated to work (Maslow, 1943).

2.8 Chapter Summary

At the end of the chapter, it covers the review of past related studies. Articles and journals are adopted to construct the theoretical framework and hypotheses. The findings of past researchers are used to develop the hypotheses and relationship between independent and dependent variables. Moreover this literature review was supported by theory of Maslow which is closely related to explore more about this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides clear picture about the research design, population and sampling study, research instruments, data collection method, data analysis techniques and research tools which is comprise validity, reliability and trustworthy of the research. Besides that, also explained about the previous literature of the studies, language terminology and type of analysis which used to interpret the data and information collected.

3.2 Research Framework

INDEPENDENT VARIABLES

DEPENDENT

VARIABLE

Job Stress (IV)

Working Environment (IV)

Employee Turnover intention in Banking Sector (DV)

Compensation (IV)
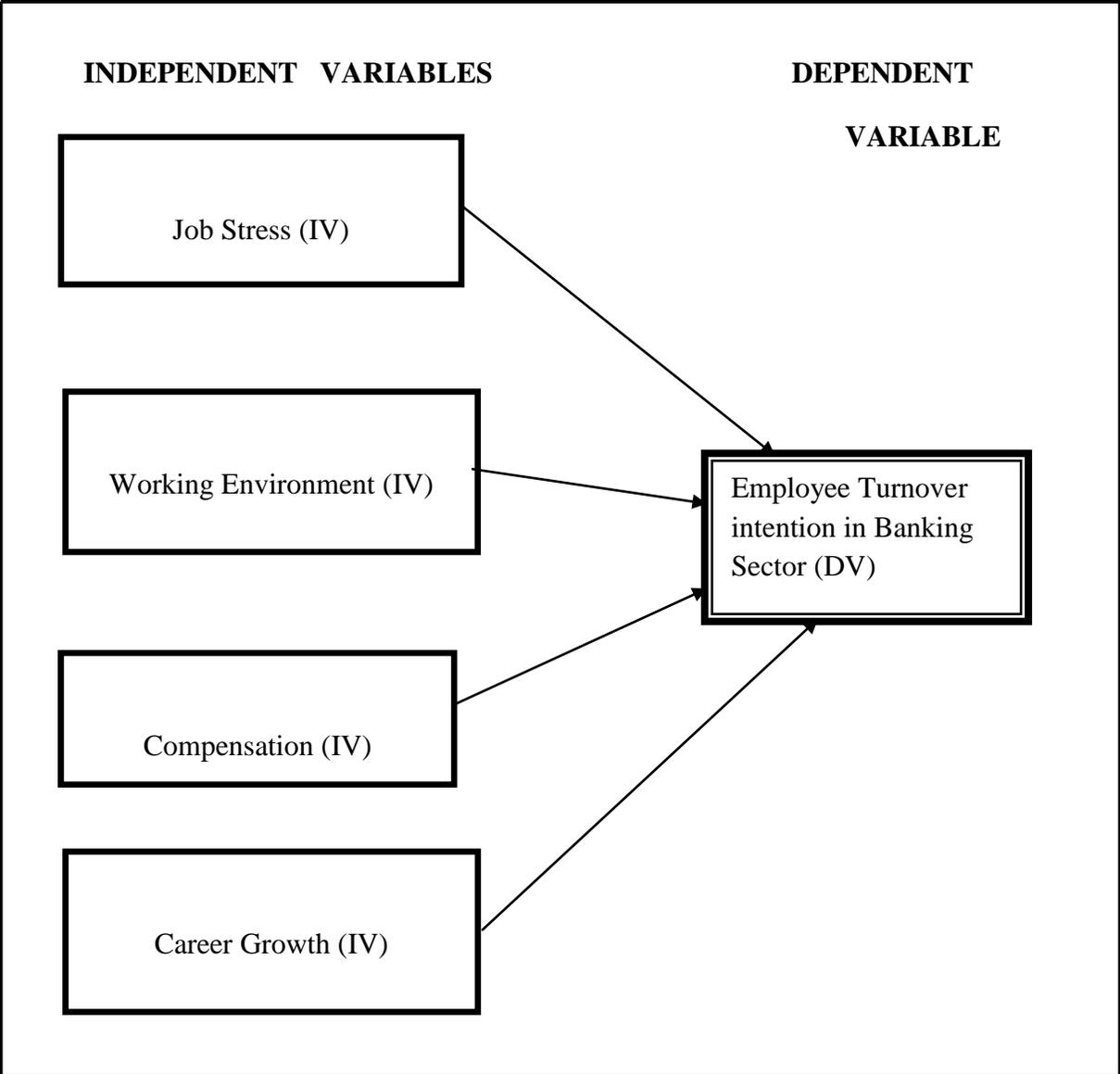
Career Growth (IV)

Figure 3.1. Research Framework

The theoretical framework examine the relationship between job stress, working environment, compensation and career growth which is causes variables contribute toward employee turnover intention in banking sector. This study will also investigate the significant difference between age group, number of years with current organization, education level, and gender and employee turnover intention in organization.

3.3 Hypothesis Development

Based on the research questions and objectives of the study, several hypotheses have been developed as below:

Basically job demands can lead to depletion of energy and lack of motivation especially when they exceed the employees coping capability and may culminate in negative work outcomes such as job dissatisfaction and turnover intention (Adebayo and Ogunsina 2011; Bakker, Demerouti and Schaufeli 2003).Beside this, job demands are not automatically lead to negative outcomes. Job demands may result in job stress and burnout if the workers do not have adequate resources such as social support and job control (Bakker and Demerouti, 2007).Basically banking sector are lack of administrative support from boss (manager), work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad, 2010).Hence, it was hypothesized that:

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Hypothesis 1: There is a relationship between job stress and employee turnover intention in banking sector.

According to Medina (2012) working environment is like relationship between colleagues, comfortable workroom, proper lighting, furniture and other office equipment are some of the major constituents of work condition which is one of the major reasons for an organizations experiences high employee turnover intention. Beside this the personal satisfaction is various according to the individual whom take time to change or coupe up the mentor of the working environment. In some circumstances, working environment may freezing the panes of personal satisfaction level of an individual, then this might directly affect the employee to have a job turnover intention towards their working organization(Dane and Brummel,2013). Hence, it was hypothesized that:

Hypothesis 2: There is a relationship between working environment and employee turnover intention in banking sector

Kapur (2014) says that salary and compensation, those in such roles will fare better and employers will have to revise the salaries to keep talent from moving out. Effective of compensation payment strongly related to employee's productivity in some organization (Greene, 2010).In a similar study, found that the existence of a good compensation of employees will bring good health for employees. According to Wade, O'Reilly, and Pollock (2006) the low compensation payment especially salary towards employee

might trigger them to try get their own business or side job. With the side business, the quality of employee's work and concentration will be disrupted. At the end, it will bring impact towards performance of the staffs and increased the employee turnover intention. Hence, it was hypothesized that:

Hypothesis 3: There is a relationship between compensation and employee turnover intention in banking sector.

Career growth is one of the objectives of every employee in an organization after join the work (Weihrich, 2010). It seems that every employee in different field or level were targeting to achieve next level in work or even look for the opportunities which can help them to grow into upper level and more comfortable position in the future. In the other words, employees are tend to find other alternatives or job if existing working company failed to provide facilities or enough opportunities for them to grow(Branham, 2005).

Christophersen (2011) found that there are significant a banking operating method which is become obstacle stone for the employee's individual career growth. HPC (2014) claims that workplaces with big pay gaps between the highest and lowest wage earners suffer more industrial disputes, more sickness and also contribute towards higher staff turnover than top management employee with more equitable pay difference. As the result bosses are earning time times more than the lowest paid staff in their organization. This phenomena made organizations experiences higher staff turnover. (High Pay Centre, 2014). Hence, it was hypothesized that:

Hypothesis 4: There is a relationship between career growth and employee turnover intention in banking sector

3.4 Research Design

Research design described a clear outline of how a survey was conducted in the specific study. This research is based on quantitative approach and descriptive and inferential analysis will be used to interpret data. The types of quantitative data collecting very useful when the respondents need time to gather information or consider their answers (Phellas,Bloch and Seale,2011).For an example survey of pay levels among university employees by gender would require complex information, so a self-completion survey would provide respondents with time to check their records before answering (Phellas,et.al,2011).The are four advantages of survey by self-completion questionnaire was identified by (Phellas,Bloch and Seale,2011).

One of the advantage of using questionnaire is very cheap to the administer. This is because costs are only associated with printing or designing the questionnaire, their postage or electronic distribution. The second point is it's allow a greater geographical coverage than face-to face interviews without incurring the additional costs of time and travel. Besides that, using self-completion questionnaire able to reduce the level of biasing error which is caused by the characteristics of the interviewer and the variability in interviewer's skills. Moreover the absence of an interviewer provides greater anonymity for the respondent. When the topic of the research is sensitive or personal it can increase the reliability of responses (Phellas, Bloch and Seale, 2011).

The unit analysis data were carried into individual where the CIMB bank staffs has been choose the individual to responses the questionnaire. This study has been used descriptive method to measure the relationship between two variables, namely the relationship of employee turnover intention, cause and effect among the CIMB branch staffs in Klang valley. There are four causes indentified includes job stress, working environment, compensation and career growth which has relationship between employee turnover intention in banking sector.

Descriptive analysis used to describe the basic features of the data in a study and also provide simple summaries about the sample and the measures (William, 2006).Inferential analysis are most appropriate way to explain hypothesis.(Hair, Black, Babin , Anderson and Thattham, 2006) says that inferential analysis used for predictions, forecasts and estimate that are used to transform information into knowledge.

3.5 Operational Definition

The purpose of operational part to clarify the nature of the variables involved and helps to tied to the theoretical constructs under the study. This study investigate the employee turnover intention issue in banking industry by identify few variables which is mainly related to such problem to be occur. Employee turnover intention refers to the process which is associated with replacing workers who were no longer working with the company (Fox, 2012). Hence, a new person need to hire back and trained extensively every time vacant for job. Based on the explanation, employee turnover intention has

remained a major problem in various industries especially banking industry where this study conducted to identify real factor or variables which is contribute to this situation.

There are four independent variables has been identified and related to employee turnover intention in banking industry especially CIMB bank branches in Klang Valley. The variables to measure employee turnover intention in banking sector includes job stress, compensation salary, working environment and career growth.

David and Thresa (2011) defined job stress as a harmful physical and emotional responses that occur when the requirement of the job do not match the capabilities, resources or needs of the worker. Job stress can lead to low motivation and poor performance. Most of researcher found that jobs stress results from the interaction of the worker and condition of the work (Hanafiah and Normah, 2007). For an example job stress exist when bank staffs experienced few phenomena such as get irritated with the variety of job, less time with personal life, higher expectation on the specific job role, target setting for all subordinates and etc. The real scenario of CIMB branches carries out jobs where the tellers also need to do cross product selling which is become additional task to them since they only focuses on daily banking transaction with customer such as banking in or withdrawal money, fixed deposit placement ,cash cheque and etc. Besides that, example of banks cross sell product is selling credit card, any types of long time saving plan with separate target to be achieved by each staffs or employees.

Mohammadbagher (2011) classified a few elements which is contribute towards job stress such as variety of the job, no time to be spend with family, higher expectation on the given job role, performance targets for all the subordinated regardless of department, freedom of innovative thinking during implementing any tasks and either work is enjoyable or not.

Drea (2011) says that an ideal work environment constitutes of four important elements include socially pleasant environment which meant to be work with people who are pleasant, cooperative and respectful. There are few issues related to poor communication between senior executive or superior with junior staffs. This is due few high volume transaction needed approval from their superior immediately. As all the staffs busy with their task so any delay response will create uneasy environment and bring conflicts between them. The failure of mentor to provide right guidelines to junior employee will create gap and it may bring impact on achieving common goals .Beside this, some branches of CIMB in Klang valley has small spaces of banking hall and it makes customer feel irritated as they need to wait for the queue number for long.

Leblebici (2012) described elements of working environment like available facilities to perform job function, how often receive advices from mentor, number of challenges faced and available job opportunities, relationship between top management and operational management.

According to Sattar and Ahmed (2014) career development or growth involves managing his or her career within or between organizations. It also includes learning new skills and making improvements in career level. The elements falls under career growth is fair opportunity for career advancement or promotion, frustration when potential role is not evaluated properly, feel stagnated in current role, little space growth for current position and good training for staffs. For an instance, CIMB branches started to implement VSS system to any department which is failed to meet target or desired performance. Chow (2005) define VSS as a type scheme where the employee are allowed to resign voluntarily from an organization by receiving fair compensation and the payment is vary from years of contributed with CIMB bank. The main reason of introducing of VSS to lessen the number of employees working in any branches or department so that overhead costs can be reduced.

According to Freedman, Lane, Repullo and Hebbel (2011) career growth refer to the elements which is provide fair opportunity in term of career advancement or promotion, the proper evaluation towards the employee about the potential role, stagnated into the same role for long period, little scope to growth from the current position and hours of training provides toward employees.

Sepe, Simone, Whitehead and Charles(2014) says that compensation is the total amount of the monetary and non-monetary pay provided to an employee by an employer in return for work performed as required.. The compensation of CIMB branches was focused on salary package, bonuses, commission and over time payment. Employment turnover intention will be increasing when employee feel dissatisfy on what they get pay after their performance. For an example, the staffs in few branches of CIMB in Klang valley feel dissatisfy with the annual bonus payment where payout is vary from branches followed by their percentage of the performance. Beside this, basic salary calculation is still far away compare to non financial organization which is offer competitive salary. For instance fresh graduates starts career with CIMB bank with low salary and annual increment as well.

According to Rodda (2014) says compensation salary is the element refer to the matter of competitive salary package offered to the employee, the performance bonus commission overtime pay, recognition from the employer to the good performer of employee and fair payment level based on the experience or qualification.

3.6 Instrument

Survey method is the most common method used in quantitative research and it has been adopted in this research. The questionnaire of survey method consists of three main sections (see appendix A): Profile of the respondents (Section A), evaluating variables which influences employee turnover intention in organization (Section B) and Bank employee's turnover intention (Section C). The measurement of the dependent and independent variables are measured as below:-

Section A consists of questions that would provide information about the profile of the respondents. The questionnaire of this section includes demographic information's such as gender, marital status, years of experience, educational level, position hold, age group and race. The demographic information was adapted from Suharto (2001).

Section B of the questionnaire evaluates variables which is influenced employee turnover intention in banking sector. This section was divided into four groups to measure independent variables that influence employee turnover intention in banking

line. All the variables were evaluated by using Likert Scale varying from 1 to 5 (1=Strongly Disagree, 2= Disagree, 3= Neutral, 4=Agree and 5= Strongly Agree).

Johns (2010) says that likert scale used to measure the broader attitudes and values. They argued that attitudes may vary among a dimension from negative to positive same as heights which is vary along a dimension from short to tall or wealth varies from poor to rich. Furthermore, multiple items on the same broad object (1=Strongly Disagree, 2= Disagree, 3= Neutral, 4=Agree and 5= Strongly Agree), The ranking of this codes could be summed or averaged to give an indication of each respondent's overall positive or negative orientation towards that subject matter (Johns,2010).The reason why five scale used is probably to strikes a compromise between the conflicting goals of offering enough choice since there are only two or three options mean to measure direction rather than strength of opinion. Sauro (2010) also says that five to seven points tend to be a good balance between having enough points of discrimination without having to maintain too many response options.

Besides that, opinions scale is a type of rating which is designed to measure attitudes or reactions (Sauro, 2010).It is popular to use in surveys in order to get a comparable scale of opinion. At this case respondents need to indicate the multiple choices answer that represents their attitude or reaction. The example of opinion scale rating is (1=Strongly Disagree, 2= Disagree, 3= Neutral, 4=Agree and 5= Strongly Agree)- Sauro (2010).

The first part measure the questions related to job stress level among the current employee as below:

DIMENSION Job Stress	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I get irritated with the variety of job	1	2	3	4	5
My job not allow me to have enough time with family	1	2	3	4	5
Higher expectation on my job role	1	2	3	4	5
Setting performance target for all subordinates	1	2	3	4	5
Freedom for innovative thinking to executing my work tasks	1	2	3	4	5
My job is enjoyable	1	2	3	4	5

The questionnaires to evaluate job stress elements were adopted from Mohammadbagher (2011).

Basically banking sector are lack of administrative support from boss (manager),work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad,2010).

The second part evaluates the working environment factor towards turnover intention among the bank employee and questions are as below:-

Working Environment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Enough facilities to perform my job	1	2	3	4	5
Mentor who often advices me on my job	1	2	3	4	5
Challenging and interesting job opportunities	1	2	3	4	5
Good working relationship amongst employees & employer	1	2	3	4	5
The goals of this bank are not clear to me	1	2	3	4	5

The questionnaires to evaluate working environment of banking sector were adapted from Leblebici (2012).

The theory of Maslow is believed to relate with employee turnover intention in an organization. This theory was emphasized on satisfaction level which is highly bring impact into the performance of the employee in the workplace (Cherry, 2014). Organization is responsible to encourage and built employee's satisfaction also performance. Besides that, The needs and want of employee in different level can be fulfilled by having open communication between employer where it can be satisfied with performance review and employee happy with attractive compensation level related to the work(Maslow,1943).

The third part of section (B) is questionnaires to evaluate the satisfaction level of bank employee towards compensation salary. The question elements are as below:

Compensation Salary	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Competitive salary package	1	2	3	4	5
Performance bonus/commission/overtime	1	2	3	4	5
Recognition and reward for good performance	1	2	3	4	5
My level of pay is fair	1	2	3	4	5
I feel unappreciated by the bank when I think about what they pay me.	1	2	3	4	5

The questionnaires to evaluate compensation salary payment of banking sector were adapted from Rodda (2014).

According to Wade, O'Reilly, and Pollock (2006) the low compensation payment especially salary towards employee might trigger them to try get their own business or side job. With the side business, the quality of employee's work and concentration will be disrupted. At the end, it will bring impact towards performance of the staffs and increased the employee turnover intention. The fourth part of section (B) is examines the career growth of working in the banking industry. The question elements are as below:

Career Growth	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Fair opportunity for career advancement or promotion	1	2	3	4	5
I feel frustrated when my potential role is not evaluated properly	1	2	3	4	5
Feel stagnated in my role	1	2	3	4	5
There is little scope for growth in my position	1	2	3	4	5
Good training are provided	1	2	3	4	5

The questionnaires to evaluate career growth of banking sector were adapted from (Freedman, Lane, Repullo, and Hebbel, 2011).

Maslow (1943) has been introduced the concept of self-actualization in his theory which is highly relates directly to the challenges and opportunities for employees and organization. In the other words, each employee deserved to have personal development in the career in order to achieve the higher level of satisfaction. The recognition will offer self-development support to the employees in any direction that the person to grow and become more fulfilled and motivated to work (Maslow, 1943).

Section (C) is being likely to explore bank employee's turnover intention from their current organization or position. Respondents also given option to choose their answers

by using Likert Scale varying from 1 to 5 (1=Strongly Disagree, 2= Disagree, 3= Neutral, 4=Agree and 5= Strongly Agree).The questionnaire for this section are:

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I intend to leave the bank soon	1	2	3	4	5
I plan to leave the bank in the next little while	1	2	3	4	5
I will quit the bank as soon as possible.	1	2	3	4	5
I do not plan on leaving the bank soon.	1	2	3	4	5
I may leave this bank before too long.	1	2	3	4	5

The questionnaires to identify the bank employee's turnover intention were adapted from (Amah, 2009). Maslow (1943) says that every employee have a basic human need and a right to strive for self-actualization same as employer or corporate directors do. Therefore the successful organizations and employers will be those who truly care about, understand, encourage and enable their employee's personal growth towards self-actualization. Moreover an organization or employers are sustainable if they managed to learnt fast on how to build on a serious and compassionate commitment by identify employee's self-actualization, try to pursue and help them to reach their own personal unique potential(Maslow,1943).

3.6.1 Measurement Scale

The measurement scales adapted into this research are nominal scale and Likert scale to measure the research questionnaires.

3.6.1.1 Nominal Scale

Above measuring scale is most simple way to arrange data into the related categories or groups. For an instance, demographic information is measured by nominal scale includes gender, marital status, years of experience, educational level, position hold, age group and race.

3.6.1.2 Ordinal Scale

Ordinal Scale is widely used in quantitative type research. Basically this scale designed to determine the opinion or attitude of a subject matter. In the other words, different types of rating scales are developed to measure attitudes directly. Likert (1932) developed the principles of measuring attitudes by asking people to respond to a series of statements about a topic or problems in terms of the extent to which they agree with them and tapping into cognitive and affective components of attitudes which is useful to identify the existing problem or issue. The likert widely used to seeking for respondents' agreement, evaluation or frequency. In the questionnaire, about five or seven points of likert scale point will be used to allow the individual or respondents to express how

much they agree or disagree with a particular statement (Likert, 1932). One of the examples of Likert Scale at this research is as below:

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I intend to leave the bank soon	1	2	3	4	5
I plan to leave the bank in the next little while	1	2	3	4	5
I will quit the bank as soon as possible.	1	2	3	4	5
I do not plan on leaving the bank soon.	1	2	3	4	5
I may leave this bank before too long.	1	2	3	4	5

3.6.2 Pilot Test

The pilot is conducted to identify real time required for each respondents to fill up questionnaires, determine the quality of a proposed questionnaire and identifies problems which may arise to test its reliability and validity (Shuttleworth, 2008). This test will help to make necessary adjustment and amendment on the questionnaire set. At this research, around 10 or 10 % questionnaire set was distributed into CIMB plaza Centro Klang to test the reliability and validity.

3.6.3 Outcome of Reliability

Cronbach's Alpha Coefficient plays role to measure the reliability or validity of the collected data (Yousefi, Alipour, and Sharif, 2011). Therefore Alpha coefficient was used to this research to measure the reliability level of independent variables such as a turnover intention and dependent variables includes job stress, working environment, compensation salary and career growth. The main objective of this analysis to avoid bias or error free of data collection and built consistency items or variables. High range of coefficient shows that correlation is stronger and will record higher reliability of the research results. The Cronbach's Alpha Coefficient result of this research to towards employee turnover intention as below

Independent Variables	No of items
Job Stress	6
Working Environment	5
Compensation Salary	5
Career Growth	5

Dependent Variable	No of items
Turnover Intention	5

Cronbach's Alfa	0.634

Table 3.1 Cronbach's Alfa Coefficient Result

According to above result, all the independent and dependent variables since the values of Cronbach's Alfa Coefficient shows higher which is 0.634. This result indicates that all item is valid and reliable under the questionnaire (Santos, 1999).

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent (High-Stakes testing)
$0.7 \leq \alpha < 0.9$	Good (Low-Stakes testing)
$0.6 \leq \alpha < 0.7$	Acceptable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Table 3.2 *Internal consistency for Cronbach's alpha*

(Sources: Santos, 1999)

3.7 Data Collection

Data collection refers to the systematic approach to gathering information from a variety of sources to get a complete and accurate picture of an area of interest (Goulart, 2013). This is very important part in any research study as an inaccurate data collection may impact the results of a study and ultimately lead to invalid results. At this research project, primary data collection was adapted and data are collected through survey questionnaires.

3.7.1 Primary Data

University of Minnesota (2014) defined primary data collection provide as a first hand testimony or direct information which is considered under topic of investigation or issue. According to University of Minnesota (2014), the sources of primary data are obtained from surveys, observation and experimentation. These data are new and not previously published. Besides that, primary data collection divided into two types includes qualitative data and quantitative data. Examples of qualitative data are depth interviews, case studies and etc. Meanwhile, quantitative data involves numbering style such survey or questionnaire, statistical data and etc. Moreover primary data collection is adapted into this research where questionnaire is distributed to the target population to collect the necessary information.

3.7.2 Secondary Data

Secondary data refer to the existing information or any data that has already been collected by someone else for different purpose. (University of Minnesota, 2014). It means secondary data do not require direct access from the respondents. The sources of secondary data include government publications, journals, books, earlier researches, census, personal records, client histories, service records and etc.

3.8 Sampling Design

Sampling refers to the statistical procedure of selecting and studying the characteristics of a relatively small number of items from a relatively large population of such items to draw statistically valid inferences about the characteristics about the entire population (Sincero, 2012).

3.8.1 Target Population

Cox (2008) says target population for a survey is the entire set of units for which the survey data are to be used to make inferences. The main intend of this research is to identify the factor of influencing employee's turnover intention in banking sector in CIMB Bank. Hence the target population for this research will be the employees working within CIMB branches in KLANG valley, Malaysia. The reason why Klang valley chosen as a unit analysis target population because it consist of highest number of CIMB branches about 63 (CIMB, 2013).

3.8.2 Sample Size

Sample is referring to subset of a population which is selected for measurement, observation or questioning to provide statistical information about the population (Shuttleworth, 2009). In the other words, not all the elements of population would form the sample size. At this research, the target population is CIMB bank employees and its

really contain large number of elements. There are on 120 respondents were choose from highly concentrated or strategically located branch. Beside that purposively sampling technique was used to select the respondent to answer the questionnaires .This sample size represents major branches in Klang valley. However there are only 100 (83.3%) questionnaires were collected successfully from the 120 questionnaire distributed within 40 major branches in Klang Valley (CIMB Group, 2013).

3.9 Data Collection Procedures

At this research, primary data collection is adapted whereby questionnaire set been used to collect information from respondents (Sekaran, 2003). In a questionnaire, respondents will read the questions and then interpret what is expected and then write down the answers. Moreover questionnaire method becomes favorite instrument for modern researchers as its carries out many advantages. One of the advantages is questionnaire used to collect large amount of information from the large group of respondents in a shorter period of time with relatively effective way. Besides that, the results obtained can quickly and easily process by using software package such as SPSS. Hence the data can be analyzed more scientifically and objectively.

A study done by Shukla and Sinha (2013) on the same topic also used the same quantitative approach to collect data from the respondents. They distributed a set of questionnaire into 22 branches to collect data from the bank employees. The questionnaire was contain 23 questions where the initial eight questions is related to the

employee's basic information and next 15 questions is evaluated the elements of independent variables of the study. The targeted sample is around 140 bank employees from 22 branches (Shukla and Sinha, 2013).

Saba and Shehzad (2014) is adapted primary data collection into their studies about the employee's turnover intention.A survey method is adopted from primary data collection to find out the basic description information of the respondents and also to evaluate the independent variables involved to investigate about the turnover intention. The data collected data were analyzed by using Cronbach's Alpha, correlation and regression in SPSS software.

To conduct the research on employee turnover intention in banking sector, around 120 questionnaires were distributed among major CIMB branches in Klang valley. The respondents are mostly from operation level division in CIMB branches and they become target to collect information about this issue. Example of few major CIMB branches in Klang valley are Bandar Baru Klang, Bangunan UMNO Shah Alam, Bukit Tinggi, Jalan Dato Hamzah, Jalan Kapar and etc (CIMB Group, 2013).There are two different ways the data was collected through questionnaire method and the details are as below:-

3.9.1 Drop and Collect data

This method involve meets the respondent face to face to collect data. At this research, data collecting process done by walk in to major branches of CIMB bank in Klang valley. The data acquiring process segmented into a few stages includes identify the areas for questionnaire distribution, then distribution of questionnaires, remind the respondents about dateline to complete questionnaire, gathering questionnaire and finally analyze the data (Radhakrishna, 2007).

The first stage of collecting data is listing the total branches of CIMB bank that researcher like to collect data. In this case mini schedule is prepared before visit every branches in Klang valley. This is to ensure the process of collecting data as well. Before approach the branch officer, application letter is shown to the branch manager and also customer service officer to explain the motive of visiting and get the permission to distribute questionnaire to staffs. As the bank employee's always seems busy and occupied, so the staffs were approached during lunch period between 12 pm to 2 pm. At this moment, researcher faced some challenges to get the information from respondents. One of the issue is respond from the bank employee as they only have one hour time and they're was rushed to finish the meal as well. To make easy the process, every set of questionnaire is passed to customer officer at the entry gate of branches and collect back the information once they return from the break time.

The respondents also reminded to be submit the questionnaires before their break time end. In some case, the researcher waited for one or two hours to get respond from the bank staffs whom very busy with task or customer stuffs. Each branch contributes into 6 to 10 respondents which are vary from position level like tellers, junior executives, senior executives and managers (CIMB Group, 2013. Most of the respondents took about 10 to 15 minutes time to complete the questionnaire set and some of them bring back and submit to collection box once they answer completely the questionnaire set. After that, questionnaire is collected back from the respondents after the bank operation hour end.

Shukla and Sinha (2013) has done study on the related topic also used the survey method to collect data from the targeted respondents. They distributed a set of questionnaire into 22 branches to collect data from the bank employees. Shukha and Sinha (2013) has divided targeted sample or respondents into two groups, the bank employees whom works more than 20 years and another group of bank employee whom works less than 2 years.The set of questionnaire prepared by them contains total of 23 questions with two major division, the first part to identify the background of the respondents and the next part to get evaluation towards the variables involved on the study. The targeted sample is around 140 bank employees from 22 branches (Shukla and Sinha, 2013).

The targeted sample is around 140 bank employees from 22 branches (Shukla and Sinha, 2013).Each branches is distributed few set of questionnaire and approximate time were allocated to get responses from targeted respondents.The drop and collect data has required face to face meet up with respondents until the respondents finished evaluated that particular survey and collected back from them (Shukla and Sinha, 2013).

Besides that, Saba and Shehzad (2014) also used the same primary data collection which is survey method to collect data from the targeted sample or group of employee. Saba and Shehzad (2014) has distributed around 150 of questionnaire set in the major bank branches in the city to investigate about the bank employee's turnover intention in the Bahawalpur city. As the procedure of data collection, Saba and Shehzad (2014) agrees that an approximate time to answers every set of survey is allocated for each of the targeted respondents. Finally questionnaire is collected back from the respondents or officer in charge of the bank once it's completed by them.

3.9.2 Online Survey

Apart from traditional method, online technology was used to collect data from targeted respondents. At this research, Google doc's application used to develop an online questionnaire set and published into related web pages to get responds from targeted group. According to Sincero (2012) online survey is the systematic gathering data from the target audience characterized by the invitation of the respondents and the completion

of the questionnaire over the World Wide Website. In addition, online survey tool is adapted to conduct the studies about electronic cigarettes as a smoking-cessation tool (Siegel, Tanwar and Wood, 2011). This studies adapted online survey method as data collection on the research about electronic cigarettes as a smoking-cessation tool. Moreover, the study done by using online survey tool has obtained good Cronbach's Alpha result which is 0.653 and this result indicate the reliability of the instrument in the research.

For this research online survey is shared through social webpages like CIMB group staffs pages. From this page, list of CIMB working staffs is obtained and then link or set of questionnaire is sent to them. The online questionnaire managed to get response from 15 respondents. After send the questionnaire, the respondents were reminded on the submission date. The online data collection has brings some impact on the collection process. One of the effects is unable to get immediate answer from respondent as it's depend on the intention of the respondent to reply or answer. However this type of data collection able to be creates convenient place and time for respondents to answer the questions.

3.10 Techniques of Data Analysis

After the data collection, data were filtered to segregate those incomplete information or unusable data due to incomplete questionnaires. The remaining 100 set of questionnaires were used for data processing using several types of data analysis techniques to convert the quantitative data.

The main objectives of data analysis to interpret collected data and justify the developed hypothesis. At this research study, SPSS software version 16.0 is used to interpret and analyze quantitative data to get accurate and effective results. The important data analysis techniques used in this research includes descriptive analysis, correlation analysis and regression analysis. Following is details of each analysis method used in this research.

3.10.1 Descriptive Analysis

According to Hair *et al*. (2006), descriptive analysis refers to the techniques which is used to summarize huge data from target respondents or sample. This technique helps to process and transform data into useful information. It's always displays data in many ways includes numerical values, pie charts and graphs. At this research descriptive analysis were used to analyze the respondent's demographic information such as a gender, marital status, qualification, experience and etc. However this analysis unable to draw any conclusion from the sample and only provides respondent's details.

3.10.2 Correlation Analysis

Correlation Analysis is one of inferential analysis in research studies and used to drawn conclusion by interpreting collected data (Zikmund, 2003). Basically correlation analysis is measure the changes of one variable and predicts the value of another variable. Its predict the value of one's variable negative if decrease and positive if increase value. The values are between positive one and negative one. If a correlation analysis shows +1 then it's considered as positive correlation between variables. However coefficient -1 shows perfect negative correlation between variables. Beside this, the significant or strength of relationship between independent and dependent variables also determined through looking at the (*) or (**) sign in the output of SPSS.

3.10.3 Regression Analysis

According to Zikmund (2003), regression is another type of inferential analysis and plays important roles to draw conclusion or analyze about the relationships between variables in the research. Basically there are two types of regression analysis which is called univariate and bivariate analysis. This research has adopted bivariate regression types to interpret data. In the other words, bivariate analysis refers to the multiple regressions which is applied to analyze the relationship between a single dependent and other independent variables.

3.11 Chapter Summary

In the overall, this chapter bring clear picture on how the data has been collected from respondents through step by step. Besides that, questionnaires were used as an instrument to collect data and appropriate techniques of analysis data were utilized in the next chapter to measure the level or accuracy of variables related to this research.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

Chapter four is discussing the output or result obtained from the analysis done after the data is collected from the distribution set of questionnaire to the target respondents. Basically this chapter is divided into two main parts which are: (i) the descriptive analysis of respondent's profile and (ii) the inferential analysis consist of two types which is correlation analysis and regression analysis.

4.2 Descriptive Analysis

The objective of descriptive analysis to gain details background information about the respondent's profile. This technique of analysis was used to describing the data collected from the distribution of the questionnaire, the frequency, percentages and the mode is the particular type of analysis use in order to get the general appreciation of the data. Thus, descriptive analysis will become initial point to represent the details information of sample data collected and its followed by the descriptive analysis of each of the element in each construct of this study namely the independent and dependent variables.

Item	Frequency	Percentages
Gender:		
- Male	44	44
- Female	56	**56**
Total	100	100
Marital Status:		
- Single	40	40
- Married	52	**52**
- Divorced	7	7
- Widowed	1	1
Total	100	100
Years of experience:		
- Less than 1 year	9	9
- 1-6 years	53	**53**
- 7- 12 years	29	29
- 13- 18 years	8	8
- 19 years and above	1	1
Total	100	100
Education qualifications:		
- Postgraduate	16	16
- Degree	50	**50**
- Diploma	22	22
- Others	12	12
Total	100	100
Present position in organization:		
- Managers	11	11
- Senior Executives	57	**57**
- Junior Executives	**16**	**16**
- Tellers	16	16
Total	100	100
Age :		
- 18 to 24 years old	17	17
- 25 to 38 years old	64	**64**
- 39 to 45 years old	19	19
- 46 and above	0	0
Total	100	100
Race		
- Chinese	25	25
- Malay	48	**48**
- Indian	23	23
- Others	2	2
Total	100	100

Table 4.1 Demographic information of respondents

4.2.1 Background of the respondent

As shown in Table 4.1, above is the data description of total respondents around 100 or 83.3% from 120 questionnaires which is distributed towards staffs in CIMB bank branches in Klang valley. This table shows the total output obtained from the frequency and percentage analysis done by using the SPSS software version 16.0.Beside this, the respondents background was divided into the category of gender, marital status, number of years experience in banking, highest educational qualification, current position in organization ,age and race of respondent.

The descriptive analysis shows that most of the respondent answer the questionnaire are women which is around 56 %.It means more than half of total employee's in CIMB bank represent by ladies and followed by remaining 44 % comes from men staffs. In the aspect of marital status more than half respondents is married which is shows 52 % from total of 100 respondents.

Besides that, the highest number of working experience of CIMB staffs are from one to six years and its show majority of the number (53%) or 53 respondents from 100 sample. The second highest number of experience is only 29 of total sample which is from seven years to twelve years. There is only one sample or respondent has been worked more than 19 years. In the aspect of qualification, most of the CIMB staffs are well educated where

50 % or 50 respondents are degree holder, followed by 16 respondents has master's degree or postgraduate level. The least qualification owned by respondents is SPM around 12 %.The education level shows that most of the CIMB staffs are fresh graduates.

When describe about the position level in CIMB bank, most of the respondents are holding position as a senior executives in many department. Based on the analysis senior executive shows highest position where more than 57% of respondents. Followed by junior executives and tellers shows result 16 % as a second highest position held by CIMB staffs in Klang valley.

In addition, the age group of respondents also been analyzed and the results shows that most of the respondents whom working in CIMB group were from young generation category. The result towards the age group analysis shows about 64 % from 100 respondents is from the age group start from 25 years to 38 years old. However the least age group of CIMB staff is from 18 years until 24 years old.

The majority of ethnic or race working in CIMB are from Malays and its shows about 48 % from the total respondents, followed by Chinese 25 staffs and Indian around 23 staffs as well. The Malays race shows highest working percentage as CIMB group known as Islamic bank among the Asian countries.

4.2.2 Descriptive Analysis of the Dependent Variable

Following findings is describes the responses received from each of the element in the variable construct. The dependent variables include job stress, working environment, and compensation salary and career growth. Each of the variable contents few question to evaluate by respondents. At this research respondents requested to select the desire answer from the range strongly disagree to strongly agree for every question that indicated. For an example 1=Strongly Disagree, 2= Disagree,3= Neutral ,4= Agree and 5= Strongly Agree.

Elements for turnover intention	Mean
Q1: I intend to leave the bank soon	3.28
Q2: I plan to leave the bank in the next little while	3.13
Q3: I will quit the bank as soon possible.	2.99
Q4: I do not plan on leaving the bank soon.	3.46
Q5: I may leave this bank before too long.	3.91
Total Average Mean	3.35

Table 4.2 Descriptive Analysis of Turnover Intention

Table 4.2 indicates the descriptive analysis of turnover Intention towards CIMB bank employees. According to above table 4.2, there are five elements was used to evaluate the turnover intention among CIMB Group employees. The total mean is calculated the

total perception of employee towards turnover intention. From the analysis, the highest mean is 3.91 and this result shows the higher intention of the bank employee to leave the banking job before it too long in the future. The mean of 3.91 falls under range of 4 which is says that respondent agree to that particular statement. In the overall, the answer range of respondents are more to agree to say the existing of turnover intention among themselves as the total averages shows 3.35 mean indeed. Reh (2014) agrees that voluntary will occur when someone leaves organization either because the person is dissatisfied with current job or found any other better career opportunities.

4.2.3 Descriptive Analysis of the Independent Variable

Table 4.3 below indicates the descriptive analysis result from the respondent about job stress elements towards employee's turnover intention. There are six elements or questions used to evaluate job stress and mean is obtained after the analysis. The response range from respondent are more too strongly agrees that job stress variable contributing to highest turnover intention. Based on the analysis, highest mean for job stress in 4.12 ranges. It means respondents agree that setting performance target for all subordinates become stress among bank employees and its make them feel to leave the bank. Besides that, failure to meet the target for any department in CIMB will bring bad impact to their overall performance and made them feel to resign the job. Usman and Muhammad (2010) agrees that banking sector are lack of administrative support from boss (manager),work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rat

Elements for job stress	Mean
Q1: I get irritated with the variety of job	3.33
Q2: My job not allow me to have enough time with family	3.70
Q3: Higher expectation on my job role	4.05
Q4: Setting performance target for all subordinates	4.12
Q5: Freedom for innovative thinking to executing my work tasks	3.34
Q6: My job is enjoyable	3.17
Total Average Mean	3.62

Table 4.3 Descriptive Analysis on Job Stress variables

Elements for working environment	Mean
Q1: Enough facilities to perform my job	3.53
Q2: Mentor who often advices me on my job	3.20
Q3: Challenging and interesting job opportunities	3.33
Q4: Good working relationship amongst employees and employer	3.74
Q5: The goals of this bank are not clear to me	3.48
Total Average Mean	3.4

Table 4.4 Descriptive Analysis on working environment variables

Above Table 4.4 shows the result of descriptive analysis of working environment factors towards employee's turnover intention in CIMB bank. There are totally 5 elements evaluated by the respondents about the working environment in CIMB group. This table also shows the mean calculation after analyze data. It shows that most of the statements neither agree nor disagree by the respondents. The highest mean is 3.74 and it shows a poor good working relationship amongst the employer and employee. It seems respondents neither agree nor disagree with the statements like mentor advices related to job tasks and challenging and interesting job opportunities. However the total average

mean is very low as 3.4 which is concluded that CIMB bank employees feel difficulty to main relationship with employee and employer or found good job opportunities. According to Dane and Brummel (2013), people tend to change their job and jumps from company to company due to working environment from which they are not satisfied.

Elements for compensation salary	Mean
Q1: Competitive salary package	**3.49**
Q2: Performance bonus/commission/overtime	**3.53**
Q3: Recognition and reward for good performance	**3.61**
Q4: My level of pay is fair	**3.56**
Q5: I feel unappreciated by the bank when I think about what they pay me.	**3.03**
Total Average Mean	**3.4**

Table 4.5 Descriptive Analysis of compensation salary variable

Table 4.5 above indicates the results obtained after the descriptive analysis towards compensation salary variable towards employees turnover intention at CIMB Bank. There are five elements evaluated by the respondents about the compensation salary

variable. The highest mean recorded by this variable is 3.61.Based on the result above, respondents neither agrees to say that CIMB bank recognizes and reward for good performer. In the other words, the compensation salary package offered by CIMB bank has influence turnover intention among the bank employees. Moreover the total average mean for this 3.4 and it conclude that salary package has made employees to think about to left the organization. Suchita (2014) agrees that salary and compensation, those in such roles will fare better and employers will have to revise the salaries to keep talent from moving out. Moreover effective of compensation payment strongly related to employee's productivity in some organization (Greene, 2010).

Elements for career growth	Mean
Q1: Fair opportunity for career advancement or promotion	**3.31**
Q2: I feel frustrated when my potential role is not evaluated properly	**3.28**
Q3: Feel stagnated in my role	**3.49**
Q4: There is little scope for growth in my position	**3.86**
Q5: Good training are provided	**3.85**
Total Average Mean	**3.56**

Table 4.6 Descriptive Analysis of career growth variable

Table 4.6 refers to the descriptive analysis of career growth element towards employee's turnover intention at CIMB group. This variable content five element or points to be evaluated by respondents and the result is as shown. Based on the result the highest mean is 3.86 which is indicates that respondent agrees that there are little scope for grow from current position. The mean range of 3.86 indicates that respondents are nearly agree to the statement and contribute towards the intention to employee turnover in CIMB group. The minimum mean of this variable is 3.28 and it's describe that frustration of the bank employee's when their potential role is not evaluated properly. In the other words, employees are tend to find other alternatives or job if existing working company failed to provide facilities or enough opportunities for them to grow(Branham, 2005).

4.3 Correlation Analysis

The purpose of correlation analysis is to determine the association and type of the connection between the dependent and independent variable in the study. The following discussion is the result of correlation analysis carried out for the dependent and independent variables.

4.3.1 Correlation Analysis between Dependent and Independent Variable

Correlations

		Stress	Envir	Income	Career	Intention
Stress	Pearson Correlation	1	.276**	-.024	.163	.164
	Sig. (2-tailed)		.005	.811	.105	.103
	N	100	100	100	100	100
Envir	Pearson Correlation	.276**	1	.211*	.146	.336**
	Sig. (2-tailed)	.005		.035	.147	.001
	N	100	100	100	100	100
Income	Pearson Correlation	-.024	.211*	1	.235*	-.046
	Sig. (2-tailed)	.811	.035		.018	.651
	N	100	100	100	100	100
Career	Pearson Correlation	.163	.146	.235*	1	.319**
	Sig. (2-tailed)	.105	.147	.018		.001
	N	100	100	100	100	100
Intention	Pearson Correlation	.164	.336**	-.046	.319**	1
	Sig. (2-tailed)	.103	.001	.651	.001	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.7 Shows correlation analysis between variables

Table 4.7 explains the relationship between the dependent variable i.e. employee's turnover intention in CIMB bank and with all the independent variables includes the factor of job related stress, working environment ,compensation salary offered and career growth provided by CIMB bank. As indicated in the above table, the relationship between the dependent variable and three of the independent variables shows positive relationship except one independent variable which is show negative relationship with dependent variable.

According to the correlation analysis table, the degree of significant of each independent variable in relation to employee's turnover intention is 0.164 for job stress factor, 0.336 for working environment, - 0.046 for compensation salary factor and 0.319 for the factor of career growth. In the other words, independent variable such as job stress, working environment and career growth was result positive relationship between dependent variable. But only compensation salary has shown negative relationship with dependent variable. To be conclude working environment has a greater relationship with turnover intention followed by career growth, job stress and compensation salary factor. Among all the factors, the working environment has the most significant relationship towards the employee's turnover intention at CIMB bank.

4.3.2 Hypothesis Testing

The Correlation Coefficient analysis result has been revealed the magnitude and direction of relationships of independent even dependent variables in this research. The indication or relationship between variables is much useful to test developed hypothesis. The following is the discussion of each hypothesis relationship between independent and dependent variables.

Hypothesis 1: There is a relationship between job stress and employee turnover intention in banking sector.

The correlation results indicate a weak relationship between job stress and employee turnover intention in banking sector. The relationship between job stress and employee turnover intention are positively correlated about 0.164 significant point. Saba and Shehzad (2014) has conducted a survey to investigate the relationship between job stress and employee turnover intention in banking sector. The Pearson correlation analysis of their study has showed results of 0.548 at significant level to determine the relationship between job stress variable and turnover intention. This results shows that relationship are exist between job stress and employee turnover intention in the moderate level.

Hypothesis 2: There is a relationship between working environment and employee turnover intention in banking sector.

The correlation results conclude a moderate relationship between working environment and employee turnover intention in banking sector. The relationship between working environment factor and employee turnover intention are positively correlated about 0.336 significant results. According to Saba and Shehzad (2014) who has conducted a similar study also obtain good results of correlation analysis during the determination or relationship between working environment variable and employee turnover intention in banking sector. The correlation analysis result between working environment variable and employee turnover intention is 0.553 and significant at the 0.05 level (Saba and Shehzad, 2014).The highest correlation analysis value of working environment is 0.553 shows that this variable has brought large impact on the issue of employee's turnover intention. Hence, there are strong relationship exist between factor of working environment and employee's turnover intention in banking sector.

Sukhla and Sinha (2013) also obtained higher correlation analysis result when determine the relationship between working environment and employee turnover intention in banking sector. The obtained result from the correlation analysis is 0.885 significant at the 0.05 level. This good results concluded that working environment variable plays vital role to determine the turnover intention of the bank employee and there are strong relationship exist in between this dependent and independent variables.

Hypothesis 3: There is a relationship between compensation and employee turnover intention in banking sector.

The correlation results show a very weak or reverse relationship between compensation (salary) and employee turnover intention in banking sector. Hence the relationship between compensation (salary) factor and employee turnover intention are negatively correlated at 0.046 significant points. Saba and Shehzad (2014) also obtained weak correlation analysis result when compensation variable were use as a variable to determine the relationship between dependent variable. Hence the poor relationship between compensation and employee turnover with the correlation value of 0.287 which is below than 0.05 significant points. Saba and Shehzar (2014) concluded that compensation payment has a lower impact on the employees' turnover intention.

Hypothesis 4: There is a relationship between career growth and employee turnover intention in banking sector.

The correlation results show a moderate relationship between career growth and employee turnover intention in banking sector. Thus, the relationship between career growth and employee turnover intention are positively correlated at 0.319 significant points. Saba and Shehzad (2014) also adapted career growth as independent variable to investigate the relationship between employee's turnover intentions in banking sector. Career growth variable has obtained correlation value of 0.453 significant at 0.05 level.

The result shows that career growth factor is bring an impact into the turnover intention of bank employees and the relationship are exist between this dependent and independent variable.

4.4 Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470ᵃ	.220	.188	.53507

a. Predictors: (Constant), Career, Envir, Income, Stress

Table 4.8 Shows summary of regression analysis

According to table 4.8 , the adjusted R square shows result of 0.188 (18.8 %).In the other words, the result describes that the four independent variables of this research includes jobs stress, working environment, compensation salary and career growth are the main factors contributing towards employee's turnover intention in CIMB group. It also refers that 18.8 % of the variance had been founded and explained by using this four independent variables. However there remaining 81.2 % is unexplained at this research paper. The overall conclusion of the regression analysis says that only 18.8 % of job stress, working environment, and compensation salary and career growth have been

identified towards employee's turnover intention. There are still 81.2 % remaining of other factors that lead to turnover intention among the bank employees.

4.5 Chapter Summary

This chapter discusses the results of the analysis of the descriptive and inferential statistical analysis on the data collected through the questionnaire distribution. The finding or result shows that there is a positive correlation between three independent variables includes jobs stress, working environment and career growth with dependent variable i.e. the turnover intention among bank employees. But there are one independent variable i.e. compensation salary indicates negative correlation with dependent variable. Moreover findings show that working environment variables are moderately correlated to the turnover intention among the CIMB bank employees.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter is become the last part of the research paper. Depth discussion and summary will be made based on the findings presented by earlier discussion. The most importantly research objective is discussed and hypothesis testing done thorough statistical analysis in the earlier chapter. Hence, all the related recommendation or conclusion is linked into the research objective which is mentioned earlier in the Chapter one. With all the past literatures and current findings it's able to provide valuable insight for employers to identify employee's turnover intention in banking sector and develop effective employee's retention strategy.

5.2 Assessment of the research objectives

There are totally four objectives were determined in the earlier chapter one. Following is the discussions of significant impact and results obtained through data analysis techniques.

5.2.1 Objective One

The first objective of this research is to determine the relationship between jobs stress and employee turnover intention in banking sector. The job stress factor is evaluated through higher expectation on the job role and also setting target performance for all the departments. Based on the correlation analysis result shown in Table 4.7, there are weak relationship between job stress and dependent variable with the reading of 0.164 at 0.01 significant levels. Akeel (2012) says that banking sector was undergoing rapid and signal changes like policy changes and competition increased due to the entrance of more private sector banks also arrival of new technologies. Hence, experiencing job stress is common part in banking sector.

Jamshed *et al*., (2011) agreed that "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks". In the other words, job stress always decreases their performance. When individuals face stress due to various conditions of their occupation and failed to cope with stress it will results into exhaustion. Basically banking sector are lack of administrative support from boss (manager),work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad,2010). Beside this, job demands are not automatically lead to negative outcomes. Job demands may result in job stress and burnout if the workers do not have adequate resources such as social support and job control (Bakker and Demerouti, 2007).

5.2.2 Objective Two

The following research questions are determined or identify the relationship between working environment and employee turnover intention. The working environment is represented by (i) the relationship between employee and employer, (ii) facilities to perform job and (iii) challenging job. According to the correlation results, the relationship between dependent variable and working environment factor are moderate which is shows reading of 0.336.It does mean that bank employee agrees that the relationship between operational staff and managerial level contribute towards intention and also the unclear of bank's vision among them. Moreover the working environment

at branches are mostly crowd with customers and staffs believed to receive many pressure from upper management to provide best performance with minimal supervision.

Medina (2012) referring working environment as a relationship between colleagues, comfortable workroom, proper lighting, furniture and other office equipment are some of the major constituents of work condition which is one of the major reasons for an organizations experiences high employee turnover intention. Beside this the personal satisfaction is various according to the individual whom take time to change or coupe up the mentor of the working environment. In some circumstances, working environment may freezing the panes of personal satisfaction level of an individual, then this might directly affect the employee to have a job turnover intention towards their working organization(Dane and Brummel,2013).

5.2.3 Objective Three

Third objectives of this research is to determine the relationship between compensation (salary) and dependent variable Based on the correlation analysis (table 4.7), the relationship between compensation salary and dependent variable shows reversely correlated whereby the result of -0.46 at significant level. The factor of compensation salary is represented by level of pay for each staffs and reward for good performance. The reverse relationships between dependent and independent shows that bank employee feel that the salary does not bring intention to them to quit from the bank as

well. According to Miller (2011) good performers or target achievers were entitled for reward and good incentive payment. For an example, mostly the branches senior staffs were enjoying good incentive payment if they manage to achieve the target given by.

Wade, O'Reilly, and Pollock (2006) agreed that low compensation payment especially salary towards employee might trigger them to try get their own business or side job. With the side business, the quality of employee's work and concentration will be disrupted. At the end, it will bring impact towards performance of the staffs and increased the employee turnover intention (Wade, O'Reilly, and Pollock, 2006).

Suchita (2014) says that salary and compensation, those in such roles will fare better and employers will have to revise the salaries to keep talent from moving out. Private sector employers are striving to ensure that compensation packages strike the balance between being attractive enough to retain talent and sustainable enough for them to continue operating at a profitable level. In the other words compensation payment especially salary increment is important factor to retain employees in organization includes banking sector which is crucial to sustain staffs from resignation even turnover intention as well. Effective of compensation payment strongly related to employee's productivity in some organization (Greene, 2010).

5.2.4 Objective Four

The last objective is to determine the relationship between career growth and employee turnover intention in banking sector. The career growth factor represented by (i) little growth from current position and (ii) feel stagnated from the current role. As per earlier discussion, career growth are moderately correlated with turnover intention which is result with 0.319 .It indicates that most of the bank employee agree that low career growth made them to quit from the bank. employees are tend to find other alternatives or job if existing working company failed to provide facilities or enough opportunities for them to grow(Branham, 2005).

For an instance branch teller's whom been workes for many years for the same position and less step into the next career level. Christophersen (2011) found that there are significant banking operating methods which are become obstacle stone for the employee's individual career growth.

In additional, obstacles in career growth can exist at any time during an employee's employment period which is become stress for them. Career growth is much more important than salary in Europe or America but it is calculated correspondent to salary in Asian context."Moving Up or Moving Out "counts career growth as basic turnover intention (Weng, McElroy, Morrow, and Liu, 2010).

In the overall, the working environment factor has the highest correlation to perceived employee's turnover intention compared to other variable such as a job stress, compensation salary or career growth. The working environment in the Kuala Lumpur city as a busy area may lead to higher demand on the job role and always require to meet tight deadline. Thus it creates intention to quit from the banking line as well.

5.3 Theoretical and practical implications

Employees always have been a important key and source of an organization success. Thus, employees turnover intention will bring many significant effects towards the organization especially failure on achieving mission or vision of the organization which is greatly impact the image and reputation of the organization. Based on the research studies conducted toward CIMB bank employee, the intention to quit might bring bad images and reputation to them. As an employer, it's become very crucial to managers to understand more the bank employee's turnover intention. This is where they need to fully understand the real factors influencing the turnover intention and take necessary action to prevent serious stages of the employee turnover and it will help to continuous sustain as a good financial institutions in the country.

5.3.1 Job Stress

At this study, job stress found as one of factor of contributing towards employee's turnover intention in banking sector. The job stress is related to setting performance target for all the subordinates, not enough time to spend with family, no freedom to think innovatively. In the case of CIMB employee, the branch managers must revise of setting high target to be achieved by the staffs in the position of tellers and junior executive. This is because every tellers need to achieve multiple target for many products for every month and stress level increase when they unable to achieve target allocated for them.

Besides that, most of the transactions done by front liner staffs need immediate approval from senior staffs. In some busy environment like Klang Valley branches, the staffs feel the maximum pressure when transaction goes through many approval parts. So management need to reduce this work stress by taking necessary actions includes encouraging sound management practices, provides adequate resources to ensure staffs undertake their jobs accurately. The employer also need to involves some social activities with employees staffs functions which is involving their family members and other health activities like gymnasium, sports and etc.

According to Sattar and Ahmed (2014) whom conduct research regarding turnover issue toward banking sector also agreed that job stress level greatly influenced the employee's turnover intention in the banking line. They concluded that job stress plays vital role by influencing bank employees to think about switching to another job whenever they found current job stress become obstacle to bring good performance.

When individuals face stress due to various conditions of their occupation and failed to cope with stress it will results into exhaustion. Basically banking sector are lack of administrative support from boss (manager),work overload and time pressure, risk of the job, poor relationship with customers, co-workers and work family balance caused to job stress and turns to increase employee turnover intention rate (Usman and Muhammad,2010).

5.3.2 Working Environment

Based on the research findings, working environment factors indicated as a most important factor of effecting employee's turnover intention from the bank as well. The correlation results show that working environment variable has moderate relationship within independent variable. The banking working environment describes mostly on the relationship between senior executive and junior executive in the branches, also the challenging faced by the staffs during perform any task. Beside the relationship among staffs, other variable includes location and size of the bank also refer to the factor contribute towards employee turnover intention.

Most of the branches face high volume of transactions and also different type of customers every day has been made them to think about the resignation of the job. To overcome this problem , management need to locate high volume transaction branches nearby strategic and convenient location and also do sufficient staff arrangement to prevent existing staffs from being get irritated of working place, senior staffs even customers. This is because exposing everyday themselves from non conducive working environment make existing staffs to plan to quit.

The other researcher also concern about the working environment as a contributor toward turnover intention in banking sector. The working environment and working relationships between employees determined number the turnover pattern of the organization .Sattar and Ahmad (2014) says that relationship between operation employees and supervisors should be positive, closed and good indeed. It is guaranteed an imperative for the organization to deliver friendly working environment which will help to retain employees and also developing the employees as well.

According to Zigarmi *et al*. (2011) employees in an organization tends to experiences their environment first through their jobs and the role they are playing before look into other organizational or relationship factors. The survey conducted by them indicated that working environment experiences the most impact in terms of their intentions to stay with their organizations. The organizational and relationship factors plays least important role towards influencing the employees in the organization (Zigarmi, Houson, Witt, and Diehi , 2011).

5.3.3 Compensation

The factor of compensation especially salary been paid by the organization has become the least factor contributing towards employer turnover intention from the bank. This is the result of correlation shows weak relationship between compensation salary variable and dependent variable. The results indicated that respondents are nearly agree nor disagree on compensation salary as a factor contributes towards employee turnover intention. Most of the employee nearly neither agrees nor disagree that receives awards and recognition for the good performance. However some of the respondents agrees that the level of payment especially salary is unequal. This is due to CIMB practicing annual salary increment level based on the achieving on KPI system (Cimb Annual Report, 2013). Moreover the starting salary payment for fresh graduates is far difference compare to other bank groups.

Wade, O'Reilly, and Pollock (2006) agreed the low compensation payment especially salary towards employee might trigger them to try get their own business or side job. With the side business, the quality of employee's work and concentration will be disrupted. At the end, it will bring impact towards performance of the staffs and increased the employee turnover intention.

In the other words compensation payment especially salary increment is important factor to retain employees in organization includes banking sector which is crucial to sustain staffs from resignation even turnover intention as well. Effective of compensation payment strongly related to employee's productivity in some organization (Greene, 2010). In a similar study, found that the existence of a good compensation of employees will bring good health for employees. With good health condition, the number of working hours or employee present hours is able to obtain a maximum work performance (Greene, 2010).

5.3.4 Career Growth

According to this research, career growth also found as factors contributing towards employee's turnover intention in banking sector. The relationship between career growth and turnover intention are moderately correlated as shown in Table 4.6. It refers that bank employees tend to looking for other better career opportunities if they found current position does not encourage for further level nor bank failed to provides growing opportunities. For an example being junior executive in any branches does not provide immediate promotion as most of them tend to stay for longer period with same position.

Moreover, stepping into another better position only selected through the recommendation from others as well. Besides that, most of the working bank employees are from younger generation whom having different perception towards the building the career field. The younger workers are classified as Gen X and Millennial whom actively seeking for other better opportunities if current position unable to meet their own desire even bring satisfaction. The younger generation categorized as lesser commitment within an organization and tends to quit from current job to another as long they feel fit and foster into the new job. Hence they might leave the current job if market provides better career opportunities or benefit which is fulfilling their needs and desire.

According to Sukhla and Sinha (2013), good management organization able to retain employees for a longer period as by giving them maximum satisfaction with respectful to supervision and allow much autonomy to prevent them to look for other career alternatives. Besides that, they also conclude that employees always seek for other alternative as they need to be get flourished.

5.4 Recommendation for future research

In the overall view, this research was conducted to identify the factors or independent variables which are contribute towards employee's turnover intention in banking sector especially in CIMB bank. According to regression analysis as shown in Table 4.8, the column adjusted R shows 0.220 (22 %).This result reflect that only 22 % of employees turnover intention has been identified through four independent variables (Job stress, working environment, compensation salary and career growth).In the other words, remaining 78 % of other relevant factors need to identify by upcoming researcher as well. The overall result obtained from this research show that, more suggestions can be considered to provide in-depth and accurate prediction of research to measure employee's turnover   intention to quit from banking line.

 One of the suggestion is future researcher need to explore more other related variables either internal or external factor which is lead to employees turnover intention among bank employees. Some example of internal factors includes organization change, management structure, employees been undervalued, regular   relocation or closure of the department, downsizing and etc. Besides that, external factors such economic impact towards financial institutions, other better career opportunities in market or any political influence towards financial aspect of the bank.

Future researcher must take effort to collect data from various respondents which is represented by local and international bank employees. The various responses from many bank except focusing only one may bring more accurate information which will be help researcher to identify the real causes for the turnover intention phenomena. Otherwise, data collection must be collected from all the states in country to ensure the representation of many responses towards answer the research questions. According to this research the data only collected from Klang valley branches and future researcher are encouraged to extend the data collection locations. In additionally, future researcher also encourages focusing on investigating demographic factors to determine the relationship between dependent variable as well. At this research, it found a significant difference between the respondents whom vary of qualifications and age to have turnover intention. For an example there is huge impact of age and qualifications which is owned by respondent towards turnover intention among bank employees. Especially existing of significance difference between young group and elder group bank employee's turnover intention in the future. Therefore future researcher need to explore more in-depth independent variable such as socio economic and cultures of the Malaysia in order to investigate turnover intention among the bank employees and also find solutions towards this issue to ensure the stability of the financial institution and economy of Malaysia.

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APPENDIX A: QUESTIONNAIRE SET

Dear Respondent,

My name is Yamonaa Thevey d/o Maniam. I'm a postgraduate student at University Utara Malaysia. I'm presently conducting a research in the area of employee turnover in banking sector. You are kindly requested to complete the attached questionnaire as honestly as possible. The information being solicited from you is purely for academic purpose. All information provided by you will be treated confidentially. Your honest completion of this questionnaire will assist in generating information that will help banking sector to improve on their turnover management, enhance quality of service and improved productivity.

Thanking you for your co-operation.

SECTION A: PROFILE OF THE RESPONDENTS

1. Gender:
Male   [   ]
Female [   ]

2. Marital status:
Single   [   ]
Married   [   ]
Divorced   [   ]
Widowed   [   ]

3. Your years of experience in banking:
Less   than 1 year   [   ]
1- 6 years   [   ]
7-12 years   [   ]
13-18 years   [   ]
19 years and above   [   ]

4. Highest educational qualification:
Postgraduate   [   ]
Degree   [   ]
Diploma   [   ]
Others   [   ]

5. Present position in organization:
Managers   [   ]
Senior Executives   [   ]
Junior Executives   [   ]
Tellers   [   ]

6. Age
   18 to 24 years old   [   ]
   25 to 38 years old   [   ]
   39 to 45 years old   [   ]
   46 and above   [   ]

7. Race:
   Chinese   [   ]
   Malay   [   ]
   Indian   [   ]
   Others   [   ]

SECTION B: EVALUATING VARIABLES WHICH INFLUENCES EMPLOYEE TURNOVER IN ORGANIZATION.

DIMENSION Job Stress	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I get irritated with the variety of job	1	2	3	4	5
My job not allow me to have enough time with family	1	2	3	4	5
Higher expectation on my job role	1	2	3	4	5
Setting performance target for all subordinates	1	2	3	4	5
Freedom for innovative thinking to executing my work tasks	1	2	3	4	5
My job is enjoyable	1	2	3	4	5

Working Environment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Enough facilities to perform my job	1	2	3	4	5
Mentor who often advices me on my job	1	2	3	4	5
Challenging and interesting job opportunities	1	2	3	4	5
Good working relationship amongst employees & employer	1	2	3	4	5
The goals of this bank are not clear to me	1	2	3	4	5

Compensation Salary	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Competitive salary package	1	2	3	4	5
Performance bonus/commission/overtime	1	2	3	4	5
Recognition and reward for good performance	1	2	3	4	5
My level of pay is fair	1	2	3	4	5
I feel unappreciated by the bank when I think about what they pay me.	1	2	3	4	5

Career Growth	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Fair opportunity for career advancement or promotion	1	2	3	4	5
I feel frustrated when my potential role is not evaluated properly	1	2	3	4	5
Feel stagnated in my role	1	2	3	4	5
There is little scope for growth in my position	1	2	3	4	5
Good training are provided	1	2	3	4	5

SECTION C : BANK EMPLOYEE'S TURNOVER INTENTION

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I intend to leave the bank soon	1	2	3	4	5
I plan to leave the bank in the next little while	1	2	3	4	5
I will quit the bank as soon as possible.	1	2	3	4	5
I do not plan on leaving the bank soon.	1	2	3	4	5
I may leave this bank before too long.	1	2	3	4	5

APPENDIX B : DESCRIPTIVE ANALYSIS

Descriptives

[DataSet1] D:\UUM KL\Sem 5\employee data new.sav

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
sex	100	1	2	1.56	.499
Status	100	1	4	1.69	.647
Experience	100	1	5	2.39	.803
Education	100	1	4	2.30	.882
position	100	1	4	2.37	.884
Age	100	1	3	2.02	.603
Race	100	1	4	2.06	.802
Valid N (listwise)	100				

```
DESCRIPTIVES VARIABLES=Gender Status Experience Education
Position Age Race
  /STATISTICS=MEAN STDDEV MIN MAX.
```

Frequencies

[DataSet1] D:\UUM KL\Sem 5\employee data new.sav

Statistics

		sex	Status	Experience	Education	position	Age	Race
N	Valid	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0
Mean		1.56	1.69	2.39	2.30	2.37	2.02	2.06

Frequency

sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	44	44.0	44.0	44.0
	2	56	56.0	56.0	100.0
	Total	100	100.0	100.0	

Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	40	40.0	40.0	40.0
	married	52	52.0	52.0	92.0
	divorced	7	7.0	7.0	99.0
	widowed	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	9	9.0	9.0	9.0
	1-6 years	53	53.0	53.0	62.0
	7-12 years	29	29.0	29.0	91.0
	13-18 years	8	8.0	8.0	99.0
	19 years and above	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Post graduate	16	16.0	16.0	16.0
	Degree	50	50.0	50.0	66.0
	Diploma	22	22.0	22.0	88.0
	Others	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Managers	11	11.0	11.0	11.0
	Senior Executives	57	57.0	57.0	68.0
	Junior Executives	16	16.0	16.0	84.0
	Tellers	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 24 years old	17	17.0	17.0	17.0
	25 to 38 years old	64	64.0	64.0	81.0
	39 to 45 years old	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	25	25.0	25.0	25.0
	Malay	48	48.0	48.0	73.0
	Indian	23	23.0	23.0	96.0
	Others	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

```
DESCRIPTIVES VARIABLES=JS1 JS2 JS3 JS4 JS5 JS6
  /STATISTICS=MEAN STDDEV MIN MAX.
```

APPENDIX C: INDEPENDENT AND DEPENDENT ANALYSIS

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Job Stress	100	3.33	1.016	.102
Job Stress	100	3.70	.948	.095
Job Stress	100	4.05	.770	.077
Job Stress	100	4.12	.795	.079
Job Stress	100	3.34	1.157	.116
Job Stress	100	3.17	1.035	.104

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Job Stress	32.789	99	.000	3.330	3.13	3.53
Job Stress	39.023	99	.000	3.700	3.51	3.89
Job Stress	52.574	99	.000	4.050	3.90	4.20
Job Stress	51.828	99	.000	4.120	3.96	4.28
Job Stress	28.877	99	.000	3.340	3.11	3.57
Job Stress	30.620	99	.000	3.170	2.96	3.38

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
environment	100	1	5	3.53	.810
environment	100	1	5	3.20	.876
environment	100	1	5	3.33	.888
environment	100	2	5	3.74	.691
environment	100	1	5	3.48	1.059
Valid N (listwise)	100				

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
salary	100	1	5	3.49	.089	.893
salary	100	2	5	3.53	.072	.717
salary	100	2	5	3.61	.082	.815
salary	100	2	5	3.56	.082	.820
salary	100	1	5	3.03	.109	1.087
Valid N (listwise)	100					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
cgrowth	100	2	5	3.31	.088	.884
cgrowth	100	1	5	3.28	.090	.900
cgrowth	100	1	5	3.49	.102	1.020
cgrowth	100	1	5	3.86	.103	1.035
cgrowth	100	1	5	3.85	.082	.821
Valid N (listwise)	100					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
turnover	100	1	5	3.28	.093	.933
turnover	100	1	5	3.13	.086	.861
turnover	99	1	5	2.99	.096	.953
turnover	100	1	5	3.46	.089	.892
turnover	100	1	5	3.91	.115	1.147
Valid N (listwise)	99					

140

APPENDIX D: PEARSON CORRELATION ANALYSIS

Correlations

		Stress	Envir	Income	Career	Intention
Stress	Pearson Correlation	1	.276''	-.024	.163	.164
	Sig. (2-tailed)		.005	.811	.105	.103
	N	100	100	100	100	100
Envir	Pearson Correlation	.276''	1	.211'	.146	.336''
	Sig. (2-tailed)	.005		.035	.147	.001
	N	100	100	100	100	100
Income	Pearson Correlation	-.024	.211'	1	.235'	-.046
	Sig. (2-tailed)	.811	.035		.018	.651
	N	100	100	100	100	100
Career	Pearson Correlation	.163	.146	.235'	1	.319''
	Sig. (2-tailed)	.105	.147	.018		.001
	N	100	100	100	100	100
Intention	Pearson Correlation	.164	.336''	-.046	.319''	1
	Sig. (2-tailed)	.103	.001	.651	.001	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		Intention	Stress
Intention	Pearson Correlation	1	.164
	Sig. (2-tailed)		.103
	N	100	100
Stress	Pearson Correlation	.164	1
	Sig. (2-tailed)	.103	
	N	100	100

APPENDIX E: REGRESSION ANALYSIS

Variables Entered/Removed[b]

Mode l	Variables Entered	Variables Removed	Method
1	Career, Envir, Income, Stress[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Intention

Model Summary

Mode l	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470[a]	.220	.188	.53507

a. Predictors: (Constant), Career, Envir, Income, Stress

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.691	4	1.923	6.716	.000[a]
	Residual	27.198	95	.286		
	Total	34.890	99			

a. Predictors: (Constant), Career, Envir, Income, Stress

b. Dependent Variable: Intention

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.074	.657		1.633	.106
	Stress	.023	.120	.018	.193	.847
	Envir	.432	.129	.325	3.353	.001
	Income	-.215	.110	-.188	-1.964	.052
	Career	.406	.123	.312	3.296	.001

a. Dependent Variable: Intention

APPENDIX F: REALIBILITY TEST

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	99	99.0
	Excluded[a]	1	1.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.634	26

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded[a]	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

APPENDIX G: LIST OF CIMB BRANCHES IN KLANG VALLEY

Number	Name of the CIMB Branches
1	Ampang
2	Ampang Point
3	Ara Damansara
4	Balakong
5	Bandar Baru Bangi
6	Bandar Baru Klang
7	Bandar Baru Sungai Buloh
8	Bandar Puteri Puchong
9	Bandar Setia Alam
10	Bandar Sunway
11	Bandar Utama
12	Bangunan UMNO Kapar
13	Bangunan UMNO Shah Slam
14	Banting
15	Batang Kali
16	Bestari Jaya
17	Bukit Tinggi
18	CASA Klang
19	Country Heights Kajang
20	Seksyen 18 Shah Alam
21	Damansara Utama
22	Empire Gallery Subang Jaya
23	Glenmarie 8
24	HICOM Industrial Park
25	Jalan Dato Hamzah
26	Jalan Gasing
27	Jalan Kapar
28	Jalan Kenari
29	Jalan Klang Lama
30	Jaya One
31	Jaya Shopping Centre
32	Kinrara
33	Kelana Jaya
34	Kota Kemuning
35	Pelabuhan Klang
36	Plaza Centro Klang
37	Section 52 PJ
38	Taman Klang Utaman
39	Seksyen 9 Shah Alam
40	Sungai Besar