# THE IMPACT OF MOTIVATION, JOB SATISFACTION AND TRAINING ON TURNOVER INTENTION IN CIMB

By

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# ABSTRACT

This purpose of this study is to identify factors contributing towards turnover intention among the CIMB Bank employees. The turnover intention can be measured in the aspect of job satisfaction, motivation and training. The survey method was used to collect primary data through the use of questionnaire to the bank employees attached at CIMB employees in Klang valley. Around 160 questionnaires were distributed and 140 questionnaires were successfully collected from the respondents. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science 20.0 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, and qualification. However inferential analysis is used to determine the correlation relationship between independent variables such as job satisfaction, motivation and training with dependent variable which is turnover intention of CIMB employees in Klang valley. The result of the study shows that there is a high moderate correlation between job satisfaction factor with bank employees' turnover intention compared to other variables such as motivation and training. This study has played an important role to identify variables or factors contributing towards employees' turnover intention in CIMB Klang valley and also identified few steps to reduce the problem of turnover intention.

**Keywords**: Turnover Intention, Job Satisfaction, Motivation and Training

# ABSTRAK

*Kajian ini adalah bertujuan untuk mengenal pasti hubungan antara faktor-faktor yang menyumbang kepada niat perolehan kerja dalam kalangan pekerja CIMB bank di lembah Klang. Niat perolehan kerja dalam kalangan pekerja staff telah diukur dengan menggunakan faktor seperti Kepuasan pekerjaan, Latihan, dan Motivasi.Dengan itu, kaedah tinjauan telah digunakan untuk mengumpul data utama melalui soal selidik kepada pegawai-pegawai bank di sekitar lembah klang. Sebanyak 160 soalselidik telah diedarkan dan hanya 140 borang telah berjaya dipungut kembali. Data yang diperolehi daripada responden telah dianalisis dengan menggunakan program Statistical Package for Social Science (SPSS) versi 20.0. 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,  dan taraf pendidikan.Manakala kaedah analisis teknik inferensi pula digunakan untuk mengkaji hubungan antara pemboleh ubah bebas iaitu Kepuasan pekerjaan, latihan dan Motivasi dengan pemboleh ubah sandar iaitu niat perolehan kerja dalam kalangan pekerja CIMB bank di lembah Klang. Hasil kajian menunjukkan terdapat satu kolerasi sederhana antara faktor Kepuasaan pekerjaan dengan niat perolehan kerja dalam kalangan pekerja CIMB berbanding dengan faktor lain seperti Latihan dan Motivasi. 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, Kepuasan pekerjaan, Latihan, dan Motivasi.

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# CHAPTER 1

# INTRODUCTION

## 1.1 Background of studies

According to Jha (2014) employee turnover has always been an issue that has been addressed in organizations. Higher impact of employee turnover may be impacted the productivity of the organizations as well as the profit. Jha (2014) also explained that there is an effect on expenses which related to training for new staff, personnel process and induction, also recruitment and selection. All the above shows that employee will gain the knowledge while doing their job.

Understaffing process demotivate the current staff to work hard which lead to decreased in efficiency and output by the current staff (Hussain and Asif, 2012). Turnover generates a undesirable views among the employees. The employee may lose to have the rights benefits and might become the victim of the "grass looks greener" phenomenon. It is described that turnover intention is substantial to actual abandoning attitude (Jha, 2014). Therefore, in order to maintain the competitive edge and the to capture the loss of important employees, organization need to recognize the factor that lead to turnover intention.

Berry (2010) agress that usually turnover costs include the exit costs such as provisional replacement expenses (e.g., agency fees, lost time, selection, candidate challenging valuation, background checks, interviews, transportable and transfer), (e.g., exit interviews and managerial period), loss of upcoming key talent (i.e., intelligent capital including information, talents and knowledge), missed and lost

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sales opportunities, diminished self-esteem and efficiency among retained employees, and distribution of administrative procedures, technology, and rapport. It seems that sometimes employer itself failed to provide the needs and expectation by the employees (Josephson, 2014). Higher demand to endure the life occurs when the sensation approaches together with increased of living standard.

Therefore, most of the employees join their job with an high expecation as they prefer. Each of every employee have their own particular way in considering to join an oganization. For an example, few employees join an organization with the thought to gain knowledge and not expecting how much the employer going to pay and some employee join an organization in order to get high pay with less work.

Employees tend to quit their job due to the dissatisfaction by the employees with the way the employer treat them as the employee have their own expectation and various perspective before join the organization. As a result, the organization 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.

## 1.2 Problem Statement

According to John (2013) financial institutions such as retail banks faced high level of employee turnover recently. Retail banks offer facilities and business product to customer and commercial consumer. Nevertheless high turnover within the industry might give a negative effect on business returns and customer services. John (2013) has identified four main reasons root into the turnover intention

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among the bank employees. The first reason identified is wages payment toward bank tellers. He claimed that many tellers or bank employees compare their salary that they receive with the hourly pay to workers who worked in a restaurant, merchandizing supplies and any other services which related with similar industry.

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) enlightened before market a certain kind of products, most of the experienced bankers are frequently essential to get loaning licenses and speculation. Most of the unsuccessful applicants indicate to quit from the firm rather than accept downgrading at the end of finishes the license course examination. Beside that, merger also contributes towards turnover rate in banking sector John, (2013).This is because mergers and acquisitions are commonplace in banking sector.

During profit times, meanwhile exploring into new markets, profitable bank hostile to develop the small organization. Though, most of the stable banks frequently assign to low-cost agreements to obtain properties detained by bankrupt banks during recession. Employees who work in developed banks need to improve new skills and also being responsible on new task as each bank have their own business structure John (2013). Combination different unit leads to reduce the pay level and rejection of welfares. Hereafter, employees who not satisfy often seek for new job prospects in other place. In many cases, jobs at the integrated organization overlap

and restructuring actions result in recruitment cuts. So, most of the employees pursue for new job or for any other better employment or opportunities.

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.

### 1.3 Research Question

The research will try to answer these questions:

1. Whether motivation have a direct relationship with turnover intentions.

2. Whether job satisfaction have direct relationship with turnover intentions.

3. Whether training have direct relationship with turnover intention.

### 1.4 Research Objectives

The objectives of this research are:

1. To examine the relationship between motivation towards turnover intentions.

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2. To examine the relationship between job satisfaction towards turnover intentions.

3. To examine the relationship between training towards turnover intention.

### 1.5 Significance of research

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

### 1.6 Scope of study

The study of turnover intention among the bank employee's was conducted into CIMB bank into the area of Klang valley. In ASEAN, CIMB Group being a universal bank which operates among developed economies and Malaysia's second leading financial services provider. CIMB has large retail division group of more than 1,100 branches crosswise the county and also native in among ASEAN investment bank. There are several business units operating across ASEAN which is CIMB Bank, CIMB Niaga, CIMB Islamic, CIMB Investment Bank, CIMB Thai and CIMB Securities under CIMB Group. Consumer Banking, Wholesale Banking, comprising Investment Banking and Corporate Banking, Treasury & Markets, and Group Strategy & Strategic Investments are those commercial line that are systematized mainly in Malaysia, Indonesia, Singapore and Thailand. CIMB Islamic functions in similar, following CIMB group's as dual banking model. The headquarters of CIMB located

at Kuala Lumpur. CIMB exist in 18 countries, conquering asean, in main worldwide financial centre also in countries that have customer who interested on significant business and investment dealing. Furthermore, there are a total of 43,000 employees who works among the 9 of 10 CIMB Group that operates. It has been exposing to 99% of the county's population and nearly 100% of its gross national merchandises.

## 1.7 Limitation 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 in Klang valley. Therefore the sample of respondents are only from in this area and it has the highest number of CIMB in Selangor state yet CIMB bank are existed in wide area neither Malaysia or abroad countries (CIMB, 2015). 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 Head of department before data been collected. Hence, special approval letter is submitted to the authorize person before approach the bank staffs as well. A sample questionnaire 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 arrangement and the style adopted by this research are acquiescence with requirement of University Utara Malaysia, Malaysia. Basically this research consists of three main sections which are introduction matters, the core contents and the final 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, and 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 satisfaction, training, and motivation 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

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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.

## 1.9 Conclusion

This study has presented the justification for the present research, by describing aim of the research, the research questions and the significance of research. Briefly, the aim of the research is to examine the relationship of motivation, job satisfaction, training and turnover intention. In the next chapter, the concept of motivation, job satisfaction, training and turnover intention will be discussed together with the importance of these variables for both organization and contribution to the organizational behavior knowledge.

## CHAPTER 2

## LITERATURE REVIEW

### 2.1 Introduction

This chapter will describe the previous literatures on turnover intentions, training, job satisfaction and motivation. It will also discuss the importance of each variable to the research as well as the organization.

### 2.2 Human Resource Management

Human Resource Management (HRM) is defined as a unit that organizes events and plans that emphasis on effectively supervision worker at entire level of groups to attain the organization goal (Byars & Rue 2006). Human resource management can be defined as coordination, an idea, procedure and practices that can impact individuals that work in the organization (Daud 2006).

The most valuable assets in the organization which lead to achieve organization goals are the workers. The main intention of the human resources is on the organization employees as the organization achieves their objectives and goals through their staff. An organization objective accomplished by having a capable staff, effectively and well-organized coordination in addition to access and also operational provision of financial capitals.

#### 2.2.1 HRM Functions

The objective of the human resources management in generally is to increase the commitment of the employees in the organization. Sharing new philosophies,

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efficiently working and achievement are contributed in the employee's commitment. Human resources management must be responsible for societal goals. Based on the demand from the organization, human resources managers should diminish the undesirable treats in the organizations and also must perform honestly to social principled standards. Human resources management is being an important role in the organizations. The main purpose by the human resources management is to provide an equally treat and ethics of for each employee. Furthermore, Bratton and Gold (2003) describe that HRM as the deliberate method to handling employment relationships which emphasize that leveraging people's abilities is critical to accomplishing supportable competitive benefit. This progress attained through a distinctive set of combined work guidelines, activities and observes. Planning, assessment and performance administration, growth, staffing and selection, well-being and security, remuneration administration, employee relations, and union-management relations are defined as HRM functions (Bratton & Jeffrey, 2003).

### 2.2.2 HRM Activities

HRM activities can be alienated into few functions that is recruitment, training and growth, performance assessment, reward management, well-being and health and business relations.

### 2.2.3 HRM Practices

HRM practices are one of the reasons that give impact on the employee intention to leave, levels of job satisfaction, and organizational commitment said Huang (2000). Daud (2006) refers to organizational undertakings concentrating at human resources,

management team in order to make sure that the main resources is that hired looking forwards to achieve the organizational objectives.

HRM practices become an important strategy tools for organization to enhance the efficiency of an organization. HR practices defined as application of assortment principles, performance evaluations, job description, and job managing training (Moreland and Myaskovsky, 2000; Thompson et al.2000), and also reward (Bock and Kim, 2000) and job rotation (Gruenfeld et al. 2000). However, this study only focused on turnover intention, training, job satisfaction and motivation role.

## 2.3 Turnover

Turnover is the act of employees. Turnover rate is the percentage of employees leave an organization voluntarily or involuntarily. It is important for HR managers to track the turnover rate, since high turnover is costly to an organization (Addae et al., 2006). Therefore the HR Manager needs to develop necessary strategy to reduce the turnover rate. This is because employee or workforce is a most important asset in an organization and employee plays vital role in every aspect of the organization from the beginning until the end of the business life. Schyns et al (2007) said turnover intention as the tendency of employees exit their job or organization.

There is an advantages on the organization that successfully maintain their human resources compare to some organization don't have the ability to do so (Cho and Son, 2012). Employee turnover make the employer in difficult to protect the labor force and to bear the company's highest expenses which refer to recruiting, hiring, and provide training for new employee. However Nas, (2013) said that managers should

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care about the employee's career growth and create a visible procedure of the management as employee's perception influences the intents to resign and are reciprocal. He added that the phenomenon of turnover intention that could cause major financial concern.

Based on Ryan (2009) study, measuring the turnover intention on HR scope as estimation of the predictable utility of penetrating for a new profession and the expenses of resigning, searching for replacements, thinking of resigning, comparison of replacements with the present job, intent to resign, intention to search, and assessment of replacements, According to the way of supervisory, entry-level employees and the manager's evaluation of the employees' performance encourage the employees not to resign their job. This statement refers to the employee who works as salespeople, healthcare workers, and other professional-level. This indicates employees who work in a professional level being more complex to performance comment compare to employee who work in lower-level positions which will be measure in this study.

Forming a pleasant work environment that encourages job satisfaction give impact to the employee turnover because attitude influences that related to employee turnover Stina (2007). She also agrees that there is a relationship between employee turnover and satisfaction of the employee at work place. Abu bakar (2011), said in a conducive work environment employees have a good opportunities to try new ways of doing things and involved in decision making if they are fairly rewarded for their work outcomes. Michal (2013), suggest the performance of individual employees

associated with some behavior intention as a function of the social exchange context at workplace to reduce turnover.

Butt (2008) has did research on emphasizing the cause of employee leave and found small earnings to be major reason for employees leaving an organization. High turnover in hospital industry occurs also because the marital status, leadership style, and lack of public appreciation for good performance. Employees quit from the organization also because of the stress level in the organization. Sudden changes in an organization could not make the employee feel happy and satisfy and it also can lead to disagreement among the members. Workers who have great level of anxiety are more likely to slow the productivity and leave the organization.

Employee intended for turnover is a constant phenomenon that produces a difficulty and crisis for an organization. The loss of capable and skillful employees is related to the reduction in the competitiveness, improvement, and quality of obtainable services (Miller, 2010). It can also say that turnover entails important costs of employment, selection, hiring, and training of new joiner Abbasi & Hollman, (2008). Wagner (2010) stated that turnover is a serious outcome because it related to failure of individual and organizational performance, substantial reduction in quality of care, adds to workload on the employee that help on to the turnover, loss in self-confidence, and further turnover.

## 2.4 Job Satisfaction

An employee's wisdom of accomplishment and victory on the job defines as job satisfaction. It commonly directly related to efficiency as well as to individual health.

Job satisfaction describes an employee doing job well, happily, and getting reward for the effort on completing the task. Job satisfaction explains that satisfaction indicates interest and pleasure with one's work. The key component that leads to appreciation, pay, advancement, and the accomplishment of further objectives which leads to the feel of self-actualization is explained as job satisfaction (Kaliski, 2007).

Moreover, the level of pleasure of an employee understands concerning about his or her job is also defined as job satisfaction. This understanding is based on a person's perception of gratification. A person's capability to complete necessary responsibilities, the way organization pleasures employees and the level of integration in an organization has been influenced by the job satisfaction said Boundless (2015). Based on the research finding, many other authors has been experimental on many elements of job satisfaction such as recognition, income, promotion and etc. in their studies before. In these studies, working environment under job satisfaction has been taken to test the relationship with turnover intention. According to Yamuna (2014) working environment factors indicated as a most important factor of effecting employee's turnover intention from the bank as well. The working environment and working relationships between employees determined number the turnover pattern of the organization.

Sattar and Ahmad (2014) say 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. Operational atmosphere refers to the place surrounding settings in which a worker works (Drea, 2011). According to

Saba and Shehzad (2014) working environment refer to the place where a task has been accomplished. The work environment contains the physical geographic place as well as the direct atmospheres of the workstation such as a building site or organization building when relate to a place of employment.

Kimberly (2009) has argued how social comparisons can influence managerial career attitudes. After controlling for several common factors associated with career success and satisfaction, how managers rated their careers relative to their colleagues was found to significantly affect their turnover intentions and career satisfaction. Annabel (2007) explains that management should guarantee that company guidelines offer freedom or self-sufficiency for worker and place of work in good condition. Self-fulfillment, freedom, and job atmosphere explains as the most important factor towards job satisfaction. Provide opportunity for self-fulfillment, freedom, and job atmosphere their managers is the factors that an employer should concentrate.

Additionally Katherine (2009) stated that dissatisfaction in job and turnover intention from different expert groups together within and outside the construction manufacturing, the level persisted yet constant. The working practices perhaps had given a surprise changes to architect's which identified in past studies. There are realistic outcomes concerning the possible impact of the lower turnover intention, increase in job satisfaction, and emotional organization abilities on these exchanges (Peter, 2011). There are two ways for employee to express their dissatisfaction in their workplace that they will choose to quit from the organization or either expressing their dissatisfaction to their supervisor Janelle (2011). According to O'Leary, Wharton and Quinlan (2008), job satisfaction is also usually conceive as an attitudinal

variable that reflects the measure to which employee like their jobs, and optimistically related to employee physical condition and job performance.

## 2.5 Motivation

Motivation is a factor that categories the victory of an organization. Those organizations are enthusiasm that has motivated staff, employees that work hard in the place of work to reach the goal and objectives of the organizations.

Based on Abraham Maslow perception, it is dynamic if the leadership identifies the requirements active at the workplace motivation to encourage worker motivation. Lower-order wants like safety and physiological expectation indicates that important have to satisfy to pursue higher-level motivators along the outlines of self-fulfillment rendering to Maslow's model. Self-actualization is placed at the top of Maslow's motivation concept. It is almost the mission of achievement one's full latent as a person. The lower level needs mostly improbable; whereby the need doesn't fully gratify as one matures psychologically there will be other new odds to continue to grow.
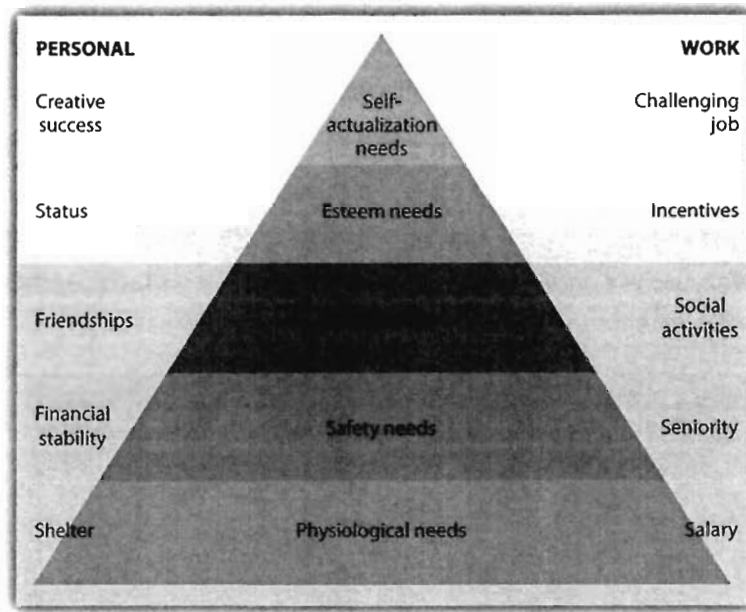
Figure 2.1 Maslow's Hierarchy-of-Needs Theory

Employee motivation can be in two ways. Bard Kuvaas, (2010) had explained, firstly intrinsic motivation-people who are intrinsically or internally motivated mostly don't need external rewards such as wage or praise to do well in job. They are self-motivated as they enjoying achievement the actual tasks or enjoy the challenge of efficiently completing the tasks. Second, Extrinsic motivation-people, who are externally motivated, commonly don't like the odd jobs but are motivated to carry out well by some kind of incentive, wage, promotion, praise, appreciation or avoid any negative significances. However, intrinsic motivation is probable being to have more stronger and longer-term and also the best form of motivation that effect on employees because it is inherent in employees and not imposed from the management, said Herzberg, Mausner, Peterson, & Capwell, Ekerman, (2006).

Dave (2013) said that across the lifetime, the prospective role of enthusiasm to work in explaining workers' willingness to sacrifice pay as evaluated by their reservation

wage proportion. Based on Anders (2010), he stated that employee turnover intention appear to be more depend on the background influences of individual which need fulfillment perception and a smaller amount depend on general, trait-like dispositions based on mastery-approach aim. Both general turnover and turnover among employee particularly with high level of mastery-approach goals can be reduce through motivation.

Employee commitment is important to creates a successful design through a motivation program said Rafikul (2008). Employee has given guidelines which seriously considered at the same time developed employee motivation program. Nalini (2004) argued supervisors should make sure involved all levels of employee in achieving environmental enhancement goals and also make sure the top administration should provide a framework by explaining the importance of communication in employee motivation towards environmental improvement. Furthermore, to improve environmental conditions, very important for the researcher and practitioners continue observing on the ways how employee are motivated.

Critical search of literature on the topic matter agreed to the fore that, several theories of motivation have been developed, and were mainly related for work settings. But the most fascinating expose was the mere fact that, each of these theories highlights one or more of the variables of motivation. However, it was also related to admit that almost all these theories were offered by American psychologist. Psychologist typically grouped motivation theories into two types namely; the content theories and process theories. The content theories Hitt (2009), said the issue of what needs a person is trying to fulfill and what features of the work environment seem to satisfy

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those requirements. Such theories he was of the view tries to explain motivation by identifying (a) internal factors, that is particular needs and (b) external factors, particular job and work situation and characteristics that are presumed to cause behavior.

The process theories work motivation apportioned with the way different variables combined to affect the amount of effort put forth by an employee. Malik, Ghafoor & Naseer (2011), in contributing to this institute of thought said it goes to describe and refer to how individuals start, stand and direct behavior aimed at the fulfillment of needs or reduction of inner tension. The major variables in this model are incentives, drive, strengthening and prospect.

Motivation for employee has been trained broadly across all corporate sectors nonetheless of their size either big or small. All over the world in today's organization strive to motivate their employee to survive and compete in vibrant corporate environment successfully as motivation sets human resources into action, improves level of employees effectiveness, enables the organizations to attain sustainable competitive advantage over the competitors and eventually leads to the accomplishment of organizational goals.

Motivation is also an evolution of moving and supporting goal-directed behavior Chowdhury.M. (2007). Reena et al, (2009) said it is an inner power that drives a person's to pull off individual and organization goals. The motivation of a human being envelops all the motives for which he selects to drive in a clear-cut approach Lefter et al (2009). However Locke and Latham (2004) argued theory of motivation

defines to internal factors that inner action and to external cause that can lead as enticement to success. Barron, Baranik, & Finney (2006), suggested that thoughtful different employees motivational style will help to enlighten and predict the affect, cognition, and manners patterns that are displayed by different employees.

Generally, an organization success is mainly cause by employee motivation and commitment towards their interest and action in the workplace and their jobs. Motivated and committed employees with high levels of job participation are considered as an important asset to a group and keeping the employee committed employees are more fruitful and higher productivity usually results in higher returns. In other words, the business of an organization will be in a positive condition if the employees with the high motivation and dedicated to the organization. The level of employee motivation, commitment and job involvement could be evaluated by the volume of employees' turnover during a certain period of time.

Employee commitment is considered to be very important factor since it improves a friendly atmosphere within an organization, making the entire workforce eagerly work together in order to achieve individual employees as well as organizational objectives Col, (2004). However, Tella, Ayeni, and Popoola (2007) argued that motivation has the common enclosure of words such as desire, want, wishes, aim, needs, incentives and goals. It means that in order to achieve the goals, individual effectively motivated and energetic, must have a clear focus on what to be accomplished, willing to commit their energy for a long period of time to realize their objectives.

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Motivation as a power that braces behavior, gives route to behavior, and prompts the tendency to carry on Farhad et al, (2011) said Bartol and Martin. Motivation is a process that initiates through a physiological or psychological want that inspires a performance that is proposed at an objective. Recently researchers have directed their attention towards employee motivation as analysts for employee turnover said Richer et al., (2002). Motivational factor is a key that have been found to enthuse employee turnover further than job satisfaction and organizational commitment, said Mitchell et al., (2001). Change in behavior as values of motivation is broadly reported in every field of exertion. Self-determination theory (SDT) as theory of personality development and as a theory of self-motivated behavior change said Deci and Ryan (2002). SDT is a cognitive evaluation and assessment theory, which explains the effect of extrinsic motivators on intrinsic motivation.

The best performance is achievable with most dedicated employees that can only be completed through employee motivation within an organization. Motivation contains "those psychological processes that cause the arousal, direction and persistence of intentional actions that are goal directed" said Kreitner and Kinicki (2004). Employees with effectiveness and perform well on the job mostly depend on many factors like performance appraisals, employee motivation, employee satisfaction, compensation, training and development, job security, organizational structure and other, but the area of study is focused only on employee motivation as this factor highly influence the performance of employees. Shadare et al, (2009) said that managers can increase the effectiveness of job administration among other employees in the organizations with having employee motivation as procedure.

**21**

Agreeing to Broad (2007), physical incentives are effective in growing performance for task not done before, to encourage "thinking smarter" and to support both quality and capacity to achieve goals. Rewards, recognition and incentives are the key factors that effect on employee motivation. As employees participate in their working activities intentionally for owns sake then they will feel intrinsic motivation in their behaviors as their activities will essentially be enjoyable and satisfactory Vansteenkiste, (2005, p.22). The elements like incentives and remuneration are the most chosen factors for employee motivation programs.

## 2.6 Training

One of the human resources development key to achieve organizational objectives is training Pineda, (2010). Training expects to be the reflection to an individual's interest said Waldenberger (2013). Mentoring, coaching, all sort of in-house training, on job training, formal and informal training which will be examines by the employer. Training is a key for companies to grow and achieve the advantages among the competitor said Brum (2007).Training has been done on both employee and organization objectives, which shows the significant and affect which argue among professionals and scholars. Motivated and well developed employee plays important role in executive level in organization's business processes said Jürgen (2011). Therefore, the dominant importance for business improvement is employee's training. There are three important essentials of training such as operational factors, training content, and the outcomes of the training said Waldenberger (2013).

This was agreed by (Chen, 2005) and he says the employees likely to acquire job-specific talents which are decisive for individual and organizational performance.

**22**

Studies shown by Gan et.al (2009) found that employees tend to expect capable trainers, highly reputed training providers, and subsidizing of training expenses. In several organizations the Post-training tuition applied to assists employees in spread over the trained skills in their work (Scott, 2005). According to Whitener (2001) training provided by the firm or organization shall increase the workers capacity to perform the tasks given. However, Smith (2010), argues that employees found external training programs is a platform for job transition and develop network with peers. As a result, training and development activities should persuade the employee's intention to quit from the organization.

Studies lead by David Pollitt (2005) in UK Manchester-based UCI, which controls 35 multiplex cinemas and the Hollywood Expresspopcorn-manufacturing and food-services business found that the training events developed by the firm achieve to decrease the turnover to 37% in year 2003 significantly lower that the industry average and manage to save UCI around £500,000 a year in staffing and training expenses. Pineda, (2010) says skills are the most significant assets for organizations which define the productivity, competitiveness and capacity to adapt and proactive.

Azmawani (2013) has said, training employees to obtain individual/managerial talents and process skills help in improving organizational effectiveness. Training is an instrument that can support organizations in building a more loyal and productive workforce. By assisting to inaugurate employee investment, reciprocity, identification, and by limiting substitute employment options, an effective training program can lead to better commitment and not as much of employee turnover Brum

(2007). According to Natalie (2005) organizational training can foster spontaneous cooperation in large firms.

Another studies led by Townsend (2007) in Australia call centre found that the organization was talented to balance the costs of training and recruitment through internal transfers within the bigger organization. The writer evaluate recruitment, training and turn over aspect in his study. The call centre environment require skills that match the working environment such as general computer keyboard skills, interaction skills, and most important the capability to work with pressure. Therefore it is important to develop the appropriate training design to lower the turnover. In order to transfer the job knowledge and also transform the attitudes and behaviors of employee reliable with the goal of the organization, training is the rearranged proposal that should take by the organization, argued Noe (2002).

Training programs may help to fill the competency gap between the present and required capabilities in order to achieve the organizational goals in effective manner. Effective training programs result in enlarged production; reduce job turnover, and more employees' satisfaction Stephens.L.P, (2001). Training is the factor directly related to employee's intention to leave the organization rather than expectation of job knowledge is the one who have relation between training and turnover

# CHAPTER 3

# RESEARCH METHODOLOGY

## 3.1 Introduction

This chapter will explain the methodology used in this research. Here, this chapter will be discussing the method of the research, the sample for the research measurement instrument and scale and data analysis. Also will 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. Other than 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

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. This, the proposed model for this research is shown in Figure 3.1

```
┌─────────────┐
│  Training   │──────────────────────────────────┐
└─────────────┘                                   │
                                                  ▼
┌─────────────┐                          ┌─────────────┐
│ Motivation  │─────────────────────────▶│  Turnover   │
└─────────────┘                          │  Intention  │
                                         └─────────────┘
┌─────────────┐                                   ▲
│    Job      │                                   │
│Satisfaction │───────────────────────────────────┘
└─────────────┘
    ⎵ ⎵                                        ⎵ ⎵
 Independent                                Dependent
  Variable                                   Variable
```
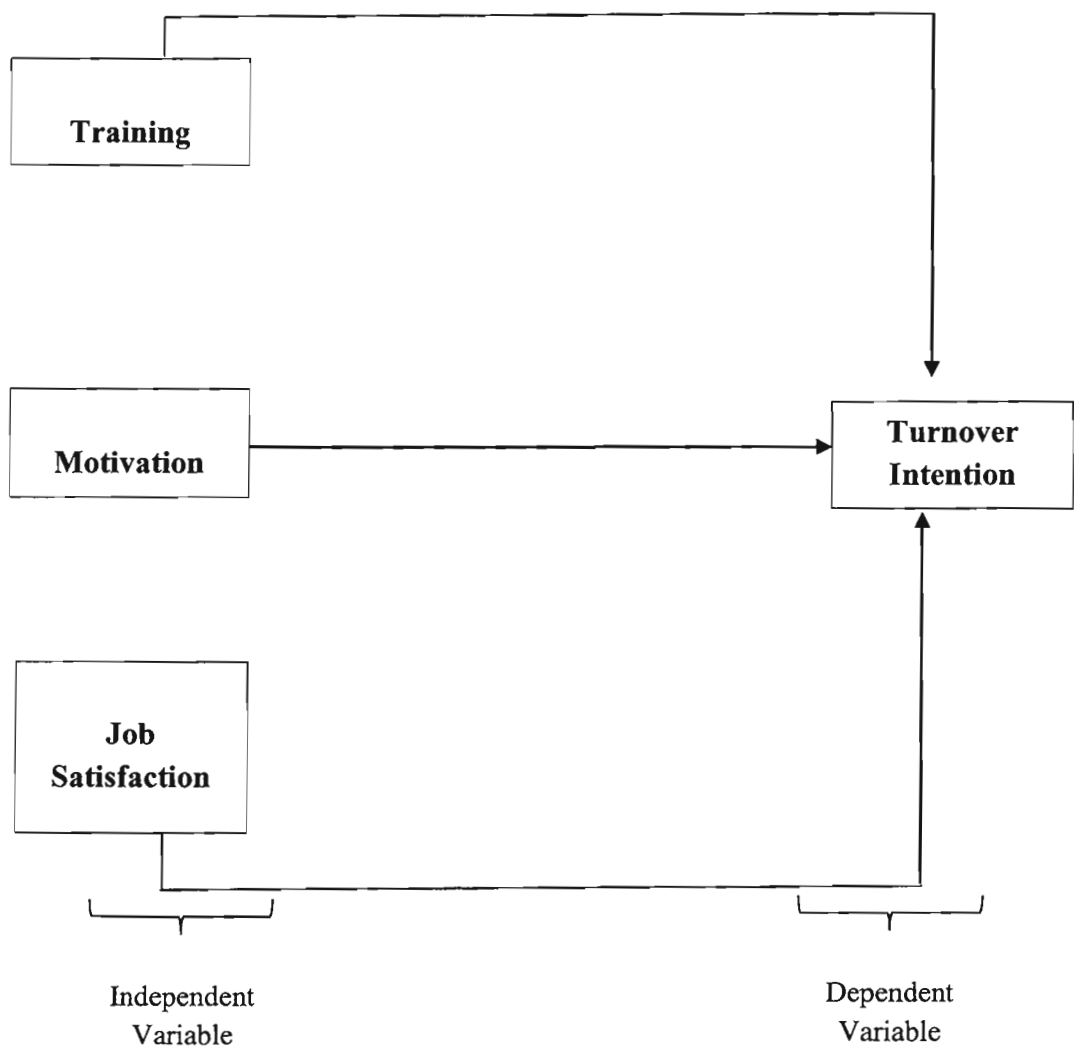
**Figure 3.1 Research Framework**

The theoretical frameworks examine the relationship training, job satisfaction, motivation 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. Thus, the first hypothesis will be developed as follow:

## 3.3 Hypothesis Development

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

### H1: There is a relationship between training and turnover intentions.

Training is a form of idea initiative taken by the organization to impart the job knowledge and skills and also to modify the attitudes and behaviours of employees in ways consistent with the goal of the organization Noe, (2002). Training programs may help to fill the competency gap between the existing and required competencies in order to accomplish the organizational goals in effective manner. Effective training programs result in increased production; reduce job turnover, and greater employee's satisfaction Stephens.L.P, (2011). Contrary to our expectation, the relationship between training and intention to quit is not mediated by job embeddedness. Instead, training is directly related to employee's intention to quit. Empirical study states that training as an important aspect of HR practices which is considered to be different forms of human capital investment for individual and organizational improvements Chew.J, C.A.Chan (2008). The next factor is relationship which is refer to the connection between job satisfaction and turnover intention. Hence, it was hypothesized that:

### H2: There is a relationship between job satisfaction and turnover intentions.

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 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.

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 refers 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 next factor is relationship which is referring to the connection between motivation and turnover intention. Hence, it was hypothesized that:

**H3: There is a relationship between motivation and turnover intentions**

Tella, Ayeni and Popoola (2010) argued that motivation has the common inclusion of words such as desire want, wishes, aim, needs, incentive and goals. Lindner (2011) proposed that motivation is defined as "the inner force that drives individuals to accomplish personal and organizational goals". Hence, work motivation has been

referred as the process that contributes to the initiation and maintaining goal-directed performance towards turnover intention (Clarke 2013). Hinsz, Kalnbach, and Lorentz (2010) suggested that individuals can be influenced to at high goals for their performance.

The goal element in motivation was supported by Meyer, Becker and Vandenberghe (2014), who suggested that goal setting is at the heart of the motivation where all motivated behavior in conscious is goal oriented whether it is a self-generated goal or assigned by others. As such, goal orientation has been seen as a promising motivational construct that may explain why some individuals adapt to change better DeShon Gillepie (2010). They further argued that goal orientation is the motivational variables that have become one of the most frequently studied in applied psychology and currently being the dominant approach in the study of achievement motivation. This argument was supported by Barron, Baranik and Finney (2012) who suggested that achievement goal theory is one of the predominant approaches in understanding achievement motivation that have relationship in towards turnover intention.

### 3.4 Research Method

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). There are several 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 allowing 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).

Klang Valley was chosen as the location for this research due to the status of being the capital city in Malaysia. This, it is being the main economy sector in the country. Most of people from all states in Malaysia have chosen Kuala Lumpur as the suitable place for employment. As such, Kuala Lumpur consists of the variety of population from different states in Malaysia.

The number of population for the identified in CIMB is 200. Primary data was collected from the survey questionnaires that have been distributed to the respondent on 14th June 2015 through working colleague. The duration that has been given for answering purpose is one week. From 160 questionnaires, and 150 have been

successfully returned. However, from 150 samples, 10 questionnaires have been rejected due to irrelevant respondents which resulted in 140 valid questionnaires.

## 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 three independent variables has been identified and related to employee turnover intention in banking industry especially CIMB staff in Klang Valley. The variables to measure employee turnover intention in banking sector includes training, job satisfaction, and motivation.

## 3.6 Unit of Analysis

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 are 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.

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The first part measure the questions related to job satisfaction factor towards turnover intention among the bank employee and questions are as below:-

| Job Satisfaction | 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 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 bringing 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 (Maslow, 1943).

The second part measure the questions related to training factor towards turnover intention among the bank employee and questions are as below:-

| Training | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| I have been given formal training opportunities every year | 1 | 2 | 3 | 4 | 5 |
| Training is provided to enhance my work performance. | 1 | 2 | 3 | 4 | 5 |
| Training given to me is able to increase my promotability. | 1 | 2 | 3 | 4 | 5 |
| Training programs have been developed to enrich my skills. | 1 | 2 | 3 | 4 | 5 |
| Formal training programme given to me focused on team building and team work. | 1 | 2 | 3 | 4 | 5 |
| I have opportunities to participate in e-learning programme. | 1 | 2 | 3 | 4 | 5 |
| Each training session require evaluation for improvement. | 1 | 2 | 3 | 4 | 5 |

The questionnaires to evaluate training of banking sector. Organization is responsible to encourage and built employees via providing training or coaching while in organization. Besides that, training is a key strategy for human resources development and in achieving organizational objectives (Pineda, 2010). It also motivated employees play a crucial role in the execution of an organization's business processes. Thus, staff training is of paramount importance to business process improvement.

The third part measure the questions related to motivation factor towards turnover intention among the bank employee and questions are as below:-

| Motivation | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| My job has variety. | 1 | 2 | 3 | 4 | 5 |
| My job cannot be done unless other sections do their work. | 1 | 2 | 3 | 4 | 5 |
| I am rotated around various positions so that I can learn a broad range of skill. | 1 | 2 | 3 | 4 | 5 |
| My performance is assessed based on a set of clearly defined competencies. | 1 | 2 | 3 | 4 | 5 |
| I have the opportunities to participate in decisions that affect my job. | 1 | 2 | 3 | 4 | 5 |

The questionnaires to evaluate motivation in employee. Abraham Maslow, workplace motivation, it is important that leadership understands the needs active for individual employee motivation. In this manner, Maslow's model indicates that fundamental, lower-order needs like safety and physiological requirements have to be satisfied in order to pursue higher-level motivators along the lines of self-fulfillment. Rafikul (2008) explained that employee involvement is crucial for a successful design of a motivation program. Thus, staff motivation is of key to an organization to success the goal.

The final part measure the questions related to turnover intention among the bank employee and questions are 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 a few years | 1 | 2 | 3 | 4 | 5 |
| I will quit the bank as soon as possible. | 1 | 2 | 3 | 4 | 5 |
| I may leave this bank before too long. | 1 | 2 | 3 | 4 | 5 |
| I often think about leaving my job | 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 has 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.

### 3.6.2 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, and age group.

### 3.6.3 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 respondent's agreement, evaluation or frequency.

## 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.

### 3.8 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.

### 3.9 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.

## 3.10 Sampling Data

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).

## 3.11 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 employees in KLANG valley, Malaysia. The reason why Klang valley chosen as a unit analysis target population because it consist of highest number of CIMB staffs in (CIMB, 2013).

## 3.12 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 it does really contain large number of elements. There are on 160 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 division in Klang valley. However there are only 140 (87.5%) questionnaires were collected successfully from the 160 questionnaire distributed (CIMB Group, 2013).

### 3.13 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 more than 20 divisions to collect data from the bank employees. The questionnaire was contain 28 questions where the initial 6 questions is related to the employee's basic information and next 22 questions is evaluated the elements of independent and dependent variables of the study. The targeted sample is around 160 bank employees.

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.

### 3.14 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 division 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 divisions of CIMB bank that researcher like to collect data. In this case mini schedule is prepared before visit every division in Klang valley. This is to ensure the process of collecting data as well. Before approach the department officer, application letter is shown to the head department to explain the motive of visiting and get the permission to distribute questionnaire to staffs. As the bank employees always seem 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

issues 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 that very busy with task or customer stuffs. Each department of the divisions contributes into 6 to 10 respondents which are vary from position level like clerk, executives, officers and senior officers (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 1 years. The set of questionnaire prepared by them contains total of 28 questions with two major divisions, 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 more 22 branches.

Each divisions 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.

### 3.15 Technique of Data Analysis

After the data collection, data were filtered to segregate those incomplete information or unusable data due to incomplete questionnaires. The remaining 140 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 20.0 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.

## 3.16 Descriptive Analysis

According to Hair et al. (2006), descriptive analysis refers to the techniques which are 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.

## 3.17 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 which is the independent variable significant with the dependent variable in this studies (Julie Pallant 2011). 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.

## 3.18 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 are applied to analyze the relationship between single dependent and other independent variables.

## 3.19 Conclusion

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 4

# RESULTS AND DISCUSSION

## 4.1 Introduction

This chapter discuss the technique used to analyses the sample using SPSS and interpret the finding related to the hypothesis developed in Chapter 3. The purpose of this study was to determine the relationship between training, motivation, job satisfaction among CIMB Employee.

## 4.2 Results

### 4.2.1 Normality Test

The following normality test result was conducted using the SPSS software. The dependent variable and independent variable was taken into consideration to run the normality test.

**Table 4.1: Test of Normality**

Tests of Normality

|  | Kolmogorov-Smirnov[a] | | | Shapiro-Wilk | | |
|------|-----------|-----|------|-----------|-----|------|
|  | Statistic | df | Sig. | Statistic | df | Sig. |
| STOI | .155 | 140 | .000 | .953 | 140 | .000 |
| SJS | .148 | 140 | .000 | .934 | 140 | .000 |
| STR | .107 | 140 | .000 | .950 | 140 | .000 |
| SMT | .132 | 140 | .000 | .935 | 140 | .000 |

a. Lilliefors Significance Correction

*Source: Author*

STOI: Turnover Intention
SJS  : Job Satisfaction
STR : Training
SMT: Motivation

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Significant value of more than 0.05 of the Kolmogorov-Smirnov statistic indicate normality. In this case the significant values are less than 0.05; which indicate the data in this study for the variables are not normally distributed. The result from skewness and kurtosis statistics (refer to appendix) also revealed the data distribution are abnormal. However, with sample more than 50 which is consider as large, the skewness and kurtosis sig value will not make a substantive difference in the analysis (Tabachnick and Fidell 2007).

### 4.2.2 Demographic Analysis

**Table 4.2: Demographic Analysis**

| Demographic Variables | Frequency | Percentage (%) |
|---|---|---|
| Gender | | |
| - Male | 34 | 24.3 |
| - Female | 106 | 75.7 |
| Marital Status | | |
| - Single | 51 | 36.4 |
| - Married | 89 | 63.6 |
| Tenure | | |
| - Less than 1 year | 8 | 5.7 |
| - 1 – 3 years | 28 | 20.7 |
| - 4 – 6 years | 26 | 18.6 |
| - 7 – 9 years | 45 | 32.1 |
| - More than 10 years | 32 | 22.9 |
| Education Level | | |
| - Postgraduate | 5 | 3.6 |
| - Degree | 89 | 63.6 |
| - Diploma | 35 | 25.0 |
| - Higher Secondary School | 11 | 7.9 |
| Designation | | |
| - Clerk | 1 | 0.7 |
| - Officer | 11 | 7.9 |
| - Executive | 64 | 45.7 |
| - Asst. Manager/Manager | 55 | 39.3 |
| - Asst. Vice President | 6 | 4.3 |
| - Vice President | 3 | 2.1 |
| - Senior Vice President | 0 | 0 |
| - Others | 0 | 0 |

| Age | | |
|---|---|---|
| - 18 – 25 years | 11 | 7.9 |
| - 26 – 35 years | 75 | 53.6 |
| - 36 – 45 years | 45 | 32.1 |
| - 46 – 55 years | 9 | 6.4 |
| - 56 years and above | 0 | 0 |

As shown in Table 4.2, the total output obtained from the frequency and percentage analysis done by using the SPSS software version 20.0. 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, and age of respondent.

In this study, female respondent was the largest respondent as shown in table 4.2 with 75.7% meanwhile the male respondent only 24.3%. Majority respondent are married with 63.6% and 36.4% are single. Almost 32.1% is experienced working 7 to 9 years in this organization followed by 22.9% of respondent employed more than 10 years and only 5.7% respondent work less than 1 year which is categorized as new employees to the company.

Majority of respondent completed their bachelor degree (63.6%) followed by Diploma (25%). Only 3.6% has Master or PhD. Majority of respondent are in Executive position (45.7%) followed by Middle Management level (39.3%). Only 0.7% are in Clerk position in this organization.

The age ranges of the employees also shown in the below table. The highest participation in this study was employees aged between 26 – 35 years old (53.6%).

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Followed by employees aged between 36 – 45 years old (32.1%). The least participants aged between 46 – 55 years old (6.4%)

### 4.2.3 Descriptive Analysis of the Dependent Variable

**Table 4.3 Descriptive Analysis of Turnover Intention**

| Elements for turnover intention | Mean |
|---|---|
| I intend to leave the bank soon | 3.45 |
| I plan to leave the bank in a few years | 3.29 |
| I will quit the bank as soon as possible | 3.29 |
| I may leave this bank before too long | 3.41 |
| I often think about leaving my job | 3.50 |
| **Total Average Mean** | **3.38** |

Table 4.3 indicates the descriptive analysis of turnover Intention towards CIMB bank employees. According to above table 4.3, 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 3.50 and this result shows the higher intention of the bank employee often to leave the banking job. The mean of 3.50 falls under range of 5 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 3.38 mean indeed. Reh (2014) agrees that

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voluntary will occur when someone leaves organization either because the person is dissatisfied with current job or found any other better career opportunities.

### 4.2.4 Descriptive Analysis of the Independent Variable

**Table 4.4 Descriptive Analysis of Job Satisfaction**

| Elements for Job Satisfaction | Mean |
|---|---|
| Enough facilities to perform my job | 3.28 |
| Mentor who often advices me on my job | 3.40 |
| Challenging and interesting job opportunities | 3.16 |
| Good working relationship amongst employees & employer | 3.37 |
| The goals of this bank are clear to me | 3.38 |
| **Total Average Mean** | **3.31** |

Table 4.4 indicates the descriptive analysis of Job satisfaction towards CIMB bank employees. According to above table 4.4, there are five elements was used to evaluate the job satisfaction among CIMB Group employees. The total mean is calculated the total perception of employee towards Job satisfaction. From the analysis, the highest mean is 3.40 and this result shows the higher intention of the mentor who often advices the employee on job. The mean of 3.40 falls under range of 2 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 3.31 mean indeed.

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### 4.2.5 Descriptive Analysis of the Independent Variable

### Table 4.5 Descriptive Analysis of Training

| Elements for Training | Mean |
|---|---|
| I have been given formal training opportunities every year | 2.66 |
| Training is provided to enhance my work performance. | 3.10 |
| Training given to me is able to increase my promotability. | 3.11 |
| Training programs have been developed to enrich my skills. | 3.13 |
| Formal training programme given to me focused on team building and team work. | 3.03 |
| I have opportunities to participate in e-learning programme. | 4.05 |
| Each training session require evaluation for improvement. | 3.91 |
| **Total Average Mean** | **3.28** |

Table 4.5 indicates the descriptive analysis of Training towards CIMB bank employees. According to above table 4.5, there seven elements was used to evaluate the training among CIMB Group employees. The total mean is calculated the total perception of employee towards training. From the analysis, the highest mean is 4.05 and this result shows the higher intention of the opportunities to participate in e-learning programme. The mean of 4.05 falls under range of 6 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 3.28 mean indeed.

### 4.2.6 Descriptive Analysis of the Independent Variable

#### Table 4.6 Descriptive Analysis of Motivation

| Elements for Motivation | Mean |
|---|---|
| My job has variety. | 3.77 |
| My job cannot be done unless other sections do their work. | 3.62 |
| I am rotated around various positions so that I can learn a broad range of skill. | 3.14 |
| My performance is assessed based on a set of clearly defined competencies. | 3.39 |
| I have the opportunities to participate in decisions that affect my job. | 3.43 |
| **Total Average Mean** | **3.47** |

Table 4.6 indicates the descriptive analysis of Motivation towards CIMB bank employees. According to above table 4.6, there five elements was used to evaluate the Motivation among CIMB Group employees. The total mean is calculated the total perception of employee towards motivation. From the analysis, the highest mean is 3.77 and this result shows the higher intention of the job has variety. The mean of 3.77 falls under range of 1 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 3.47 mean indeed.

### 4.2.7 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.

**Table 4.7: Correlation Matrix**

| Variable | SJS | STR | SMT | STOI |
|---|---|---|---|---|
| SJS | 1 | | | |
| STR | .279** | 1 | | |
| SMT | .387** | .235** | 1 | |
| STOI | -.544** | -.211* | -.035 | 1 |

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

*Source: Author*

Table 4.7 explained the relationship between the dependent variable i.e. employee turnover intention in CIMB with the independent variables i.e. of job satisfaction, motivation and training provided by CIMB. As indicated in the above table, the relationship between the dependent and three of the independent variables shows negative relationship. According to the correlation analysis table, the degree of significant of each independent variable in relation to employee's turnover intention is -0.544 for job satisfaction factor, -0.211 for training, -0.035 for motivation factor. Among all the factors, the job satisfaction factor has the most significant relationship towards the employee's turnover intention at CIMB.

### 4.2.8 Regression Analysis

**Table 4.8: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .584[a] | .341 | .326 | 3.308 |

a. Predictors: (Constant), SJS, STR, SMT
*Source: Author*

According to table 4.8, the adjusted R square shows result of 0.34 (34%). In other words, the result describes that the three independent variables of this research includes job satisfaction, training, and motivation are the main factors contributing towards employee's turnover intention in CIMB group. It also refers that 34 % of the variance had been founded and explained by using this three independent variables. However there remaining 66 % is unexplained at this research paper. The overall conclusion of the regression analysis said that only 34 % of job satisfaction, training, and motivation have been identified towards employee's turnover intention. There are still 66 % remaining of other factors that lead to turnover intention among the bank employees.

### 4.3 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.

**H1: There is a relationship between training and turnover intentions.**

The correlation results indicate a weak relationship between training and employee turnover intention in banking sector. The relationship between training and employee turnover intention are negatively correlated about 0.211 significant points. These results shows that relationships are exist between training and employee turnover intention in the moderate level.

**H2: There is a relationship between job satisfaction and turnover intentions.**

The correlation results conclude a moderate relationship between job satisfaction and employee turnover intention in banking sector. The relationship between job satisfaction factor and employee turnover intention are negatively correlated about 0.544 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 job satisfaction variable and employee turnover intention in banking sector. This good results concluded that job satisfaction 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.

**H3: There is a relationship between motivation and turnover intentions**

The correlation results show a very weak relationship between motivation and employee turnover intention in banking sector. Hence the relationship between motivation factor and employee turnover intention are negatively correlated at 0.035 significant points. Hence the poor relationship between motivation and employee turnover with the correlation value of -0.035 which is below than 0.05 significant

points. This is to conclude that motivation has a lower impact on the employee's turnover intention.

### 4.4 Assessment of the Research Objectives

There are three objectives determined in chapter one and following are the discussions of significant impacts and results obtained through the data analysis techniques.

#### 4.4.1 First Objective

The first objective of this research is to examine the relationship between motivations towards turnover intentions. The motivation factor is examined through higher expectation on the job of the employees. Based on the correlation analysis result shown in Table 4.7, there are less significant relationship between motivation and turnover intention with the reading of negative 0.035 at 0.01 significant levels. It does mean that, the bank employee still not with high levels of mastery-approach goals in the organization.

#### 4.4.2 Objective two

The second objective of this research is to examine the relationship between job satisfactions towards turnover intentions. The job satisfaction is represented by the relationship between employee and management; facilities to perform work and interesting job. According to the correlation results, the significant relationship between dependent variable and job satisfaction factor are highly correlated among other two variables which is shows reading of negatively 0.544. It does mean that bank employee agrees that the relationship between employees and of course the surrounding factors is lead to turnovers intentions. Besides that, personal gratification

is innumerable according to the individual whom take time to change or coupe up the mentor of the working environment.

### 4.4.3 Objective three

To examine the relationship between training towards turnover intention is the final objective in this study. According to the correlation results, the significant relationship between dependent variable and training factor are moderately correlated among other two variables which is shows reading of negatively 0.211. It does means that the moderately this training variable is one of the factor contribute to turnover intention. Employee's feels that training is the important elements for them to perform job easily and satisfied. Employees also believe that training can help on the growth of their skills and develop their self to accomplish on their job task.

### 4.5 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 negative correlation between three independent variables includes job satisfaction, motivation and training with dependent variable i.e. the turnover intention among bank employees. Moreover findings show that job satisfaction variables are moderately correlated to the turnover intention among the CIMB bank employees.

# CHAPTER FIVE

# CONCLUSIONS AND RECOMMENDATIONS

## 5.1 Introduction

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

## 5.2 Theoretical and Practical Implications

Employees have always been a vital source of an organization's success. Thus, employees turnover intention will bring many significant effects towards the organization especially failure on achieving mission or vision of the organization which impacts the image and reputation of the organization. Based on the research conducted towards the CIMB bank employees, the intention to quit will contribute to negativity in organization's reputation. As an employer, it is crucial for managers to understand the bank employees' turnover intention. In a nutshell, employers need to comprehend the real factors influencing the turnover intention among employees and take required action to prevent serious stages of the employee turnover that it will help to sustain worthy financial institutions in the country.

### 5.2.1 Job Satisfaction

Based on the research findings, job satisfaction factors indicated as a most important factor of achieving employee's turnover intention from the bank as well. The correlation results show that job satisfaction variable has high relationship within independent variable. The banking working environment describes mostly on the relationship between senior executive and junior executive in the office premises, also the inspiring faced by the staffs during achieve any duty. Beside the relationship among staffs, other variable includes location and size of the bank also refer to the factor contribute towards employee turnover intention. Job satisfaction also lead to employees dissatisfaction on their job and directly. It also get known that if employee are satisfied with the work they are doing, thus higher level of passion will be grown in their self. Other than that, employees who are committed to their job will likely be more willing to work longer hours or take on additional task or responsibilities without thinking on leaving the organization. Job satisfaction also can be improved through effective management strategies. Employers are responsible for understanding what can be done for employee satisfaction and creating positive work environment conducive to it. To determine if employee are actually satisfied with the work they do, organizations frequently conduct surveys to measure employee incentive programs for improvement and job enrichment. One proven to enhance job satisfaction is rewarding employees based on performance and positive behavior. When employees go above and beyond their job description to complete a project or assist a colleague, their actions can be referred to as organizational behavior.

### 5.2.2 Motivation

Based on the research findings, motivation is one the factors indicated as a less significant factor of achieving employee's turnover intention from the bank. The correlation results show variable has not as much of relationship within independent variable. Employee motivation can be enhanced and improved by creating a work environment that maximizes the factor affect performance. The organizational culture dictates the norms and behaviors that people depict while at work. A culture of knowledge sharing, helping each other, communication, and respect, one that has the flexibility to absorb mistakes will have more motivated staff. Besides that, employer are suggest to get closer to employee on identify employees ambition and try sink on the job. This will create a motivated staff in the organization and develop employee career as well. Providing challenging work assignment for high performing employees is another way to motivate employees. Such assignment provides opportunities to develop skill or expand knowledge and or increase visibility in the organization. By supporting new ideas that comes from employees and giving and individual the chance to 'run with it' is motivating the employee. Highlight top performers strength also a way to motivating the staffs. Motivating employees will become more success to the organizations and also to the business. This study suggests the organizations to design some programs or workshop to improve the level of motivation of workforce

### 5.2.3 Training

Training is one of the factors indicated as a second important among the other two variables on employee's turnover intention from the bank. The correlation results show that training variable has moderate relationship within independent variable.

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Training is one of key that can improve business performance, profit and staff morale. The more an employee has been trained, the more reducing of employee turnover in the organizations. These studies recommend to employer to giving more training to the employees as its upskilled to do new and different tasks, which keeps them fresh and interest on job is increasing. Training is essential for knowledge transfer. It's very important to share knowledge among the staffs in the organizations. Training also promotes job satisfaction. Nurturing employees to develop more rounded skills sets will help them contribute to the company. Employee training will help with employee retention suggest that working with good colleagues, challenging job assignments and opportunities for career growth will help the employees stay with the company. Employers suggest providing time for learning in the workplace. It is important for the success of an employee development.

## 5.4 Recommendation for Future Research

In overall view, this research was conducted to identify the independent variables that contribute to employees' turnover intention in banking sector especially in CIMB bank. According to the regression analysis as shown in Table 4.8, the column adjusted R shows 0.34 (34%). The result reflects that only 34% of employees' turnover intention has been identified through three independent variables that were the job satisfaction, motivation and training. In other words, remaining 66 % of other relevant factors need to be identified by the upcoming researchers. The overall result obtained from this research shows that, more suggestions can be considered to provide in-depth and accurate prediction for research to measure employees' turnover intention to quit from banking line.

bank employees and also find solutions towards this issue to ensure the stability of the

financial body and economy of Malaysia.

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