TURNOVER INTENTION AMONG RELATIONSHIP MANAGERS IN SELECTED LOCAL BANKS IN MALAYSIA

By

KAMAL AFENDI BIN SHAHARIN

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Abstract

Employee turnover is a topic that generates much interest in the academia and the industry alike. Since employee turnover is a costly problem for any organisation, it needs to be addressed. This study investigated this issue by considering the turnover intention and not the actual turnover because the former is argued to be a precursor to the latter. Hence, to address turnover, the management needs to understand why employees develop turnover intention. This study was conducted on the Relationship Managers (RMs) of selected local banks in Malaysia. To investigate the turnover intention of the RMs, the push-pull model was used. The push factors included role conflict, work overload and licensing status while the pull factors included career advancement and salary. Both an online and an offline survey were carried out to collect the data. A total of four hundred and fifty-two survey questionnaires were distributed, but only 136 valid questionnaires were returned, yielding a response rate of 33.2%. Descriptive statistics and multiple regression analysis were used to analyse the data. Of the push factors, only workload was found to be positively associated with turnover intention. Career advancement, one of the pull factors, was shown to be negatively related to turnover intention. Of the overall factors, work overload was found to be the best predictor of the RMs' turnover intention to leave. The study recommends that the bank management revisit the current practices of establishing workload and implement effective career paths for RMs. The limitations and suggestions for future research are also discussed.

Keywords: Role conflict, work overload, career advancement, salary, turnover intention.

Abstrak

Lantik henti pekerja adalah satu topik yang menimbulkan minat golongan akademik mahupun industri. Memandangkan masalah lantik henti pekerja melibatkan kos yang tinggi bagi sesebuah organisasi, maka hal ini perlu ditangani dengan segera. Kajian ini menyelidik isu tersebut dengan mempertimbangkan niat untuk berhenti dan bukan pemberhentian sebenar kerana kajian lalu menyatakan bahawa niat untuk berhenti adalah pendahulu kepada pemberhentian sebenar. Oleh itu, bagi menangani lantik henti, pihak pengurusan perlu memahami mengapa pekerja mempunyai niat untuk berhenti. Kajian ini dijalankan terhadap Pengurus Perhubungan (PP) bank tempatan yang terpilih di Malaysia. Bagi mengkaji niat untuk berhenti, model tolak-tarik telah digunakan. Faktor tolakan yang diteliti adalah konflik peranan, beban kerja yang tinggi, dan status perlesenan. Manakala faktor tarikan pula melibatkan kemajuan kerjaya dan juga gaji. Kedua-dua kaji selidik telah dijalankan melalui kaedah dalam talian dan luar talian bagi mengumpul data. Sejumlah 452 borang soal selidik telah diedarkan kepada peserta yang terlibat, namun hanya 136 borang yang sah dan boleh digunakan yang mewakili kadar maklum balas sebanyak 33.2%. Manakala statistik deskriptif dan regresi berganda pula digunakan untuk menganalisis data. Daripada faktor tolakan, beban kerja yang tinggi adalah satu-satunya faktor yang didapati berkait secara positif dan signifikan dengan niat untuk berhenti. Manakala kemajuan kerjaya adalah salah satu faktor tarikan yang menunjukkan kaitan secara negatif dengan niat untuk berhenti. Daripada semua faktor, beban kerja yang tinggi adalah peramal terbaik bagi niat untuk berhenti dalam kalangan Pengurus Perhubungan. Kajian ini mengesyorkan supaya pihak pengurusan bank mengkaji semula amalan semasa yang melibatkan beban kerja yang tinggi dan menyediakan peluang kerjaya yang berkesan untuk setiap Pengurus Perhubungan. Akhir sekali, batasan dan cadangan untuk penyelidikan pada masa hadapan turut dibincangkan dalam kajian ini.

Kata kunci: konflik peranan, beban kerja tinggi, kemajuan kerjaya, gaji, niat untuk berhenti

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DEDICATION

This dissertation is expressly dedicated to the memory of my parents, Shaharin Bin Abu Bakar who left us with the most precious asset in life, knowledge. Not forgotten my beloved mother Hasnah Binti Hasan. I know that they would be the happiest father and mother in the world to know that their son has successfully completed his doctorate dissertation. My thoughtful thanks to my supportive spouse Noor Aishah Binti Hassan, my son Luqmanul Hakim, my daughters Nur Aleeya Nisa Suhada and Nur Alesya Damia Zahra for their encouragement, love and care.

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LIST OF ABBREVIATIONS

RM	Relationship Manager
CM	Centre Manager
HAB	High Networth and Affluent Banking
RC	Role Conflict
WOL	Work Overload
CA	Career Advancement
SAL	Salary
TOI	Turnover Intention
PWC	Premier Wealth Center
PBC	Preferred Banking Center
AICB	Asian Institute of Chartered Banker
ABS	Asian Banking School
FIMM	Federation of Investment Manager Malaysia
SIDC	Securities Industry Development Corporation
MII	Malaysian Insurance Institute
IPPC	Investor Protection Professional Certificate
CSM	Customer Segmentation Model
PCA	Principal Component Analysis
CSM	Customer Segmentation Modeling
CPE	Continuing Professional Education
CPD	Continuing Professional Development
FTE	Full Time Employee
DCI	Dual-currency Investment
PCA	Principal Component Analysis
HRD	Human Resource Department

CHAPTER ONE
INTRODUCTION

This chapter provides a brief background and explores the problem statement, objectives, research questions, scope and the significance of the study in detail. The definition of key terms and outline of the dissertation are provided at the end of the chapter.

1.1 Background of the Study

The banking sector is considered a primary contributor to the growth and success of a nation's economy (Letchumanan, Apadore, & Ramasamy, 2017). This sector is the heart of the funding needs of all industries to boost entrepreneurship, business capital, and job opportunities (Letchumanan et al., 2017). The top local banking industry players in Malaysia are Maybank, Public Bank, CIMB Bank, RHB Bank, and Ambank (Individual Bank Annual Report, 2015). They are also some of the key providers of employment (see Table 1.1). Maybank is the top bank with the biggest total assets and market capitalisation (ForbesG2000, 2015) and had the highest total number of employees of 21,680 in 2015 with close to 400 branches throughout Malaysia (Maybank, Annual Report, 2015).

Table 1.1
Top Five Banking Employees in Malaysia

	2010	**2011**	**2012**	**2013**	**2014**	**2015**
Maybank	21,292	23,067	23,416	22,285	22,294	21,680
Public Bank	1,378	1,467	1,565	1,669	1,579	1,501
CIMB	19,351	17,259	20,030	19,077	16,908	17,284
RHB	10,765	11,299	12,154	16,692	16,089	16,089
Ambank	8,920	9,050	9,700	9,830	10,300	11,300

Source: Individual Bank Annual Report (2010-2015)

Despite its importance to the country, the banking industry is not immune to employment-related problems, such as turnover of talented employees (Letchumanan et al., 2017). The banking institutions, including commercial banks, investment banks, and Islamic banks, are experiencing employee turnover in most functional areas, such as operations, and customer care and sales, which greatly impact the day-to-day business activities of the banks (Keni, Rajendran, Teoh, & Rubiah, 2013). According to Towers Watson General Industry (2014), the highest turnover rate is recorded by financial services was between 2012 and 2013. During this period, the turnover rate of the banking industry rose from 7.4% in 2012 to 13.3% in 2013.

1.2 Employee Turnover in the Local Banks: The Case of Relationship Managers

One of the important groups of employees in banks is Relationship Managers (RMs). A Relationship Manager is a designated position in sales based on strategic customer segmentation modelling (CSM) (HAB, Management Report, 2015). RMs are responsible for serving, assisting and building relationships by connecting the bank and affluent customers. An RM is a 'Critical Resource' in a bank's talent classification management. RMs are accountable to promote and cross-sell the bank's products to affluent customers residing in this segment so that the bank-customer relationship can be strengthened and maximised. Affluent customers refer to customers with total financial assets (TFA) of RM1 million and above or investable assets (IA) of RM250K and above in the bank (HAB, management report, 2015). TFA comprises housing loan, hire purchase, current account, unit trust and insurance products. IA, on the other hand, refers to total savings, fixed deposits, investment and current accounts that the customers have in the bank.

An affluent customer has many privileges, such as a priority service for credit facilities, regional recognition, use of premier wealth centres/lounges, premier wealth debit card, privileged medical offer and access, an invitation to exclusive events, and previews, concierge services, and the most important thing is having a designated RM. RMs have vast experience, are well trained, and equipped with financial knowledge, investment strategies, and wealth creation planning to advise their customers. RMs reside at the Premier Wealth/Preferred Banking Centre (PWC/PBC) in every strategic location nationwide. They are ever ready to serve and contactable by the affluent customers whenever needed. The RMs' main purview is the provision of personal services by building and fostering relationships with PWC/PBC customers and acting as financial advisor to the customers. RMs also help grow the customer's wealth through cross-marketing of the bank's retail financial products, such as a mortgage, insurance, unit trusts, investments and deposits.

An RM is the most crucial designation within the sales department as the person is considered the bank's backbone to generate revenue for the bank. RMs are responsible for marketing the bank's products, promoting the bank's brands, and maintaining and improving a customer base. RMs need to ensure they are always ready to assist the customers when needed. The RM job entails more than an ordinary customer-salesperson relationship. In certain circumstances, RMs may require to serve the customer beyond the normal working hours. This may happen especially if the customer is new to the bank and require more engagement with the RM to gain their trust. Therefore, the RM responsibilities are very crucial. RMs help to ensure the customers of the bank are well especially when they at the centre. Table 1.2shows the RM population and the centre branding in the top five banks in Malaysia as at December 2015.

Table 1.2
Population of Relationship Managers in Top Five Banks in Malaysia as at December 2015

	Total RMs	No. of Centres/Lounges	Centre Branding	Eligibility
Maybank	204	95	Premier Wealth	IA 250k above
CIMB Bank	340	90	Preferred Banking	IA 250k above
Public Bank	20	2	Red Carpet Banking	IA 200k above
RHB Bank	60	13	Premier Banking	IA 200k above
Ambank	30	5	Priority Banking	IA 200k above
TOTAL	654	202		

Source: Individual Bank Annual Report (2010-2015)

As a professional sales and services advisor, RMs are required to be licensed by the relevant governing bodies, such as the Asian Institute of Chartered Bankers (AICB), the Asian Banking School (ABS), the Federation of Investment Managers Malaysia (FIMM), the Securities Industry Development Corporation (SIDC) and the Malaysian Insurance Institute (MII), before they can perform their job (SIDC, Licensing Handbook, 2017). Moreover, all of them need to undergo intensive training to enhance their skills, such as communication, personal branding and personal development skills required by the bank's management (HAB, Management Report, 2015). The pre- and post-recruitment cost also needs to be factored in when using the RMs' talent.

Once RMs are licensed, they need to attend Continuing Professional Education (CPE) and Continuing Professional Development (CPD) courses twice a year to collect 20 points to maintain their license, and the banks have to bear the costs (SIDC, Licensing Handbook, 2017). The re-certifications cost the banks around

RM1,000.00 annually for each RM. The RMs must report all courses attended to the Central Bank of Malaysia (BNM) for monitoring purposes. BNM will suspend the license of RMs if they fail to follow this requirement.

Relationship Managers are a very crucial sales position in local banks. Their responsibilities are not only limited to do sales; more critically, their job is to maintain the relationship with the affluent customer that is residing at the PW/PB Centre. Despite the critical position in the bank, the full-time employee (FTE) data show a resigning trend of RMs. For example, in Maybank(MBB), there was a shortfall of 246 RMs in 2015 when 450 RMs were needed to serve 90,000 affluent customers (HAB, Management Report, 2016). The turnover rate of RMs in Maybank is about five percent every month, or on average, about five RMs resign each month (HAB, Management Report, 2016). Similarly, the CIMB bank recorded a shortfall of 40 RMs in 2015. In 2015, it had only 340 FTEs in service (Wealth Management Report, CIMB, 2015). At the CIMB Bank,the turnover rate of RMs is about 18% to 20% each year. Other banks, such as Public Bank, RHB Bank, and Ambank, are also experiencing a similar scenario.

High employee turnover among top banks, such as Maybank and CIMB Bank, impacts their reputation. Customers may lose confidence in the bank's ability to provide the necessary services, especially during peak periods. Any shortfall in manpower will cause unpleasant situations, such as service interruptions and a breakdown of the relationship between the bank and customers, ultimately affecting the bank's performance and profit (Coe, 1990).

The turnover phenomenon is upsetting because the lost talent impacts the bank performance, revenue and profitability (Miller, 2010; Mustapha & Mourad, 2007). Turnover also jeopardises the brand image (John, 2014). According to Hussain, Yunus, Ishak, and Daud (2013), high turnover may cause low productivity and indirectly affect the strategic planning of an organisation. Other scholars have pointed out that a high rate of voluntary turnover will increase the cost of the company and decrease organisational effectiveness and performance (Han, Bonn, & Cho, 2016; Michell, Holtom, Lee, Sablynski, & Erez, 2001; Rahman & Nas, 2013; Zheng & Lamond, 2010). Also, turnover causes loss of talent, thus affecting the organisation's competitive advantage and often lowering the motivation of other staff (Sanjeev, 2012).

Since RMs are a significant group of employees in the banking industry, their leaving the job could affect the bank in many ways, such as reduced sales management efficiency (Brashear, Manolis, & Brook, 2005), a decline in revenue generating business activities (John, 2014), and poor management of customer-bank relationships (Zoltners, Sinha, & Zoltners, 2001). Besides, turnover involves a cost that becomes a concern to the bank management. Such cost in advertisement, recruitment and training of new RMs. Therefore, due to the criticality of RM position and the severe impact on the bank performance and the fact that banks have invested considerably in developing the RMs, it is essential for the management to identify and address the factors that are likely to make RM leave the organisation before the actual turnover takes place.

1.3 Problem Statement

Turnover intention refers to the thought of moving out from the current organisation by employees. It is defined as a conflict in an individual's choice between wanting to stay or wanting to leave (Sager, Griffeth, & Hom, 1998). Even though some scholars have argued that turnover intention is a poor predictor of actual turnover (Jung, 2010), turnover intention has been widely used as one of the antecedents that reliably predicts actual turnover (Harrison, Newman, & Roth, 2006). Fishbein and Ajzen (1975) proposed that the best predictor of an individual's behaviour is the intention to execute the behaviour. Other scholars have found that turnover intention is a strong predictor of actual turnover (Griffeth, Hom, & Gaertner, 2000; Lee & Whitford, 2007).

To explain turnover or turnover intention, various models have been developed (Menefee & Murphy, 2004). Among them are the one developed by March and Simon (1958), Mobley Griffeth, Hand, and Meglino (1979), Sheridan and Abelson (1983), and Price and Mueller (1986). However, this study considered the push and pull model by Neal (1989). This model argues that a turnover decision is influenced by push and pulls factors. Pull factors are factors related to the opportunities available in the external labour market. On the other hand, push factors are internal issues faced by employees in the current organisation. Simply put, while pull factors are external factors that attract people to leave the organisation, push factors are internal factors that drive people away from the organisation. This model was chosen to explain turnover intention of RMs because it can accommodate factors relevant to the context of the study (Manisha, 2016; Muhammad & Azra, 2010; Norbert, Achim, Jürg, Martial, & Terry, 2014). According to Muhammad and Azra

(2010), as it is quite impossible to find the exact factors responsible for employee turnover, categorising the myriad of factors following the push and pull factor model is relevant. Norbert, Achim, Jürg, Martial, and Terry (2014) used the push and pull model to explain turnover intention among computer specialists. They found that low satisfaction and commitment were significant push factors of employee turnover while unexpected offers, career aspirations, and job opportunities elsewhere were significant pull factors. Muhammad and Azra (2010) found that unfair compensation was the key reason for employees in pharmaceuticals, banking, polymer and chemical industries to leave. Manisha (2016) also used the model for investigating turnover among IT specialists. Among the factors examined were working hours, workload and work schedules, salary, career advancement, work conditions and incentives.

Consistent with the push-pull model, this study considered a number of factors relevant to the banking industry, in general, and RMs, in particular. In particular, it sought to investigate work-related factors. According to Quarles (1994), factors influencing turnover intention can be categorised into five facets: work-related factors, individual related factors, external factors, organisational commitment and job satisfaction. The work-related factors in this study were role conflict, work overload, career advancement, and salary. These factors were assessed because they were relevant to the RM's job. For instance, on role conflict. According to Avlonitis and Panagopoulos (2007), as a salesperson becomes more knowledgeable of both the customers' needs and the way to serve those needs, he or she will be able to perform his/her job well. However, role conflict may exist if the salesperson cannot juggle the demands of the customer and his or her superior.

Workload is another important factor in a salesperson's job. According to Altaf and Awan (2011), work overload is a common issue for every employee because of the increasing the competitive environment the organisation is in. However, for a salesperson, work overload is a pressing issue because he or she is expected to deliver extra than what is required using fewer resources (Bande, Ferrin, Varela, & Jaramillo, 2014). Indeed, work overload was identified as a significant predictor in many turnover intention studies (Abdelbaset & Nizar, 2016; Aldea, 2013; Andika & Imam, 2015; Atif & Raja, 2015; Calisir, Gumussoy, & Iskin, 2011). As organisations rely on sales for their revenue, the loss of a salesperson could directly affect the organisation's bottom line (DeConinck, 2011). Indeed, turnover is one of the most enduring and perplexing problems facing by the management (Boles, Dudley, Onyemah, & Rouzies, 2012).

Career advancement and salary are two factors that could pull RMs from their current organisation. As RMs are highly sought after, these two factors should be used by banks to retain them (Chamberlain, 2017). That is, theoretically speaking, it makes sense for banks to consider these factors in motivating RMs to stay. However, to what extent these pull factors are valid in explaining turnover intention of RMs is yet to be investigated. Moreover, empirical studies on the effect of salary or compensation on salesperson remain scarce since past studies seemed to focus on the effect of compensation on job satisfaction of sales compensation plans (Cespedes, 1990). No specific sales job was examined before.

This study also considered another work-job related factor that is unique to the RM job, i.e., the licensing status. As indicated earlier, RMs have to have a license

to carry out their job because of the significant financial investment affluent customers make. According to the licensing guideline by the Securities Industry Development Corporation (SIDC), a statutory body under the preview of Malaysian Central Bank (BNM), in order for a person to deal with the capital market in Malaysia, he or she has to have valid certifications (SIDC, 2017). Without a valid license, RMs cannot take any part in buying and selling activities as this is against the BNM's policies and regulations. A breach of these regulations is a serious offence. The respective employer/bank can be charged under the Financial Servicing Act 2013. There are four compulsory licenses that an RM should have, i.e., (a) Investor Protection Professional Certificate (IPCC), (b) the Federation of Investment Manager Malaysia (FiMM), (c) the Insurances, and (d) Module 6 and Module 7. The employing bank bears the cost of a full license of an RM if the RM is recruited with a partial license. As RMs deal with affluent customers who make valuable investments, which banks rely on for their revenue, talented RMs are highly sought after. It is the license that makes the RM's job a privileged one, enabling him or her to have bargaining power, especially considering the shortfall of the workforce in many local banks in Malaysia. However, to what extent the licensing status contributes to turnover intention is yet to be explored.

In short, while previous studies have looked at the influence of these factors, in particular, role conflict, work overload, licensing status, career advancement, and salary, on turnover in various settings (Abdelbaset & Nizar, 2016; Atif & Raja, 2015; Batty, 2014; Dulanji & Hettiarachchi, 2016; Muhammad, Muhammad, Muhammad, Suhaib, & Kamran, 2014; Mei, Chieh, & Gin, 2011; Shahida, Hakimi, & Hazelena, 2014; Yang, Yan, Jing, & Hong, 2015) and among salespeople (Jaramillo, Mulki, &

Solomon, 2006; Kimura, Bande, & Ferrin, 2018; Mulki, Lassk, & Jaramillo, 2013; NuwanWimalana, 2017; Pahi, Hamid, & Khalid, 2016; Sager, & Menon, 1994: Schwepker, 2001), to what extent these factors could explain turnover intention of a specialised group like RM is yet to be determined. Since RMs' job has significant economic value to the bank due to the different clientele they serve, their turnover intention is worth studying.

1.4 Research Question and Objectives

Based on the gaps identified in the literature, this study attempted to answer a general question: What contributes to turnover intention of Relationship Managers based on the push-pull model? From this general question, this study aimed to achieve the following specific objectives:

1. To identify the level of turnover intention of Relationship Managers.
2. To examine the influence of role conflict and work overload as push factors, on turnover intention.
3. To investigate the contribution of career advancement and salary, as pull factors, toward turnover intention.
4. To assess the influence of licensing status on turnover intention.

1.5 Scope of Study

This study focused on RMs in selected local banks in Malaysia that implement Customer Segmentation Modelling (CSM), which differentiates their clients by segmentation. This business model gives special attention to affluent customers to

cater specifically to their banking needs. The RMs were the focus of this study because the job is primarily to build a good relationship with customers. The segmentation concept embraces the service effort more as opposed to just product pushing. Salespeople have been considered in many turnover studies; however, none has focused on Premier Wealth (PWCs)/Preferred Banking (PBCs) that practise the segmentation model using dedicated employees, i.e. RMs, to serve affluent customers. The present study considered RMs who were residing at PW centre in Maybank (MBB) and PB centre in CIMB bank only. This study considered key variables of role conflict, work overload, and licensing status as push factors and career advancement and salary as pull factors.

To achieve the objective of the study, a cross-sectional quantitative approach was employed. Data were collected from RMs via online and offline survey.

1.6 Significance of the Study

This study contributes to the body of knowledge on turnover intention by employing the push and pull model. The model has been applied to various contexts and occupations (Akın, Dilara, İrem, & Yavuz, 2016; Guilding, Christopher, Lamminmaki, Dawne, McManus, Lisa, 2014; Manisha, 2016; Norbert, Achim, Jürg, Martial, & Terry, 2014; Santript & Ambalika, 2013; Simon & Doyeon, 2017; Syed Jamal,Nurul, Nabihah, & Raja Durratun, 2016; Theron, Barkhuizen, & Plessis, 2014; Venkatesh & Srividhya, 2016). However, within the banking industry, the application of this model is scarce, more so on RMs as a unique group of employees whose job can significantly affect the performance of the bank compared to ordinary salespersons because of the sales value they deal with. Furthermore, investigating the validity of this model in the banking industry is apt because the results found in

different settings, such as manufacturing (Aruna, 2014; Azamia, Ungku, & Choi, 2016; Mohammed & Yousr, 2016; Yifeng, Zeyuan, Yue& Fang, 2017) or other service sectors, such as education or healthcare (Akosa, Yaa, & Bowblis, 2016; Man-Ling, Zhi-Yuan, Chia-Lun, Chiung-Hsuan, Ya-Han, & Tien-Yu, 2014; Muhammad & Faizuniah, 2016; Rajan 2015; Shoaib, Alamzeb, Muhammad, Moinuddin, Jawad, 2015; Thierry & Simon, 2013;Worth & Lazzari, 2017) may not be generalisable due to the different contextual elements, such as a work environment, culture, work systems, etc. The study thus contributes to the literature by testing the validity of the model, on a specialised group of bank employees, i.e., RMs. If the findings are valid, the study contributes further to the external validity (i.e., generalisability) of the push-pull model to different occupational groups.

Secondly, this study contributes to the understanding of turnover intention and extends the push-pull model by considering another variable relevant to the subject of the study. As RMs need to have a license to practice, the present study examines whether the licensing status plays a role in turnover intention of RMs. As a push factor, this variable could explain turnover intention of RMs, hence adding to the existing body of knowledge.

In a practical sense, the findings, if they are valid, can benefit bank practitioners/managers in that they can develop appropriate measures to mitigate the turnover problem among RMs. In general, the human resource department can use the findings of this study to better prepare and plan an effective and rationalised retention program to reduce RM turnover rate by revisiting the bank's current practices in regard to role conflict, work overload, career growth and salary. The management may also want to consider how to leverage the licensing status of the

RMs to make them stay in the organisation. As turnover is costly, more so for specialised professions, like RMs, it is imperative that the management pays serious attention to address the turnover problem well before it actually takes place.

1.7 Definition of Key Terms

Turnover: Turnover is defined as the separation or discontinuance of employment or membership within an organisation where the employee receives compensation or benefits from the organisation (Mobley, 1977).

Turnover intention: Turnover intention is defined as the thought of employees to move out from the organisation, and it is defined as the conflicting judgment between whether to stay or to leave the organisation (Sager, Griffeth, &Hom, 1998).

Role conflict: The incompatibility of requirements and expectations from the role, where compatibility is judged based on a set of conditions that impacts role performance (Jonhston, Parasuraman, Futrell, & Black, 1990).

Work overload: A relationship between the number of mental abilities and capabilities in processing or resources against the amount needed to complete the task given (Kuei, Wu, Hsieh, & Chang, 2002).

Career advancement: Getting promoted, gaining recognition or being assigned more responsibilities by an employer (Churchill, Ford, & Walker 1974).

Salary: An amount of remuneration received by employees in return for their work

(Comer, James, Karen, Machleit, & Lagace, 1989).

1.8 Organisation of the Dissertation

The dissertation is structured and organised into five chapters as follows:

Chapter One presents the introduction, problem statement, research questions and research objectives, followed by the scope of the study,the significance of the study, and definition of the key terms. Chapter Two discusses the literature on turnover and turnover intention. It also talks about the push and pull factor model. Specifically, this chapter reviews push factors relevant to RMs, i.e., role conflict and work overload and pull factors, such as career advancement and salary. The research model, research framework and hypotheses development, are included.

Chapter Three details the research design. Topics on population and sampling, including sample size and sampling technique, operational definition and measurement, questionnaire design, data collection, and data analysis procedures are elaborated in this chapter. Chapter Four presents the research findings, including the demographic profile of the participants, the results of reliability tests, validity tests and hypotheses testing. Finally, Chapter Five discusses the research findings by relating them to past studies and theory. This chapter also highlights both the theoretical and practical implications of the study. It also offers practical suggestions and recommendations to the industry and managers. Finally, some conclusions are drawn as well as the limitations of the research are discussed.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter begins by discussing the literature on turnover, turnover intention, push factors (role conflict, work overload, and licensing status) and pull factors (career advancement and salary), leading toward the development of the research hypotheses. The research model/framework to be tested is also presented to illustrate the purported relationships diagrammatically.

2.2 Turnover and Turnover Intention

Turnover is described as a regular change of staff in the employment market among organisations, careers and jobs as well as between the terms of being employed full-time and being jobless (Kazi & Zedah, 2011). According to Adeniji (2009), employee turnover is a measure of the number of employees leaving and being replaced within a specific period, for example, for one year. It is expressed as a percentage of the total workforce at the commencement of this period. According to Basel and Fayza (2015), employee turnover refers to employees who leave the organisation in a specific period. Price (2001) described turnover as the ratio of employees who leave the organisation at a particular time to the total number of employees who are still in service at the same time.

Turnover is mainly a concern for human resource professionals (Peterson, 2004) and academics (Ton & Huckman, 2008) due to its adverse effects on the organisation. Turnover affects organisational performance because the organisation

can incur massive losses in terms of cost, productivity, and revenue (Han, Bonn & Cho, 2016). Moreover, there is no return on investment in training to the organisation when employees leave (Mello, 2011). Hence, turnover is a critical issue, and one of the significant challenges for the management of the organisation (Chen, Lin, & Lien, 2010; Mahdi, Mohd, Mohd, Skat, & Abang, 2012). Due to the adverse consequences of turnover (Bandhanpreet, Mohindru, & Pankaj, 2013), researchers have been trying to explain this behaviour; however, they cannot come to a consensus as to what instigates a worker to leave.

2.3 Turnover Typologies

In general, employee turnover can be categorised as functional vs dysfunctional, avoidable vs unavoidable, voluntary vs involuntary, internal vs external and skilled vs unskilled turnover. For example, if an employee leaves due to poor performance, functional turnover is said to occur, which tends to happen in large firms, such as accounting and law firms, because employees in such organisations must be competent and outstanding. Underperforming employees will be asked to leave, and only a smaller number of employees will remain in the company. On the other hand, dysfunctional turnover refers to good employees leaving the organisation due to so many reasons, the most common being a lack of opportunity to grow. Another reason is employees looking for other organisations that can offer more chances to excel in their careers (Taylor, 2008). An unavoidable turnover is beyond the organisation's control, such as ‘turnover' due to death, retirement and disability which sometimes results in layoff and early retirement. Avoidable turnover is created by employers, leading to employees resigning as a result of stress, poor or unhealthy work conditions. Avoidable turnover of critical performers or thinkers can create problems

for the organisation. The third category is involuntary and voluntary turnover. Involuntary turnover happens when the employer terminates an employee or asks him or her to leave. If the employee is asked to resign due to a breach of policies, underperformance or because the business is not making a profit, such leaving is also considered involuntary turnover. In contrast, an employee quitting due to his or her own decision, such as early retirement or to join another organisation, voluntary turnover is said to take place (Jackofsky, 1984).

Consequently, any turnover that occurs in an organisation, regardless of the reasons or time, creates unpleasantness in the organisation. It may affect organisational performance and revenue directly or indirectly. This issue must be addressed effectively because high voluntary turnover is very costly to the organisation because of its effect on organisational success and effectiveness (Holtom, Mitchell, Lee, & Inderrieden, 2005; Michell, Holtom, Lee, Sablynski, & Erez, 2001 & Rahman; Nas, 2013).

2.4 Turnover Intention

According to Szamosi (2006), employees are the most critical resource for the organisation and the most difficult to manage. Mobley (1982) defined employee turnover as a termination or cessation of employer-employee relationship due to voluntary or involuntary reasons by an individual employee.

According to Price (1997, 2001), turnover tends to be preceded by turnover intention. Other scholars also considered turnover intention as an antecedent of actual turnover (Kuean, Kaur, & Wong, 2010). Mobley (1977) developed a model of employee turnover decision process by evaluating a worker's current position which

finally leads him or her to either voluntarily leaving or remaining in the current job. According to Mobley (1977), intention to leave happens just before the actual decision either to leave the current job or to remain is made. Hence, to avoid any confusion between turnover intention and turnover, researchers have attempted to explain both terminologies. Turnover intention is defined as the thought of movement of employees out of the organisation. It is also defined as an individual's judgement as to whether to stay or to leave (Sager, Griffeth, &Hom, 1998). According to Chen, Lee, and Chang (2010), turnover intention is defined as intention to leave the work voluntarily and look for other jobs. Kaori (2011) referred to turnover intention as a tendency of an employee to leave the company. Currivan (1990) associated turnover intention with the process of employees leaving or replacing an employee in the company. Consistently, Fox (2012) referred to turnover intention as an employee's action within an organisation to quit from current responsibilities and leave the company.

According to Carmeli and Weisberg (2006), turnover intention can be divided into three elements: (i) thought of quitting work; (ii) intention to look for a different job; and (iii) intention to quit. The thought of quitting happens when employees are dissatisfied. It starts with a particular employee looking for other opportunities to change his or her job. Once he or she has the chance to execute the thought, the intention to quit occurs. At this point, the employee's turnover intention process is completed. Next, actual turnover takes place. In short, many scholars seem to agree that turnover intention is a predictor of the actual turnover and is the last stage of the thought process among employees who wish to quit their jobs (Griffeth et al., 2000; Lau, McLean, Lien, & Hsu, 2016; Piening, Baluch, & Ridder, 2014; Van, Van, & Steensma, 2004).

2.5 Importance of Studying Turnover Intention

It is important to study turnover intention before actual turnover happens (Cohen & Golan, 2007; Griffeth, Hom, & Gartner, 2000). An employee will hint to the management that he or she has the intention to leave the organisation, such as a drop in performance, tardiness issue, frequently missing from the workplace, and a drastic decrease in the quality of work. Therefore, it is vital for organisations to be aware of turnover intention. If the organisation can identify such intention early, then intervention can be implemented immediately. Secondly, by studying turnover intention, organisations can recognise the possible causes that may lead to actual turnover. Thirdly, turnover intention may lead to actual turnover. If and when this happens, the organisation may face difficulty in getting a replacement within a short period. Moreover, inattention to turnover intention may disrupt organisational activities and productivity. Hence, every organisation must observe a possible hint of turnover before it turns to actual turnover as the effects can be critical. In short, it is important to study turnover intention so that proper mitigation and retention plans can be implemented before the actual turnover occurs. Moreover, as mentioned above, if an organisation encounters high employee turnover, the investment in training and development of the employees will not yield positive returns (Mello, 2011).

2.6 Models of Turnover Intention

To explain turnover intention, researchers have introduced several models that postulate the antecedents of turnover. This research discusses the key models of turnover that have been widely cited (Morrell, Kevin, Clarke, John, Wilkinson, & Adrian, 2001).

2.6.1 March and Simon's Model (1958)

The March and Simon model was introduced in 1958 to examine the relationship between employee job satisfaction and the desirability of employees to move. This model looks at turnover from the perspective of how job satisfaction can influence employees to decide either to stay or to leave. According to March and Simon, an employee's choice to leave depends on the "desirability" to move and the perceived "ease" to move. To be exact, this model discusses the interaction between these two variables in the sense of the actual decision to leave the organisation, based on both the desire to leave and being able to leave. Thus, the organisation offers an inducement to increase employee job satisfaction by offering more pay to reduce the desire to move among the employees. If one has the desire to move, but the move is perceived as not easy, the move will not be executed. One of the key criticisms of this model is that it only partially helps address turnover. This model only emphasises the pay factor as a source of satisfaction; however, pay is not the only reason to leave. Other factors, such as career commitment, can also influence employees to leave (Bedeian, Kemery, & Pizzolatto, 1991). As a result of the limitation, the model has been improved and expanded.

2.6.2 Mobley, Griffeth, Hand, and Meglino's Expanded Model (1979)

This model is a combination of expectancy theory and some of the earlier turnover models, i.e. Mobley (1977, 1982) and March and Simon (1958). This model is more comprehensive than the earlier one by including organisational, individual and environmental variables. For instance, this model measures three components of a decision to quit: job satisfaction, the probability of exchange role within the

organisation, and outside and non-work value (e.g., family orientation). The authors argued that all these three components lead to employee intention to leave the organisation. They added that if the employee is unable to gain alternative employment, he or she will show withdrawal behaviour, such as being absent from work (Wendy, Michael, Julia, & Ada, 2009). Despite its complexity and comprehensiveness, the application of the model is challenging (Mobley, 1982) because it requires knowledge of anticipated utility for internal and external work options.

2.6.3 Sheridan and Abelson's Model (1983) and Price and Mueller's Model (1986)

The Sheridan and Abelson model (1983), also known as the 'cusp-catastrophe' model (a branch of mathematics), offers a more complex turnover explanation than the above two models. The model is a combination of two turnover dimensions, i.e., organisational commitment and job stress to explain turnover. This model has made some unique predictions where employees with different commitment and stress levels may portray the same level of quitting behaviour. On the other hand, the Price and Mueller (1986) turnover model is a comprehensive structural model that identifies the antecedents of job satisfaction to intention to quit. This model also introduces organisational commitment as a mediator. It also offers a systematic and comprehensive review of the literature and turnover data. However, this model has some limitations as it is restricted to testing hospital staff (Hom & Griffeth, 1995) although there is evidence that the study on turnover of nurses and other occupations showed a few differences (Hom, Prussia, & Griffeth, 1992). Price and Muller drew a

series of single direction cause-relationships with turnover as the dependent variable. So far, there is inadequate support for this model to explain turnover as a whole. The turnover explanation does not just need a comprehensive theory to explain the empirical findings and rigorous testing; it also requires a more practical explanation of employee behaviour on turnover.

2.7 Push and Pull Factors Model (James G. Neal, 1989)

Due to the limitations of the models highlighted earlier, the present study proposed a rather general model of push and pull to explain turnover intention. The push and pull factors were used as a reference in previous studies in many industries to explain and understand employee turnover intention (Gopane & Magang, 2016; Iqtidar, Zainab, Shakil, & Khalid, 2010; Nasmizatun, Hasifrafidee, & Darweanna, 2017; Neal, 1989; Purohit, 2016). Push factors are defined as internal circumstances that push the employees in current jobs to look for new employment due to unpleasant work conditions and dissatisfaction with the current job (Loquercio, 2006). Pull factors refer to the incentives that a new workplace offers to attract potential workers to join them. This offer is not available in the organisation that the worker is currently in if he or she chooses to stay (Camp, 2007).

In using the push-pull model to understand why employees leave the organisation, Neal (1989) argued about the role of job satisfaction and opportunity. He referred job satisfaction as a "push" or internal organisational factor. He postulated that employees who are not satisfied with the job, such as a lack of job challenge, unequal treatment, poor supervision, salary factor and a lack of a training programme, are likely to leave. On the other hand, opportunity is the "pull" factor

that refers to the offers of the external labour market that are currently not available in the present organisation that could attract employees to leave.

In essence, the push and pull model identifies the external and internal predictors to explain turnover intention. The internal factors are related to the variables within the organisation's purview, while the external factors are beyond the control of the organisation. Compared to other models of turnover intention that tend to outline specific factors, the push and pull model does not have such restriction; the model can be applied to identify more varied and relevant predictors. Hence, the push and pull model was considered the most relevant for this study since it considers both the internal and external factors of the organisation.

Researchers have used the push and pull model to explore numerous variables to explain employee turnover intention in the banking industry (Bong, 2013; Rubiah, 2012). The pull factors considered include compensation packages, designation, offer from well know/established organisation and career development/advances. Conversely, push factors include supervisor/co-workers' behaviour, employees' job match/role conflict, work-life-balance, job security, workload and recognition (Muhammad & Azra, 2010). Due to the job scope, the nature of work, and the importance of the work of RM, only four factors were selected in the present study. They were role conflict (Nur & Wee, 2015), work overload (Muhammad et al., 2011), career advancement (Afiah, 2013), and salary (Low, Rusli, & Siti, 2016). These factors were considered before in past studies in the banking industry. For instance, previous research conducted on bank employees revealed that role conflict had a significant effect on employee turnover intention (Muhammad et. at., 2014).

Andika and Imam (2015) revealed that workload was significantly related to turnover intention among bank employees. On the pull factor, the variables that contributed significantly to employee quitting the job in banking were career growth and salary structure (Chowdhury, 2016).

Another push factor considered in the present study, which has not been assessed before, is the licensing status because of its relevance to the RM job. Without a license, an RM is not allowed to execute any buying/selling activities. The occupational licenses now become mandatory, and any offence will invite a severe penalty. Therefore, in this present study, the licensing status was explored.

2.8 Push Factors and Hypotheses Development

2.8.1 Role Conflict and Turnover Intention

Role conflict was first introduced by Kahn, Wolfe, Quinn, Snoek, and Rosenthal (1964) to investigate the rapid changes in technology versus the slow process of user adaptability in organisations. Since then, role conflict had evolved drastically and had received much academic and practitioners' attention. According to Kahn et al. (1964), role conflict is defined as the level to which the role an employee is in incompatible with the abilities, expectations and values within them. According to Rizzo, House and Lirtzman (1970), role refers to a person's behaviour that is expected to be actualised or performed in a specific position in the organisation, while role conflict refers to incompatible demands on the employee (in single or multiple roles) which can induce a negative emotion and perception due to failure to perform his or her job (Cooper, Dewe & Driscoll, 2001). To Drafke (1998), role conflict can be defined as work that someone performs and is obstructed by another.

Schafer (1998) defined role conflict as mismatched expectations associated with the position of an employee in a particular organisation. According to Merriam (2007), divergence, resistance or incompatibility between two or more parties can also be role conflict. According to Jonhston, Parasuraman, Futrell, and Black (1990), role conflict is the incompatibility of requirements and expectations from the role, while compatibility is judged based on a set of conditions that impact role performance.

Role conflict is purported to affect work-related outcomes such as job satisfaction, organisational commitment, work stress and a likelihood of leaving the organisation (Jasckson & Schuler, 1985). Role conflict may create an unhealthy working environment, leading to job dissatisfaction within the group or organisation. To some extent, the affected employee will start the withdrawal process to move out of the organisation. Past research demonstrated a significant association between role conflict and turnover intention across diverse industries such as banking (Mei, Chieh, & Gin, 2011; Muhammad, Muhammad, Muhammad, Suhaib, & Kamran, 2014), research services (Belgin &Tuğçe, 2017); long-term care facilities (Gauri, 2015), enforcement agency (Muhammad, Idayah, & Muhammad, 2015), public works department (Fajar, 2015), and higher education institutions (Triantoro, Ahmad, & Muhammad, 2011). Role conflict could also reduce employee motivation (Poole & Monchick, 1976) and decrease self-confidence in completing the task given (Yung & Chen, 2010).

RMs are required to focus on relationship building with customers (service base) but at the same time are also required to achieve sales targets. These two objectives can be conflicting, more so when sales targets are typically used to

measure the performance of RMs. In addition to role conflict, RMs have to do administrative tasks, such as reports, documentation, following up on customer issues and performance update, resulting in work overload. Besides, the number of affluent customers and the volume of transactions they need to serve are huge. Usually, the customer volume is divided equally based on the total number of RMs at the centre. In some circumstances, one RM may have to serve between 100 and 150 affluent customers (HAB, Management Report, 2016). To add, as a critical position, RM needs to be confident and convince customers. If the RM experiences role conflict, he or she may lose the opportunity to close the sale, which directly affects his or her job performance. When this happens, the RM may be likely to think of quitting (Suler, 2008). Hence, the following hypothesis was developed:

H1: Role conflict is positively related to turnover intention.

2.8.2 Work Overload and Turnover Intention

In 1964, Kahn, Wolfe, Quinn, Snoek, and Rosenthal introduced the role overload concept. This concept then was widely used to define workload since it is very similar to work overload terminology (Kahn, et al., 1964). According to Andrew, Michael, Tony, and Ronald (2008), workload refers to the number of tasks or jobs that are assigned to an employee to complete or to deliver within a given time frame. To Hart and Staveland (1988), workload is defined as a relationship between the number of mental capabilities or resources for processing and the amount needed to complete the task given. Ippolito, Hines, Mahmood, and Cordova (2010) described workload essentially as an employee amount of effort to complete the task within the time frame given. Hence, work overload is defined as an employee's perception that

the numbers of tasks that need to be done are too many and they do not have enough time to complete them (Parasuraman, Purohit, Godshalk, & Beutell, 1996). According to Bliese and Castro (2000), work overload can be defined as the relationship between the actual work assigned and the emotional strain generated from the effort of the employee to meet the target required.

The literature shows overwhelming evidence on the effect of work overload on turnover intention (Abdelbaset & Nizar, 2016; Aldea, 2013; Andika & Imam,2015; Atif & Raja, 2015; Calisir, Gumussoy, & Iskin, 2011; Jones, Chonko, Rangarajan, & Rogerts, 2007; Manju, Katherine, Joey, Chuck, & Harrison, 2002; Moore, 2000; Muhammad, Nurhazirah, & Muhammad, 2011; Muhammad, Syed, Umar, & Khalid, 2013; Tanwir & Adnan, 2011; Yang, Ben, Chun, & Chich, 2014). For example, a research on 250 employees in the textile industry in Pakistan showed that workload had a significantly positive relationship with turnover intention (Muhammad et al., 2013). Naveeda (2016) also reported a similar finding of 300 employees of four leading banks in Pakistan (United Bank Limited, Habib Bank Limited, Allied Bank Limited and Askari Bank Limited).

Another research on 141 auditors in a few accounting firms in the Greater Jakarta region found that work overload had a significant relationship with turnover intention (Andika & Imam, 2015). The findings were supported by the research conducted on 327 medical staff at Kaohsing Chang Gung Memorial Hospital, China by Yang, Beng, Chun, and Chich (2014), who demonstrated that work overload and burnouts were significantly related to turnover intention. In a survey conducted in the hotel industry consisting of 113 participants from three-star hotels, Jimmy and Gede

(2015) showed that workload was significantly related to intention to leave. In a study on 511 healthcare staff in the state of Virginia, USA, Gauri (2015) revealed that workload was negatively related to turnover. Atif and Raja (2015) reported a similar finding of their research conducted on 200 employees of four different private educational institutions in Pakistan. Muhammad et al.(2011) studied 97 customer service employees in an MNC in Malaysia. They found that work overload had a significant relationship with employee turnover intention. Work overload was found to be the strongest predictor compared to other variables (supervisor support and role ambiguity).

Work overload distracts employee focus, quality and deliverables (Naveeda, 2016). It could also reduce employee motivation, leading to poor job performance and subsequent turnover intention (Andika & Imam, 2015). Hence, the following hypothesis was developed:

H2: Work overload is positively related to turnover intention.

2.9 Pull Factors and Hypotheses Development

2.9.1 Career Advancement and Turnover Intention

Traditionally, career advancement is understood as an employee's achievement as a result of employment activities in the organisation in a specified period (O'Neil et al., 2011). Career advancement is an important element to be considered when designing the human resources policies (HRP) in an organisation. Employees foresee that a good organisation should have a proper and structured talent management policy, which should include career path journey/development programmes so that

employees will have a better understanding why they should remain in the organisation. According to Sarah (2010), career advancement refers to an employee's progression during the employment tenure from one rank to another. Career advancement should be based on merit regardless of race, gender, age or ethnicity. Shahida, Hakimi, and Hazelena (2014) defined career advancement as a process that an employee goes through as a result of good performance in the current role and this advancement comes with extra responsibilities and challenges ahead.

To other researchers, career advancement is more or less identical with career development; the only difference is the focus where career development refers to an employee's achievement while career advancement is a process that employees need to go through to improve performance and job position in the organisation (O'Neil et al., 2011). Delery and Doty (1996) defined career advancement as what employees perceive as career opportunities that they have in an organisation; it is also associated with the prospect for employees to carry out more responsibilities and climb to a higher position (Gong & Chang, 2008).

Career advancement also shows an employer's commitment and trust. According to Kraimer, Seibert, Wayne, Liden, and Bravo (2011), employees will seek other opportunities if they do not see any chance of career advancement in the organisation and tend to remain in an organisation where the organisation properly manages this factor. Job resources, i.e., training opportunities, employee development (coaching and mentorship), career advancement opportunity and a reasonable rewards system, are essential to ensure performance outcomes and reduce employee turnover (McEvoy & Cascio, 1985; Peter, Pascale, & Christian, 2013).

According to Afiah (2013), career advancement offers employees personal goal clarity and provides a clear vision on how to achieve objectives and receive valuable rewards. Hence, an excellent organisation can help employees to achieve their goals and ultimately, create loyalty among the employees to the organisation (Merchant, 1995).

Career advancement can impact employees' motivation as well as employees' turnover intention. According to Shah, Shah, Brown, and Embry (1998), among the primary reasons an employee leaves are company location, benefits received, poor working relationship with managers, better offer, less appreciation from the manager, unclear career advancement plan, stress and is not suited for the job. However, past studies that investigated the link between career advancement and turnover intention have reported mixed results. While Afiah (2013) found no significant relationship among 220 middle managers of Tenaga Nasional Berhad, Peter, Pascale, and Christian (2013) showed a negative relationship with turnover intention. Jian, Zhi, Xu, Kathi, Yi, and Zhi-Li (2016) also did not such a significant association among 323 Chinese employees.

Despite the mixed result, the present study hypothesised that career advancement could reduce turnover intention of employees. According to social exchange theory (SET) (Homans, 1958), if the employee perceives that the organisation is providing opportunities for career advancement and growth, the employee is likely to reciprocate by staying in the organisation. A well-designed career advancement policy is important to develop a strong relationship between an employee and an employer. When this happens, employee turnover intention is likely

to be decreased.

In the RMs' current career framework, they are required to serve around three to four years before being considered for promotion to Senior RM. Not only that, but RMs are also required to remain in the "Green Zone" at all times (HAB, Management Report, 2016). A "Green Zone" means that RMs must achieve 80%of their sales target. The sales targets are based on five main domains: i) Wealth Creation; ii) Lending; iii) Deposits; iv) Total Protection; (Insurance) and iv) Credit Cards. They are also required to meet their targets for two consecutive years (Talent Management Policy, 2016) to be considered for promotion. The job of RMs is in high demand because it is a specialist profession (HAB Management Report, 2016). As a result, many seek to get advancement opportunities outside their current bank. Thus, career advancement must be part of an employee's succession planning, so that employees know exactly where to go next. Therefore, this study proposed the following hypothesis:

H3: Career advancement is negatively related to turnover intention.

2.9.2 Salary and Turnover Intention

From the management perspective, the concept of salary had been discussed since 1767 by Jean Baptiste, after which various theories were developed to explain the concept such as marginal productivity theory of wages and equilibrium price theory of pay. Salary has been defined as a level of earnings gained from one's profession/career, which is a basic salary and it is reflected in the number of tasks given(Rosenbaum, 1979). A salary is also based on the rank, job position and specification in the organisational hierarchy (Rosenbaum, 1979). According to

Luthans (1998), salaries earned by workers are not only to satisfy the workers' basic needs but also perceived as an element to satisfy a higher level of needs. To Li (2013), salary is the remuneration received by an employee for the service delivered to the employer and payment is accepted in the form of currency.

Sometimes, salary is mixed up with wages. Wages refer to the numbers of hours multiplied by the hourly rate pay agreed to by both parties (employee & employer) while salary is associated with compensation agreed to by an employee on a monthly/annual basis (Harold, 2013). A salary is part of other packages/remuneration to be enjoyed, such as perks/benefits throughout the employment tenure besides bonuses, incentives, fringe benefits, leave entitlement and medical and non-financial privileges (Chin, Luk & Tang, 2002). According to Jai and Naval (2011), salary can be defined as a periodic payment between employer and employee that is already stated in the employment contract before an employee agrees to join the organisation and it is recorded in the accounting/payroll account. The salary package can be one of the factors uses by an organisation in order to attract potential candidates to join the organisation.

The salary factor has been examined in many studies in its role as a predictor of turnover intention (Batty, 2014; Dulanji & Hettiarachchi, 2016; Wisam, 2011; Zhou Tao, Jinxi, & Yixiao, 2013). However, the influence of salary on employee turnover intention has received a mixed result. While some studies found a significant influence, others reported a non-significant association. For example, while Hussain, Yunus, Ishak, and Daud (2013) did not find a significant relationship between salary and employee turnover intention among 171 young bankers aged

between 23 and 30 years old in the banking industry in Malaysia,Muhammad, Aida Vitayala, Joko, and Arya (2015) found a contrasting finding. In a study conducted on employees working in the headquarters in Bank X in Jakarta, Indonesia, they revealed that salary was a major factor for the bank staff to leave the organisation.

In the retail sector, Zainudin, Geralyn, Heng, Helmi, and Norsyamimi (2014) revealed a negative relationship between financial rewards (salary) and employee turnover intention among 74 retail employees in Kuching, Sarawak. However, Rohani, Mishaliny and Haryanni (2012), in their research on 62 employees of a retail company in Malaysia, demonstrated that satisfaction with salary influenced employee turnover intention positively. A research conducted on 200 sales personnel working in a pharmaceutical retailing store in Amman found that pay/salary was a predominant dimension of employee job satisfaction and directly affected turnover intention (Dua'a, Muhammad, Fais, & Mahmood, 2013). In the hotel industry, salary was found to affect turnover intention negatively among 350 employees working 12 major hotels in Taiwan from January to February 2011(Chun, Sheng, & Chen, 2012). However, Evelyn, Ekhsan, Heng and Sheilla (2013) reported a non-significant influence of satisfaction with salary/pay on turnover intention among management and non-management employees at a production industry in Kuching, Sarawak.

Abdelbaset, Fadzilah, and Nizar (2015) found that satisfaction with payment (salary) and fringe benefits had a significant relationship with Gen-Y employees' intention to quit their jobs. Sadaf, Amna, Saad, and Anwar (2013) demonstrated that three aspects of job satisfaction (remuneration, supervisor support, and work-life policies) had a significant relationship with turnover intention among 150 faculty

members of Rawalpindi/Islamabad Universities, Pakistan. The same finding was also reported in a study on 763 engineers employed by a Taiwanese engineering consulting firm (Kuo, 2011) where pay, supervision, the job itself, and self-achievement were significantly related to engineers' turnover intention. Bula (2012), in a study of labour turnover in the sugar industry in Kenya, found that salary was a major factor that contributed to employee turnover intention.

Abu, Chauhan, and Kura (2014) stated that among the reasons employees are willing to remain in an organisation is that they feel satisfied with the salary and perceive fair performance appraisal, opportunities for training and development as well as career growth plan in the particular organisation. Akram (2012) added that financial compensation, i.e., salary, is the most crucial variable in employee turnover because every employee needs it to support his or her family. Branham (2005), in his research, concluded that employees might leave the organisation due to six main factors: bad management practices, weak leadership, dysfunctional work cultures, inadequate career advancement, lack of recognition, and low salary.

RMs could negotiate their salary package with the bank because they are highly-sought-after employees. Compared to a regular salesperson in the bank, RMs can demand a higher salary because of their privileged position. They also enjoy some incentives based on targets achieved. Even though not everyone is motivated by money when deciding whether or not to leave the organisation (Hussain, Yunus, Ishak & Daud, 2013), in the context of RMs, the influence of salary is an exciting factor to examine because of the privileged nature of the RM's job. As stated by Van, Feij, Krausz, and Taris (2004), the salary factor is acknowledged as one of the main reasons for employees to decide whether to stay or leave the organisation. Based on the above discussion, the following hypothesis was developed:

H4: Salary is negatively related to turnover intention.

2.10 Licensing Status

A licensed person means that a person is allowed to carry out a specified range of activities and receive payments on the service provided after obtaining a license (Kleiner & Krueger, 2013). That is, a licensed person can practice or carry out any related activities without fear of the authority enforcement against them. Many countries enforce licensing policies to regulate work activities from any of an unlawful doing (Koumenta, Maria, Humphreis, Kleiner, & Pagliero, 2014) and protect customer interest and right. Moreover, a licensing policy can help customers to receive a standard service from an authorised person. For example, in Louisiana during 1990s, to become a physical therapist one just needed to have a bachelor's degree, however starting 2016, to be certified as a fully licensed physical therapist, a practitioner must have a doctor of physical therapy degree as well as a four-year college degree and three years of graduate training and work (Kleiner, 2015).

A licensing requirement is established in most of the services industries such as healthcare, education, electrical and electronics, engineering, and financial services. For example, in the financial services industry, a licensing requirement is crucial as the profession deals with customers' portfolio related to investment, depositing money, insurances, wealth creation, and lending. The licensing status is important to differentiate between an authorised and unauthorised person to proceed with the dealing activities, advising, and taking deposit or investment from the customer. In all countries, financial institution activities are governed by the central

bank, which is responsible for ensuring that the financial sectors (banks) abide by the policies and regulations.

In Malaysia, the banking sector is under the purview of Bank Negara Malaysia (BNM). All banks and financial services businesses are subject to the BNM rules and regulations. This includes the bank's business governance (policies& rules), day-to-day operations activities, products offered to the public, and employees' readiness status. In the current practice, a new RM (with no or partial license status) is required to pass all the licenses before he or she is considered for confirmation in the job. Practically, RMs are given a timeline to achieve all the licenses, failing which a non-conforming status is applied. Usually, the maximum extension of the probation period is up to nine months and failure to comply will result in the termination of the contract. Notwithstanding this, the banks still need to pay the overheads although RMs are not ready to perform the job. Therefore, not having the license or having only a partial license puts RMs under pressure to meet the requirement, and to some extent, is one of the push factors for RMs to leave the organisation. In this regard, RM readiness status is crucial and related to the licensing requirement before the RM is allowed to deal with customers.

Several bodies are responsible for providing licenses to employees under the BNM governance. They are the Security Commissioner (SC), the Asian Institutes of Charted Bankers (AICB), the Federal Investment Manager Malaysia (FiMM), and the Malaysian Insurance Institute (MII). All these bodies are responsible for training, assessing and certifying the employees and awards them with a valid license after they have passed all the licensing requirements. For example, the SC is responsible for designing the standards of competency required for a person wishing to become

an intermediary in dealing at the Malaysian capital market. The SC forms a subsidiary, called the Securities Industry Development Corporation (SIDC), to oversee and manage application, provide training and conduct assessment to a candidate interested in capital market activities in Malaysia. For instance, for a person to deal with the capital market in Malaysia, he or she has to get a Stock Market and Securities Law (M6) and Financial Statement Analysis and Asset Valuation (M7) certification before allowed to get involved in this activity (SIDC, 2017).

AICB (formerly known as Institute of Bankers Malaysia (IBBM)) is another body that is responsible for certifying and qualifying a person to deal with and advise a customer about an investment portfolio. The AICB was formed in 1977 to provide standards of service excellence for the financial service sector to empower its workforce with the knowledge and qualifications. Most importantly, the AICB is responsible for providing membership, education, examinations, and awards to allow certified members to deal with dual currency investment (DCI) activities (AICB, 2017). For a person to qualify in the selling and marketing of DCI, structured products, and unlisted debt securities activities, they need to get the Investor Protection Professional Certification (IPPC). Only those who passed and certified are allowed to execute the dealing activities including introducing, advising and taking customer investment.

Another body that is accountable to certify and permit a person with a valid license is the Federation of Investment Managers Malaysia (FIMM) via a gazette order since 1993. The FIMM's primary task is to regulate and award members who

are involved in the unit trust (UT) activities besides to protect the public interest in the UT portfolio (FIMM, 2017). Moreover, FIMM is responsible for stimulating the highest level of trust, integrity, standards, and ethics for investor knowledge, growth and security in the investment management industry. According to Nazaruddin (2017), to help effective and concise investment portfolio, the investment prospectuses need to be presented in a transparent manner including accurate advice from certified agents to facilitate investors to understand the information disclosed in the documents better.

Under the protection portfolio, the Malaysian Insurance Institute (MII) is responsible for providing insurance coverage, risk management, and financial planning. The MII body is internationally recognised as a highly respected regional centre that provides extensive quality programmes and training courses for professionals in the insurance and financial services sector. Formed in 1968, MII's major accountability is to ensure that all agents are licensed before they are allowed to provide services to customers. For example, in 2016, MII conducted Pre-Contract Examination for Insurance Agents (PCEIA) and Investment-Linked Life Insurance (CEILI) which recorded the largest number of examination candidates to qualify them in dealing with insurance products (Hashim, 2016).

A licensing status is vital for BNM as a regulatory body to prevent any event of misinformation, misspelling, and wrongdoing activities. Licensing is always a priority for a bank because it directly affects the bank's operation and performance. Hence, banks invest a considerable amount of money to ensure that the sales personnel are equipped with a valid license. A licensing requirement is considered a

push factor for RMs to leave the bank because without the license the RM cannot be recognised. If an RM is not certified, his or her motivational level will drop, triggering him or her to quit. Moreover, a partial license will distract RMs' performance because they are prohibited from selling some of the core products such as investment and structured products. Subsequently, the RM will seek for other job opportunities outside if they are unable to obtain the license within the stipulated time give before they are terminated. Therefore, the following research hypothesis was proposed:

H5: Licensing status related to turnover intention.

2.11 Research Framework

Based on the literature reviewed above, a research model to be tested is seen in Figure 2.1. The research model shows the relationship between the push factors (role conflict, work overload, and licensing status), pull factors (career advancement and salary), and turnover intention. In this research, role conflict, work overload, licensing status, career advancement and salary are the independent variables while the turnover intention is the dependent variable.

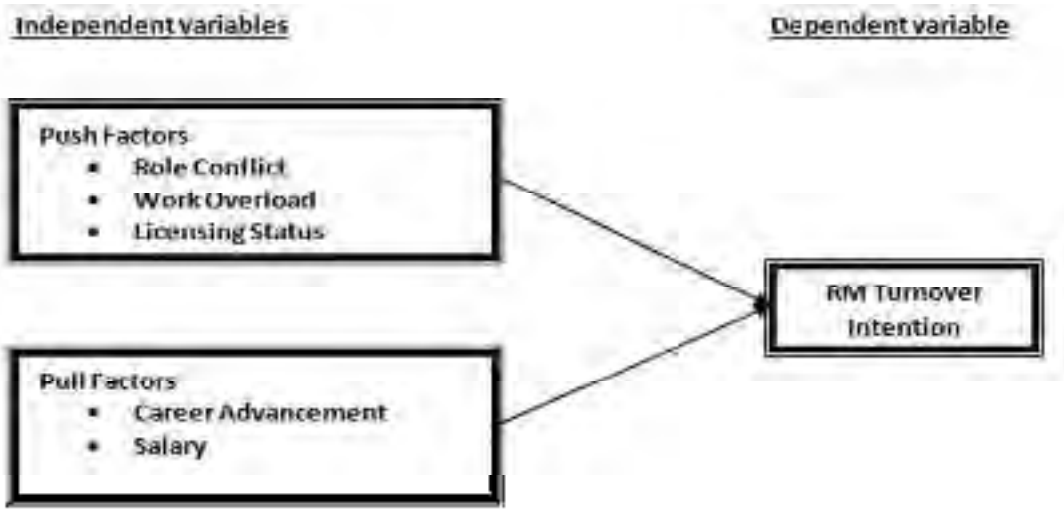

Figure 2.1
Research model of the present study

2.12 Summary

In this chapter, the relevant literature on turnover intention was reviewed. Based on the literature, relevant hypotheses were formulated. A research model was later presented that shows the relationships between the push and pull factors and turnover intention in a diagrammatical form. The next chapter discusses the method used to achieve the research objectives set out earlier.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

In this chapter three, the research methods used in this study are described in detail. The research framework, hypotheses development, population and sample design, sampling technique, survey instrument, and procedures for data collection are discussed. The technique of data analysis is explained further towards the end of this chapter.

3.2 Research Paradigm

Research paradigm is a way of thinking that is shared among the community of scientists to solve a problem in their field. According to Schwandt (2001), a paradigm refers to beliefs and values in a discipline that can guide how people can solve a problem. A paradigm also leads us to ask some questions and choose appropriate approaches (methodologies) to answer the questions. At least two paradigms can be identified: positivism and constructivism. Positivism is defined as a philosophical stance that strongly emphasizes that any knowledge should be obtained from an observation and measurable facts. The observer is independent, able to explain the cause of action and use a specific approach (deductive) to explore the right tools/observations to explain the truth (Collis & Hussey, 2003). Under the positivism paradigm, scientific and systematic methods are adopted to examine the relationship between cause and effect (Henning, Van, & Smit, 2004). On the other hand, constructivism refers to an interpretive theory that is generated and is normally associated with the inductive approach (Habermas, 1970; Kukla, 2000). According to

Schwandt (1990), constructivists attempt to investigate, interpret, and explain the inter-subjective meaning in cultures, symbols and languages in the complex world from the view of individuals who have that experience. Thus, the constructivism paradigm gathers rich data inductively, creates knowledge and stimulates a learning process with facts gathered by the qualitative method in a small number of cases for specific reasons (Easterby, Golden, & Locke, 2008; Gredler, 1997; Prawat & Floden, 1994).

This study was underpinned by a positivistic outlook because positivism is a paradigm that aims to explain how the world works by examining its regularities by observation (Haury, 2002). In inferring knowledge about how the world works, this paradigm uses formal propositions, scientific measures of variables and testing of hypotheses, and makes a conclusion about the phenomenon from a sample that represents the population (Tronvoll, Brown, Gremler, & Edvardsson, 2011). The positivistic paradigm implies the use of the quantitative methodology in explaining social reality (Coolican, 2004). Since this study was about turnover intention across a wide population, such a paradigm was appropriate as it also involved the testing of a specific model, i.e., the push-pull model.

3.3 Research Design

A research design is defined as a study plan that provides the overall framework on how data can be collected during the data collection process (Leedy, 1997). Similarly, according to McMillan and Schumacher (2001), a research design is a plan in the selection of subjects, research area, and data collection procedures in answering the research questions. A research design can be classified into three

types: qualitative, quantitative, and mixed methods. The qualitative research design approach is associated with the process of exploring and understanding the meaning of individuals or groups attributable to a social or people problem. In this process, emerging questions and procedures, data collection from the participants and data analysis using the inductive approach from particular to general themes are built. Later, the researcher interprets the data collected. At the end of the process, the final report shows a flexible structure with inductive style and individual focus and addresses the complexity of a study situation (Creswell, 2007). On the other hand, the quantitative research design is an approach that is carried out to test the theories by examining the relationship between the independent and dependent variables. These variables are measured using specific instruments (survey questionnaire); later, the data collected can be analysed using statistical methodology. The final report is structured and consists of an introduction, literature review, theories used, results and findings drawn from the study (Creswell, 2007). Also, quantitative research embraces the deductive approach, building in against bias and the findings can be generalised. The mixed method design is a combination of both approaches (qualitative and quantitative) where it involves the philosophical assumptions of both designs. This method concurrently applies both approaches during the processes of collecting and analysing the data so that the overall strength of the study is over and above either the quantitative or quantitative research design (Creswell & Plano, 2007).

Consistent with the positivism paradigm, this research employed the quantitative research design to determine and explore the relationship between the independent variables (i.e., push and pull variables) and the dependent variable (i.e., intention to leave) (Hopkins, 2000). As stated by Creswell (2013), quantitative

research emphasises measurement and observation; therefore, the collection of data is based on a pre-determined instrument that is able to provide fast statistical data. In this study, the pre-determined instrument was the cross-sectional survey where data were collected at one time only. As argued by Babbie (2007) and Ghauri and Gronhaug (2005), a cross-sectional survey design is suitable for making generalizations and also to simplify the findings. Hence, this research design was perceived as the most appropriate method to examine all the variables under study. Moreover, cross-sectional research does not require much time, and the cost involved is minimal (Sekaran, 2003).

This study examined the factors purported to contribute to turnover intention of RMs in selected local banks in Malaysia. Thus, the level of analysis was individual, which means that data were collected at the individual level (i.e., RMs working in the Premier Wealth (PWC)/Preferred Banking (PBC) Centre) (Sekaran, 2003). RMs were chosen as the unit of analysis because they were considered Critical Resources (CR) employees in banks. RMs are responsible for ensuring that bank customers (i.e., affluent customers) are treated accordingly based on what is promised to the customers in the Service Level Agreement (SLA).

3.4 Sampling and Population

Population is generally defined as numerous individuals or groups that are identified as the main focus to answer scientific queries (Banerjee & Chaudhury, 2010). According to Polit and Hungler (1999), population refers to the aggregate or totality of all the subjects, objects or community that adheres to a set of specifications. Parahoo (1997) defined population as the total number of individuals, artefacts,

organisations or events from which data can be collected. Burns and Grove (2003) referred to a population as a large group of subjects that meet certain criteria to be included in a study. Based on these definitions, the population in this study composed of all RMs working in PWC, Maybank and PBC, CIMB in Malaysia. According to the High Networth and Affluent Banking(HAB), management Maybank (2016) and the Wealth Management CIMB (2015) reports, there were 204 and 340 in Maybank and CIMB, making a total of 544RMs. In particular, this study focused on RMs attached to PW/PB Centres in Maybank and CIMB in the Federal Territory (FT), Selangor and Negeri Sembilan (SNS), Johor, Melaka, Kedah, Perlis, Perak, Kelantan, Terengganu, Pahang, Pulau Pinang, Sabah and Sarawak. Altogether, there were 185 Premier Wealth/Preferred Banking Centres as shown in Table 3.1.

Table 3.1
Distribution of Relationship Managers (RMs) in Centres/Lounges of Maybank and CIMB Bank

Banks	**No of RM**	**No of Centres/Lounges**
Maybank (PWC)	204	95
CIMB(PBC)	340	90
Total(PWC+PBC)	544	185

Source: High Net Worth and Affluent Banking (2016) and Wealth Management Report (2015)

PWC (MBB) and PBC (CIMB) were selected for this study because both banks had almost an equivalent number of centres. Besides, they were also located in strategic places in Malaysia. Yanjuan (2016) argued that larger organizations are the preferred choice of employment because such organisations could offer more internal opportunities and a rewarding job experience. Also, in the banking industry, both banks are among the top banks in Malaysia (Bank Annual Report, 2016).

3.4.1 Sample and Sample Size

A sample represents a section of the population (Asiamah, 2017). Frey, Lawrence, Carl, and Gary (2000) defined a sample as a smaller group of the total population. Berinstein (2003) described a population sample as a "taste" of a group. Hence, the sample chosen should be able to describe the entire population's characteristics (Lohr, 1999).

As it was not practical to collect data from 544 RMs primarily due to the geographical dispersion of the centres, a sample of RMs was selected. To have a good sample, a few characteristics must be present. The first characteristic is representativeness, which means that the sample should represent the population. That is, the selected sample must be representative of the characteristics of the population. Secondly, the focus is on the research objective. The sample must be selected based on the research objective (Rao, 1985). In this study, the objective was to determine the factors that contribute to turnover intention of RMs based on the push-pull model. Thirdly, the sample should be flexible or not too rigid. For instance, as the number of RMs fluctuates, the sample size may be reduced based on the recent numbers. Fourthly, a characteristic of good sampling is the sampling method used (Gupta & Kapoor, 1970).

With the characteristics in mind, the researcher proceeded by determining the sample size before a sample of RMs could be selected. According to Krejcie and Morgan (1970), for a population of 544, approximately 226 participants are needed. According to Altunisik, Coskun, Bayraktaroglu, and Yildirim (2004), a sample size between 30 and 500 at the 5% confidence level is sufficient for most research

conducted. That is, a sample should not over-represent or under-represent the population. While a study with an under-sized sample is open to potentially harmful treatment and may not advance knowledge, a study that has an over-sized sample may be open to the likelihood of harmful treatment, or to some extent, be denied a potentially beneficial treatment (Russell, 2001).

Once the sample size was determined, the next step was to decide the appropriate sampling technique, discussed next.

3.4.2 Sampling Procedure

There are two types of sampling design, namely probability sampling and non-probability sampling. Probability sampling technique means that each unit in the population targeted for the research has an equal chance to be selected as a sample to avoid any possibility of bias of the researcher (Fink, 1995; Frey et al., 2000; Henry,1990) and, hence, to ensure the generalisability of the findings (Frey et al., 2000). On the other hand, non-probability sampling involves selecting a sample that is not representativeness of the population (Babbie, 1990). As non-probability sampling is likely to be subjective, the findings may not be generalizable (Alvi, 2014). This method of sampling is often used in a qualitative study or study where a probability sampling technique may not be possible (Lucas, 2014). According to Fink (1995), this method is suitable to use when conducting a pilot test or when attempting to question groups that may feel sensitive to the questions asked. Henry (1990) stated that for this type of method, subjective judgments play an important role and researchers must exercise extra caution if they want to generalise the findings.

Each sampling design is associated with respective sampling techniques as shown in Table 3.2 and Table 3.3.

Table 3.2
Types of Probability Sampling

Type of Sampling	Selection Strategy
Simple	Each unit have an equal probability chance to be selected.
Systematic	Each unit in population is being listed or assembled, each of member are being selected in interval sequence.
Stratified	Each unit is assigned to a group or stratum, then simple or proportionate random sample is use to select from each stratum.
Cluster	Each member is assigned to a group or cluster, and being select at random. Then all member of each cluster is included in the sample.

Table 3.3
Types of Non-Probability Sampling

Types of Sampling	Selection Strategy
Convenience	Participants are readily available and agree to participate in the research.
Purposive	Also known as judgment or judgmental. The sample selection is based on own knowledge, elements and nature of the research.
Snowball	Also known as network sampling. It is used in rare cases when the population of interest cannot be identified other than by someone who knows that certain persons have the knowledge to be included in the research.
Quota	Is good to use in non-random select group based on age, race and ethnicity.

This study used a non-probability sampling design to achieve its objectives. Probability sampling, such as simple random and systematic sampling, requires a sampling frame to select an appropriate sample. However, due to the confidentiality of the RM data and, hence, the limited accessibility, the researcher decided that probability sampling was not possible and practical. Hence, a non-probability sampling design was appropriate. Of the non-probability sampling design, the

researcher chose quota sampling to select the sample from each centre. According to Babbie (1990), quota sampling addresses representativeness, and it as a matrix that describes the target population characteristics. Frey et al. (2000) noted that quota non-probability sampling and stratified probability sampling are quite similar; however, quota sampling is used because randomness could not be employed in sampling the subjects. Because the sample involved specialist salespeople, i.e., RMs, in two centres, quota sampling was appropriate. The sample was selected proportionately to the population size of RMs in each centre.

It is argued that studies that used non-probability sampling techniques tend to be seen as inferior to those that employed probability sampling techniques (Easton & McColl, 2007). Nevertheless, when it is not possible to employ probability sampling, a non-probability sampling technique offers an alternative (Laerd, 2012). However, when using non-probability sampling, researchers are advised not to abandon the quantitative research design to ensure that the findings are valid (Brick, 2014). For instance, the sampling technique should ensure that the sample represents the population for generalisability purposes and the sample is consistent with the research focus (Bethlehem &Cooben, 2013).

To ensure good sampling, the researcher used the following steps to select the RMs, following Karasar's (1999, p.116) recommendation:

a. Define the study population properly. In this study, the population was the RMs in PWC, Maybank and PBC, CIMB bank. In Maybank, there were 204 RMs while in CIMB bank there were 340 RMs.

b. Calculate the sample size. Following Krejie and Morgan (1970), the sample size was 226. However, after considering the possibility of non-responses, incomplete responses, and refusal to answer the survey, the researcher decided to double the size to 452 (226 x 2). Given that RMs are, technically speaking, salespeople and seldom have a desk job, increasing the sample size was imperative to ensure the validity and reliability of the research (Ali, 2010) should the responses fall short of the required sample size. Since two banks were involved, the sample size for each bank was determined proportionately. Table 3.4 illustrates the distribution.

Table 3.4
Distribution of Sample of RMs by Banks

Bank	Population Size	Sample Size (Required)	Sample Size (Observed)
PWC (MBB)	204	85	170
PBC(CIMB)	340	141	282
Total	**544**	**226**	**452**

c. Use an appropriate sampling technique to select the sample. Once the sample size in each group was defined, the researcher used convenience sampling to select the sample in each group techniques were employed. The way convenience sampling was implemented is described in the Data Collection Procedure section.

3.5 Operational Definition and Measurements

According to Zikmund (1997), operational definition specifies what the researcher needs to do in order to measure the concept. An operational definition is important because it can provide concrete descriptions and observable variable characteristics

of each dimension in the study setting (Cooper & Schindler, 2008). Closely related to the operational definition is measurement. Measurement is defined as a systematic process or replicable tools used in an event to quantify or classify a particular variable (Jonathan, 2007). To measure the variables in this study, the researcher adapted established measures. Established instruments were used because they had gone through the rigorous validation process and, hence, their psychometric properties are not suspect (Straub, 1989). The following describes the instrument used to measure each variable in the study.

All variables but licensing status and demographic data were measured on a seven-point Likert scale ranging from 1 = strongly disagree to 7 = strongly agree. The seven-point Likert scale was used because it can differentiate each participant's answer and allow participants to provide the answer that best represents them (Cox, 1980). In this study, participants were required to specify the answer according to the extent they agree or disagree with the statement provided. Many researchers have used the seven-point Likert scale (Han, Hsu &Sheu, 2010; Morgan & Hunt, 1994; Ryu, Hanb, & Kim, 2007). Solnet (2006) mentioned that the seven-point Likert scale is as good as other scales to collect and measure data.

3.5.1 Turnover Intention

The dependent variable in this study was turnover intention of RMs. Turnover intention is defined as an employee's feelings and thoughts of voluntarily quitting his or her current employment (Lee & Liu, 2007).In this study, turnover intention was operationalised as the thought of employees to move out from the organization

(Sager, Griffeth, &Hom, 1998). Turnover intention was measured by four items adapted from Sager et al. (1998). Previous studies indicated that the instrument's internal consistency ranged from between 0.82 and 0.86 (Muhammad & Umar, 2012; Sager et al., 1998). The items asked participants to indicate the level of intention to leave the organisation. The higher the score, the greater the intention to leave the organisation. All items were measured on a seven-point scale, ranging from 1 = strongly disagree to 7 = strongly agree. Some of the items were modified to make them relevant to the context of the study. For instance, the word "in banking" was added wherever appropriate. Table 3.5 shows all the original and adopted items used.

Table 3.5
Turnover Intention Items

Variable	Operational definition	Original Items	Adopted Items
Turnover intention	The thought of employees to move out from the organization	a. I think often about quitting my present job. b. I am constantly searching for a better alternative. c. I am actively seeking a new role (an activity different from my present job). d. I am thinking of quitting this job.	a. I think often about quitting my present job. b. I am constantly searching for a better alternative not in banking. c. I am actively seeking a new role (an activity different from sale job). d. I am thinking of quitting this job.

3.5.2 Role Conflict

Role conflict was the push variable in this study and operationally defined as the incompatibility of requirements and expectations of the role where compatibility is judged based on a set of conditions that impact role performance (Johnston, Parasuraman, Futrelland, & Black, 1990). It was measured by 10 items adapted from

Johnston et al. (1990) and William and Richard (1998). The internal consistency for these items was reported to range from 0.81 to 0.90 (Fisher & Gitelson,1983; Jackson & Schüler, 1985; Teas, 1983). Participants were asked to indicate a condition when they had incompatibilities of requirements and expectations from the role. All items were measured based on a seven-point scale ranging from 1=strongly disagree to =7. The ten items were rephrased to match the agree-disagree response scale as shown in Table 3.6. Also, some of the items were modified to make them relevant to the context of the study. For instance, the word "RM" was added wherever appropriate.

Table 3.6
Role Conflict Items

Variable	Operational definition	Original Items	Adopted Items
Role conflict	The incompatibility of requirements and expectations from the role, where compatibility is judged based on a set of conditions that impact role performance.	a. I feel certain about how much authority I have. b. Clear, planned goals and objectives for my job. c. I work under incompatible policies and guidelines. d. I know what my responsibilities are. e. I receive assignments that are within my training and capability. f. I know exactly what is expected of me. g. I am told how well I am doing my job. h. Explanation is clear of what has to be done. i. I perform work that suits my values. j. I do not know if my work will be acceptable to my boss.	a. I feel certain about how much authority I have as RM. b. I have clear, planned goals and objectives for my job. c. I work under incompatible policies and guidelines. d. I know what my responsibilities as a RM. e. I receive assignments that are within my training and capability as a RM. f. I know exactly what is expected of me. g. I am told how well I am doing my job. h. Explanation is clear of what has to be done as RM. i. I perform work that suits my values. j. I do not know if my work will be acceptable to my manager.

3.5.3 Work Overload

Another push variable was work overload. Work overload was operationalized as the relationship between the number of mental abilities and capabilities in processing or resources against the amount needed to complete the task given (Kuei, Wu, Hsieh, & Chang, 2002). Work overload was measured by six items adopted from Kuei et al. (2002) and reported to have internal consistency from 0.72 to 0.86 (Muhammad et al., 2012; Lu, Chang, & Wu, 2007; Qureshi, Iftikar, Abbas Hassan, Khan, & Zaman, 2013). All items were measured on a seven-point scale ranging from 1=strongly disagree to 7= strongly agree. The six items were rephrased to match the agree-disagree response scale. Table 3.7 shows the items used.

Table 3.7
Work Overload Items

Variable	Operational definition	Original Items	Adopted Items
Work overload	A relationship between the amount of mental abilities and capabilities in processing or resources against the amount needed to complete the task given	a. I experience excessive work pressure. b. I work for long hours, on overtime and even on holidays. c. I am unable to meet out the demand of my job. d. I spend so long at work that my outside relationship are .suffering e. I am so busy I find it increasingly difficult to concentrate on the job in front of me. f. I feel tired during the day due to excessive workload.	a. I experience excessive work pressure. b. I work for long hours and even on my holidays to complete my assignment. c. I am unable to meet out the demand of my job. d. I spend so long at work that my outside relationships are suffering. e. I am so busy I find it increasingly difficult to concentrate on the job in front of me. f. I feel tired during the day due to excessive workload.

3.5.4 Licensing Status

Licensing status was the push variable. To operate legally, an RM has to be licensed. However, an RM could be fully or partially licensed. To assess whether the participants were fully or partially licensed, they were to indicate the license they possessed joining the current bank, such as Investor Protection Professional Certificate (IPPC), Unit Trust, Insurance License, and Module 6 and Module 7 of Security Industry Development Corporation (SIDC). This question was normally asked during the RM recruitment process (HAB, Management Report, 2016). A fully licensed RM was when he/she possessed all these licensing options while a partially licensed RM was when he/she did not possess all the licensing options. To measure licensing status, the participants were asked which licenses do they have, i.e., IPPC, Unit trust, Insurance licenses and Module 6 & 7, and in what year all the licenses were obtained on a dichotomous scale. They were also asked to indicate in what year they acquired the license. Since the type of license data was dichotomous, a dummy variable was created where '0' = partial licensing and 1 = full licensing. If the participants reported having all the four licenses, 1 = full licensing was coded. In contrast, if the participants reported only three or fewer licenses, 0 = partial licensing was entered. The dummy variable was then is regressed together with other variables.

Participants were also asked about their work experience as an RM, licensing sponsorship, awareness of licensing cost, and willingness to pay for the cost if required to pay by themselves to get additional qualitative data on licensing status. While some questions were measured using a dichotomous scale of Yes/No, others required the participants to state the answer that best represented them. Table 3.8 shows the items.

Table 3.8
Licensing Status Related Items

Additional Items
1. Is this is your first time jobs as a Relationship Manager in the current bank?
2. How many bank have you worked at as a Relationship Manager prior to joining the current bank?
3. Of the following, which licensing did you posses prior to joining the current bank? a) Investor Protection Professional Certificate (IPPC) b) Unit Trust c) Insurance License d) Module 6 and Module 7 of Security Industry Development Corporation (SIDC)
4. Were you sponsored in obtaining your license?
5. Which bank is providing the sponsorship your license?
6. If the current bank/previous bank sponsored your license, were you bonded to the bank?
7. If yes, for how long?
8. Are you aware of the total amount of expenses/cost the bank incurred to pay for your license?
9. Are you willing to pay all the licensing fees on your own if you are not sponsored?

3.5.5 Career Advancement

Career advancement was the pull variable and operationalised as getting promoted, gaining recognition or being assigned more responsibilities by the employer (Churchill, Ford, & Walker 1974). Career advancement was measured by six items adopted from Churchill et al. (1974). The items were reported to have an internal consistency ranging from 0.82 to 0.96 (Childers, Terry, Gilbert, Churchill, Neil, Ford, & Orville, 1980; Comer, James, Karen, Rosemary, & Lagace,1989; Lagace, Rosemary, Jerry, Goolsby, & Julie, 1993). Participants were asked to indicate their agreement or disagreement of whether they received promotion, recognition or more assignments. All items were measured on a seven-point scale ranging from 1= strongly disagree to 7=strongly agree. The six items were rephrased to match the agree-disagree response scale as shown in Table 3.9. Also, some items were modified

to make them relevant to the context of the study. For instance, the word "in this bank" was added wherever appropriate.

Table 3.9
Career Advancement Items

Variable	Operational definition	Original Items	Adopted Items
Career advancement	To getting promoted, gaining recognition or being assigned more responsibilities by an employer.	a. My opportunities for advancement are limited. b. Promotion here is based on ability. c. I have a good chance for promotion. d. Regular promotions are the rule in this company. e. The company has an unfair promotion policy. f. My opportunities for advancement are reasonable.	a. My opportunities for advancement in this bank are limited. b. In this bank, promotion is based on ability. c. I have a good chance for promotion in this bank. d. Regular promotions are the rule in this bank. e. The bank has an unfair promotion policy. f. In this bank, my opportunities for advancement are reasonable.

3.5.6 Salary

Another pull factor was salary, which was operationalized as the amount of remuneration received by an employee in return for his or her work (Comer, James, Karen, Machleit, &Lagace, 1989). Salary was measured by eight items adopted from Comer et al. (1989). The items were reported to have an internal consistency ranging from 0.82 to 0.96 (Childers, Terry, Gilbert, Churchill, Neil, Ford, & Orville, 1980; Lagace, Rosemary, Jerry, Goolsby, & Julie, 1993). Participants were asked to indicate their agreement/disagreement on the amount of remuneration received. All items were measured on a seven-point scale ranging from 1= strongly disagree to

7=stronglyagree. The eight items were rephrased to match the agree-disagree response scale as shown in Table 3.10. Also, some items were modified to make them relevant to the context of the study. For instance, the words “RM” and “in this bank” were added wherever appropriate.

Table 3.10
Salary Items

Variable	Operational definition	Original Items	Adopted Items
Salary	An amount of remuneration received by an employee as benefits of their employment.	a. My pay is high in comparison with what others get for similar work in other companies. b. My selling ability largely determines my earnings in this company. c. My pay is low in comparison with what other get for similar work in other companies. d. In my opinion the pay here is lower than in other companies. e. I'm paid fairly compared with other employees in this company. f. I am very much underpaid for the work that I do. g. My income is adequate for normal expenses h. I am highly paid.	a. I get higher salary as a RM in this bank compare to what other get for similar work in other banks. b. In this bank, my selling ability largely determines my salary. c. My salary is low in comparison with what other get similar work in other banks. d. I believe I get lower salary in this bank compare to other bank. e. I am paid fairly compared with other sale position in this bank. f. I am very much underpaid for the work that I do as a RM in this bank. g. My salary is adequate for normal expenses. h. I am highly paid as a RM in this bank.

3.5.7 Demographics

Demographic data were also collected. Gender, gross salary, age, centre location, current bank, employment tenure in current bank, years of work experience in banking, highest qualification, ethnic group, and marital status were asked. While some questions were measured using a categorical scale, others required the participants to state the answer that best represented them.

3.6 Data Collection Procedure

Data collection is defined as a systematic approach conducted by a researcher to gather data from the target sources in an area of interest (Emily, 2016). There are two types of data, namely primary and secondary data. Primary data refer to data that are collected at hand to resolve a specific research problem using particular procedures and can fit the research problem at best. On the other hand, the materials made available by previous researchers which are ready to reuse or replicate by other researchers is known as secondary data (Joop & Hennie, 2005). Primary data can be collected through various methods, such as interviews, focus groups, and questionnaire (Creswell, 2003). On the other hand, secondary data can be obtained from journals, company annual reports, and printed documents (magazines and articles) (Wallgren & Wallgren, 2007). In this research, primary data were the key data collected.

To collect the data on the variables identified, the researcher used a survey method. A survey is defined as a resource for gathering information/data about the study actions, characteristics or an opinion of a target group or populations

(Pinsonneault & Kraemer, 1993). The researcher chose this method because such method allowed for the gathering of demographic across the sample (McIntyre, 1999). Furthermore, this method is inclusive in the type and the number of variables, needs minimum investment to develop and administer, and the finding can be generalised (Bell, 1996). Also, the survey method is easy to develop, cost effective, less time consuming, can be administrated remotely (online/email/mobile devices), and the broad range of data can be collected compared to interviews or focus groups that tend to be normally very costly and time-consuming (DeFranzo, 2012).

In implementing the survey, questionnaires were used as a data collection technique. A questionnaire can be distributed in various ways: self-administered, post, and/or email. In this study, the researcher self-administrated the questionnaires and distributed it via email. Before distributing the questionnaire, the researcher gained approval from the respective bank's authorities. In this study, the approval from the High Network and Affluent Banking (HAB) of MBB, and the Group Human Resource of CIMB Bank was sought. For MBB, the researcher contacted the manager while for CIMB bank one of the Assistant Vice President, Group Human Resource, was contacted. It was important to get the approval to ensure that the research could be conducted smoothly.

The following describes in detail how the questionnaire was distributed after the approval was secured.

3.6.1 Self-Administered Questionnaire

The survey questionnaires were distributed to the participants during the RM monthly meeting at Federal Territory. En. Idris from the HAB department was

assigned by the department to assist with the distribution of the questionnaires. Below was the step-by-step procedure of how the questionnaires were distributed to the participants;

a) A week before every RM meeting, the researcher had a briefing with En. Idris to explain what needed to be done before distributing the questionnaires to the participants.

b) Before the questionnaires were distributed, En. Idris explained to the participants (RMs) the purpose of the survey. According to Ryen (2007), participants have the right to know why they are being researched and the nature of the research.

c) Right after the short briefing, all the participants received a questionnaire together with a cover letter. The cover letter informed the participants how to complete the survey form (see Appendix I for a cover letter and the questionnaire).

d) Once the participants had completed the questionnaire, they returned it to En. Idris at the end of the meeting session.

e) The researcher then collected all the completed questionnaires from En. Idris' office at the end of each month.

3.6.2 Email

Due to the restrictions imposed by the banks and the location of the centre, the researcher had to think of an alternative means to implement the survey. An online email survey link via Google (https://docs.google.com/form) was developed to address this constraint. For MBB, a list of PWC located at remote areas was obtained from En. Idris. The list comprised the Centre Manager (CM) details including the email address and contact number. Below was the step-by-step procedure for how

this method was employed:

a) The researcher sent an official email to the PWC Managers i.e. CM, to explain the background of this study. This email also sought permission to conduct the study at their centres.
b) The email was followed up with a phone call to further explain the intention to conduct the survey as well as to get clear information from all the RMs working at the centres. After the PWC Managers agreed to allow their RMs to participate in this research, a second email with the cover letter and questionnaire was sent to the managers.
c) The managers were required to forward the survey link to all the RMs.
d) The CM/RMs were informed to submit the survey before the end of September 2017. Before the link was sent to all participants, the researcher had verified the link for any technical error.

To ensure that adequate data were collected, the researcher sent a gentle reminder via email to the PWC Managers. However, for RMs located at PBC of CIMB, the approach was slightly to comply with the CIMB bank policy that requires all communication involving staff must be done through the Group Human Resource (GHR) department. Below was the step-by-step procedure of how data were collected from RMs at PBC of the CIMB bank;

a) The researcher contacted the HR department to get the bank's consent. The HR contact was obtained from the researcher's professional network. The researcher was asked to email the survey questions to the general email for the next course of action by the HR team.

b) In the email, the researcher requested the survey to be distributed to the target participants. The researcher also provided instructions and the email link to the Group Human Resource (GHR) team as instructed. The researcher also mentioned the last date to submit the online survey.

c) A gentle reminder email was sent to the GHR three times as a follow-up.

The whole data collection process took four months from 1st June 2017 to 30th September 2017.

3.7 Questionnaire Design

Before the final questionnaire was distributed, the researcher had to assemble and organise all the measurement items mentioned earlier. A structured questionnaire was prepared. As stated by Haqueand Taher (2008), a structured questionnaire refers to close-ended questions which can be used to analyse quantitatively the participants' patterns and trends. This type of questionnaire was chosen because all participants were asked the same questions, enabling efficient data analysis (Abdullah, 2001). Besides, structured questionnaires data can be analysed quickly using statistical software that is available in the market (Cohen, Manion, & Morrison, 2000).

The questionnaire was divided into several sections. Section One asked about role conflict, Section Two work overload, Section Three career advancement, Section Four salary, and Section Five licensing status. The last section asked demographic questions. The questionnaire was prepared in English because most of the RMs understood English rather well because an RM is required to have a fair level of English proficiency (Talent Management Policy, 2016). Besides, because the bank customers are multiracial, English tends to be used.

The questionnaire was accompanied by an introduction letter that briefly explains about the purpose of the study. A survey link was also mentioned for the questionnaires that were distributed online. Furthermore, the researcher provided contact information should the participants have questions. To ensure that the participants respond to the items honestly and objectively, the researcher assured that all responses would be confidential and used for academic purposes only. The anonymity of the participants was also guaranteed.

3.7.1 Validating the Questionnaire

Before the actual questionnaire could be distributed, it was pretested and pilot tested for face validity and reliability.

Face validity involves expert opinion on the questionnaire items to assess whether the items make sense (Lacity & Jansen, 1994). The face validity process can identify the weak areas of the instrument and ensure it measures what it is supposed to measure (Miller, 2011). To face validate the items, the researcher sought an expert judgement of two academics who were experts in human resource management. One professor was from the University Institute for International and European Studies, located at Nilai, Negeri Sembilan and the other from Universiti Utara Malaysia. Based on their feedback, the questionnaire was improved. For instance, it was advised that some sentences should be rephrased to increase clarity.

Next, the researcher conducted a pre-test survey to three RMs in Maybank located at PWC, Kuala Lumpur and ten former RMs at RHB, Affin Bank, and Ambank located in the Federal Territory (FT). The Maybank RMs were selected at

the venue while the former RMs were recruited from the researcher's professional network. The pre-test was carried out to ascertain the clarity of the items and instructions (Cavana, Delahaye, & Sekaran, 2001). For instance, the researcher requested that the participants checked whether there were any deficiencies in the questionnaire structure, wording and flows, etc. According to Bell (2005), it is best if researchers give the questionnaire a trial run because, without a trial run, it cannot be known if the questionnaire is a viable one. The feedback given was incorporated into the questionnaire for a pilot study.

A pilot study is a small study developed to test the research protocol, data collection instrument, sample strategies, and research study techniques before the actual data collection starts (Stewart, 1999). According to Kraemer, Mintz, Noda, Tinklenberg, and Yesavage (2006), a pilot study is an important stage in every research protocol to identify any problem and deficiencies in the research questions prior to the actual data collection. There are several reasons why researchers need to conduct the pilot study. Firstly, during the pilot study, any deficiencies of the instruments can be identified; therefore, it may lead to changing some of the hypotheses by dropping and developing new hypotheses. Secondly, a pilot test may provide to the researcher new ideas, approaches and clues which may not have been foreseen earlier. Thus, it may increase the accuracy of findings in the actual/main study. Lastly, a pilot study may save a lot of money and time as it may provide enough data to researchers to decide whether or not to proceed with the main study (Day, 1979; Stewart, 1999).

The pilot study involved an online Google survey to 30 RMs in which banks in the Federal Territory (FT) region. The RMs were given two weeks to complete the survey. The email address of the RMs was obtained from a professional network of those who had already left Maybank and CIMB bank.

The data collected were screened to identify any missing data before they could be analysed. Next, the researcher conducted a reliability test to check the internal consistency of the data using Cronbach's alpha. Table 3.11 shows the internal consistency of each variable. The reliability values ranged from 0.545 (acceptable level) to 0.905 (excellent). According to Hinton, Brownlow, McMurray and Cozens (2004), a Cronbach's alpha value of more than 0.90 indicates excellent internal reliability while a value of 0.70-0.90 indicates high internal reliability and 0.50-0.70 moderate internal reliability. Anything below 0.50 is considered low.

Table 3.11
Reliabilities of Constructs in Pilot Study

Variable	Items	Cronbach's Alpha	Remark
Role Conflict	10	.905	Excellent
Work overload	6	.820	High
Career advancement	5	.545	Moderate
Salary	8	.556	Moderate
Turnover intention	4	.777	High

3.8 Technique of Data Analysis

In this study, data were analysed using the Statistical Package of Social Sciences (SPSS) version 21. The following describes how the data were processed and analysed.

3.8.1 Data Screening

Once data were entered, the next step was the data screening procedure. According to Hair (2007), the purpose of data screening is to detect any missing values and outliers and test for normality and validity.

3.8.2 Missing Values

The first important step in data screening is identifying any missing value. According to Tsikriktsis (2005), among the ways to treat missing data are deleting, distributing and replacing them. Once the missing values are detected, treatment of missing values must be carried out immediately. There are numerous reasons why a response is rejected or participants refuse to answer some of the survey questions, specifically personal questions, such as income, age or others. In some circumstances, participants lack knowledge about the particular question, leading them to skip the questions (Acock, 2005).

3.8.3 Outlier Detection and Treatment (Mahalanobis Distance)

The next step after treating the missing values is to check for outliers. According to Hawkins, Best and Koney (2004), an outlier is defined as suspicious data provided

by the participant in the survey that deviates so much from other observations. One of the reasons for this is incorrect data entry. To detect the multivariate outliers by using SPSS software, the value of Mahalanobis Distance for each participant is calculated and if the Mahalanobis Distance is more than a critical value, it is considered as a multivariate outlier. The technique to detect Mahalanobis Distance is by using a regression test in the SPSS and the value of D^2 is generated in this process. According to Hair et al. (2007), this method measures each observation distance in multidimensional space from the mean centre of the observation. A large Mahalanobis distance is identified as an outlier by comparing the chi-square value. Values more than the chi-square value are identified as outliers and must be deleted.

3.8.4 Normality

Normality test is conducted in a dataset to check for the distribution of the data for particular variables. The normality test is assessed in many ways, such as skewness, kurtosis and histogram (Munro, 2005). According to George and Mallery (2010), the acceptable value for skewness and kurtosis is between -2 and +2 to prove the normal distribution of the data. Skewness refers to the irregularity in the data distribution, i.e., a variable mean is not in the centre of the distribution (Tabachnick & Fidell, 2001).

3.8.5 Linearity and Homoscedasticity Status

Linearity testing is carried out to observe the linear association between variables only and the non-linear effect does not appear in the correlation value (Hair et al., 2006). According to Cohen and Cohen (1983), regression analysis is a linear

procedure, and to some non-linear relationships, conventional regression will underestimate the relationship. Therefore, testing for linearity is crucial to examine the relationships among the variables. Hair et al. (2010) stated that non-linearity will have an impact on the accuracy of predictive validity coefficient model generated in the regression analysis. The scatter plot is used to observe the relationship between two metric variables portraying the joint value of two-dimensional groups by showing the dotted linear line. According to Hair et al. (2006), homoscedasticity refers to the assumption that the outcome variable (dependent variable) exhibits an equal level of variance across the range of independent variables (predictors). In other words, it draws attention to the dependent variable that shows equal variance transversely levelling within the predictor variables range (Ghozali, Fuad, & Seti 2005). The result is presented as a cloud of dots. In a case non-homoscedasticity model is shown by a pattern such as a funnel shape, indicating a greater error as the dependent variables increase.

3.8.6 Multicollinearity

Multicollinearity refers to the inter-correlation between independent variables. The preferred method to assess multicollinearity is by regressing each of the independent variables to all other independent variables in the equation. Hair et al. (2007) defined multicollinearity as the extent to which a construct can be explained by other constructs in the analysis. According to Tabachnick and Fidell (2001), multicollinearity results are obtained when variables are highly correlated to each other, and one of them should be eliminated (coefficients are 0.9 and above).

3.8.7 Actual Data Analysis Process

Before the actual data was analysed, a preliminary test was performed to check the participation rate, consistency, and the validity of the data as explained above. To evaluate the consistency and validity of the independent and dependent variables, the consistency and factor analysis tests were used. The independent variables (predictors) in this study were role conflict, work overload, career advancement, and salary while the dependent variable was turnover intention of RMs. The participation rate was calculated by using the frequency test. To have a feel of the data, descriptive statistics, such as mean, median, standard deviation, percentage and frequency, were calculated.

3.8.8 Factor Analysis

In this study, factor analysis was conducted to check the multidimensionality of the key constructs. Before the actual testing was performed, the relationship of each variable was tested using appropriate statistical testing tools. Principal Component Analysis (PCA) with varimax rotation (Hair, Anderson, Tatham, & Black, 1998) was performed to identify the underlying dimension of each construct. Factor analysis is used to obtain expressive summaries out to the data matrices and identify the significant patterns for the variables (Dess, Lumpkin, &Covin, 1997). According to Cooper and Schindler (2003), the most frequently used factor extraction method is the PCA. Moreover, the varimax rotation method is the best procedure to give a clearer separation of factors (Hair et al., 1998). In this study, factor analysis was performed on the predictors (role conflict, work overload, career advancement, and

salary) as well as the outcome (turnover intention). The cut-off was 0.60 for the factor loading.

To test for the homogeneity of items measure, reliability is assessed. According to Hair et al. (1998), reliability refers to the extent a variable is consistently measuring what it is supposed to measure. The recommended standard is Cronbach's alpha to measure a set of items' internal consistency (Sekaran, 2003). In this study, a reliability analysis was on role conflict, work overload, career advancement, salary, and turnover intention. The reliability and factor analysis were performed for further analysis and the results are shown in the next chapter.

3.8.9 Reliability Analysis

In analysing the consistency and stability of the participants' feedback, the reliability test or analysis was conducted on the data. This test indicates the items' interrelation in the questions as a set. The SPSS software shows the Cronbach's alpha values. As stated by Cronbach (1951), to gauge the reliability of the items in a survey mechanism, Cronbach's alpha is used to test how positively the items are correlated with one another. It would indicate the reliability of the instrument. Reliability represents the internal consistency which shows the homogeneity of the items' measure that is measuring the latent variable (Cooper & Schindler, 2003). A reliability analysis was conducted on the items used to measure role conflict, work overload, career advancement, salary, and turnover intention. According to Nunally (1978), the level of Cronbach's alpha reliability should be more than 0.70 while a minimum alpha score of between 0.50 and 0.70 is acceptable, according to Hinton, Brownlow, McMurray, and Cozens (2004).

3.8.10 Descriptive Statistics

The descriptive statistics test is commonly used to analyse the raw data from the survey and to transform the data into precise information. It will tell the factors that involve statistically on the situation created in the survey. It is also used to detect and describe data transcription error and distribution patterns and can describe the basic demographic profile of the respondents. The central tendency can be provided by performing the descriptive test. Furthermore, descriptive statistics provide frequencies where it will tell times, and various subcategories number is needed for the study. This is to help to calculate the percentage and to analyse the output. The results represent designated statistics to explain the data, such as means, standard deviations, percentages and frequencies. Then, this information can be converted into charts and tables (Loeb, Dynarski, McFarland, Morris, Reardon, & Reber, 2017).

3.8.11 Correlation Analysis

Correlation analysis is used widely by researchers and statisticians to analyse two variables to gauge their relationship. In this study, the bivariate correlation technique was used to test the relationship between role conflict, work overload, career advancement, salary and turnover intention. This test was used because the correlation results can show the direction, strength and significance of the relationship between the variables (Sekaran, 2003). This data or information is provided by the value of the Pearson Correlation (r) matrix. The r value indicates the consequences of the bivariate relationships of all the interval variables in the research. It also indicates the direction and strength of the variables due to a measure

of r of 1.0, which indicates a positive relationship. On the other hand, the "r" negative (-1) indicates a negative correlation with each other.

3.8.12 Regression Analysis

In the SPSS version 21 software, regression analysis is the most popular test performed by researchers (Abatan, & Olayemi, 2014). This test indicates path analysis (antecedents that cause the dependent variable). It examines whether the dependent variable is simultaneously influenced by the independent variables as described in the objective of the study. This information is stated by the R-squared value. If the R-squared value is close to one, it indicates that the model fits the data precisely. Having said that, if the R-squared value shows the result is more than 0.5, it is acceptable and considered as significant. Moreover, the B (Beta coefficient) value will make it more equivalent. The investigation of variance (ANOVA) can be interpreted to get more details on the explained regression model compared to unexplained variation in this test. The ANOVA technique is used to compare a data set in different sources of variance. The objective of this comparison is to infer if any significance exists between two or more groups in the study. Moreover, it is easier to perform a single ANOVA test compared to other tests to avoid technical error (Kanyongo, Certo, & Launcelot, 2006).

3.8.13 Types of Analysis Used for Research Hypotheses

Table 3.12 summarizes the type of analysis used to answer each research hypothesis.

Table 3.12
Research Hypotheses and Type of Analysis

No	Research Hypothesis	Statistical Test
H1	Role conflict is positively related to turnover intention	Multiple Regression
H2	Work overload is positively related to turnover intention	
H3	Career advancement is negatively related to turnover intention	
H4	Salary is negative related to turnover intention	
H5	Licensing status related to turnover intention	

3.9 Summary

This chapter discussed the methodology used in this study. The mode of data collection and analysis procedures implemented were also elaborated in detail. Besides, the sample population, questionnaire development, and sampling method were explained. This chapter also highlighted the data analysis procedures, tests conducted, such as a reliability test, descriptive statistics, frequencies, correlation, and regression used to test the research hypotheses. The next chapter presents the results of the data analysis.

CHAPTER FOUR
ANALYSIS AND RESULTS

4.1 Introduction

This chapter presents the results of the study, particularly the relationship between various variables, namely role conflict, work overload, licensing status, career advancement, salary, and turnover intention. The first section explains the data cleaning process, the tests involved, the response rate, and the description of the study sample. The second section describes the goodness of measure through the validity and reliability analysis. The last section presents the result of the hypotheses testing using multiple regression analysis.

4.2 Response Rate

Questionnaires were distributed to 452 RMs who worked at PW/PB centres located throughout Malaysia. Table 4.1 illustrates the responses.

Table 4.1
Response Rate

Centre	Questionnaire distributed	Questionnaire collected	Incomplete	Response rate (%)
Premier Wealth(MBB)	170	124	0	72.94
Preferred Banking(CIMB)	282	26	0	9.22
Total	452	150		

Table 4.1 shows that of 452 survey questionnaires distributed, 150 were returned, yielding a response rate of 33.2 per cent. No incomplete questionnaires were returned for survey format (online and offline).

4.2.1 Non-response Bias

Non-response bias happens due to a significant difference between two or more groups of participants (Andale, 2015). Non-response bias happens for several reasons, such as when the participants refused to answer due to sensitive questions, survey questions were poorly constructed, the participants forgot to return the survey, the survey did not reach all members in the sample, and the participants simply refused to answer. Non-response bias may lead to an increase in sampling variance of estimates as the effective sample size is reduced from the originally identified sample, which may affect the result. Hence, minimising non-response is crucial (Alreck &Robert, 1995).

Non-response bias was assessed in this study by identifying any significant differences (effect size) between the participants who answered the survey manually (offline) and those answered online (Pallant, 2013). An independent sample t-test was used to examine the differences between these two groups for all key continuous variables by comparing the mean score (Pallant, 2013). Table 4.2 shows the groups statistics for the two groups of participants. Table 4.2 shows no significant difference between the two groups ($t(148) = .174$, $p = .826$), implying no threat of non-response bias. Thus, all 150 cases were considered for the final analyses.

Table 4.2
T-Test Result on Key Variables

	Levene's Test for Equality of Variances		t-test for Equality of Means						
								95% Confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper

Table 4.2 (Continued)

TOI	Equal variances assumed	.036	.850	.174	148	.862	.03686	.21168	-.38145	.45517
	Equal variances not assumed			.174	146.429	.862	.03686	.21188	-.38187	.45559
RC	Equal variances assumed	.000	.999	-.139	148	.889	-.01955	.14017	-.29655	.25745
	Equal variances not assumed			-.139	146.623	.889	-.01955	.14027	-.29675	.25765
WL	Equal variances assumed	.152	.697	.123	148	.903	.02333	.19024	-.35262	.39927
	Equal variances not assumed			.122	146.030	.903	.02333	.19052	-.35320	.39985
CA	Equal variances assumed	.046	.830	.097	148	.923	.01736	.17889	-.33614	.37087
	Equal variances not assumed			.097	146.330	.923	.01736	.17908	-.33655	.37127
SAL	Equal variances assumed	.000	.994	-.102	148	.919	-.01752	.17213	-.35767	.32263
	Equal variances not assumed			-.102	146.832	.919	-.01752	.17219	-.35781	.32277

4.3 Data Screening

Data screening is the process conducted to ensure that the data are ready and cleaned before they can be analysed. Besides, this process is crucial to check the reliability and validity of the measures (Gaskin & Lyytinen, 2012). Data were screened by checking for missing data and outliers.

4.3.1 Missing Data

In some circumstances, missing data can occur because participants failed to answer the survey questions properly. According to Cavana, Delahaye, and Sekaran (2001), missing data will give a negative impact on the finding. Therefore, to identify any missing value, the missing data detection process in SPSS was carried out. It carries the procedure out by performing the missing value analysis to run the descriptive test to find out what is the percentage of missing value for all the variables. If there is any case of missing value, the replace with mean option can performed where it calculates the mean value for the variable and gives value to the missing value. For data in this study, no missing value detected, and the next analytical procedure was followed.

4.3.2 Outliers

Outliers are extreme scores on individual variables or a set of variables that may affect the overall results (Tabachnick & Fidel, 2007). To detect multivariate outliers, the value of Mahalanobis distance for each participant was calculated. If the Mahalanobis distance is more than the critical value, the value is considered a multivariate outlier. To assess the Mahalanobis distance, a regression test was

performed, and the value of D^2 was generated.

The outliers can be detected by comparing the value of D^2 with chi-square value (x^2). The value of chi-square is obtained from the table of chi-square statistics by referring to the number of items in the survey. In this case, the items of this survey questionnaire were 34. Therefore, the chi-square (x^2) value was 48.6 ($p < 0.05$). Thus, a multivariate outlier was $\chi 2 \geq 48.6$ which means that any Mahalanobis distance value greater than 48.6 is considered a multivariate outlier and must be excluded from further analysis (Pallant, 2001).

Table 4.3 shows that the Mahalanobis distance value for all items in this study was not greater that chi-square ($D^2 < 48.6$); therefore, 14 cases had to be excluded. The cases were #5, 10, 16, 21, 26, 34, 37, 67, 80, 85, 96, 101, 109 and 112. By excluding 14 cases, 136 valid cases were analysed further.

Table 4.3
Result of Mahalanobis Distance Assessment (n=150)

	Minimum	**Maximum**	**Mean**	**Std. Deviation**
Predicted value	43.03	108.44	75.57	14.078
Std. Predicted value	-2.311	2.335	.000	1.000
Standard error of predicted value	14.884	29.672	22.312	3.526
Adjusted predicted value	18.56	124.90	75.51	19.771
Residual	-71.210	67.974	.000	41.079
Std. residual	-1.523	1.454	.000	.879
Stud. residual	-1.693	1.636	.001	1.006
Deleted residual	-94.830	93.318	.060	54.163
Stud. deleted residual	-1.707	1.648	.001	1.009
Mahal. Distance	**14.103**	**59.006**	**33.773**	**10.788**
Cook's distance	.000	.037	.009	.008
Centred leverage value	.095	.396	.227	.072

4.4 Factor Analysis (FA)

Factor analysis is used to reduce a large number of the variables to become more manageable before the data are used for other analyses, such as multiple regression or multivariate analysis. Data can be reduced using two main approaches: exploratory (to explore the relationship among variables) and confirmatory (to test specific hypotheses). CFA is a statistical procedure for testing the hypotheses among the variables (Hoyle, 2004). According to Bryant and Yarnold (1995) and Beckstead (2002), CFA is used to test a hypothesised factor structure or model to see whether it can fit the data or not. Generally, CFA is conducted based on a theoretical observation to allow the researcher to specify an accurate factor structure. That is, CFA is very useful to study the factorial validity of the data obtained with multiple-item and multiple-subscale instrument.

In CFA, Kaiser-Meyer-Olkin (KMO) is generated. AKMO value refers to the validation of a scale or index by demonstrating that its constituent items load on the same factor. It is also unloaded when the proposed scale items cross-load on more than one factor. According to Babbie (2004), Cohen (1988), and Zikmund (2003), the KMO statistics measure of sampling adequacy predicts how well the data fit the factor based on the correlation and partial correlation analysis.

In this study, a varimax solution was used because this is a common rotation option (Cohen, 1988; Zikmud, 2003). All variables were subjected to CFA but licensing status as it was a categorical variable.

4.4.1 Factor Analysis for Role Conflict

Role conflict was measured using ten items. A PCA using varimax rotation was conducted. Four items were deleted due to cross loading. As stated by Igbaria, Livari, and Maragah (1995), the cross loading of other factors must be less than 0.35 on a specific factor, and a given item should load higher than 0.50. The final factor analysis was conducted on the remaining six items to force the items into one group only. The complete result is presented in Table 4.4. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for a unidimensional solution was 0.863, and chi-square of Bartlett's test of sphericity was significant was 326.720 (sig= 0.000).

According to Hair et al. (2010), KMO needs to be at least 0.60 to allow the factor analysis. Furthermore, the eigenvalues should be greater that one for the factors to be deemed significant (Hair et al., 2010). For role conflict, the eigenvalue was 3.539 and the variance was explained by 58.985%. In social science research, 60% of the total variance is considered satisfactory (Hair et al., 2010). In this study, the factor loading in the rotated matrix component was higher than 0.50, indicating that the factor loading had met the minimum level (Hair et al., 2010).

Table 4.4
Factor Analysis for Role Conflict

Items		Factor	Communalities
		F1	
RC2	I have clear, planned goals and objectives for my job.	**.811**	0.6570
RC4	I know what my responsibilities as a Relationship Manager.	**.777**	0.6036
RC6	I know exactly what is expected of me.	**.793**	0.6284
RC7	I am told how well I am doing my job.	**.741**	0.5496
RC8	Explanation is clear of what has to be done as Relationship Manager.	**.712**	0.5076

Table 4.4 (Continued)			
RC9	I perform work that suits my values.	**.770**	0.5929
	KMO	.863	
	Bartlett's Test	326.720	
	Sig.	.000	
	Eigenvalues	3.539	
	Total variance explained (%)	58.985	
	Cumulative variance explained (%)	58.985	

Note: Factor loadings > .60 are in boldface. RC=Role conflict. KMO=Kaiser-Meyer-Olkin

4.4.2 Factor Analysis for Work Overload

Factor analysis was run on six items that measured work overload. One item was deleted due to cross loading. The factor analysis of the remaining five items revealed one interpretable factor with eigenvalues higher than one. The data variance was 69.423% and chi-square of Bartlett's test of sphericity was significant was 425.025 (sig= 0.000). The KMO measure of sampling adequacy was 0.813, indicating that the data were suitable for factor analysis. Table 4.5 shows the complete result.

Table 4.5
Factor Analysis for Work Overload

Items		Factor F1	Communalities
WOL2	I work for long hours and even on my holidays to complete my assignment.	**.813**	.660
WOL3	I am unable to meet out the demand of my job.	**.700**	.490
WOL4	I spend so long at work that my outside relationships are suffering.	**.914**	.835
WOL5	I am so busy I find it increasingly difficult to concentrate on the job in front of me.	**.887**	.786
WOL6	I feel tired during the day due to excessive workload.	**.836**	.699
	KMO	.813	
	Bartlett's Test	425.025	
	Sig.	.000	
	Eigenvalues	3.471	

Table 4.5 (Continued)

Items	Factor F1	Communalities
Total variance explained (%)	69.423	
Cumulative variance explained (%)	69.423	

Note: Factor loading > .60 are in boldface. WOL=Work overload. KMO=Kaiser-Meyer-Olkin

4.4.3 Factor Analysis for Career Advancement

A total of six items were subjected to principal component analysis (PCA) and varimax rotation. Two items were deleted due to cross loading. The result showed that the KMO was 0.741 with significantchi-square of Bartlett's Test of Sphericity was 159.201 (sig= 0.000), suggesting that the data were suitable for factor analysis. The variance explained was 60.802%. The extracted factor eigenvalue showed more than one. Table 4.6 shows the result.

Table 4.6
Factor Analysis for Career Advancement

	Items	Factor F1	Communalities
CA2	In this bank, promotion is based on ability	**.690**	.476
CA3	I have a good chance for promotion in this bank	**.879**	.773
CA4	Regular promotions are the rule in this bank	**.765**	.585
CA6	In this bank, my opportunities for advancement are reasonable	**.774**	.599
	KMO	.741	
	Bartlett's Test	159.201	
	Sig.	.000	
	Eigenvalues	2.432	
	Total variance explained (%)	60.802	
	Cumulative variance explained (%)	60.802	

Note: Factor loading > .60 are in boldface. CA=Career advancement. KMO=Kaiser-Meyer-Olkin

4.4.4 Factor Analysis for Salary

Eight items were subjected to a principal component analysis (PCA) and varimax rotation. Four items were deleted due to cross loading. The result showed that the KMO was 0.755 with significantchi-square of Bartlett's Test of Sphericity was 466.153(sig. = 0.000), indicating that the data were suitable for factor analysis. The variance explained was 76.731%. The extracted factor eigenvalue showed more than one. Table 4.7 shows the result.

Table 4.7
Factor Analysis for Salary

	Items	Factor	Communalities
		F1	
SAL1	I get higher salary as a Relationship Manager in this bank compare to what other get for similar work in other banks.	**.765**	.585
SAL3	My salary is low in comparison with what other get similar work in other banks.	**.954**	.911
SAL4	I believe I get lower salary in this bank compare to other bank.	**.965**	.932
SAL6	I am very much underpaid for the work that I do as a Relationship Manager in this bank.	**.801**	.641
	KMO	.755	
	Bartlett's Test	466.153	
	Sig.	.000	
	Eigenvalues	3.069	
	Total variance explained (%)	76.731	
	Cumulative variance explained (%)	76.731	

Note: Factor loading > .60 are in boldface. SAL=Salary. KMO=Kaiser-Meyer-Olkin

4.4.5 Factor Analysis for Turnover Intention

To measure turnover intention, four items were used. The KMO result was 0.692, and the chi-square of Bartlett's test Sphericity was 254.561 (Sig.=.000). The variance explained was 67.539%. Table 4.8 shows the result.

Table 4.8
Factor Analysis for Turnover Intention

Items		Factor	Communalities
		F1	
TOI1	I think often about quitting my present job.	**.834**	.695
TOI2	I am constantly searching for a better alternative not in banking.	**.800**	.640
TOI3	I am actively seeking a new role (an activity different from sale job).	**.774**	.600
TOI4	I am thinking of quitting this job.	**.876**	.767
	KMO	.692	
	Bartlett's Test	254.561	
	Sig.	.000	
	Eigenvalues	2.702	
	Total variance explained (%)	67.539	
	Cumulative variance explained (%)	67.539	

Note: Factor loading > .60 are in boldface. TOI=Turnover intention. KMO=Kaiser-Meyer-Olkin

4.5 Reliability Analyses

The reliability analysis was conducted on all variables except licensing status because it was a categorical variable. This test was performed to ensure the consistency and accuracy of all items used in this survey by measuring the Cronbach's alpha value. The result is shown in Table 4.10. The Cronbach's alpha ranged from 0.768 to 0.886. To increase the reliability, some items from two variables (career advancement and salary) were removed, resulting in Cronbach's alpha values as shown in Table 4.9.

According to Sekaran (2003), the reliability coefficient should be at a minimum acceptable level of 0.50 while a coefficient of 1.00 is considered the highest internal consistency reliability. The internal consistency value for this study ranged from 0.768 to 0.886, indicating that the variables were reliable.

Table 4.9
Cronbach's Alpha for the Study Variables

No of items (original)	No of items (deleted)	No of items (final)	Variable	Alpha	Remark
10	4	6	Role conflict (RC)	0.848	Strong
6	1	5	Work overload (WOL)	0.886	Strong
6	2	4	Career advancement (CA)	0.768	Good
8	4	4	Salary (Sal)	0.805	Strong
4	-	4	Turnover intention (TOI)	0.839	Strong

4.6 Participants' Profile

Table 4.10 shows the participant's background information such as gender, gross salary, age, centre location, current bank, employment tenure, years of work experience, highest qualification, ethnic group, and marital status.

Table 4.10
Demographic Profile of Participating RM

Personal Data	Categories	Frequency (N=136)	Percentage (100%)
Gender	Male	44	32.4
	Female	92	67.6
Gross Salary	RM3,000-RM3,999	18	13.2
	RM4,000-RM4,999	31	22.8
	RM5000-RM5,999	29	21.3
	RM6000 and above	58	42.6
Age	23 - 28 years	17	12.5
	29 - 33 years	49	36.0
	34 - 38 years	28	20.6
	39 - 45 years	34	25.0
	46 - 55 years	8	5.9
Current location	Federal Territory	39	28.7
	Selangor/N. Sembilan	40	29.4
	Johor/Melaka	15	11.0
	Penang/Kedah/Perlis	4	2.9
	Sabah	8	5.9
	Sarawak	10	7.4
	Pahang/Kelantan/Terengganu	10	7.4
	Perak	10	7.4
Current bank	Maybank	113	83.1
	CIMB	23	16.9
Employment Tenure	3 - 12 months	77	56.6
	13 - 24 months	19	14.0
	30 - 36 months	8	5.9

Table 4.10 (Continued)

Personal Data	Categories	Frequency (N=136)	Percentage (100%)
	42 - 48 months	8	5.9
	49 - 60 months	7	5.1
	72 - 300 months	17	12.5
Years of experience	4 - 12 months	45	33.0
	14 - 24 months	27	19.8
	30 - 36 months	10	7.3
	46 - 48 months	7	5.1
	50 - 60 months	10	7.3
	72 - 288 months	37	27.2
Highest qualification	Certificate	6	4.4
	Diploma	20	14.7
	Degree	86	63.2
	Post Graduate	9	6.6
	Professional Certificate	15	11.0
Ethic group	Malay	61	44.9
	Chinese	67	49.3
	Indian	2	1.5
	Others	6	4.4
Marital status	Single	46	33.8
	Married	86	63.2
	Divorced	4	2.9

The majority of the participants were female (67.6%). On gross salary, 42.6% earned more than RM6,000.00 compared to 13.2% who earned between RM3,000.00 and RM3,999.00 per month (the lowest). Concerning age, 36.0% were between 29 and 33 years old while 5.9% were between 46 and 55 years old. The majority of RMs were located at Selangor/Negeri Sembilan (29.4%). Those from Penang/Kedah/Perlis (PKP) recorded the lowest participation (2.9%). The majority (83.1%) were from Maybank while the remaining from CIMB (16.9%). On employment tenure, 56.6% had served the current bank between three and 12 months, and the remaining had served more than 72 months (12.5%). The survey also found that 33% of RMs had an experience less than 12 months as an RM. On education, 29.1% did not have a degree. Most of the participants were Malay

(44.9%), Chinese (49.3%), and followed by other groups (4.4%). Indian ethnic participants recorded the lowest participation of 1.5%. The majority were married (63.2%) and 33.8% single. A small percentage (2.9%) was divorced.

In addition to demographic data, this study also collected additional data related to RM's employment. Table 4.11 shows the result.

Table 4.11
Additional Information of Participants

Question	Answer options	Frequency (N=136)	Percentage (100%)
Is this first job as RM	Yes	80	58.8
	No	56	41.2
How many bank you work as RM prior joining current bank	None	59	43.4
	1	37	27.2
	2	24	17.6
	3	9	6.6
	4	6	4.4
	5	1	.7
License status (IPPC)	Yes	67	49.3
	No	69	50.7
License status (FiMM)	Yes	96	70.6
	No	40	29.4
License status (Insurance)	Yes	114	83.8
	No	22	16.2
License status (M6&M7)	Yes	41	30.1
	No	95	69.9
Year Obtained (IPPC)	<2010	6	4.41
	2011	6	4.41
	2012	29	21.32
	2013	12	8.82
	2014	4	2.94
	2015	3	2.21
	2016	5	3.68
	2017	2	1.47
	None	69	50.74
Year Obtained (FiMM)	<2010	52	38.24
	2011	8	5.88

Table 4.11 (Continued)

Question	Answer options	Frequency (N=136)	Percentage (100%)
	2013	8	5.88
	2014	4	2.94
	2015	4	2.94
	2016	6	4.41
	None	40	29.4
Year Obtained (Insurance)	<2010	62	45.59
	2011	12	8.82
	2012	19	13.97
	2013	9	6.62
	2014	3	2.21
	2015	2	1.47
	2016	7	5.15
	None	22	16.18
Year Obtained (M6&M7)	<2010	8	5.88
	2011	8	5.88
	2012	17	12.5
	2013	5	3.68
	2015	1	0.74
	2017	2	1.47
	None	95	69.85
Were you sponsored in obtaining license	Yes	124	91.2
	No	12	8.8
Were you sponsored in obtaining license (IPPC)	Current bank	36	26.47
	Previous bank	30	22.06
	Self-funded	1	0.74
	No license	69	50.74
Were you sponsored in obtaining license (FiMM)	Current bank	51	37.50
	Previous bank	38	27.94
	Self-funded	7	5.15
	No license	40	29.41
Were you sponsored in obtaining license (Insurance)	Current bank	52	38.2
	Previous bank	56	41.2
	Self-funded	6	4.4
	No license	22	16.2
Were you sponsored in obtaining license (M6&M7)	Current bank	18	13.24
	Previous bank	22	16.18
	Self-funded	1	0.74
	No license	95	69.85
Are you bonded to the bank	Yes	32	23.5
	No	104	76.5

Table 4.11 (Continued)

If yes, for how long?	NA	109	80.1
	1 year	8	5.9
	2 years	18	13.2
	3 years	1	.7
Do you aware on the cost to obtain your license?	Yes	105	77.2
	No	31	22.8
Do you willing to pay for your license?	Yes	57	41.9
	No	79	58.1

The survey found that the majority of participants (58.8%) indicated that employment as an RM was their first job and 43.4% reported that this was their first job as an RM before joining the current bank. More than 50% had changed their employer at least twice since becoming an RM. On the licensing status, 49.3% RMs reported that they had IPPC certification, 70.6% FiMM, 83.8% passed insurance licenses, and only 30.1% had M6 and M7 certifications. Besides, 91.2% reported that the banks sponsored their licenses fees, whereas their current bank sponsored 36% (applicable to IPPC, FiMM, Insurance). Only 13.24% replied that M6 and M7 licenses were sponsored by the current bank too. Thus, 23.5% were bonded with the bank for the period of one to three years based on the agreement. The costs to obtain all these licenses are high, and the majority of participants (77.2%) were aware of the cost to pay to acquire these licenses. However, the majority of the participants (58.1%) did not agree if the employer requires them to pay for the licensing fees themselves.

4.7 Descriptive Statistics

A descriptive analysis in this study was used to examine the statistical description of all variables. The mean and standard deviation (SD) of the dependent and

independent variables were obtained from this analysis (see Table 4.12). The responses for the items for the questionnaires were based on a seven-point Likert scale (1-Strongly Disagree to 7-Strongly Agree). To interpret the result, the seven-point Likert scale was categorised into equal sizes categories of low, moderate and high as shown in Table 4.13 (Abu, 2016).

Table 4.12
Interpretation Schedule for Mean Value

Category	Mean Value
Low	x<3.00
Moderate	3.01<x<4.99
High	x>5

Table 4.13 displays the mean values of all the independent variables. The highest mean value was of role conflict, followed by salary (mean=5.0368, mean=5.0294, respectively). The result of role conflict suggests that the sampled RMs could understand their role, while the management may need to revisit the salary offered to the RMs. The result also shows that the participants perceived that they had a somewhat high work overload (mean=4.919), something a cause for concern for the management. The participants also had a moderately favourable perception of career advancement (mean=4.355) in their organisation despite having the lowest mean value. Finally, the mean value of turnover intention was 4.5368 (SD=1.24704), indicating that the participants had a moderate level of intention of leaving the organisation, something the management may wish to look at.

Table 4.13
Mean, SD, Minimum and Maximum of RMs (N=136)

	Min	Max	Mean	Std. deviation	Skewness		Kurtosis	
					Statistic	Std. error	Statistic	Std. error
RC	2.90	7.00	5.0368	.74205	-.262	.208	.758	.413
SAL	1.60	7.00	5.0294	1.06264	-.514	.208	.314	.413

Table 4.13 (Continued)

WOL	1.33	7.00	4.9191	1.11111	-.625	.208	.696	.413
TOI	1.00	7.00	4.5368	1.24704	-.380	.208	.052	.413
CA	1.50	6.25	4.3548	1.01359	-.601	.208	.144	.413

Note. RC=Role conflict, WOL=Work overload, CA= Career advancement, SAL= Salary, TOI=Turnover intention

4.7.1 Role Conflict: Independent Variable 1

Table 4.14 shows the specific items of role conflict. As shown, the participants appeared to know what their responsibilities were and what was expected of them, suggesting that role conflict seemed to be not a serious concern in the organisation.

Table 4.14
Descriptive Statistics of Role Conflict

	Item	Mean	Std. Deviation
RC4	I know what my responsibilities are.	5.87	.859
RC6	I know exactly what is expected of me.	5.63	.917
RC2	I have clear, planned goals and objectives for my job.	5.47	1.047
RC9	I perform work that suits my values.	5.38	1.109
RC8	Explanation is clear of what has to be done.	4.96	1.395
RC7	I am told how well I am doing my job.	4.84	1.373

4.7.2 Work Overload: Independent Variable 2

Table 4.15 shows the specific items of work overload. As shown, the participants were required to work long hours and were under an excessive workload.

Table 4.15
Descriptive Statistics of Work Overload Factor

	Item	Mean	Std. Deviation
WOL2	I work for long hours, on overtime and even on holidays.	5.12	1.540
WOL6	I feel tired during the day due to excessive workload.	4.94	1.326
WOL5	I am so busy I find it increasingly difficult to concentrate on the job in front of me.	4.74	1.441
WOL4	I spend so long at work that my outside relationships are suffering.	4.52	1.539
WOL3	I am unable to meet out the demand of my job.	4.41	1.532

4.7.3 Career Advancement: Independent Variable 3

Table 4.16 shows the specific items of career advancement. The participants perceived that the organisation had implemented a fair people policy that stressed on merit and ability, suggesting that the bank had a well-planned policy.

Table 4.16
Descriptive Statistics of Career Advancement

	Item	Mean	Std. Deviation
CA2	In this bank, promotion is based on ability.	4.57	1.576
CA6	In this bank, my opportunities for advancement are reasonable.	4.51	1.148
CA3	I have a good chance for promotion in this bank.	4.18	1.198
CA4	Regular promotions are the rule in this bank.	4.16	1.318

4.7.4 Salary: Independent Variable 4

Table 4.17 shows the specific items of salary. The participants generally perceived that the current salary was low compared to what they can earn outside, suggesting that the management may need to revisit the current pay scale.

Table 4.17
Descriptive Statistics of Salary Factor

	Item	Mean	Std. Deviation
SAL1	I will get a higher salary for similar work in other bank.	5.52	1.305
SAL3	My salary is low in comparison with what others get similar work in other banks.	5.02	1.483
SAL4	I get a lower salary in this bank in comparison to other banks.	4.88	1.525
SAL6	I am very much underpaid for the work that I do in this bank.	4.36	1.499

4.7.5 Turnover Intention: Dependent Variable

Table 4.18 presents the scores of each turnover intention item. TOI3 showed the highest mean score of 4.99 (SD=1.493). On the scale of seven, the mean score suggests that the participants had somewhat moderate intention to leave the organisation, which may worry the management.

Table 4.18
Descriptive Statistics of Turnover Intention

	Item	Mean	Std. Deviation
TOI3	I am actively seeking a new role (an activity different from a sales job).	4.99	1.493
TOI1	I think often about quitting my present job.	4.43	1.514
TOI4	I am thinking of quitting this job.	4.38	1.530
TOI2	I am constantly searching for a better alternative not in banking.	4.35	1.537

4.8 Hypotheses Testing

In this section, the result of the hypotheses testing is presented. The final relationship variables and the testing of influence variables are shown. The hypotheses were

completed by examining the completed standardised parameter estimates and its associated F-values. The one-tailed test of significance was performed to determine the significance of each path coefficient because the hypotheses were directional in nature (Sekaran, 2003).

4.8.1 Inter-correlation

In this study, a correlation analysis was performed to explain the relationship between the independent and dependent variables. The Pearson correlation analysis was used toward this objective. The value of a Pearson coefficient can be between 0.00 (no correlation) and 1.00 (perfect correlation) (Hinkle, Wiersma, & Jurs, 2003). The value can also be positive or negative to indicate the direction of the relationship. According to Cohen (1988), the coefficient value can be interpreted as indicated in Table 4.19.

Table 4.19
Strength of Linear Relationship

Correlation Coefficient Value	Strength of Linear Relationship
r = .10 to .29 or r = -.10 to -.29	Small
r = .30 to .49 or r = -.30 to -.49	Medium
r = .50 to 1.00 or r = -.50 to -1.00	Large

Table 4.20 shows the result of the bivariate correlation of all the variables. The result showed that role conflict, work overload, licensing status, career advancement, and salary were significantly associated with turnover intention.

Contrary to expectation, role conflict and salary did not support the direction of the hypotheses (H1 and H4). Instead of a positive association, role conflict was found to be negatively related to turnover intention. More role conflict seems to reduce the intention to leave. Secondly, salary was found to be positively related to turnover intention, disconfirming H4. The more salary RM had seemed to increase their intention to leave the organisation.

Table 4.20
Correlation Matrix (n=136)

	TOI	RC	WL	LStatus	CA	SAL
Turnover Intention (TOI)	-	-.342**	.366**	-.073	-.301**	.253**
Role Conflict (RC)		-	-.175*	.159*	.502**	-.090
Work overload (WOL)			-	-.096	.027	.410**
Licensing Status (LS)				-	.070	-.123
Career Advancement (CA)					-	-.170*
Salary (SAL)						-

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

4.9 Hypotheses Testing: Multiple Regression

A multiple regression analysis was conducted to test the relationship among the independent and dependent variables simultaneously (Pallant, 2005). The analysis also allowed the researcher to assess the individual influence of the variables on turnover intention. To do this, the standardised coefficients (Beta) and the F value in the ANOVA tables were examined. However, before the multiple regression analysis was performed, some assumptions about the data had to be checked. So, the analysis proceeded with checking the linearity of residuals, independence of residuals, normal distribution of residuals, and equal variance of residuals.

4.9.1 Regression Assumptions

i. Linearity

According to Cohen and Cohen (1983), regression analysis is a linear procedure. To the extent nonlinear relationships are present, conventional regression analysis will underestimate the relationship. That is, R-square will underestimate the variance

explained overall and the betas will underestimate the importance of the variables involved in the non-linear relationship. Therefore, violation of linearity thus means regression results may be more or less unusable. Hair et al. (2010) stated that non-linearity will impact on the accuracy of predictive validity coefficient model generated in the regression analysis. Pallant (2013) stated that linearity can be examined by investigating the scatterplot of the standardised residual of the predictors variable (independent variables) against the outcome variables (dependent variable) where the residuals should be roughly rectangular distributed with most concentrated in the middle of zero (0) point.

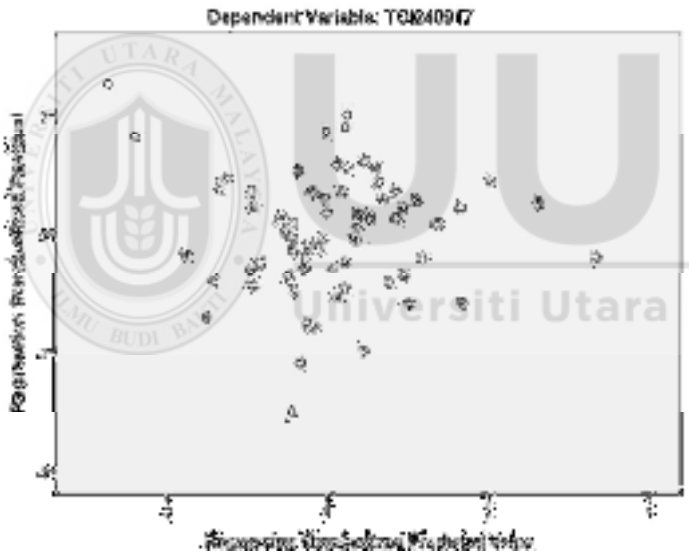

Figure 4.1
Scatter of standardised residuals plot

Figure 4.1 shows no deviations from the centralised rectangle, indicating linearity. The scatterplot was found to have no curvilinear relationship. Therefore, no violation of the assumption was established.

ii. Homoscedasticity

According to Hair et al. (2006), homoscedasticity refers to the assumption that the outcome variables (dependent variable) exhibit an equal level of variance across the range of independent variables (predictors). It is verified by a visual investigation of the scatter plot of the regression line of the standardised residuals. In the case of the assumption is met, the scatter plot shape approximates a rectangular, and the scores will be concentrated in the middle (around zero "0" point) and show a rectangular distributed pattern. Figure 4.1 shows no problem of homoscedasticity (as the standardised residual value is within +/- 3). The shape showed an approximately a rectangular pattern. The scores were concentrated at the centre. The scatter plot also showed no noticeable pattern of increasing or decreasing residuals. Therefore, this assumption was met.

iii. Normality test

Normality test was conducted to check the distribution of the data for the variables. The normality test was assessed in many ways such as skewness, kurtosis, and histogram (Munro, 2005). According to George and Mallery (2010), the acceptable value for skewness and kurtosis is between -2 and +2 to indicate the normal distribution of the data. Table 4.21 shows the skewness and kurtosis values, which were within the acceptable values, conclude that the data were normally distributed.

Table 4.21
Skewness and Kurtosis Values

Items	Skewness	Kurtosis
RC1	-.074	-.602
RC2	-.373	-.447

Table 4.21 (Continued)		
RC3	-.115	-.798
RC4	-.595	-.096
RC5	-.996	.920
RC6	-.545	-.016
RC7	-.854	.550
RC8	-.797	.370
RC9	-.739	.996
RC10	-.310	-.825
WOL1	-.804	1.157
WOL2	-.929	.292
WOL3	-.370	-.582
WOL4	-.308	-.465
WOL5	-.549	-.076
WOL6	-.625	.103
CA1	-.247	-.560
CA2	-.673	-.306
CA3	-.137	-.212
CA4	-.225	.212
CA5	-.406	-.097
CA6	-.167	-.567
SAL1	-.942	.761
SAL2	-.653	-.086
SAL3	-.412	-.705
SAL4	-.307	-.863
SAL5	-.542	.565
SAL6	-.302	-.342
SAL7	-.553	.425
SAL8	.027	-.674
TOI1	-.236	-.642
TOI2	-.164	-.687
TOI3	-.895	.579
TOI4	-.163	-.587

iv. Multicollinearity

Multicollinearity refers to the intercorrelation between independent variables. The preferred method for assessing multicollinearity is regressing each independent variable to all other independent variables in the equation. In this study, multicollinearity was assessed by using tolerance or VIF (Variance Influence Factor)

by building the regression of each of the independent to all variables (Hair, Anderson, Tatham, & Black, 1998). Tolerance refers to 1-R^2 for the regression of the independent variables to all the remaining independent variables excluding the dependent variable. Hence, there are many tolerance coefficients as there are independents (Kinnear, 2004).

In the situation of multicollinearity, the correlation matrix shows that a single independent variable is too correlated with other independent constructs. Hence, if the correlation values between the independent constructs exceed 0.90, multicollinearity is said to exist (Hair et. al., 1998). Multicollinearity can be assessed by examining tolerance value, variance influence factor (VIF), and condition index. The cut-off points of tolerance values and VIF are 0.10 and 10 respectively, and the VIF value should be close to 1.00 to show no multicollinearity.

The correlation matrix in Table 4.22 indicates that the correlations between the independent variables did not exceed 0.90, indicating any multicollinearity. Both tolerance value (0.738 – 0.784) and VIF (1.276 – 1.355) from the multiple regression analysis had acceptable values.

Table 4.22
VIF (Multicollinearity Test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std Error	Beta	t	Sig	Tolerance	VIF
1	(Constant)	4.062	.837		4.851	.000		
	RC	-.010	.148	-.006	-.068	.946	.758	1.319
	WL	.401	.097	.357	4.121	.000	.784	1.276
	CA	-.370	.110	-.301	-3.367	.001	.738	1.355
	SAL	.033	.104	.028	.314	.754	.745	1.343

a. Dependent Variable: TOI

Note: TOI = Turnover intention, RC=Role conflict, WOL=Work overload, CA=Career advancement, SAL=Salary

4.10 Hypotheses Testing: Testing for Relationship

A multiple regression analysis was conducted to examine the hypotheses. A significance level of $p<0.05$ was used as a cut-off point to indicate whether a relationship is significant or not (Landau & Everitt, 2004). While in a bivariate correlation, *r* indicates the strength of the relationship, in a multiple regression analysis, R^2indicates the strength of the collective independent variables in influencing the dependent variable(Cohen et al., 2003).That is, it informs how much variance in the dependent variable is explained by the collective independent variables(Cohen et al., 2003).The individual contribution of each independent variable to the dependent variable, however, is assessed by the beta value (β) (Pedhazur, 1997)).The higher the beta value, the more influential the predictor is. The beta value also indicates the direction of the relationship with a negative value means a negative relationship and a positive value a positive association.

The result shown in Table 4.23 indicates that the five independent or predictor variables of role conflict, work overload, licensing status, career advancement, and salary explained 25.6% of the variance in turnover intention significantly. Of the predictor variables, two had a significant relationship with turnover intention, i.e. work overload, and career advancement. Role conflict, licensing status, and salary did not show a significant influence on turnover intention. Of the two predictor variables, work overload had the most influence on turnover intention because of the biggest beta value, followed by career advancement, suggesting that the push factors appeared to be stronger than the pull factors in determining RMs' intention to leave the organisation. However, contrary to the

hypotheses, role conflict showed a negative relationship, suggesting that the less conflict RMs perceived the more likely they would want to leave the organisation.

Table 4.23
Multiple Regression Result with Turnover Intention

	β	T	Sig.
Constant	5.151	6.270	.000
Role conflict (RC)	-.260	-1.960	.052
Work overload (WOL)	.316	3.616	.000
Licensing Status (LS)	.031	.120	.905
Career advancement (CA)	-.256	-2.296	.023
Salary (SAL)	.077	.880	.380
R^2	.256		
F	8.927		
Sig	.000[b]		
Df_1 df_2	5.130		

a. Predictors: (Constant), SAL=Salary, RC=Role Conflict, WOL=Work overload, LS=Licensing status, CA=Career advancement
b. Dependent Variable: TOI= Turnover Intention

Table 4.24 summarises the hypotheses testing based on the multiple regression analysis. Of the five hypotheses, two were supported. That is, H2 and H3 were supported while the rest failed to get empirical support.

Table 4.24
Summary of Hypotheses Testing

Hypotheses	Statement	β	p	Decision
H1	Role conflict is positively related to turnover intention.	-.260	.052	Rejected because p value is more than 0.05
H2	Work overload is positively related to turnover intention	.316	.000	Supported
H3	Career advancement is negatively related to turnover intention.	-.256	.000	Supported
H4	Salary is negatively related to turnover intention.	.077	.383	Rejected because p value is more than 0.05
H5	Licensing status is related to turnover intention	0.031	.905	Rejected because p value is more than 0.05

4.11 Summary

The result of reliability and validity analysis confirmed that the items used were reliable and valid. The correlation analysis showed that all predictor variables were significantly associated with turnover intention. However, role conflict and salary showed a direction which was contrary to the hypotheses. The licensing status was not related to turnover intention. Furthermore, except salary and licensing status which had a small relationship, other predictor variables were moderately related to turnover intention. The multiple regression result indicated that all predictor variables collectively and significantly explained25.6% of the variance in turnover intention. However, work overload and career advancement had a significant influence on turnover intention. Of these two, work overload was found to be the strongest contributor to turnover intention, followed by career advancement. The result appeared to suggest that push factors had more influence than pull factors in determining turnover intention. The next chapter discusses the results in more detail.

CHAPTER FIVE

DISCUSSION, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

In this final chapter, all major findings on RM turnover intention in the banking industry, implications, limitations, suggestions for practice and future studies and conclusion are elaborated in detail.

5.2 Discussion

The study was conducted to understand the relationship between turnover intention predictors and turnover intention of RMs in the banking industry by applying the push-pull model (Neal, 1989). The push factors were role conflict and work overload while career advancement and salary were the pull factors. Licensing status as a push factor was also explored. Given that specific certification or qualification is needed to assume the RM position, it is important to test this factor. To test the model, data were collected from participants via a survey questionnaire. On the level of turnover intention, the result showed a moderate level of intention, similar to other studies in the banking industry (Arif, 2018; Mehmood, Ahmad, Irum, & Ashfaq, 2016; Shukla & Sinha, 2013). The result implies that the management needs to give serious attention to RMs' turnover intention. In particular, the management needs to consider the factors that are likely to influence the RMs' intention to leave the bank since turnover intention is the best precursor of actual turnover (Alkahtani, 2015; Arthur & Rousseau, 2001; Mobley, 1982; Terborg & Lee, 1984)

On the push factors, the result indicated that workload influenced turnover intention of RMs' significantly. The result confirms previous studies (Atif & Raja, 2015; Muhammad et al., 2013; Naveeda, 2016; Yang et al., 2014). In this study, the extent of work overload of the RMs appeared to be moderate. Such finding is not surprising because RMs tend to be burdened with a lot of administrative work, such as documentation, performance updates and report writing. According to a survey conducted by Johnston and Marshall (2005), most salespeople only spend 15% of their time to serve customers while 35% is spent on administrative tasks, such as report preparation. This means more time is spent not on what RMs are supposed to do but on what they are not necessarily supposed to do. When this happens, they are likely to think about leaving the organisation. In short, when considering whether they wish to remain or leave the organisation, RMs appears to be affected by work overload. Moving to another workplace may give them the opportunity to negotiate with their new employer about a work schedule that is not beyond their capacity to handle.

However, unexpectedly, role conflict was found not to contribute to turnover intention of RMs significantly. Such finding is not in line with what found by past research (Belgin& Tuğçe, 2017: Gauri 2015; Hair et al., 2017; Muhammad et al., 2014). The result is rather surprising because, despite the moderate amount of role conflict, the participants did not think of leaving the bank. In other words, role conflict was not an essential consideration for RMs when thinking of leaving. An explanation could be that the role conflict was not seen as a negative facet of their job; instead, it could provide more job challenges to the RMs. Past research had shown that employees performed their best when they were fully engaged with the

challenges of their job (Swenson, 2005). In this context, role conflict is different from work overload because role conflict requires the use of different skills and competencies (Bercovitch, 1983) whereas work overload involves task activities that are beyond the capacity of the RM. While this explanation is probable, more studies need to be carried out to confirm it.

Of the pull factors, the only predictor found to be significant was career advancement. Career advancement opportunities of the sampled RMs appeared to be moderate, which means that whether or not RMs decide to leave or stay depends significantly on the extent to which they can climb the career ladder. The finding is as expected because RMs are typically experienced individuals and look forward to getting promoted. They also tend to be reward-driven and opportunistic (Naim, Ibrahim, & Ermira, 2015). Hence, career advancement is a crucial motivation factor for RMs not to leave their jobs (Rousseau, 1990). When the RMs perceive that barriers exist in career advancement, they are likely to think about leaving the organisation (Briggs, Elten, & Fernando, 2012). As professional/work experience is highly sought after by the selected local banks in Malaysia, work mobility is not surprising (Gangaram, 2016). Hence, banks should create a visible career planning framework to boost RMs' motivation by considering a reasonable timeline for promotion for RMs who excel in performing their job. The achievement, contribution and awards received must be part of the framework for recognising the career progression of RMs. Besides, RMs should be exposed to a more significant role to motivate them further.

On the other hand, the finding revealed that salary was not a significant contributor to RMs' turnover intention (Muhammad et al., 2015) although it is in line with some previous studies (Chun et al., 2012; Evelyn et al., 2013; Hussain et al., 2013; Tuwei & Biwott, 2017; Zainudin et al., 2014). One probable explanation could be that the sampled RMs already received a good salary, which was likely to be equivalent to what is being offered in the market (Roberts, 2016). Another reason could be that the perks and benefits RMs currently enjoyed are attractive enough. According to Delgado (2015), salary is still enormously important; however, it is not the sole factor that determines whether an employee stays or leaves the organisation. The result of this study suggests that apparently, career advancement seems to be more important than the salary factor for RMs, especially since moving to a similar position in another bank may not necessarily mean better pay.

On the licensing status, the result shows no significant difference between licensed and partially/non-licensed RMs in influencing their turnover intention. The regression test conducted to measure the effect on licensing status showed that despite mandatory licensing requirements, RMs were not influenced by this factor. In other words, whether or not they were fully or partially/non-licensed, their intention to leave was not attributable to this factor. RMs opined that they could still be hired even when they are partially/non-licensed because the licenses could be obtained at any time and from anywhere. This finding has an important implication for the banks in that a different strategy is required if they wish their RMs to stay. As indicated earlier, banks should consider looking at their career advancement policy as a way to motivate RMs to stay and revisit the current workload so that they could adequately handle their job. To summarise, RMs' turnover intention can be predicted by many

factors such as work overload and career advancement. Therefore, it is crucial for banks to focus on and understand the factors to minimise turnover from actually taking place (Mobley, 1977).

5.3 Implications

The findings of the present study have both theoretical and practical implications, of which the latter is emphasised upon.

5.3.1 Theoretical Implications

The present study shows that the push and pull model (Neal, 1989) is a useful model to understand turnover intention of RMs in the banking industry as it allows researchers to explore the factors that are relevant. Based on the model, turnover intention of RMs was influenced by both the push and the pull factors where work overload as the push factor and career advancement as the pull factor. The result implies that the consideration of the push and pull factors in determining turnover intention of RMs and employees, in general, is vital because of the actual behavioural implications. That is, it is expected that the factors that may shape one's intention to leave could be extended to predict actual turnover. However, despite knowing what the predictors are, it is worthy to caution that actual turnover may not necessarily decrease because the decision to remain or leave the organisation involves a complex cognitive process(Holtom, Mitchell, Lee, & Eberly, 2008). The various theoretical models on turnover decision as highlighted in the Literature Review chapter demonstrates the theoretical complexity.

Since turnover decision is a complex issue, more studies are needed to identify the factors, conditions, and situation surrounding it. While a survey could provide a snapshot understanding of turnover intention/decision, longitudinal studies and qualitative research may allow us to discover the intricacies of the phenomenon.

5.3.2 Managerial Implications

The findings are likely to benefit the management of the banking industry in Malaysia on the need to relook at their current practices and policies, especially in relation to job design and career development. The following are practical suggestions the banking industry could consider in mitigating turnover intention of RMs by focusing on the factors found to be significant predictors, i.e., work overload and career advancement.

5.3.2.1 Revisit the Current Work Overload

As work overload was found to be a significant factor that influences turnover intention of RMs, the management has to pay attention to how the RM work is designed. Although not investigated, a higher workload is likely to produce stress and dissatisfaction (Khamisa, Oldenburg, Peltzer, & Ilic, 2015).). Past studies also found that a high workload could reduce work-life balance (Razak, Yusof, Azidin, Latif, & Ismail, 2014). It was revealed that stress could lead to adverse work outcomes, with turnover being one (Hwang, Lee, Park, Chang & Seongseop, 2014). The present and past findings suggest that the management of the banking industry has to redesign the RM jobs in such a way that they could tolerate the workload

assigned to them. One of the ways this can be done is by ensuring that reasonable sales targets are set based on the RMs' knowledge, skills, abilities and others factors (KSAOs), which means that a sales target cannot be set identical for all RMs because of the differences in individual capacity. Also, the sales target set should consider other factors such as the location and demographic profile of the customers in each PW/PB centre.

Additionally, the management needs to revisit the current job description (JD) by conducting work/job analysis of the RMs. The work/job analysis has been described as an important element in almost all of the human resource management functions (Prien, Goodstein, Goodstein, & Gamble, 2009), and it is a starting point to solve human resource issue (Brannick, & Levine, 2007). Job analysis is defined as the systematic approach for identifying the position nature and outcomes by determining the specific tasks and activities carried out in achieving the target and objectives in which they conduct work (Brannick & Levine, 2007). In the case of RM, the job analysis can be conducted to assess the current RM workload and suggest ways to improve the workload of RM in light of the demands of the organisation and the market. In doing so, the management needs to take into consideration the feedback from the RMs regarding their workload. According to Cummings (2004), most sales personnel believe their productive time is being wasted on non-sales activities, leading to unmet sales targets and performance. In designing the RM's job, however, the management has to do it in such a way that the RMs are not overloaded with unnecessary jobs while at the same time may want to think of giving different jobs to allow the RMs to develop and use different job skills and competencies. In other words, the job should be redesigned in such a way that it

allows skill variety but not over and beyond individual capacity. Research has indicated that the use of different skills in completing one's job leads to higher job satisfaction and reduced intention to leave (Hirschfeld, 2000; Spector,1997).

The management may also wish to consider hiring more RMs when the job analysis confirms that the problem of workload exists or hire personal assistance for the RMs to handle the administrative jobs the RMs are also expected to perform. Given the personal focus and attention that needs to be given to the targeted clientele, such support is necessary so that the sales target could be met effectively. The personal assistance could help by providing support on follow-up sales deal, documentation fulfilment, and verification of the customer status. By freeing the RMs from these mundane tasks, they could spend more time in getting new deals and customers. Additionally, the management can also think about hiring more RMs so that the workload can be shared and distributed more effectively.

Lastly, to ensure that the workload is manageable, the management needs to proactively engage the RMs when charting a new direction or implementing new policies. Since the RMs deal with a specific clientele, their input should be considered as they are the ones that deal directly with the important clients, especially when the new direction or policies will directly affect the job of the RMs. Past research has found that employee feedback affects turnover (Mello,2011). When employees are involved, directly or indirectly, in the decision-making process in the organisation, they are likely to feel satisfied because their contribution is appreciated and recognised, resulting in a reduced turnover (Irawanto, 2015).

5.3.2.2 Implement Attractive RM Career Roadmap

Career advancement was found to significantly contribute to intention to quit among RMs in the selected local banks in Malaysia. What this means is that if RMs perceive that their job does not allow them to grow, primarily internally, they are likely to think of leaving the bank they are currently attached to. They are likely to start looking for other job prospects as they assume that the bank does not have proper talent management planning. Providing a clear roadmap could motivate RMs to stay with the bank. The roadmap could entail a proper talent management framework and career development programmes that enhance the development of new skills and competencies for effective job performance.

Also, the management must ensure that every RM knows well the career progression framework by providing appropriate induction sessions for newly hired RMs. For existing RMs, refresher training sessions must be conducted to address any doubts RMs may have about their career advancement. This training must also inform RMs about what the organisation has in store for them so that the RMS could align their career goals with the direction of the bank. Such a programme could help RMs to stay focused on their job, motivate them to upgrade their skills and abilities continuously, and most importantly, continue to remain with the organisation. In other words, the bank management should institutionalise the RMs' career path first and foremost if they are serious about retaining the RMs.

Secondly, the management may want to consider instituting a time-based career progression for junior RMs to progress to senior RMs. Maximum tenure for

junior RMs must be implemented to encourage them to look forward to senior positions immediately they qualify. Thirdly, the management needs to have programs to expose RMs to a more significant role in management, like becoming a Centre Manager (CM). Although not all RMs may want to have bigger job responsibilities, such initiative, nonetheless, is important to provide the opportunity to the RMs who have the ambition to move to a higher position. According to Maslow's theory of hierarchy, if an organisation is perceived to be able to fulfil the highest need of self-actualisation of employees, they are likely to be motivated and stay with the organisation (Sandhya & Kumar, 2011).

In facilitating the career development of RMs, the management should encourage RMs to search for relevant courses to attend with the expenses borne by the bank. For example, a professional course, such as that organised by the Financial Planning Association of Malaysia (FPAM) must be encouraged so that they can upgrade their skills to handle customers and their tasks better. All the above support is imperative if the management is concerned about retaining the RMs for the benefit of the RMs themselves but also the organisation.

5.4 Limitations and Suggestions for Future Studies

The findings of the present study should be interpreted with caution by considering the following limitations. Firstly, this study explored the turnover intention of RMs in selected local banks in Malaysia. Two major local banks (MBB and CIMB) were selected as they are the two biggest local banks and have over 90 PW/PB centres throughout Malaysia. Because only two banks were considered, the findings may not

have high generalisability. Despite this limitation, the generalisability of the findings may not necessarily be problematic because the job of an RM is more or less similar from one bank to the other.

Secondly, the present study was not able to establish a causal relationship between the predictors and the criterion variable, i.e., turnover intention, because the study was correlational. Despite this limitation, the research model developed was based on the push-pull model, which proposes the time order of sequence. Furthermore, the cross-sectional nature of the present study was appropriate as the study was concerned about providing a snapshot view of the turnover intention of RMs. Nonetheless, future studies that wish to establish a causal relationship may benefit from a different research design by employing a longitudinal method or field experiment.

Thirdly, the present study cautions that because it only considered turnover intention, implying that actual turnover will occur is not advisable. Although the literature indicates that turnover intention is the best precursor of actual turnover, studies have also found that actual turnover may not necessarily take place despite the development of turnover intention (Geurts, Schaufeli,& Jonge, 1998; Mahdi, & Zin, Nor, Skat, Naim, 2012). Hence, future studies may wish to investigate the actual turnover of RMs and test the applicability of the push-pull model. A qualitative study may also be considered to understand in-depth the phenomenon.

Despite the limitations identified, the present study has offered avenues for future studies. Firstly, the application of the push-pull model to explain turnover

could be extended to the entire banking industry in Malaysia or other countries in the region, for instance. Doing so will enable researchers to make meaningful comparisons by various segments, such as market segments (e.g., based on wealth). For instance, it will be interesting to compare the turnover of RMs in Malaysian and Thai banks by considering the different cultures and learn from others about their approaches to managing PW/PB centres.

5.5 Conclusion

The primary objective of this research was to investigate the influence of push (role conflict, work overload, and licensing status) and pull (career advancement and salary,) factors on turnover intention of RMs in selected banks in Malaysia. The present study was motivated to investigate turnover intention because the Malaysian banking industry has been experiencing a turnover problem as indicated in the first chapter. Turnover of RMs is of particular concern because RMs deal with a specific, wealthy clientele that could make a difference to the bank's bottom line. By understanding the factors that could contribute to their turnover intention, actual turnover could be mitigated, which could be achieved by designing and implementing a systematic retention plan or policy. In particular, the bank management should focus on workload and career advancement facets of the job as these two factors were found to affect turnover intention significantly.

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APPENDIX I: COVER LETTER TO PARTICIPANTS AND QUESTIONNAIRE

UNIVERSITI UTARA MALAYSIA

CITY CAMPUS, KUALA LUMPUR

Dear Sir / Madam,

I am a DBA student from Othman Yeop Abdullah, Universiti Utara Malaysia, City Campus Kuala Lumpur. I am currently undertaking a research on employee behavioral at banking industry. I would be grateful if you could be kind enough to spend around 10 to 15 minutes to answer this research questionnaire.

Rest assured that your reply will be strictly confidential and that no individual will be named in the research report. All information gathered will be used only for the purpose of this research.

To begin, please open attached files or click the survey URL below:

https://docs.google.com/forms/d/e/1FAIpQLScYNLfSejDPgWi2hAe0jW1JKvDjLtrDLLEpmyaNAVnQoww90A/viewform?usp=sf_link

If you have any enquiries with regard to this questionnaire, please do not hesitate to contact me.

I look forward to receiving to your quick response. Your cooperation is highly appreciated.

Thank you for participating in this survey.

DBA candidate,

Kamal Afendi Shaharin
Matrix: 95889
Mobile: +60132615745
Email: fen_329@hotmail.com

SECTION 1

Please indicate to what extent do you agree with the following statements by circle on the appropriate scales.

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Disagree Somewhat	Neutral	Agree Somewhat	Agree	Strongly Agree

Factor 1							
1. I feel certain about how much authority I have as RM.	1	2	3	4	5	6	7
2. I have clear, planned goals and objectives for my job.	1	2	3	4	5	6	7
3. I work under incompatible policies and guidelines.	1	2	3	4	5	6	7
4. I know what my responsibilities as a RM.	1	2	3	4	5	6	7
5. I receive assignments that are within my training and capability as a RM.	1	2	3	4	5	6	7
6. I know exactly what is expected of me.	1	2	3	4	5	6	7
7. I am told how well I am doing my job.	1	2	3	4	5	6	7
8. Explanation is clear of what has to be done as RM.	1	2	3	4	5	6	7
9. I perform work that suits my values.	1	2	3	4	5	6	7
10. I do not know if my work will be acceptable to my manager.	1	2	3	4	5	6	7
Factor 2							
1. I experience excessive work pressure.	1	2	3	4	5	6	7
2. I work for long hours and even on my holidays to complete my assignment.	1	2	3	4	5	6	7

3. I am unable to meet out the demand of my job.	1	2	3	4	5	6	7
4. I spend so long at work that my outside relationships are suffering.	1	2	3	4	5	6	7
5. I am so busy I find it increasingly difficult to concentrate on the job in front of me.	1	2	3	4	5	6	7
6. I feel tired during the day due to excessive workload.	1	2	3	4	5	6	7
Factor 3							
1. My opportunities for advancement in this bank are limited	1	2	3	4	5	6	7
2. In this bank, promotion is based on ability	1	2	3	4	5	6	7
3. I have a good chance for promotion in this bank	1	2	3	4	5	6	7
4. Regular promotions are the rule in this bank	1	2	3	4	5	6	7
5. The bank has an unfair promotion policy	1	2	3	4	5	6	7
6. In this bank, my opportunities for advancement are reasonable	1	2	3	4	5	6	7
Factor 4							
1. I get higher salary as a RM in this bank compare to what other get for similar work in other banks.	1	2	3	4	5	6	7
2. In this bank, my selling ability largely determines my salary.	1	2	3	4	5	6	7
3. My salary is low in comparison with what other get similar work in other banks.	1	2	3	4	5	6	7
4. I believe I get lower salary in this bank compare to other bank.	1	2	3	4	5	6	7
5. I am paid fairly compared with other sale position in this bank.	1	2	3	4	5	6	7
6. I am very much underpaid for the work that I do as a RM in this bank.	1	2	3	4	5	6	7
7. My salary is adequate for normal expenses.	1	2	3	4	5	6	7

8. I am highly paid as a RM in this bank.	1	2	3	4	5	6	7

SECTION 2

Factor 5							
1. I think often about quitting my present job.	1	2	3	4	5	6	7
2. I am constantly searching for a better alternative not in banking.	1	2	3	4	5	6	7
3. I am actively seeking a new role (an activity different from sale job).	1	2	3	4	5	6	7
4. I am thinking of quitting this job.	1	2	3	4	5	6	7

SECTION 3: ADDITIONAL QUESTIONNAIRES

1 Is this your first job as a Relationship Manager in the current bank? ☐ No ☐ Yes

2. How many bank have you worked at as a Relationship Manager prior to joining the current bank? ☐ Banks

3. Of the following, which licensing did you posses prior to joining the current bank?
√ *Please tick wherever is applicable.*

				Year Obtained
a	Investor Protection Professional Certificate (IPPC)	☐ No	☐ Yes	
b	Unit Trust	☐ No	☐ Yes	
c	Insurance Licenses	☐ No	☐ Yes	
d	Module 6 & Module 7 Security Industry Development Corporation (SIDC)	☐ No	☐ Yes	

4. Were you sponsored in obtaining your license? ☐ No ☐ Yes

5. Which bank is providing the sponsorship for your license? ☐ Current ☐ Previous

6. If the current/previous bank sponsored your license, were you bonded to the bank? ☐ No ☐ Yes

7. If yes, for how long ☐ Year(s)

8. Are you aware of the total amount of expenses/cost the bank incurred to pay for your license? ☐ No ☐ Yes

9. Are you willing to pay all the licensing fees on your own if you are not sponsored? ☐ No ☐ Yes

SECTION 4: DEMOGRAPHIC INFORMATION

Please give your answer by marking √ on the appropriate boxes.

1. Gender / Sex ☐ Male ☐ Female
2. Gross Salary/Mths ☐ RM3.000 – RM3.999 ☐ RM4.000 – RM4.999 ☐ RM5.000 – RM5.999 ☐ RM6.000 and above
3. Age ☐ Years
4. Centre Location ☐ Federal Territory ☐ Selangor/N. Sembilan ☐ Johor/Melaka ☐ Penang/Kedah/Perlis ☐ Sabah ☐ Sarawak ☐ Perak ☐ Pahang/Kelantan/Terengganu
5. Current Bank ☐ Maybank Berhad ☐ CIMB Bank Berhad
6. Employment Tenure in Current Bank ☐ Year(s)
7. Years of Work Experiences in Banking ☐ Year(s)
8. Highest qualification ☐ Certificate ☐ Diploma ☐ Degree ☐ Post Graduate ☐ Professional Certificate
9. Ethnic Group ☐ Malay ☐ Chinese ☐ Indian ☐ Other:_____
10. Marital status ☐ Single ☐ Married ☐ Divorced

END

APPENDIX II: RESULTS OF STATISTICAL DATA ANALYSIS

A1: Missing data detection result

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RC1	150	100.0%	0	0.0%	150	100.0%
RC2	150	100.0%	0	0.0%	150	100.0%
RC3	150	100.0%	0	0.0%	150	100.0%
RC4	150	100.0%	0	0.0%	150	100.0%
RC5	150	100.0%	0	0.0%	150	100.0%
RC6	150	100.0%	0	0.0%	150	100.0%
RC7	150	100.0%	0	0.0%	150	100.0%
RC8	150	100.0%	0	0.0%	150	100.0%
RC9	150	100.0%	0	0.0%	150	100.0%
RC10	150	100.0%	0	0.0%	150	100.0%
WOL1	150	100.0%	0	0.0%	150	100.0%
WOL2	150	100.0%	0	0.0%	150	100.0%
WOL3	150	100.0%	0	0.0%	150	100.0%
WOL4	150	100.0%	0	0.0%	150	100.0%
WOL5	150	100.0%	0	0.0%	150	100.0%
WOL6	150	100.0%	0	0.0%	150	100.0%
CA1	150	100.0%	0	0.0%	150	100.0%
CA2	150	100.0%	0	0.0%	150	100.0%
CA3	150	100.0%	0	0.0%	150	100.0%
CA4	150	100.0%	0	0.0%	150	100.0%
CA5	150	100.0%	0	0.0%	150	100.0%
CA6	150	100.0%	0	0.0%	150	100.0%
SAL1	150	100.0%	0	0.0%	150	100.0%
SAL2	150	100.0%	0	0.0%	150	100.0%
SAL3	150	100.0%	0	0.0%	150	100.0%
SAL4	150	100.0%	0	0.0%	150	100.0%
SAL5	150	100.0%	0	0.0%	150	100.0%
SAL6	150	100.0%	0	0.0%	150	100.0%
SAL7	150	100.0%	0	0.0%	150	100.0%
SAL8	150	100.0%	0	0.0%	150	100.0%
TOI1	150	100.0%	0	0.0%	150	100.0%
TOI2	150	100.0%	0	0.0%	150	100.0%
TOI3	150	100.0%	0	0.0%	150	100.0%
TOI4	150	100.0%	0	0.0%	150	100.0%

A2: Factor Analysis (FA)

i) Role Conflict

Notes

Output Created		26-SEP-2017 12:04:34
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES RC2 RC4 RC6 RC7 RC8 RC9 /MISSING LISTWISE /ANALYSIS RC2 RC4 RC6 RC7 RC8 RC9 /PRINT UNIVARIATE INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.59

	Elapsed Time	00:00:00.60
	Maximum Memory Required	5544 (5.414K) bytes

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
RC2	5.47	1.047	136
RC4	5.87	.859	136
RC6	5.63	.917	136
RC7	4.84	1.373	136
RC8	4.96	1.395	136
RC9	5.38	1.109	136

Correlation Matrix

		RC2	RC4	RC6	RC7	RC8	RC9
Correlation	RC2	1.000	.548	.567	.569	.479	.546
	RC4	.548	1.000	.615	.396	.404	.598
	RC6	.567	.615	1.000	.494	.452	.503
	RC7	.569	.396	.494	1.000	.538	.440
	RC8	.479	.404	.452	.538	1.000	.454
	RC9	.546	.598	.503	.440	.454	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
Bartlett's Test of Sphericity	Approx. Chi-Square	326.720
	df	15
	Sig.	.000

Anti-image Matrices

		RC2	RC4	RC6	RC7	RC8	RC9
Anti-image Covariance	RC2	.496	-.087	-.097	-.156	-.056	-.099
	RC4	-.087	.493	-.182	.022	-.020	-.177
	RC6	-.097	-.182	.510	-.088	-.061	-.035
	RC7	-.156	.022	-.088	.563	-.184	-.041
	RC8	-.056	-.020	-.061	-.184	.625	-.090
	RC9	-.099	-.177	-.035	-.041	-.090	.545
Anti-image Correlation	RC2	.880[a]	-.175	-.193	-.295	-.101	-.191
	RC4	-.175	.828[a]	-.362	.043	-.036	-.342
	RC6	-.193	-.362	.869[a]	-.164	-.108	-.066
	RC7	-.295	.043	-.164	.848[a]	-.310	-.074
	RC8	-.101	-.036	-.108	-.310	.885[a]	-.154
	RC9	-.191	-.342	-.066	-.074	-.154	.875[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

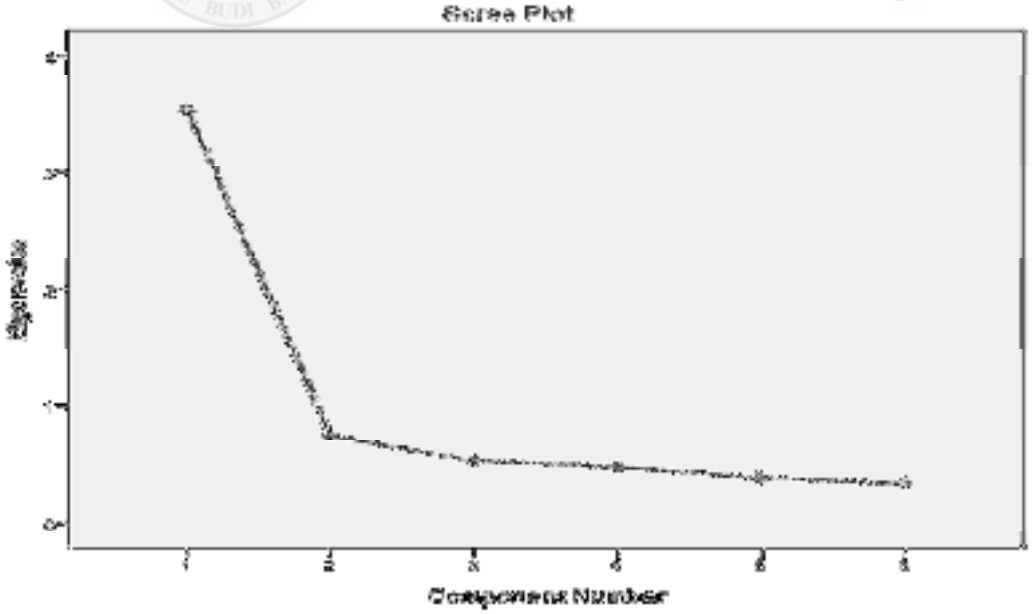
	Initial	Extraction
RC2	1.000	.657
RC4	1.000	.604
RC6	1.000	.628
RC7	1.000	.550
RC8	1.000	.508
RC9	1.000	.593

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.539	58.985	58.985	3.539	58.985	58.985
2	.741	12.357	71.342			
3	.523	8.723	80.065			
4	.476	7.933	87.998			
5	.383	6.375	94.374			
6	.338	5.626	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
RC2	.811
RC4	.777
RC6	.793
RC7	.741
RC8	.712
RC9	.770

Extraction Method: Principal Component Analysis.
a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A3: Work overload

Notes

Output Created		26-SEP-2017 12:11:24
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR /VARIABLES WL2 WL3 WL4 WL5 WL6 /MISSING LISTWISE /ANALYSIS WL2 WL3 WL4 WL5 WL6 /PRINT INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.06
	Elapsed Time	00:00:00.06
	Maximum Memory Required	4100 (4.004K) bytes

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```


Correlation Matrix

		WL2	WL3	WL4	WL5	WL6
Correlation	WL2	1.000	.475	.749	.602	.547
	WL3	.475	1.000	.608	.486	.427
	WL4	.749	.608	1.000	.754	.664
	WL5	.602	.486	.754	1.000	.805
	WL6	.547	.427	.664	.805	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.813
Bartlett's Test of Sphericity	Approx. Chi-Square	425.025
	df	10
	Sig.	.000

Anti-image Matrices

		WL2	WL3	WL4	WL5	WL6
Anti-image Covariance	WL2	.434	-.017	-.171	-.009	-.023
	WL3	-.017	.627	-.138	-.014	-.003
	WL4	-.171	-.138	.258	-.094	-.024
	WL5	-.009	-.014	-.094	.265	-.186
	WL6	-.023	-.003	-.024	-.186	.342
Anti-image Correlation	WL2	.845[a]	-.033	-.509	-.028	-.061
	WL3	-.033	.895[a]	-.342	-.034	-.007
	WL4	-.509	-.342	.791[a]	-.359	-.081
	WL5	-.028	-.034	-.359	.780[a]	-.616
	WL6	-.061	-.007	-.081	-.616	.801[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WL2	1.000	.660
WL3	1.000	.490
WL4	1.000	.835
WL5	1.000	.786
WL6	1.000	.699

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.471	69.423	69.423	3.471	69.423	69.423
2	.652	13.033	82.455			
3	.492	9.832	92.287			
4	.221	4.423	96.711			
5	.164	3.289	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
WL2	.813
WL3	.700
WL4	.914
WL5	.887
WL6	.836

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A4: Career Advancement

Notes

Output Created		26-SEP-2017 12:21:17
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR /VARIABLES CA2 CA3 CA4 CA6 /MISSING LISTWISE /ANALYSIS CA2 CA3 CA4 CA6 /PRINT INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.61
	Elapsed Time	00:00:00.60
	Maximum Memory Required	2872 (2.805K) bytes

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Correlation Matrix

		CA2	CA3	CA4	CA6
Correlation	CA2	1.000	.535	.319	.354
	CA3	.535	1.000	.582	.575
	CA4	.319	.582	1.000	.469
	CA6	.354	.575	.469	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	159.201
	df	6
	Sig.	.000

Anti-image Matrices

		CA2	CA3	CA4	CA6
Anti-image Covariance	CA2	.711	-.227	.002	-.045
	CA3	-.227	.458	-.214	-.194
	CA4	.002	-.214	.634	-.128
	CA6	-.045	-.194	-.128	.639
Anti-image Correlation	CA2	.759[a]	-.398	.003	-.066
	CA3	-.398	.682[a]	-.398	-.359
	CA4	.003	-.398	.769[a]	-.202
	CA6	-.066	-.359	-.202	.796[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

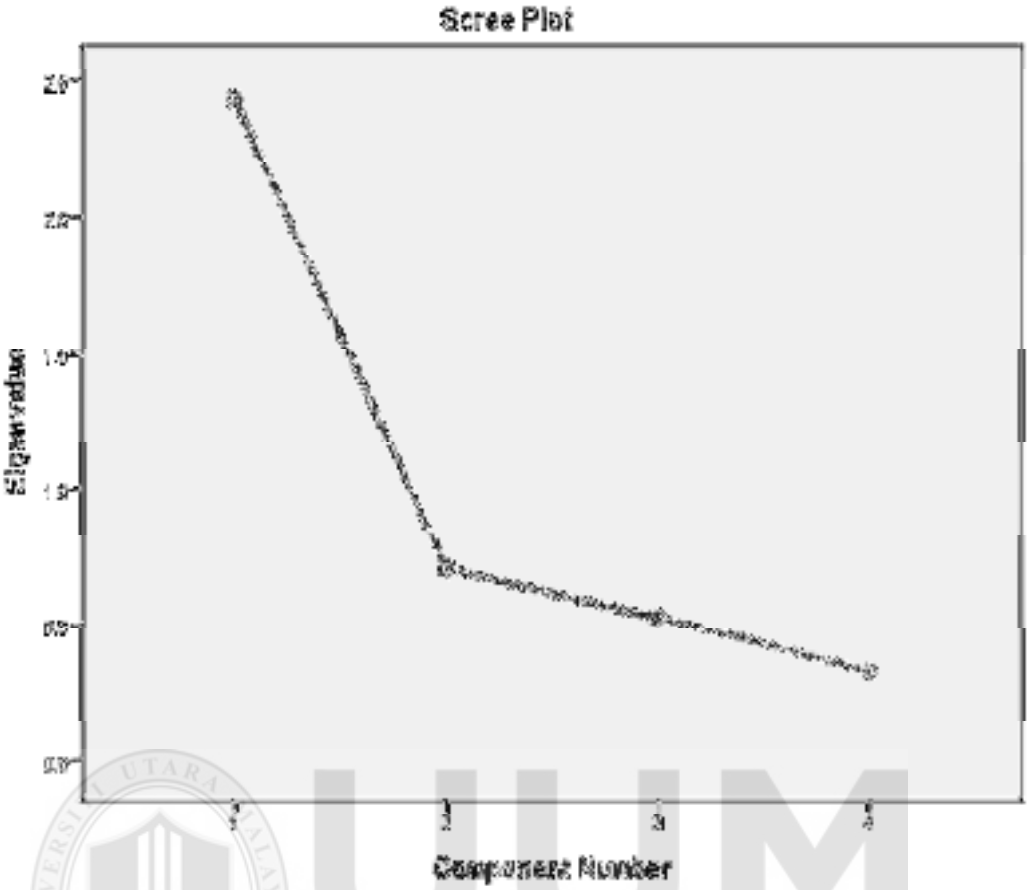
	Initial	Extraction
CA2	1.000	.476
CA3	1.000	.773
CA4	1.000	.585
CA6	1.000	.599

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.432	60.802	60.802	2.432	60.802	60.802
2	.707	17.685	78.487			
3	.529	13.231	91.718			
4	.331	8.282	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
CA2	.690
CA3	.879
CA4	.765
CA6	.774

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A5: Salary

Notes

Output Created		26-SEP-2017 12:26:58
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR /VARIABLES SAL1 SAL3 SAL4 SAL6 /MISSING LISTWISE /ANALYSIS SAL1 SAL3 SAL4 SAL6 /PRINT INITIAL CORRELATION DET KMO AIC EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.66
	Elapsed Time	00:00:00.57
	Maximum Memory Required	2872 (2.805K) bytes

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```


Correlation Matrix[a]

		SAL1	SAL3	SAL4	SAL6
Correlation	SAL1	1.000	.679	.679	.350
	SAL3	.679	1.000	.925	.703
	SAL4	.679	.925	1.000	.744
	SAL6	.350	.703	.744	1.000

a. Determinant = .030

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.755
Bartlett's Test of Sphericity	Approx. Chi-Square	466.153
	df	6
	Sig.	.000

Anti-image Matrices

		SAL1	SAL3	SAL4	SAL6
Anti-image Covariance	SAL1	.463	-.054	-.068	.143
	SAL3	-.054	.138	-.092	-.029
	SAL4	-.068	-.092	.117	-.088
	SAL6	.143	-.029	-.088	.395
Anti-image Correlation	SAL1	.811[a]	-.214	-.293	.333
	SAL3	-.214	.754[a]	-.726	-.124
	SAL4	-.293	-.726	.705[a]	-.412
	SAL6	.333	-.124	-.412	.798[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

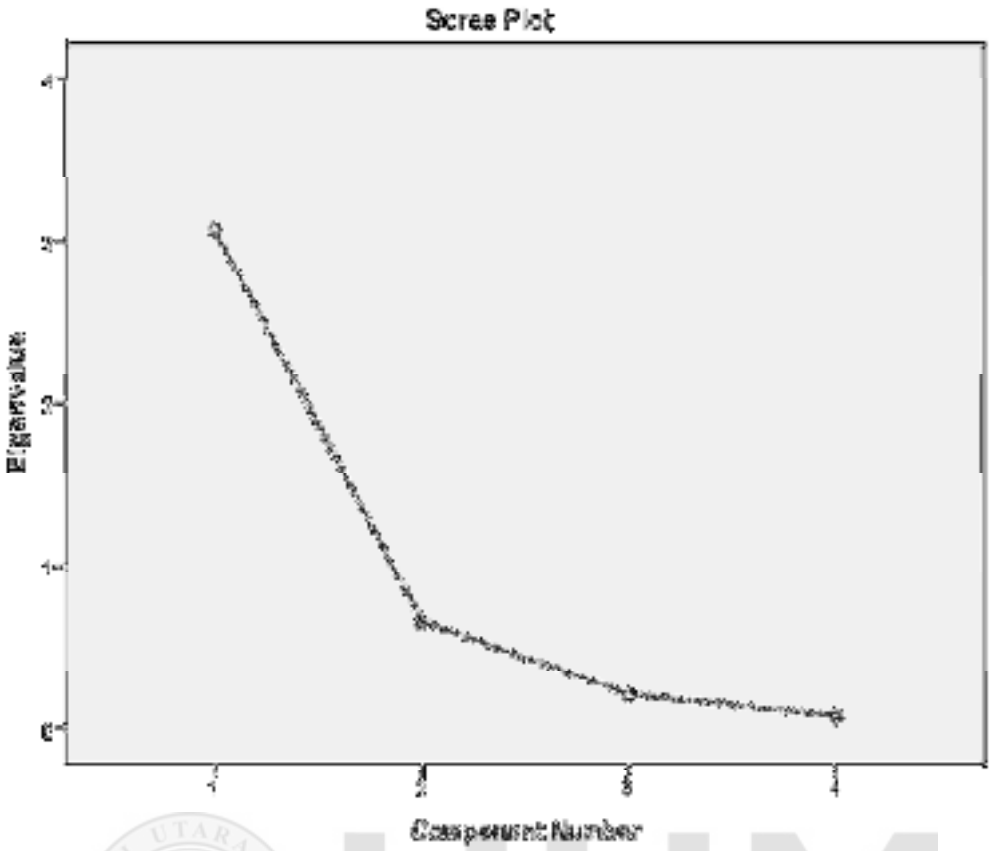
	Initial	Extraction
SAL1	1.000	.585
SAL3	1.000	.911
SAL4	1.000	.932
SAL6	1.000	.641

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.069	76.731	76.731	3.069	76.731	76.731
2	.652	16.301	93.032			
3	.206	5.155	98.188			
4	.072	1.812	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
SAL1	.765
SAL3	.954
SAL4	.965
SAL6	.801

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

A6: Turnover Intention

Notes

Output Created		26-SEP-2017 12:30:28
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax		FACTOR /VARIABLES TOI1 TOI2 TOI3 TOI4 /MISSING LISTWISE /ANALYSIS TOI1 TOI2 TOI3 TOI4 /PRINT INITIAL CORRELATION KMO AIC EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION.
Resources	Processor Time	00:00:00.59
	Elapsed Time	00:00:00.60
	Maximum Memory Required	2872 (2.805K) bytes


```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Correlation Matrix

		TOI1	TOI2	TOI3	TOI4
Correlation	TOI1	1.000	.511	.418	.783
	TOI2	.511	1.000	.618	.521
	TOI3	.418	.618	1.000	.543
	TOI4	.783	.521	.543	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.692
Bartlett's Test of Sphericity	Approx. Chi-Square	254.561
	df	6
	Sig.	.000

Anti-image Matrices

		TOI1	TOI2	TOI3	TOI4
Anti-image Covariance	TOI1	.366	-.101	.054	-.244
	TOI2	-.101	.540	-.260	-.015
	TOI3	.054	-.260	.543	-.135
	TOI4	-.244	-.015	-.135	.330
Anti-image Correlation	TOI1	.652[a]	-.228	.122	-.702
	TOI2	-.228	.764[a]	-.479	-.035
	TOI3	.122	-.479	.711[a]	-.318
	TOI4	-.702	-.035	-.318	.665[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

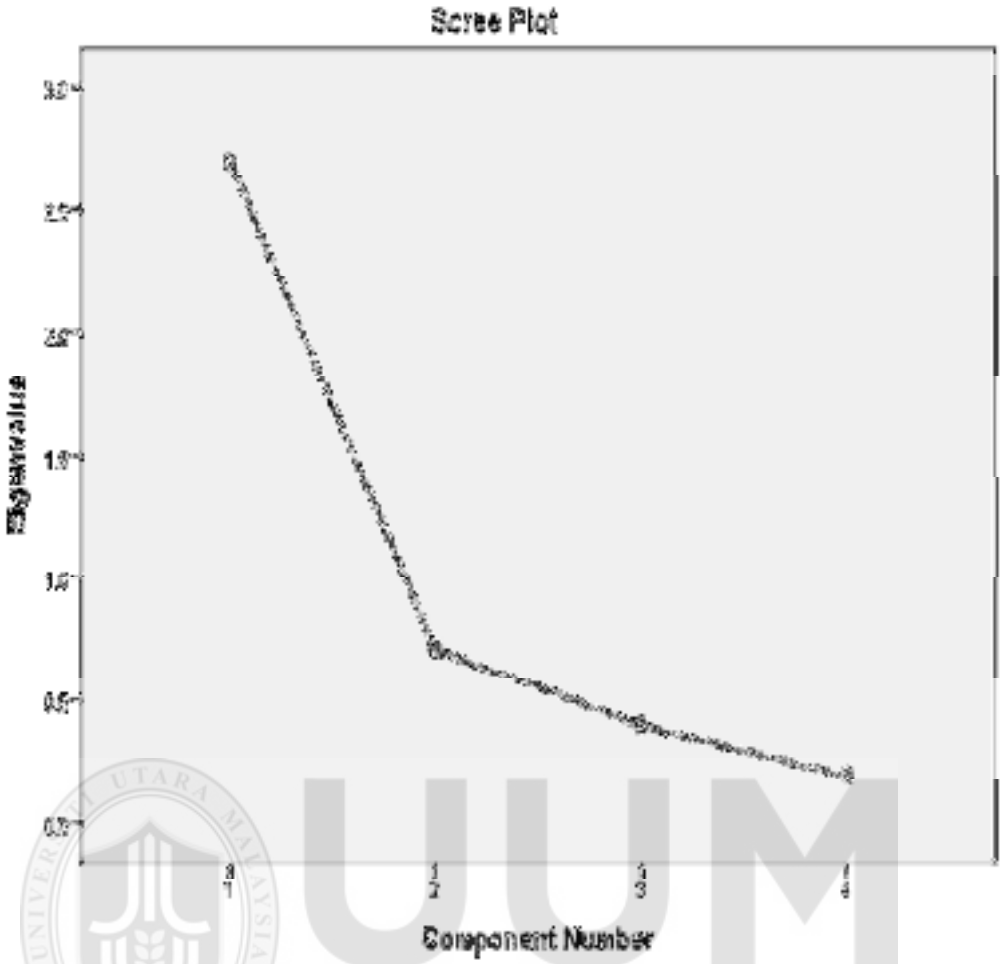
	Initial	Extraction
TOI1	1.000	.695
TOI2	1.000	.640
TOI3	1.000	.600
TOI4	1.000	.767

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.702	67.539	67.539	2.702	67.539	67.539
2	.708	17.712	85.251			
3	.396	9.892	95.143			
4	.194	4.857	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
TOI1	.834
TOI2	.800
TOI3	.774
TOI4	.876

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cann be rotated.

ii) Reliability Analyses

```
RELIABILITY
  /VARIABLES=RC2 RC4 RC6 RC7
RC8 RC9
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A7: Reliability(Role Conflict)

Notes

Output Created		26-SEP-2017 13:40:39
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=RC2 RC4 RC6 RC7 RC8 RC9 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.

Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.848	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RC2	26.68	18.884	.701	.810
RC4	26.29	20.621	.640	.826
RC6	26.52	20.029	.668	.820
RC7	27.32	17.255	.633	.826
RC8	27.19	17.415	.600	.834
RC9	26.77	18.948	.639	.821

```
RELIABILITY
  /VARIABLES=WL2 WL3 WL4 WL5
WL6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A8: Reliability (Work overload)

Notes

Output Created		26-SEP-2017 13:41:45
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=WL2 WL3 WL4 WL5 WL6 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.886	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
WL2	18.61	24.447	.703	.867
WL3	19.32	26.173	.574	.896
WL4	19.21	22.668	.851	.830
WL5	18.99	24.200	.793	.846
WL6	18.79	25.991	.722	.863

```
RELIABILITY
  /VARIABLES=CA2 CA3 CA4 CA6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```


A9:Reliability (Career advancement)

Notes

Output Created		26-SEP-2017 13:42:24
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.

	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=CA2 CA3 CA4 CA6 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.768	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CA2	12.85	9.332	.480	.778
CA3	13.24	9.563	.734	.631
CA4	13.26	10.118	.547	.724
CA6	12.91	10.837	.567	.717

```
RELIABILITY
  /VARIABLES=SAL1 SAL2 SAL3
SAL6
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A10: Reliability(salary)

Notes

Output Created		26-SEP-2017 13:43:23
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=SAL1 SAL2 SAL3 SAL6 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.897	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SAL1	14.26	17.485	.614	.919
SAL3	14.76	13.752	.903	.815
SAL4	14.90	13.272	.926	.805
SAL6	15.43	15.743	.664	.906


```
RELIABILITY
  /VARIABLES=TOI1 TOI2 TOI3
TOI4
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /SUMMARY=TOTAL.
```

A11: Reliability (Turnover Intention)

Notes

Output Created		26-SEP-2017 13:46:58
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav

	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=TOI1 TOI2 TOI3 TOI4 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```


Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	136	100.0
	Excluded[a]	0	0.0
	Total	136	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.839	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TOI1	13.71	14.695	.680	.793
TOI2	13.80	14.857	.647	.807
TOI3	13.15	15.450	.614	.821
TOI4	13.77	13.985	.748	.762

iii) Correlation

```
GET
  FILE='C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares
delete 14 responses.sav'.
DATASET NAME DataSet1
WINDOW=FRONT.
CORRELATIONS
  /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917
CAMEAN260917 SALMEAN260917
  /PRINT=ONETAIL NOSIG
  /STATISTICS DESCRIPTIVES
  /MISSING=PAIRWISE.
```


A12: Correlations

Notes

Output Created		04-NOV-2017 00:05:56
Comments		
Input	Data	C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT Outlieares delete 14 responses.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>

	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917 CAMEAN260917 SALMEAN260917 /PRINT=ONETAIL NOSIG /STATISTICS DESCRIPTIVES /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.08


```
[DataSet1] C:\Users\Acer\Desktop\240917\Outliers\ANALYSIS RESULT
Outlieares delete 14 responses.sav
```

Descriptive Statistics

	Mean	Std. Deviation	N
TOIMEAN260917	4.5368	1.24704	136
RCMEAN260917	5.3591	.85560	136
WLMEAN260917	4.7456	1.22504	136
CAMEAN260917	4.3548	1.01359	136
SALMEAN260917	4.9681	1.21437	136

Correlations

		TOIMEAN260917	RCMEAN260917	WLMEAN260917	CAMEAN260917	SALMEAN260917
TOIMEAN260917	Pearson Correlation	1	-.342**	.366**	-.301**	.253**
	Sig. (1-tailed)		.000	.000	.000	.001
	N	136	136	136	136	136
RCMEAN260917	Pearson Correlation	-.342**	1	-.175*	.502**	-.090
	Sig. (1-tailed)	.000		.021	.000	.148
	N	136	136	136	136	136
WLMEAN260917	Pearson Correlation	.366**	-.175*	1	.027	.410**
	Sig. (1-tailed)	.000	.021		.376	.000
	N	136	136	136	136	136
CAMEAN260917	Pearson Correlation	-.301**	.502**	.027	1	-.170*
	Sig. (1-tailed)	.000	.000	.376		.024
	N	136	136	136	136	136
SALMEAN260917	Pearson Correlation	.253**	-.090	.410**	-.170*	1
	Sig. (1-tailed)	.001	.148	.000	.024	
	N	136	136	136	136	136

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

A13: Hypotheses Testing: Multiple Regressions

Regression

Notes

Output Created	10-JUN-2018 17:07:13
Comments	

Input	Data	C:\Users\Acer\Desktop\ANALYSIS RESULT Outliers delete 14 responses10618.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	136
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT TOIMEAN260917 /METHOD=ENTER RCMEAN260917 WLMEAN260917 LStatus CAMEAN260917 SALMEAN260917.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Memory Required	5012 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet1] C:\Users\Acer\Desktop\ANALYSIS RESULT Outliers delete 14 responses10618.sav

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917[b]		Enter

a. Dependent Variable: TOIMEAN260917

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506[a]	.256	.227	1.09643

a. Predictors: (Constant), SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.661	5	10.732	8.927	.000[b]
	Residual	156.280	130	1.202		
	Total	209.941	135			

a. Dependent Variable: TOIMEAN260917

b. Predictors: (Constant), SALMEAN260917, RCMEAN260917, LStatus, WLMEAN260917, CAMEAN260917

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.151	.822		6.270	.000
	RCMEAN260917	-.260	.132	-.178	-1.960	.052

	WLMEAN260917	.316	.087	.311	3.616	.000
	LStatus	.031	.256	.009	.120	.905
	CAMEAN260917	-.256	.111	-.208	-2.296	.023
	SALMEAN260917	.077	.088	.075	.880	.380

a. Dependent Variable: TOIMEAN260917

```
CORRE
LATIO
NS
  /VARIABLES=TOIMEAN260917 RCMEAN260917 WLMEAN260917
LStatus CAMEAN260917 SALMEAN260917
  /PRINT=ONETAIL
NOSIG
  /STATISTICS
DESCRIPTIVES

/MISSING=PAIRWIS
E.
```

Appendix III
Email from Academician Expert

Kamal Afendi Bin Shaharin

Subject: FW: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

From: Dr. Dileep Kumar M <prof.mdk@gmail.com>
Sent: Thursday, September 29, 2016 12:10:16 AM
To: Kamal Afendi Shaharin
Subject: Re: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

No worries. I will check your DOC and get back to you shortly. TQ.

Prof. Dr. Dileep Kumar M. ***PhD (OB), MPhil, (Labor Studies), MSW, PGDBA, PGDHRM, DHA, DLL***
Full Professor: HRM and Research
University Institute for International and European Studies

Corresponding Address: (UNIES | Malaysia)
PT10402, Jln BBN 11/3N, Nilai. 71800.
Negeri Sembilan,
Malaysia.
Phone: +60174152541
kumar@unies.eu
prof.mdk@gmail.com

UNIES | Campus the Netherlands
Heyendallaan 64
6464 EP Kerkrade
The Netherlands

UNIES | Campus Georgia
International Teaching University Georgia (ITUG)
5A, 2nd Lane, Chavchavadze Avenue
0162 Tbilisi
Georgia

On Wed, Sep 28, 2016 at 7:09 PM, Kamal Afendi Shaharin <fen_329@hotmail.com> wrote:

Dear Prof Dileep,

Thank you for your replied and willing to help. Unfortunately, my internet connection here is very bad (due to quota issue and location). Let me try to solve this 1st Prof and revert to you. Do you maintain the same phone no prof? 0174152541?

Get Outlook for Android

On Wed, Sep 28, 2016 at 9:21 PM +0800, "Dr. Dileep Kumar M" <prof.mdk@gmail.com> wrote:

If you can come to skype...I would appreciate (Can avoid lot of writing)

Prof. Dr. Dileep Kumar M. ***PhD (OB), MPhil, (Labor Studies), MSW, PGDBA, PGDHRM, DHA, DLL***
Full Professor: HRM and Research
University Institute for International and European Studies

Corresponding Address: (UNIES | Malaysia)
PT10402, Jln BBN 11/3N, Nilai. 71800.
Negeri Sembilan,
Malaysia.
Phone: +60174152541
kumar@unies.eu
prof.mdk@gmail.com

UNIES | Campus the Netherlands
Heyendallaan 64
6464 EP Kerkrade
The Netherlands

UNIES | Campus Georgia
International Teaching University Georgia (ITUG)
5A, 2nd Lane, Chavchavadze Avenue
0162 Tbilisi
Georgia

On Wed, Sep 28, 2016 at 6:31 PM, Kamal Afendi Shaharin <fen_329@hotmail.com> wrote:

Dear Prof Dileep,

Hope this email finds you well.

I am really sorry if this email is bothering you. I would like to request your assistance to validate my questionnaires for my study. I am your ex-student from UUM KL.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance Prof, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validated by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.

Kamal Afendi Bin Shaharin

Subject: FW: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

Attachments: "A STUDY ON TURNOVER INTENTION OF RELATIONSHIP MANAGER(RM) IN BANKING INDUSTRY IN MALAYSIA".doc

Get Outlook for Android

From: kamalaf.s@maybank.com.my <kamalaf.s@maybank.com.my>
Sent: Tuesday, September 27, 2016 5:08:21 PM
To: kamalaf.s@maybank.com
Cc: Dr. Tan Fee Yean; fen_329@hotmail.com
Subject: Re: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

Dear Dr Tan,

I missed the attachment.

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business,HNW & Affluent Banking
34th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417

Kamal Afendi B Shaharin/RFSG/Maybank

27/09/2016 05:06 PM

To "Dr. Tan Fee Yean" <feeyean@uum.edu.my>,
cc fen_329@hotmail.com
Subject Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"Link

Dear Dr Tan,

Hope this email finds you well.

My name is Kamal Afendi your ex- Master student from UUM KL (2012-2013). I am currently pursuing my study in DBA (Doctoral Business Admin) and now doing my dissertation.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I did prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance Dr. Tan, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validate

by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.

Really appreciate you help Dr. Tan.

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business,HNW & Affluent Banking
34th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417

Kamal Afendi Bin Shaharin

Subject: FW: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"

From: kamalaf.s@maybank.com.my
Sent: Tuesday, 27 September 2016, 17:15
Subject: Request help to comments on my questionnaire study on " A Study on Relationship Managers (RM) turnover intention in Banking Industry in Malaysia"
To: filzahmdisa@yahoo.com

Dear PM Dr Filzah,

Hope this email finds you well.

My name is Kamal Afendi your DBA student from UUM KL . I would like to request you assistance to validate my questionnaires for my study.

My study is about Relationship Managers Turnover Intention in Banking Industry in Malaysia. This is quantitative research and base on questionnaires approach. I did prepared my questionnaires (as attached) and humbly request your help to comments before I can distribute it to the respondents.

For instance PM Dr Filzah, in my " Data collection procedure" I mentioned that I will send the questionnaire to be validated by the expert before I can proceed to distribute it. This questionnaire is adopted version from the established scholars to test the variables. Below I print screen my Framework for your quick reference.

Really appreciate you help PM Dr Filzah

Thank you.
Best Regards,

Kamal Afendi Shaharin
Segment Competencies, Frontline Segment Business,HNW & Affluent Banking
34th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: +603- 20708833 Ext:3143 | Fax: +603-27113417