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Is IT Revolution and Digitalization a Curse? A Comprehensive Model of Turnover Intention in the Private Banking Sector of Pakistan

Muhammad Naeem Shahid	Assistant Professor, Department of Management Sciences, DHA Suffa University, Karachi, Sindh, Pakistan.
Rabia Mumtaz	Senior Lecturer, DHA Suffa University, Karachi, Sindh, Pakistan.
Tehseen Azhar	Senior Lecturer, Department of Management Sciences, DHA Suffa University, Karachi, Sindh, Pakistan.
Shahid Mehmood	School of Business Management, Universiti Utara Malaysia, Kedah, Malaysia.
Jawad Khalil	Graduate MS Business Administration, Ghazi University, Dera Ghazi Khan, Punjab, Pakistan.

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Corresponding Author:

Muhammad Naeem Shahid
Email: naeem.shahid@dsu.edu.pk

Abstract: Digitalization decreases job satisfaction by increasing pressure, fear of job loss, and deteriorating work–life balance. The study investigates the nexus of customer incivility, workplace incivility, employee religious perception, digitalization, HRM practices, and employee turnover intention in the presence of practical commitment as a mediator and servant leadership as a moderator. Further, the current study also examines the relationship between practical commitment and employee turnover intention. Data was collected through a self-administrator questionnaire from frontline employees of private banks in Punjab, Pakistan. Data analysis was done through SPSS and PLS software. The current study results have revealed that WPI, CI, ERP, DEG, and HRM practices are significantly associated with employees' job attitudes, such as EC and TI. Further, Effective commitment positively mediates relationships. Moreover, servant leadership successfully moderates the relationship between EC and TI. In light of the above results, the current study recommended that WPI, CI, ERP, DEG, and HRM practices are significant factors for the future success of the service sector in developing countries like Pakistan. The current study contributes to the literature on Change, IT revolution, digitalization, and its adverse effects through the lens of resource conservation theory to explain the phenomena of turnover intention framework, which is the uniqueness of the current study.

Introduction

The stability of countries economy depends upon the quality and stability of the financial institutions of the country, especially in emerging countries like China, India, Brazil, and Turkey (Ahmed, Elamer, Collins, Hussein, Alaa, & Elmagrhi, 2019). Therefore, if the financial institutions of a country are not stable and fail to maintain the quality of services, it will lead the economy toward economic instability (Ahmed ,

Collins , Hussein, Alaa , & Elmagrhi, 2019). Moreover, different sectors of the economy came under stress, and due to this, the economy faced economic crises in the shape of currency devaluation, a decrease in wealth production, and a reduction in the income production sources of the economy (Salvadora, de Guevara, & Pastor, 2018). The quality of a financial institution is based on its credit rating ability. In

underdeveloped countries like Pakistan, it seems that an institution with a lower credit rating is more vulnerable to economic shock and financial crisis instead of having more credit rating (Ahmed, Collins, Hussein, Alaa, & Elmagrhi, 2019).

A strong banking system supports the economy and helps in market functioning, such as creating a medium of exchange, stimulating the saving trend, performing the function of lending to potential creditors and debtors, and helping in trade among outer traders (Hermes & Lensink, 2007). The findings of Junhuk, Sanchez, & Hassan (2011) and Omer & Abduh (2012) provide evidence that financial intermediaries enhance the efficiency of economic growth by allocating capital to the capital deficit units of the economy. Example: The economic development of the Chinese economy depends on the strong banking system and other financial institutions in China (Chava, Oettl, Subramanian, & Subramanian, 2013). Conclusively as with any other industry banking sector is contributed strongly to the economy of a country and GDP in the following ways; (Sandeepan Bose, 2016; Kumar & Khan, 2023).

1. **Facilitating Financial Transactions:** Banks of a country support the financial transactions of a country by providing different types of financial instruments like Letters of credit, Demand Drafts, Deposit certificates, etc.
2. **Facilitating the structure of the economy:** Banks also support the economic structure of a country through underwriting activities and investment opportunities in the form of the stock exchange, commodity exchange, and foreign exchange and trade activities also take part in the GDP growth, and all these activities are supported by strong banking system of a country.
3. **Facilitation in currency circulation:** Banks also help the economy through the circulation of money in the economy as banks accept idle money from depositors

and lend this money to organizations which convert that money into products and create new transactions and opportunities of transaction in an economy (www.Qura.com, 2016).

The report of the state bank of Pakistan shows that the banking industry of Pakistan has faced many issues. Researchers from Pakistan also keep focusing on these problems. According to the research of Zahoor, Arshed, and Khalil (2018) banking industry of Pakistan is currently facing the issues of mergers and acquisitions. However, merger and acquisition create pressure on the present employees of the acquired firm, which lead to high turnover intention (Zahoor, Arshed, and Khalil, 2018; Shafiq et al., 2023). Especially turnover intention is high in the top management of acquired firms than in normal turnover (Walsh, 1988; Ali & Asim, 2023).

Over the last 50 years, One of the most useful areas for organizational research has been that of employee turnover (Maertz & Kmitta, 2012). Yet, employee turnover is presently at a dreadful level in many firms (Lee et al., 2010). An organization suffers a lot in the sense of the cost of recruitment and training of a new employee; they also suffer from poor organizational morale and image, as well as they lose the continuity of work and productivity (Balsam, Gifford, & Kim, 2007). Furthermore, when an employee leaves, the whole organization feels the effect of this turnover (Johnson, Griffeth, & Griffin, 2000).

Now according to the Institute of corporate finance, this number is increased to 130 thousand. ICF stated on its website that there are approximately 120 thousand employees in just leading banks of Pakistan. Currently, researchers focus on the issues of frontline employees. In 2017, Yoon, Brian, Scott, G.Alexander, and Jung Kun, had published that turnover intention is very high in front-line employees. More the 50% of frontline employees quit their job in the first six months of their job. In terms of industry worldwide, the service sector has a very high turnover. The service sector of Pakistan has the

highest turnover rate, is banking industry with the turnover rate of approximately 17%.

The organization's most valuable resource is its workforce (Gul, Ahmad, Rehman, Shabir, & Razzaq, 2012; Roshana et al., 2023). The most prosperous businesses have programmers and tactics to take care of their workers, including a pleasant workplace, competitive pay, and profit-sharing arrangements. These businesses work to inspire staff members to be highly productive and stay with the business. If staff members feel committed to the company, they typically will be loyal to the organization and will remain with the organization also. Hence, the current study mainly focuses on the impact of micro and macro environmental factors on the banking employee turnover intention. Further, examine the mediation role of effective commitment and moderating impact of servant leadership between effective commitment and frontline employees' turnover intention in private banks of Punjab, Pakistan.

Theoretical Underpinning

This study proposes that religious perception, workplace incivility, customer abusive behavior, and online banking affect the employee's commitment and turnover intention. Further, servant leadership, moderate relationships, and effective commitment mediate the relationships of macro factors and influence their turnover intention. The conservation of resources theory backs up this research. According to the theory's less-examined component on resource investment, resources are used in the workplace to create new resources (Hobfoll, 1989). Supportive leadership gives their followers useful resources in the form of financial and social support. Because of this, followers who acquire such things increase the amount of resources they have as expected and lessen their inclination to leave. In this approach, leadership fosters an atmosphere that encourages high levels of dedication. Zhou, Wang, Chen, and Shi (2012) assert that a leader's actions have a significant

impact and act as resources. Workers pay it back by using the resource they have been given to increase their level of commitment to their jobs.

Banks currently face a variety of difficulties related to outdated systems, rules, disruptive technology, cybercrimes, new rivals, and a tense client base. They also must adhere to new policies for sustainable growth and to lower employee turnover. Moreover, according to researchers' organizations that are able to address these evolving issues and try to convert them into opportunities to achieve sustainable long-term goals could be successful in the future. Globally, for banking industry is moving towards the phase of transformation and needs to be more technologically up-to-date, operationally alert institutions, and strategically focused to remain dominant and sustainable in a swiftly evolving financial ecosystem. Literature mainly identifies the following factors to consider for sustainable growth. Customer centricity, Supervisory recalibration, technology administration, mitigating cyber risk, Fin-Tech and big techs, reimagining the workforce.

Turnover Intention

An individual leaving a company voluntarily is referred to as having a turnover intention (Price & Mueller, 1986 in Cohen & Golan, 2007: 416). In process models of turnover, the intention to turnover serves as an intermediary between assessments that are connected to the decision to quit and the actual turnover. It is the final stage in a chain of withdrawal cognition. Work unhappiness is a reliable indicator of quitting intentions. A behavioral intention to leave the job could arise if job satisfaction is sufficiently poor (Chen et al., 2004). The goal might prompt job-hunting efforts, which, if successful, might result in turnover (Spector, 1997). The organization suffers because of this because it results in high expenses that hamper productivity.

Some academics refer to turnover intention as the immediate antecedent or the mediator of actual turnover since turnover intention causes

actual turnover (Huffman, Adler, Dolan, & Castro, 2005; Ramzan et al., 2023). According to some academics, it may be a symptom of organizational dysfunction or organizational inefficiency (Vigoda, Gadot, & Zion, 2004; Nosheen & Danya, 2022; Larrabee, Janney, & Ostrow, 2003). The turnover intention has been utilized as a useful substitute for actual turnover in studies (Firth, Mellor, Moore, & Loquet, 2004; Mastoi, 2022). According to Francesco (2002: 285), turnover intention is frequently quantified rather than actual turnover because, in accordance with the general theory of planned behavior, behavioral intention is an accurate predictor of concrete conduct. Past research has conclusively shown that behavioral turnover and behavioral desire to leave are consistently associated (Mobley, Homer, & Hollingsworth, 1978). Wanous (1979) claimed that the reason for a job's termination was also ascertained by the employee and the employer and was either voluntary or involuntary. Turnover intention is a tendency, so if there is a tendency for turnover intention in a company, the company needs to identify the issues. The best predictors of actual turnover are thought to be turnover intentions or plans to quit a job (Griffeth, Hom, & Gaertner, 2000; Kousar & Shafiq, 2023).

A survey of the literature reveals that the intention to leave one's current job freely is known as turnover intention (Sablinski, Lee, Mitchell, Burton & Holtom, 2002; Vigoda-Gadot & Ben-Zion, 2004; Iqbal et al., 2023). The analysis of the research also shows that turnover intention is a multi-stage process with three behavioral, cognitive, and psychological components (Takase, 2009). The degree of turnover intention was also described using a variety of adjective and adverb forms. Turnover intent is thought to be a psychological reaction to unethical behaviour in organizations or jobs (Chiu et al., 2005 & Susskind, 2007; Hayyat et al., 2023). Employee withdrawal reactions in terms of their emotions and attitudes were thought to be triggered by psychological responses. Frustration and discontent with organizations were among

these feelings and behaviors (Ben-Zion & Pang, 2004). They also included a kind of organizational attachment that is affectively neutral (MacDuff & Mueller, 2000; Hayat et al., 2022; Faisal & Iqbal, 2023). To put it another way, turnover intention is sometimes described as the last mental step before the cognitive step leading to actual turnover (Bigliardi, Petroni, & Dormio, 2005).

The word "intention" and the verb "to" that follows it are the two subcomponents of the turnover intention's cognitive component. According to some literary works, the term "intention" refers to a desire that could trigger actions that result in turnover (Harris, James, & Boonthanom, 2005; Arshad et al., 2022). Intentions are seen as being speculative in nature (Allen, Weeks, & Moffitt, 2005). 'Intention' had more negative connotations in other works of literature. For instance, "intention" was interpreted as a choice or a strategy to quit one's job. Withdrawal behaviour was another element that served as the nucleus of the changeover intention process. Withdrawal from the current employment and actions focused on future prospects were both classified into two categories, just like the cognitive component's purpose to do so (Takase, 2009; Riaz et al., 2023).

Employees Religious Perception

Pakistan is an Islamic state, and the most acceptable religion is Islam in Pakistan (Zafar et al., 2010). Islam gives freedom to do business, but like other religions, Islam imposes some conditions with respect to business activities. Islam is against making unfair profits, hoarding, and using illegal means of earning. The most strict and debatable point in all these restrictions is Ribba (interest). Islam strongly condemns business, which is interest-based and makes money with interest-based activities (Zafar et al., 2010; Riaz et al., 2023). In Pakistan, the business of all commercial banks is totally interest (Ribba) based. So as per Islamic restrictions, these banks are doing illegal business. Due to these strong religious beliefs and perceptions, people strongly

criticize the banking organizations and avoid depositing money in the banking system. These religious beliefs and criticism create a negative impact on employees' commitment and enhance turnover intention (Zafar et al., 2010; Arshad et al., 2022) as Pakistan is an Islamic state and has a 97% of the Muslim population, according to the recent 2017 census of Pakistan. The population of Pakistan is approximately (210–220 million) (Pakistan Bureau of Statistics, 2017).

Similarly, Allen and Meyer (1991) find that employees' perception of their organizational goals and desire of employees to remain with the organization have been influenced by their religion. Previous research has also found that the job attitudes of employees are influenced by religiosity (Kutcher, Rodriguez-Srednicki, Masco, & Bragger, 2010; Faisal & Iqbal, 2023). Affective commitment is defined as the emotional attachment of the employees to the organization (Allen & Meyer, 1996). There are three major factors that affect affective commitment, personal characteristics, structural characteristics, and work experiences. Religious affiliation comes under personal characteristics (Chusmlr & Koberg, 1998; Klng & Williamson, 2005; Hayat et al., 2022). There have been very few empirical studies that investigate the relationship between religiosity, affective commitment, and turnover intention. Researchers are not sure whether the association between affective commitment and religiosity either are positive or negative. However, it is subject to contextual and environmental factors (Hackman & Oldham, 1976; Hayyat et al., 2023). Farrukh, Nazar, and Chong (2016) suggested that there is a need to study the relationship between religious perception, affective commitment, and turnover intention.

Customer Abusive Behavior

Customers in the service industry typically take advantage of the maxim "the customer is always right" by being unreasonable with service staff or aggressive with them (Berry & Seiders, 2008; Iqbal et al., 2023). Furthermore, if the

expectations of the customers are not met (in case of any change of policy from the regulatory body or by the government), they sometimes react with aggression towards the service employee which ultimately impacts the employee's commitment, intentions for turnover and satisfaction (Li & Zhou, 2013; Madupalli & Poddar, 2014; Poddar & Madupalli, 2012; Sawyerr, Srinivas, & Wang, 2009; Yoo, 2017; Kousar & Shafiq, 2023). As an illustration, Saweyerr et al. (2009) stated that problematic customers make the job of frontline employees more stressful, which is a major cause of a high rate of staff turnover among front-line service personnel. As the go-betweens between banks and the general public, front-line staff members are crucial to the banking business (LeBlance & Kelloway. 2002; Mastoi, 2022). So, it is important to comprehend the causes of staff turnover in the banking sector. It's critical to concentrate on the connection between consumer disrespect and abusive workplace behavior with employee affective commitment and turnover intention.

Work Place Incivility

Stress at work is a significant problem and a complex phenomenon in the current competitive environment (Lazarus, 1993). Because stress directly affects turnover, it causes issues for organizations. Moreover, stress will result in job discontent and rising costs (Villanueva and Djurkovic, 2009; Nosheen & Danya, 2022). It is more important for a company's manager to formulate strategies that will help the talented employees to remain with the organization in order to get benefit out of them for the organizational investment made by the organization in such employees. This research supports the idea that such type of strategic change is positively related to the different desired outcomes like increased job satisfaction, strong employee performance, and, most importantly, a decrease in an employee's intention to leave, and this is true in both Western and Asian contexts (Meyer et al., 2002; Cheng et al., 2003; Ramzan et al., 2023; Roshana

et al., 2023). Workers don't feel comfortable with Pakistan's overall banking system due to their religious attachment. As Pakistan is an Islamic state, and Islam prohibits the interest and disagrees with the system of interest.

Workplace incivility is considered one of the reasons for employees to leave the organization (Andersson & Pearson, 2018). In the prejudicial society of Pakistan, this practice is used in organizations, for example, to neglect the junior employees, don't engage the frontline employees in the decision-making process, manage poor relationships with lower-level employees, ignore complaints, unethical pressure to achieve sales and investment targets, are some common examples of workplace incivility which ultimately affect the employees affective commitment and they think to leave the organization (Jhon, 2013, Andersson & Pearson, 2018; Ali & Asim, 2023).

Digitalization (Branch Less Banking)

The footprints of the banking sector of Pakistan are properly established, with over 12000 branches all over the country, since the time of freedom year 1947. However, this network of branches is still insufficient to serve a fast-growing population, most of who still have no access or have little awareness and access to banking services. Recently, according to the rapid transformation of the conventional business environment into a digital environment. State Bank of Pakistan is started focusing on bringing the lower-income and rural population groups into the banking channel. Therefore, the State Bank of Pakistan finds the solution to this in the shape of digitalization or branchless banking, which heavily relies on technology, particularly information technology (IT).

Moreover, Branchless banking is described as "the provision of financial services outside conventional bank branches, frequently using agents and relying on information and communications technology to communicate transaction details - typically card-reading

point-of-sale (POS) terminals or mobile phones. It has the potential to significantly lower delivery costs while enhancing client convenience. There are several methods used for digitalization around the globe. However, the One-to-One model is the most appropriate and widely used in South Asia. In this model, a bank makes a venture with a bank partnering or with a telecom company to create the network system and replace the humans with machines. The second model is One-to-Many, where a single bank can partner with more than one telecommunication firm for service delivery. Further, another model is the Many-to-Many model, like a cross-collaboration between different firms. This model is used at the macro level with the, name of the G2P (Government-to-Person) model to deliver financial services.

Having said this, in Pakistan, 68% of the G2P model is used only for salaries online transfer. Then 21% is pensions transfer, and 11% is social cash transfer. Benazir Income Support Program (BISP), covering 5.5 million families with a budget of 75 billion rupees, is distributed all over Pakistan with this G2P model of digitalization channel. However, this technological revolution in the banking industry also has some serious risks along with its huge benefits. For example,

- a. Data Theft (customers' personal data like security passwords, codes, credit card and ATM card information may steal from the banking system).
- b. Lack of Awareness and Positive use of technology (For a society where basic education is a luxury and access to technology in remote regions is only now acquiring a foothold, reliance on e-payments and understanding about its correct utilization proves to be a difficult) (For a country where basic education is a luxury and access to technology in rural areas is only now gaining a foothold, reliance on e-payments and awareness about its correct usage proves to be a challenge.)

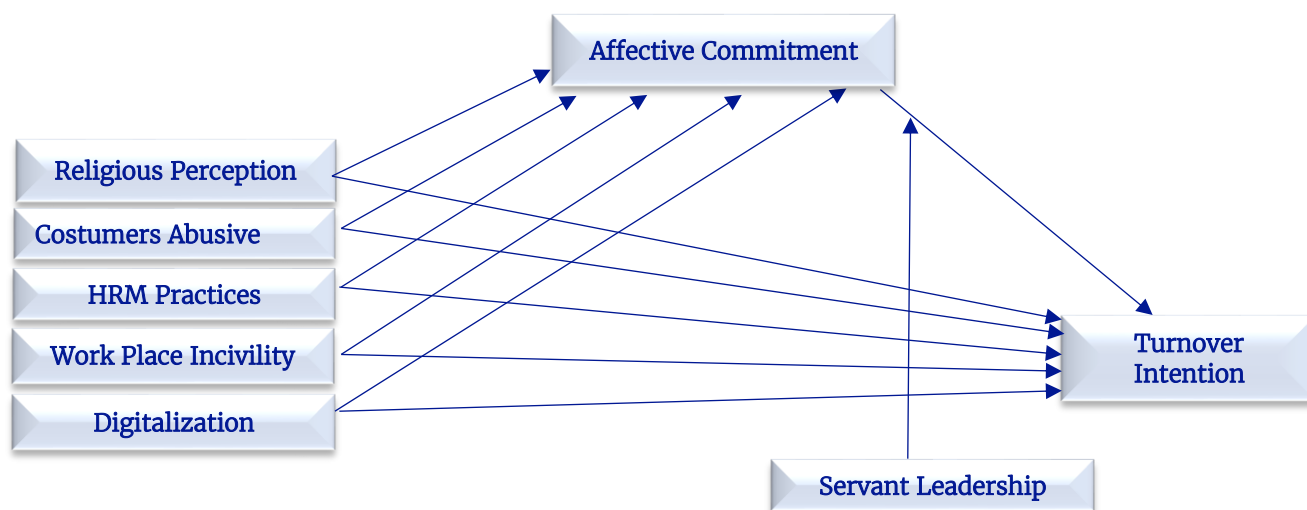
- c. Know your customer, prevent money laundering, and conduct financial transactions (Combating of Finances for Terrorism); concerns (More than ever, financial institutions and people involved in remittances are concerned about the possibility that money laundering and terrorism financing will take place through their channels. The Know-Your-Customer (KYC), Anti-Money Laundering (AML), and Combating of Finances for Terrorism (CFT) regimes have been rigorously implemented by these institutions.

All the above-mentioned risks and challenges are related to the banking and financial system only. However, another major problem or risk that arose due to digitalization is the enhanced perception of job insecurity and high turnover intention among the employees of banks. The employees perceive that machines are going to replace humans. Second, employees are not in the favors of this use of technology because they are

not ready to deal with new and modern technology due to their low level of education or lack of awareness. The technology revolution is also a big cause of high turnover intention in banking employees in Pakistan.

Conclusively the findings of the researches about employee turnover and turnover intention in Pakistan is consistent with the turnover conceptual model by price, (1977) and Mobley (1982) which indicated that there are two major factors contribute in retaining the employees, organizational factors and individual factors. Secondly when employees are dissatisfied and having lower level of commitment Their intention to leave their employment or turnover will be high. Employees will then look for alternative positions and quit the company if the new position is better. People leave their jobs if they are unhappy or dissatisfied with them and if there are viable work alternatives (Griffeth & Hom, 2001).

Research Framework



Data Analysis and Results

The current study used PLS (partial least square) for the analysis of data. However, a preliminary analysis was conducted before detailed data analysis to find out the missing values, outlier,

mean, median, and standard deviation. Further, to investigate whether the data is normal or not. This preliminary analysis is shown in Table 1. The findings of the preliminary analysis reveal that there are no missing values and outliers in the study, and data is normally distributed.

Table 1

Preliminary Analysis

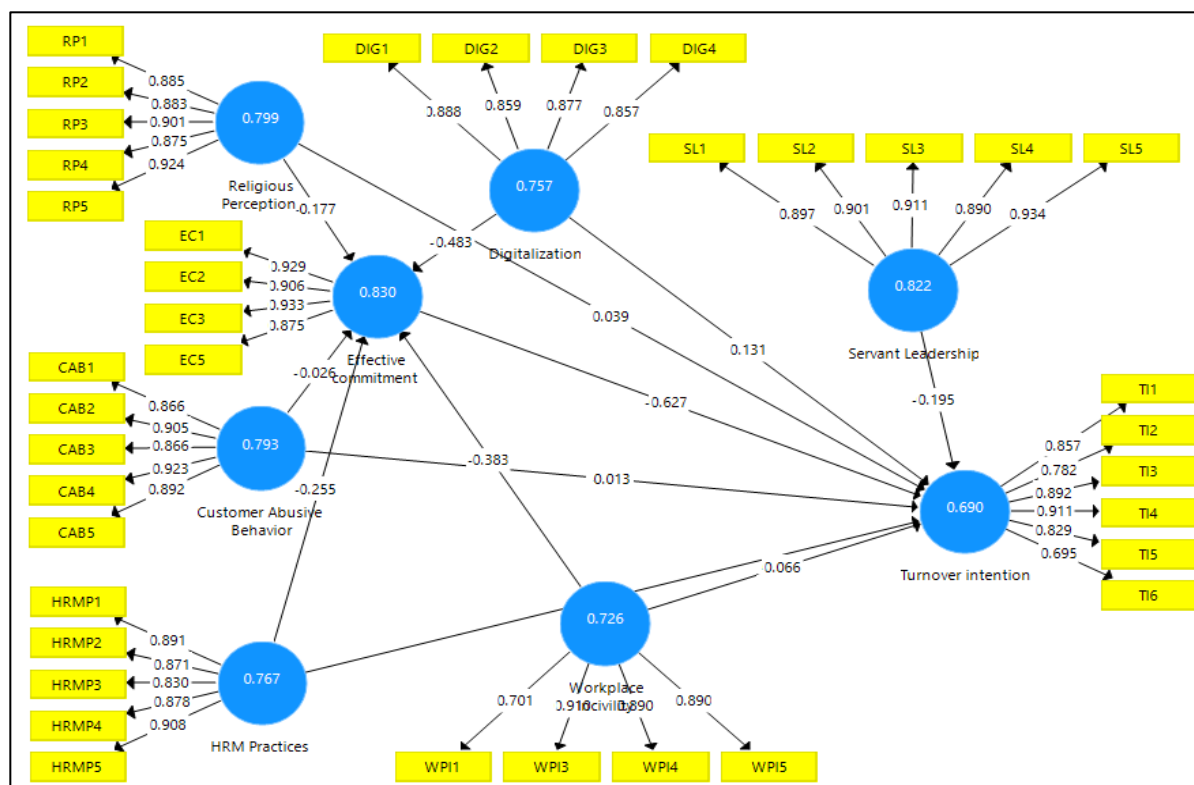
	No.	Missing	Mean	Median	Min	Max	SD	Kurtosis	Skewness
RP1	1	0	4.957	5	1	7	1.838	-0.71	-0.597
RP2	2	0	5.353	6	1	7	1.754	-0.54	-0.783
RP3	3	0	5.272	6	1	7	1.818	-0.243	-0.891
RP4	4	0	5.082	6	1	7	1.811	-0.792	-0.62
RP5	5	0	5.054	6	1	7	1.896	-0.716	-0.653
CAB1	6	0	5.033	6	1	7	1.725	-0.797	-0.544
CAB2	7	0	4.761	5	1	7	1.95	-1.088	-0.4
CAB3	8	0	4.924	5	1	7	1.78	-0.739	-0.572
CAB4	9	0	4.826	5	1	7	1.812	-0.959	-0.318
CAB5	10	0	5.071	5	1	7	1.856	-0.868	-0.556
HRMP1	11	0	4.804	5	1	7	1.869	-1.013	-0.332
HRMP2	12	0	5.25	6	1	7	1.797	-0.248	-0.889
HRMP3	13	0	5.19	6	1	7	1.854	-0.71	-0.699
HRMP4	14	0	5.043	6	1	7	1.784	-0.559	-0.68
HRMP5	15	0	4.978	6	1	7	1.803	-0.714	-0.613
WPI1	16	0	4.918	6	1	7	1.775	-0.62	-0.634
WPI2	17	0	3.967	4	1	7	1.95	-1.215	0.268
WPI3	18	0	5.217	6	1	7	1.709	-0.035	-0.83
WPI4	19	0	5.185	6	1	7	1.766	-0.537	-0.678
WPI5	20	0	5.239	6	1	7	1.805	-0.292	-0.832
DIG1	21	0	5.223	6	1	7	1.781	-0.647	-0.719
DIG2	22	0	5.217	6	1	7	1.811	-0.336	-0.81
DIG3	23	0	5.261	6	1	7	1.765	-0.305	-0.809
DIG4	24	0	5.071	6	1	7	1.888	-0.603	-0.728
DIG5	25	0	3.973	4	1	7	1.895	-1.122	0.204
EC1	26	0	5	5	1	7	1.862	-0.797	-0.474
EC2	27	0	5.179	6	1	7	1.837	-0.652	-0.686
EC3	28	0	4.88	5	1	7	1.765	-0.896	-0.373
EC4	29	0	4.092	4	1	7	1.841	-1.169	0.121
EC5	30	0	5.125	5	1	7	1.694	-0.349	-0.644
TI1	31	0	5.043	5	1	7	1.744	-0.843	-0.464
TI2	32	0	5.13	6	1	7	1.777	-0.682	-0.615
TI3	33	0	5.071	6	1	7	1.794	-0.58	-0.591
TI4	34	0	5.245	6	1	7	1.726	-0.518	-0.665
TI5	35	0	4.924	6	1	7	1.949	-1.008	-0.549
TI6	36	0	4.826	5	1	7	2.03	-0.817	-0.657
TI7	37	0	3.924	4	1	7	2.004	-1.28	0.248
SL1	38	0	5.016	6	1	7	1.966	-0.65	-0.724
SL2	39	0	5.005	5	1	7	1.907	-0.762	-0.605
SL3	40	0	4.984	6	1	7	2.031	-0.853	-0.661
SL4	41	0	5.043	6	1	7	1.925	-0.798	-0.629
SL5	42	0	4.848	5	1	7	2.013	-0.963	-0.495

After this primary analysis, the validity and reliability of data were examined through PLS-SEM. To examine the dependability, Cronbach's alpha and composite reliability (CR) were evaluated. Convergent validity (CV) and discriminant validity were evaluated in the validity case. The measurement model assessment is shown in Figure 1. where every item has a loading value greater than 0.7. Table 3 also displays the factor loadings. Table 4 displays

the CR and Cronbach alpha, both of which are above 0.7. Hence, according to Hair et al. (2017), it is a must that all the items have a factor loading value of more than 0.7. items having a value less than 0.7 must be deleted. However, in the current study, not a single item possesses an FL value less than 0.7. hence all the items were considered. Moreover, discriminated validity is given in Table 5, which is obtained through AVE square root.

Figure 1

Measurement Model Assessment



Following the evaluation of validity and reliability. For the purpose of testing the hypothesis, additional analysis was conducted. Direct hypothesis testing is indicated in Figure 2, and the outcomes are displayed in Table 6. To accept or reject the hypothesis in the current investigation, the t-value must be at least 1.96. The study's results demonstrate that every direct relationship has a t-value greater than 1.96, which indicates that the relationship is significant. Also, all the beta value is positive for all the relationships which show a direct

relationship. Therefore, religious perception, customer abusive behavior, HRM practices, workplace incivility, and digitalization have a positive direct relation with turnover intention. The relationship between employee's religious perception and turnover intention shows the value of beta is 0.039 and the t-statistics value is 3.556, which is supported. The effect of ERP and EC (affective commitment) has a beta value of -0.177 and a t-value of 2.819, which shows a significant negative relationship. Moreover, studies stated that consistent with direct effect,

indirect effect is also shown in Table 7. Aligned with the direct effect, the t-value is 1.96 to test

the indirect effect. All the results are given in Table 7.

Table 2

Factor Loadings

	CAB	DIG	EC	HRMP	RP	SL	TI	WI
CAB1	0.866							
CAB2	0.905							
CAB3	0.866							
CAB4	0.923							
CAB5	0.892							
DIG1		0.888						
DIG2		0.859						
DIG3		0.877						
DIG4		0.857						
EC1			0.929					
EC2			0.906					
EC3			0.933					
EC5			0.875					
HRMP1				0.891				
HRMP2				0.871				
HRMP3				0.83				
HRMP4				0.878				
HRMP5				0.908				
RP1					0.885			
RP2					0.883			
RP3					0.901			
RP4					0.875			
RP5					0.924			
SL1						0.897		
SL2						0.901		
SL3						0.911		
SL4						0.89		
SL5						0.934		
TI1							0.857	
TI2							0.782	
TI3							0.892	
TI4							0.911	
TI5							0.829	
TI6							0.695	
WPI1								0.701
WPI3								0.91
WPI4								0.89
WPI5								0.89

Table 3

Alpha, CR and AVE

	Alpha	rho_A	CR	(AVE)
Customer Abusive Behavior	0.935	0.937	0.95	0.793
Digitalization	0.893	0.894	0.926	0.757
Effective commitment	0.932	0.933	0.951	0.83
HRM Practices	0.924	0.926	0.943	0.767
Religious Perception	0.937	0.94	0.952	0.799
Servant Leadership	0.946	0.947	0.958	0.822
Turnover intention	0.908	0.914	0.93	0.69
Workplace Incivility	0.871	0.888	0.913	0.726

Table 4

Discriminant Validity (heterotrait-monotrait ratio)

	CAB	DIG	EC	HRM P	RP	SL	TI
Customer Abusive Behavior							
Digitalization	0.657						
Effective commitment	0.709	0.789					
HRM Practices	0.877	0.734	0.782				
Religious Perception	0.853	0.691	0.704	0.758			
Servant Leadership	0.692	0.709	0.723	0.727	0.679		
Turnover intention	0.719	0.975	.711	0.783	0.727	0.815	
Workplace Incivility	0.814	.714	0.791	0.848	0.832	0.772	0.785

Figure 2

Structural Model Assessment

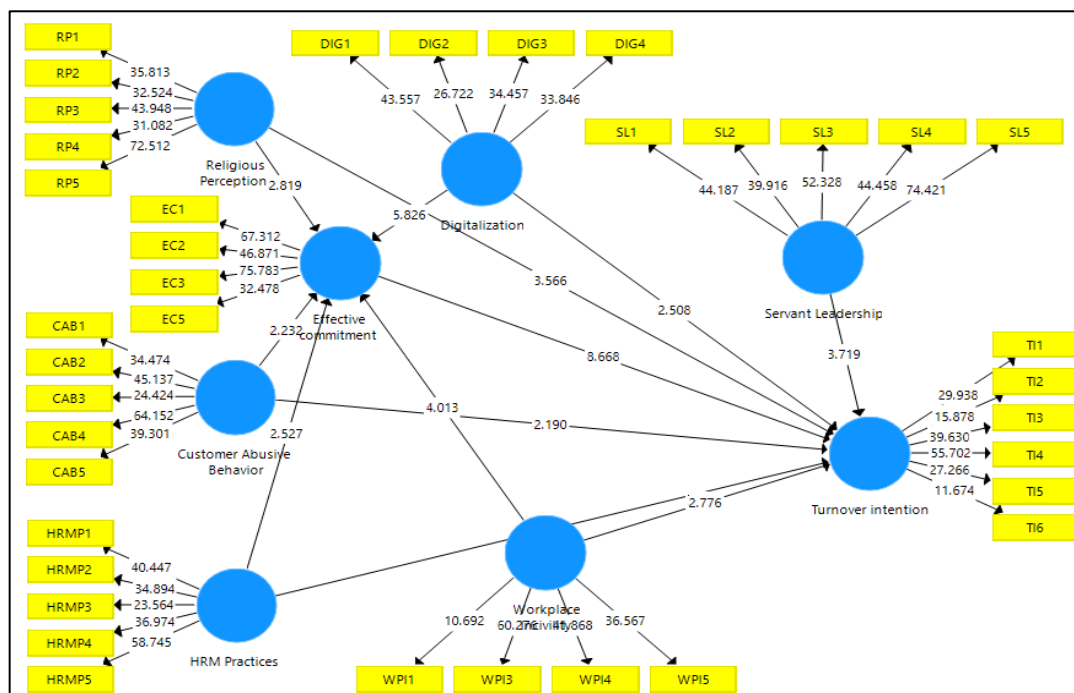


Table 5

Direct Effect Results

	(O)	(M)	SD	T Statistics	P Values	Effect Size (f ²)
Customer Abusive Behaviour->Effective commitment	-0.026	-0.025	0.012	2.232	0.031	.001
Customer Abusive Behaviour -> Turnover intention	0.013	0.014	0.006	2.19	0.039	.002
Digitalization -> Effective commitment	-0.483	-0.48	0.083	5.826	0	.303
Digitalization -> Turnover intention	0.131	0.131	0.053	2.508	0.014	.023
Effective commitment -> Turnover intention	-0.627	-0.621	0.072	8.668	0	.519
HRM Practices -> Effective commitment	-0.255	-0.254	0.101	2.527	0.012	.063
HRM Practices -> Turnover intention	0.031	0.036	0.013	2.393	0.026	.001
Religious Perception -> Effective commitment	-0.177	-0.166	0.063	2.819	0.007	.037
Religious perception -> Turnover intention	0.039	0.049	0.011	3.566	0.001	.002
Servant Leadership -> Turnover intention	-0.195	-0.195	0.053	3.719	0	.167
Workplace Incivility -> Effective commitment	-0.383	-0.378	0.095	4.013	0	.168
Workplace Incivility -> Turnover intention	0.066	0.069	0.024	2.776	0.009	.005

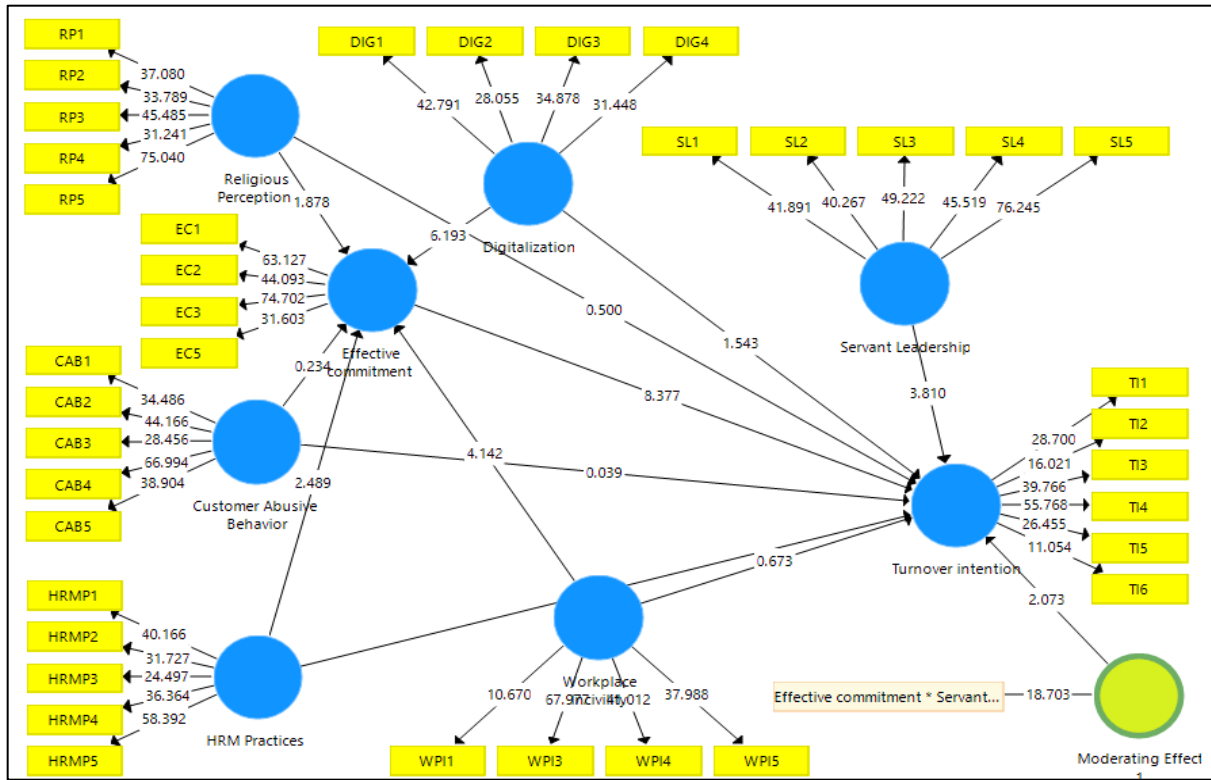
Table 6

Indirect Effect (Effective Commitment)

	(O)	(M)	SD	T Statistics	P Values
Customer Abusive Behaviour -> Effective commitment -> Turnover intention	0.016	0.016	0.07	0.23	0.818
Digitalization -> Effective commitment -> Turnover intention	0.303	0.299	0.069	4.418	0
HRM Practices -> Effective commitment -> Turnover intention	0.16	0.158	0.066	2.424	0.016
Religious Perception -> Effective commitment -> Turnover intention	-0.111	-0.104	0.063	1.75	0.081
Workplace Incivility -> Effective commitment -> Turnover intention	0.24	0.233	0.061	3.937	0

Table 8 shows the moderation results, and measurement structural model assessment is shown in Figure 3, tested through PLS. Criteria were the same, and the level of minimum value was (1.96). Results reveal that servant leadership moderates the relationship between commitment and turnover intention with a value of beta 0.021 and a t-value is 2.073. therefore, the hypothesis is accepted that SL significantly moderates the relationship between commitment and employee turnover intention in the banking sector of Pakistan.

Figure 3
Moderation Effect



Furthermore, figure 1 shows that the R2 value is 0.690, which means that all the variables create

a change of 69 % in employee turnover intention, which is good.

Table 7
Moderation Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Moderating Effect 1 -> Turnover intention	0.021	0.021	0.02	2.073	0.043

Discussion

The aim of the current study is to explore the attitudes of employees towards their job and to examine the factors which influence the employee's job attitudes and their intention to leave the organization. This section further discusses in detail the frontline employee's job behavior and attitude based on section previous section. Further, this study attempts to discuss the development of strategies that can be used for employee betterment and to improve the service delivery level of Banks and their sustainable

development of human resources, in accordance with the literature discussed in the previous section and results which we obtain from the analysis of data. It is clear that some factors like religious perception, customer incivility, and digitalization were ignored previously, and these factors significantly influence employee turnover intention, specifically in the banking sector of Islamic countries. As Islam is religious strongly prohibits interest base transactions. Therefore, Muslims strongly believe that a banking job is not good for earning a livelihood. Hence, according to

the results of the analysis, it is stated that employees' religious perception, customer abusive behavior (Incivility), HRM practices, workplace incivility, and digitalization have a significant relation with turnover intention with vale of t-test more than stat dared value (1.96). It is clearly shown that all the values of the t-test are more than 1.96, which means that all the hypotheses are accepted.

Such as for H1: the CAB value of the t-test is 2.23, and the p-value is 0.31, which shows the significant relation between AC and TI of employees. This result is in line with previous studies by Poddar and Madupalli (2012), Bamfo, Dogbe, and Mingle (2018), and Gaucher and Chebat (2019); these studies stated that customers' abusive behavior would affect significantly the employee's attitudes satisfaction and commitment which ultimately leads to the higher level of employees turnover intention. In addition, Yahchouchi (2009) has

stated that the perception of employees has strong relation with employees' level of commitment and job satisfaction. Further, according to Messarra (2014), Alnamlah (2015), and Febriansyah (2016), employees' religious perceptions strongly influence the employee's job attitudes (Satisfaction, engagement, and commitment). Similarly, other studies have also stated the same results, which prove that all the relations are in line with previous studies, as the results mentioned in Tables 5 and 6. Furthermore, the role of commitment as a mediator is also proved by previous studies like Gardner, Wright, and Moynihan (2011), Ramaprasad, Lakshminarayanan, and Pai (2018), and Courcy, Morin, and Madore (2019). These studies have proved that affective commitment play the role of mediator between HRM practices, organizational stressors (workplace incivility, customer incivility, digitalization), and employee's religious perceptions and turnover intention.

Figure 4

Servant leadership as a moderating variable strengthens the negative relationship between affective commitment and turnover intention.

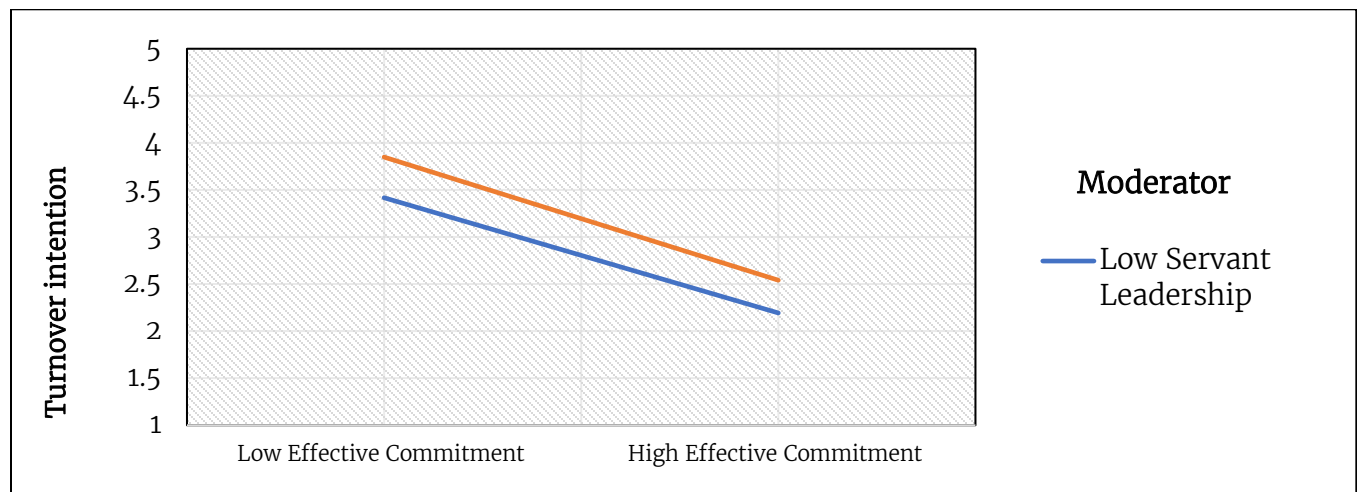


Table 8

Predicative Relevance (Q^2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Effective commitment	736	243.336	0.669
Turnover intention	1,104.00	474.337	0.57

Conclusively, the results of the current study depicted that servant leadership successfully plays the role of moderator between affective commitment and turnover intention with a value of beta 0.021 and a t-value is 2.073. It means that leadership style can influence the employee's attitudes in a way to enhance their commitment level and reduce their intention to leave. Prior studies also stated that servant leadership moderates the relationship between employees' job attitudes and outcomes (Ja'afaru Bambale, 2014; Van Dierendonck, 2011). Hence, the results of this study play an important role in future research on employee psychology. The findings of the current study explored the role of various factors of the modern era, such as digitalization and religious perception, which are considered a threat to organizational sustainable human resources. The current study provides managerial implications in the shape of guidelines for managers to understand the connection between various factors and the effects of those factors on employees' level of commitment and perception. It helps managers to successfully implementation of policies through servant leadership behavior and able to retain experienced and talented employees in the current era of competitiveness.

Conclusion

According to previous literature, the digital revolution is altering the way we communicate and connect; it is neither fair nor sustainable. Although COVID-19 is hastening the transition to digitalization, it is also expanding the digital gap. Studies have revealed that in developing countries like Pakistan IT revolution or digitalization of banking services hit the employee's perception of job security; for example, due to digitalization, banks start to reduce the size of organizations and replace human resources with machines. This trend adversely affects the employee's perception and positively affects the turnover intention.

The core resources of an organization are human resources, specifically in the age of competitiveness, technology, and artificial intelligence. Therefore, the sustainability of employees is of strong need in the current business scenario, according to the prior studies and literature analysis. It is clear that the quality of organizational services is totally dependent upon the quality of human resources. If an organization is able to retain its experienced employees, that organization will sustain itself in the world of business. Hence, it is very important for service-oriented organizations like (Banks) to retain their competent and talented employees and develop policies with a focus on reducing the turnover intention of employees. There is a lack of quantitative research on employee's self-religious perception (ERP), customer incivility (CI), workplace incivility (WI), HRM practices digitalization (DEG), and turnover intention (TI) of frontline employees of private banks with the mediation role of affective commitment (EC) and moderation role of servant leadership (SL) specifically in the context of developing countries like Pakistan. In addition, previous studies only focus on a few factors like WPI and HRM practices. However, to close this research gap, on the one hand, the current study reveals the present status of employment in the banking sector. On the other hand, this study provides a comprehensive model of turnover intention.

Results of the current study show that model of the current study plays a significant role in the future when studying corporate employees' job attitudes and behaviors. Analysis of the study reveals that all the factors (WPI, CI, ERP, DEG, HRM practices) significantly contributed towards the bank's frontline employee's job attitudes (EC) and (TI), and SL significantly moderates the relation between EC and TI. Additionally, effective commitment fully mediates the relationship, and SL fully moderates the relationship.

Therefore, some important conclusions are obtained on the basis of the current study as

follows: Firstly, employees' religious beliefs significantly influence the job attitudes and behaviors of employees, specifically Islamic beliefs in Muslim countries like Pakistan. Hence, Banks must consider this factor while designing their policies and HRM practices. Secondly, in developing countries where the unemployment rate is very high, employees have serious career concerns. In such countries, digitalization is perceived as a threat to employment. Hence, organizations must focus on the job security of employees, specifically banks. Thirdly, the banking industry is a customer-centered industry and mainly focuses on the value of customers, and in this regard, management ignores the important factor of customers and workplace incivility, or unethical behavior with service provider employees like (customer service officer, cashier, front desk officer). However, this factor plays a significant role in reducing the employee's commitment and boosting the employee's intention to leave the job. Conclusively, due to economic crises and currency devaluation, and high inflation rate, it is very difficult for employees to sustain their job and survive. Therefore, Banks develop HRM practices in accordance with the social and living standards of the country.

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