MODERATING EFFECT OF EMPLOYEES ENGAGEMENT AGE, GENDER AND WORK EXPERIENCE ON INTENTION TO QUIT AMONG EMPLOYEES OF BANKING SECTOR

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ABSTRACT

The current research intended to measure the moderating effect of age, gender, work experience and employee engagement on intention to quit among private bank employees in the Kingdom of Saudi Arabia. In the present research 241 respondents were included. The data collected with the help of employee engagement scale and intention to quit scale along with demographic information as age, work experience and marital status. The data analyzed by means of descriptive statistics as mean, sd., multiple correlation, t-ratio and stepwise multiple regression analysis. The results revealed that 1) age and work experience did not produce significant correlation with intention to quit; 2) there was significant but inverse correlation among the two variables; 3) gender effect was observed female employees showed significantly higher degree of employee engagement and lower degree of intention to quit tendency in comparison of male counterpart; 4) age and work experience did not show significant impact on employees' intention to quit; 5) employee engagement yelled significant impact on intention to quit as higher degree of engagement showing lesser degree of intention to quit tendency, further 6) affective engagement and social engagement emerged as the major determinants of intention to quit in the employees working in banking sector. Further results are discussed in detail.

KEYWORDS: Employee Engagement, Affective Engagement, Intellectual Engagement, Social Engagement & Intention to Quit

1. INTRODUCTION

Employee engagement is a relatively emerged as new concept for the HR consulting firms that helps to identify and creation of employee’s engaged behavior in the organization. The of employee engagement contains several concepts, definitions, and elements. For example, it is described as “the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment.” which emphasis the concern of employee’s engagement in the work performance enforced by organizational commitment level (Thakur 2014). Another definition highlights the concern for performance as “a positive attitude held by the employee towards the organization and its values, aware of the business context and works with colleagues to improve performance within the job for the benefit of the organization.”, (Robinson et al. 2004). A comprehensive view of employee engagement explained as “the harnessing of organization members selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances” by Kahn (1990). Many definitions articulated by several researchers but there is no consensus on a single definition (Robin et al. (2012),Robinson et al., 2004; Gallup, 2005; Lockwood, 2007; Markos and Srdevi, 2010; Wegner, 2011) and suggesteda paradigm expressing employee’s engagement is a
"positive attitude that employees have to work, which is reflected in the enthusiasm, satisfaction and wholly engaged with their work, they feel as an fundamental part of the organization in achieving assignment, which makes them enthusiastic to work harder with colleagues and extend flexible effecting helping achieve the goals of the organization ".

1.1 Engagement Theory

Affective, intellectual and social are the three elements of engagement that plays a vital role in employee commitment (Alfes et al, 2010) “They found that private sector workers had higher scores in terms of affective engagement (feeling positively about doing a good job), but lower levels of both intellectual engagement (thinking hard about the job and how to do it better) and social engagement (actively taking opportunities to discuss work related improvements with others at work)”. Employee engagement can also be defined as, “Intellectual engagement involves the willingness of individual to think more about the job and make suitable improvements. Affective management involves the sense of feeling good when you did great job. While social engagement is the assertive attitude that employee possessed to take initiative or opportunity for making discussion”.

1.2 (I) Affective Engagement

Response to stimuli is known as activation, including work roles (Gardner and Cummings 1988). Affective and cognitive responses such as enthusiasm and intellectual are energized by it, (Fiske and Maddi 1961), and this contributes to engagement (Bindl and Parker 2010). Positive affect is the third requirement for engagement. Consciously accessible feelings result in Affect (Fredrickson 1998). Affect theory, “differentiates between affective states using two dimensions valence (the extent to which an emotion is positive or negative) and activation (the extent to which an emotion is active or passive)”. Thus, at a fundamental level, affect and activation are associated, and engagement encompasses the positive, activated range of the affect spectrum (Macey and Schneider 2008).

1.3 (II) Intellectual Engagement

Intellectual engagement can be explained as the significance of intellectual performance for a job or work assignment and more than to complete the tasks and the degree to intellectually immersed in job. In this way, Krauss et al. (2005) explain intellectual engagement as, “it involves and focus to release cognitive effort towards attainment of a goal or solution to a challenge. Intellectual engagement has relevance to performance as well as other outcomes such as innovation”.

1.4 (III) Social Engagement

Every organizational member has an obvious public module,(Kahn 1990) and they need to perform their task and duties collectively for the successfully achievement of objectives (Jackson et al. 2006). It can be explained as the occurrence of relationship with social group, may be anyone that are in the boundary the job role. It is an essential element of the familiarity and social situation (Shuck and Wollard 2010) and connected to system (Macey et al. 2009; Salnova et al. 2005). Social engagement can also be recognized as the association with the supervisors in the different circumstances(Saks2006). On the bases of numerous researches, social engagement can be highlights as the degree to which an individual is socially associated and absorb the workculture, contribute to the common and share values with the organizational members.

1.5 Intention to Quit

Turnover objective is a gloomy subject mainly nowadays in which affiliate of staff quit the organization. Turnover intention
can be described as the situation in which the organizational members are sketched to quit the job. Further, it can be classified in two categories, intentional and unintentional. Intentional represents, where employee leaves the job, gladly and has another good option to work with. While unintentional or uncontrolled intention represent the situation in which employees are asked to leave the job without instantly. Turnover is the way by which staff organization loses its employee, which can be either voluntary or involuntary.

2. LITERATURE REVIEW

An extensive research has been conducted on the employees’ engagement and employees’ intention to quit around the globe. In which few researches are highlighted in the study. Hammoud (2017) summarized that rewards and credit empowered the employees’ engagement and helps to builds a synergetic relationship within leaders and employees. Rusyandi (2015) examined frontier state bank staff in Bandung City Indonesia to analyze the impact of employee engagement on employees’ intent to quit and job insecurity. The results observed noteworthy negative linear relationships between employees’ engagement and employees’ intention to quit. Further, the results accomplished that the employee engagement notably subjective the plan to quit.

Aggarwal (2017) conducted a research directed on the employee engagement is a complex and taxing goal for an organization. In today’s sundry workforce, friendly environment in the organization is considered as the most acceptable work environment. An organization is considered a great place to work that compliments the needs of each entity along with inspiring each of them to chase their personalized goals. The present study highlights the needs of different individuals along with expectations from the organization.

Thakur (2014) conducted a research to investigate the relationship of employee engagement and job satisfaction among the employees working in the IT Sector. Results of the study revealed that job authority and role accountability of the employees can be used as the important tool to improve the work motivation. It was found the that, rewards and sanctions has a significant role to improve the job involvement, especially in employee working at lower level.

In addition, Tenerife and Galinganum, (2018) found that religion, gender, cultural characteristics have also significant impact on the engagement. Work-family conflict negatively influences the job satisfaction in the explanation of employee engagement model. The female employee engagement model was also found negatively correlated with job engagement. Sarangi & Nayak (2016) analyze the significance of employees’ engagement in organizational growth and success. The study highlighted the importance of different factors signifies the productivity in the manufacturing units. The results of the study confirmed a significant impact of employee engagement on growth of the organization.

Employee engagement indicates singular connection, fulfillment, and excitement for work (Harter, et al. 2002 & Rafferty et al. 2005). It is suggested that organization’s prosperity and intensity rely upon worker commitment, representatives are faithful and remain longer in the organizations (Smola & Sutton, 2002; Bates, 2004; Baumruk, 2004; Richman, 2006). Employees with the high engagement generates better efficiency (Alan, 2011). Additionally, they have smaller goal for associations and occupations (Schaufeli & Bakker, 2004). Employees with the minimum engagement may also results in form of decreased productivity and may cause of loss for individual and organization as well (Duan et al, 2010). Consequently, in view of the above contentions, it shows that engagement is adversely identified with aim to quit (Schaufeli & Salanova 2007).

2.1 Objectives
To find out the relationship between employee engagement and intention to quitting behavior of employees.

To find out the impact of gender on variables studied among the employees.

To find out the impact of age on variables studied among the employees.

To find out the impact of overall employees’ engagement on intention to quit among the employees.

To find out the predictors of intention to quit within the variables studied among employees of private bank.

2.2 Hypothesis

- H0₁. There is no significant relationships between age, experience, employee engagement and employees’ intention to quit.

- H0₂. There is no significant impact of gender on intention to quit among private bank employees.

- H0₃. There is no significant impact of age on intention to quit among bank employees.

- H0₄. There is no significant impact of employee engagement of intention to quit among employees.

- H0₅. There is no predictor of intention to quit within the independent variables among bank employees.

3. METHODOLOGY

3.1 Samples

Considering accessibility of the individuals for data collection the current study was done on 241 randomly selected employees of various private Banks of Saudi Arabia. After scrutinizing the filled data 12 questionnaires were rejected as the information provided was inadequate. The rest 241 subjects were considered for the research. The respondents were categorized demographically based on gender, age and experience. The average age and experience of respondents are 31 years and 6 years are respectively.

3.2. Tools Used

3.2.1. Employee Engagement scale The ISA Engagement Scale (2012) were used. The scale is having nine items and identified three kinds of employee engagement.

3.2.2. Intention to Quit Scale by Mitchell et al (2001) was used to measure intention of employees’ for quitting the job. It’s a five-point scale having three items.

3.3. Procedure

Data was collected by survey method from respondents with more than two years of experience using Google form as well as manually. They were asked to properly go through the instructions and fill the form at the work place itself. They were also ensured about the confidentiality of the data and also assurance that it will be use for academic research purpose only.

4. RESULTS & DISCUSSIONS

Table 1: Means, Sd. and Correlations between Variables Studied among Bank Employees (N = 241)
Table 1 shows descriptive statistics as mean, sd. and correlation between independent variables eg. age, experience, employee engagement and its facets and dependent variable as intention to quit from job. The observed correlation between age, work experience and intention to quit $r = -0.071$ and $r = -0.05$ respectively. The inverse relationship between age, experience and intention to quit explained impact that progressively increasing age and experience put positive impact on the employees that they do not have the intention to quit the job. The effect of cultural and demographic characteristics gender, religion, age, marital status, work-family conflict, nature of work, experience and other similar factors may have its impact on intention to quit (Tenerife and Galinganm, 2018). Though, the correlations were found insignificant. The correlation between affective engagement and intention to quit the job is observed ($r = -0.445$) significant at .01 levels explain the fact that behavioral commitment of employees increased and intention to quitting behavior of employees decreased. It was found that workers of private segment undertakings uncovered fundamentally higher scores on full of feeling commitment as they are feeling positive about doing a decent assignment/work, credited to bring down scores on aim to stop a great job uncovered negative relationship (Alfes et al, 2010).

Indeed, activation is a reaction to improvements, including work jobs, besides, enactment triggers a scope of full of feeling and subjective reactions that add to commitment, in this way, it is recommended that commitment requires initiation (Gardner and Cummings, 1988; Fiske and Maddi, 1961 and Bindl and Parker 2010). The other prerequisite for commitment is certain positive move. This influence is the experience of intentionally open sentiments (Fredrickson 1998) utilizing valence and activation. Then intellectual engagement refers to learned commitment and intention to quit demonstrated insignificant positive correlation $r = 0.070$ ascribed to bring down scores that representatives contemplating the activity yet lower levels of intellectual engagements. The significance of intellectual activity to work execution and engagement suggests that simple satisfaction of obligations, the term intellectual engagement characterize as 'the degree to which one is mentally caught up in work. Intellectual engagement includes enactment and center to discharge subjective action towards achievement of an objective or goal to a challenge (Krauss et al. 2005).

The social engagement and intention to quit behavior revealed a significant negative correlation ($r = -0.357$, $P< .01$) among employees of private bank. The result explained in term of higher social engagement of bank employees and lower degree of intention to quit the job. Overall engagement of employees working in private bank and intention to quit showed significant inverse relationship ($r = -0.425$, $p<.01$). The proposed hypothesis ($H_0$) was partially accepted implies that there are not significant relationships between age, experience and intention to quit among bank employees whereas partially rejected that employee engagement and intention to quit showed significant relationships. The employees irrespective of age,
work experience, gender, race and their rank and file showing greater degree of engagement and lower degree of intention to quit the bank job. The inverse relation between social engagement and intention to quit the job ascribed affirmative action towards job and organization. The result revealed that they show lower intention to quit the organizations (Schaufeli & Bakker, 2004) as well as job. Employees showed high intention to quit may become disengaged and develop a tendency to lower the performance and become less productive which eventually might cause problem for the organization (Duan, Lam, Chen, & Zhong, 2010). Hence, based on the above arguments, it observes that employee engagement is negatively correlated to intention to quit.

**Table 2: Impact of Gender on Variables Studies among Private Bank Employees (N = 241)**

<table>
<thead>
<tr>
<th>Variables Studied</th>
<th>Sex</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-Value</th>
<th>Sig. (2-Tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affective Engagement</td>
<td>F</td>
<td>72</td>
<td>14.54</td>
<td>3.439</td>
<td>10.428</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>169</td>
<td>11.05</td>
<td>1.743</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intellectual Engagement</td>
<td>F</td>
<td>72</td>
<td>11.79</td>
<td>1.652</td>
<td>-.535</td>
<td>.593</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>169</td>
<td>11.92</td>
<td>1.783</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Engagement</td>
<td>F</td>
<td>72</td>
<td>15.65</td>
<td>3.264</td>
<td>8.140</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>169</td>
<td>12.91</td>
<td>1.919</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall Engagement</td>
<td>F</td>
<td>72</td>
<td>41.99</td>
<td>5.902</td>
<td>10.487</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>169</td>
<td>35.88</td>
<td>3.101</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intent to Quit</td>
<td>F</td>
<td>72</td>
<td>9.43</td>
<td>2.742</td>
<td>-14.542</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>169</td>
<td>15.48</td>
<td>3.042</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2 revealed the results of gender effect on all variables studied and a comparison has been made between male and female employees on all counts. Male employees and female employees differ significantly on affective engagement (t = 10.428, p< .01), social engagement (t = 8.140, p< .01) and overall engagement (t = 10.487, p< .01) but they did not differ significantly on intellectual engagement (t = .535). The present research revealed a highly significant result that female bank employees showed significantly greater degree of engagement as compared to their counterpart. Thus, the proposed null hypothesis (H02) was rejected.

Now observe the effect of gender on intention to quit the job and two group of bank employees male and female compared the result discovered difference on intention to quit (t = 14.542) significant beyond .01 levels of significance. Intention to quit tendency was found significantly greater in male employees than female. The result may be interpreted that male employees are not reasonably satisfied with bank job whereas female employees are highly satisfied with bank job.
Table 3: Impact of Age on Variables Studies among Private Bank Employees (N = 241)

<table>
<thead>
<tr>
<th>Variables Studied</th>
<th>Age</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-Value</th>
<th>Sig. (2-Tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affective Engagement</td>
<td>&gt;= 31</td>
<td>122</td>
<td>12.39</td>
<td>3.113</td>
<td>1.597</td>
<td>.112</td>
</tr>
<tr>
<td></td>
<td>&lt; 31</td>
<td>119</td>
<td>11.80</td>
<td>2.556</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intellectual Engagement</td>
<td>&gt;= 31</td>
<td>122</td>
<td>12.08</td>
<td>1.821</td>
<td>1.796</td>
<td>.074</td>
</tr>
<tr>
<td></td>
<td>&lt; 31</td>
<td>119</td>
<td>11.68</td>
<td>1.641</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Engagement</td>
<td>&gt;= 31</td>
<td>122</td>
<td>14.07</td>
<td>2.828</td>
<td>1.985</td>
<td>.048</td>
</tr>
<tr>
<td></td>
<td>&lt; 31</td>
<td>119</td>
<td>13.38</td>
<td>2.538</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall Engagement</td>
<td>&gt;= 31</td>
<td>122</td>
<td>38.53</td>
<td>5.216</td>
<td>2.640</td>
<td>.009</td>
</tr>
<tr>
<td></td>
<td>&lt; 31</td>
<td>119</td>
<td>36.86</td>
<td>4.611</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intent to Quit</td>
<td>&gt;= 31</td>
<td>122</td>
<td>13.39</td>
<td>4.030</td>
<td>-1.114</td>
<td>.266</td>
</tr>
<tr>
<td></td>
<td>&lt; 31</td>
<td>119</td>
<td>13.97</td>
<td>4.065</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Results shown in table 3 revealed the effect of age on variables studied. There are two groups of age based on median as 31 year. One group of employees are having equal and above 31 years of age and another group below 31 years of age. The two group of employees compared on all counts of employee engagement and intention to quit. There was no significant difference observed on affective engagement, intellectual engagement and social engagement but significant difference found on overall employee engagement (t = 2.640, p< .01). Further result also suggested that there was no effect of age on intention to quit among private bank employees. Hence proposed null hypothesis (H0) was accepted.

Table 4 described the effect of employee engagement on intention to quit among private bank employee. Based on median high and low engagement groups were formed. The means on intention to quit of two groups compared to see the difference between high and low employee engagement. The mean score on intention to quit of high employee engagement group found 12.52 with sd. 4.224 and mean of low employee engagement group found 14.96 with sd. 3.432. The two groups compared on mean, the difference was found (t = 4.880) significant beyond .01 levels of significance. Thus the proposed null hypothesis (H0) was rejected. The result ascribed the effect of employee engagement play significant role on intention to quit the job. The group of employees showing high degree of engagement showing low intention to quit the job as compared to group of employees having low degree of engagement. It is very clear from the result that the tendency of quitting the job are significantly high among low committed, low engaged employees as compared to high engaged employees. The result might be attributed to job insecurity, low job satisfaction and other inadequate HRM practices. It was explains that job insecurity is a "subjective" experienced directly by employees. Bosman (2005) explained "subjective" and "objective", factors are responsible for intention to quit while Adenugba, et al. (2012), viewed that "global" and "multidimensional", paved the way for quit. But these in turn threaten the employees of losing their jobs they are either completely stop or quit the job or move to another company Mxenge, et al. (2014).

Table 5: Model Summary of Regression Analysis on Intention to Quit among Private Bank Employees (N = 241)

<table>
<thead>
<tr>
<th>Variable Studied</th>
<th>Overall Engagement</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-Value</th>
<th>Sig. (2-Tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intent to Quit</td>
<td>&gt;= 37</td>
<td>127</td>
<td>12.52</td>
<td>4.224</td>
<td>-4.880</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>&lt; 37</td>
<td>114</td>
<td>14.96</td>
<td>3.432</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 5 representing the summary of regression analysis on intention to quit among private bank employees revealed affective engagement as the important factor that emerged the predictor of intention to quit. In the first model correlation coefficient between affective engagement and intention to quit observed $R = .446$ regressed the intention to quit the job and observed coefficient of determination $R^2 = .199$ that accounted for 19.9% variation in the dependent variable. A significant inverse correlation found between affective engagement and intention to quit the job ($r = -.446$) ascribed to inverse impact of affective engagement on intention to quit the job among bank employees. The result explained that high affective engagement having positive impact on intention to quit and employees show willingness to stay with present job and remain attached with the organization. It was found that employees of private sector bank uncovered fundamentally higher scores on full of feeling commitment as they are feeling positive about doing a decent assignment/work, credited to bring down scores on aim to stop a great job uncovered negative relationship (Alfes et al, 2010). The F change ($F= 59.383, p< .01$) in the intention to quit the job of bank employees rejects the proposed null hypothesis ($H_0$).

In the second step calculated $R = .484$, coefficient of correlation between affective engagement and social engagement regressed intention to quit the job and the coefficient of determination $R^2 = .235$ that accounted for 23.5% variation in the dependent variable and social engagement alone accounted for 3.6 % variation in the dependent variable. A significant inverse correlation found between social engagement and intention to quit ($r = -.357$) attributed to inverse impact of social engagement on intention to quit the job among bank employees. High count on social engagement decreased the intention to quit among bank employees. The value of F change ($F= 11.068$) observed significant at .01 levels.

Table 6: Coefficient of Regression on Intention to Quit among Private Bank Employees (N = 241)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>21.309</td>
<td>1.018</td>
<td>20.928</td>
</tr>
<tr>
<td></td>
<td>Affective Engagement</td>
<td>-.631</td>
<td>.082</td>
<td>-.446</td>
</tr>
<tr>
<td></td>
<td>(Constant)</td>
<td>24.092</td>
<td>1.302</td>
<td>18.505</td>
</tr>
<tr>
<td></td>
<td>Affective Engagement</td>
<td>-.509</td>
<td>.088</td>
<td>-.360</td>
</tr>
<tr>
<td></td>
<td>Social Engagement</td>
<td>-.311</td>
<td>.093</td>
<td>-.208</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Intention to Quit

It is apparent from the outcome shown in table-3 that coefficient of regression for intention to quit the job from private bank. In the first model intention to quit the job made constant at unstandardized coefficient $B = 21.309$ and unstandardized coefficient $B = -.631$, standard error .082 calculated for Affective Engagement with intention to quit the job in regression equation. Affective Engagement emerged as predictor of intention to quitting behavior of employees. The
variations in sample scores explained in the form of standard error intention to quit the job. The coefficient of Beta for affective engagement was found -0.446 that explained all variables in standardized (z-score) form and value of “t” used to test the null hypothesis (H0) that there is no relationship between affective engagement and intention to quit the job. The calculated t = 20.928 which is significant at .01 levels. Hence proposed hypothesis was rejected.

In the second model intention to quit made constant at unstandardized coefficient B = 24.092 and unstandardized coefficient for Affective Engagement B = -0.509 and unstandardized coefficient for social engagement B = -0.311 with standard error 1.302, .088 and .093 respectively used to compute regression equation of bank employees on intention to quit the job. The Beta coefficients were found -.360 and -.208 that explained the variables in the same unit of measurement. The t-values of affective engagement (t= -5.764, P<.01) and social engagement (t= -3.327, P<.01) were found statistically significant beyond 99 percent. Moreover, Beta coefficient explained the variables in the same unit of measurement.

5. CONCLUSIONS & SUGGESTIONS

As discussed above a comprehensive view of employee engagement explained as “the harnessing of organization members selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances” by Kahn (1990). Researchers also come up with different definition of employee engagement highlighting three components, which are intellectual engagement, affective engagement, and social engagement (Alfes et al., 2010). Turnover intention, like turnover itself, can be either voluntary or involuntary. The results revealed that 1) age and work experience did not produce significant correlation with intention to quit; 2) there was significant but inverse correlation between employee engagement and intention to quit; 3) gender effect was observed female employees showed significantly higher degree of employee engagement and lower degree of intention to quit tendency as compared to male counterpart; 4) age and work experience did not show significant effect on intention to quit; 5) employee engagement yielded significant effect on intention to quit as higher degree of engagement showing lesser degree of intention to quit tendency and 6) affective engagement and social engagement emerged as the predictors of intention to quit among bank employees. Further comparative study requires making results more meaningful. To retain employee and stop employee turnover and quitting job and organization engage employees, provide job security, incentives, job satisfaction and challenging job to make them involve in their job. Appropriate HRM practices are required to engage employees and stop activation of quit and turn over.

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