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Factors Affecting The Turnover Intention Of Subordinate Employees In The Banking Sector Of Sindh, Pakistan

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Abstract

The current research examines the personal factors as well as organizational factors, such that those may affect the turn over intention of subordinate employees working under the supervision of manager in the local private banking sector of Sindh, Pakistan. This study determines at the effects of four basic types of transformational leadership: idealized influence, inspiring motivation, intellectual stimulation, and individual consideration. It also examines the effects of two main job-related factors such as: work-family conflict and other job possibilities. This study used primary data, which were responses to an online survey questionnaire that was provided as a Google form posted on the WhatsApp numbers and email addresses of the subordinate employees. There were 750 useful responses obtained from subordinate employees from different banks of Sindh, Pakistan, voluntarily participated in the current study. Smart PLS version 3 and Spss-25 version were used to examine the data and determine how important and vital the links were between the factors. The results shows that idealized influence do not significantly affect the turnover intention. However, workers in the banking industry of Sindh, Pakistan, were found to be less likely to want to leave their current jobs, when same persons were motivated as well as inspired, intellectually stimulated, and treated as individuals. These results show that subordinate employees at local private banking sector of Sindh such that thinking their bosses are inspiring, mentally stimulating, and caring are less likely to want to leave their existing jobs. The study also discovered that work-family conflict and perceived alternative job opportunities had a good and significant effect on the intention to leave a job. This means that workers who have many problems at balancing work and family conflict or have good job chances elsewhere are more likely to consider leaving their current organization.

Keywords: Transformational leadership, Idealized influence, Inspirational motivation, Intellectual stimulation, Individualized consideration, Work-family conflict, Perceived alternative job opportunities, Turnover intention, Banking sector of Sindh, Pakistan.

Introduction:

Companies are fighting for the best workers in the global job market (Asif et al., 2023; Lee et al., 2019; Kariuki Marian, 2015). More than one company will often hire the same person with the same skills. Because of this, it is hard for companies to keep such bright people on staff being team members. Every person has different ideas about what is essential. Employees wanted more than just money; such individuals wanted a great workplace, too many of chances to learn and grow, a healthy balance between work and family, as well as a feeling that their work is far more meaningful (Serenko, 2024; Stone et al., 2020; Khan, 2017). Organizations that are being capable of meeting these needs can keep the existing employees within the premises of their organization despite facing competition throughout the market. Engaging employees is essential to keep them in the same organization. People such that do not care about or are not interested in their present jobs are likelier to look for work elsewhere (Hur and Abner, 2024; Al et al., 2022; Tse et al., 2013). According to the past research, high change was the biggest problem for most of these employees (Taylor et al., 2024; Jang and Kanedampully, 2018). Businesses that do not emphasizing on maintaining employee loyalty within the same company may prove challenging if efforts aren't made to foster a positive and enjoyable work environment. Today's workforce values the opportunity to advance professionally in any field of inquiry. If their job chances are not good, such employees might leave the organization to look for better ones (Naim and Ozyilmaz, 2023; Akkermans et al., 2020; Bryer, 2019). In order to retain talented individuals, businesses and organizations must provide

them with clear career routes, unique opportunities to advance their talents, and regular feedback on both positive and negative aspects of their job and performance (Dodanwala et al., 2023; Sánchez-Hernández et al., 2019; Nemanich Keller, 2007).

After a significant change, many bad things can happen to a business, like paying more to hire and train new employees, making less work got done, and losing old and institutional knowledge as well as expertise (Wu et al., 2023; Balsmeier and Woerter, 2019). Some people quit the present jobs because such employees do not like the long hours of work, and even such fellows cannot make personal plans, or do not feel like that, they have enough freedom to live life according to own will and wish. In the situation, whenever many workers leave, the company may lose money as well as loss in production (Ozduran et al., 2023; Drew and Marshall, 2020). The costs include letting know people about publicizing job positions, conducting interviews, and putting new hires through acceleration are among the expenses. A few incidental expenses include decreased productivity during the transition, lost institutional knowledge, and diminished trust among surviving staff members. A high turnover rate can damage an organization's reputation both inside and externally (Ali et al., 2024; Alzoubi et al., 2020). People interested and wanted to work for the organization might apply less often because such employees might think it as unsuitable. People may also lose trust in a business if the staff changes a lot, that can also hurt business relationships.

Mumtaz and Hasan (2018) found that the banking business needs to be showing consideration with many of the employees are leaving their jobs, especially in Pakistan and some other parts of Asia. Transformational style of leadership is a type of leadership had always been helping in lowering the intention of non-executive employees in leaving job from the Pakistani banking business (Darmawan and Baigs, 2024; Song et al., 2022). Transformational leaders push their employees to work better and become more skilled and gifted (Haryanti and Zulganef, 2023). Leaders having the capability to transform banks can also inspire their employees by giving them a clear picture of their goals to be achieved (Alrowwad et al., 2020). Transformational leaders provide their teams a sense of drive and get everyone thrilled regarding the settled goal of the group (Zhang et al., 2024). It is usually observed that employees are excited about the settled goal, they shall prefer to stay with the organization and do not show their likeliness of wanting to leave the current organization. When someone needs care or has to work, people need help handling their work and home duties (Ozduran et al., 2023; Talukder, 2019). This is called conflict between work and home. One form of role conflict is when an individual finds it difficult to balance the demands and objectives of their home and work jobs at the same time. Work and family can conflict in many ways, including overtime, stress, and behavior, work-family conflict can happen with both mothers and fathers, when they try to balance their home caring and career needs (Young et al., 2023; Obrenovic et al., 2020). When one have to spend too much time on one job and not enough on the other, this is called time-based conflict. An individual may require additional time with their family if working for long hours in the workplace (Mullens and Glorieux, 2024; Page et al., 2020).

It is a good sign that someone wants to leave willingly (Sharma and Kaur, 2024). Nevertheless, little research has been done on how various transformational leadership elements, such as idealized influence, intellectual stimulation, inspirational motivation, and individual considerations, impact subordinate staff employees' intention to leave their current position in a local private sector banking setting of Sindh, Pakistan. The four facets of transformative leadership are distinct from the desire of lower-level employees in Sindh's private banks to resign from their positions, according a study. Banking takes place in a particular social, cultural, and economic context in Sindh, Pakistan. While these external factors may affect work-family tension, little research has been done on how they affect the desire to leave a job or how other job opportunities are seen. By looking at Sindh's unique culture and social factors, one can learn a lot about the various ways to keep subordinate employees working under the manager in the local private banking field of Sindh, Pakistan.

Objectives of the study

The current study has the following objectives:

1. To determine the impact of organizational elements on subordinate employees' desire to leave the local private banking sector in Sindh, Pakistan—idealized influence, inspirational motivation, intellectual stimulation, and individual consideration.
2. To investigate the impact of **individual factor** (Work-family conflict) on the intention of subordinate employees in Sindh, Pakistan's local private banking industry to leave.
3. To examining the relationship between **individual factor** (Perceived alternative job opportunities) on turnover intention among the subordinate employees working in the local private banking sector of Sindh, Pakistan.

Research Model

Organizational factors

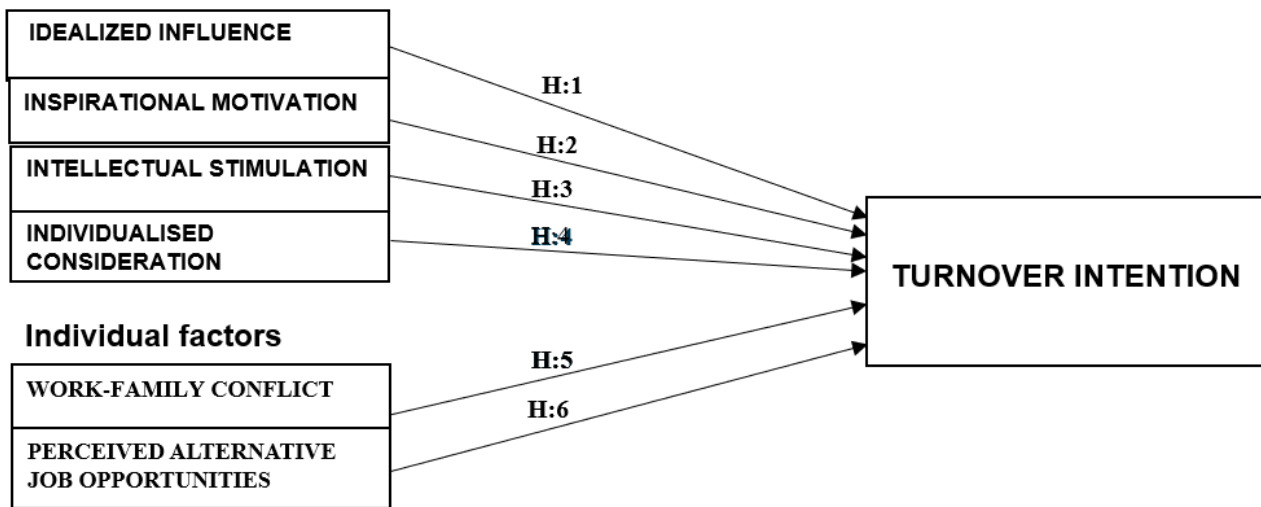


Figure 1: Research Model

Literature review and Hypothesis Development

Theoretical framework

Transformational theory of Leadership

It is noticed that when people work in banks in Sindh, Pakistan, changing styles of leaders affect their plans to quit the existing positions. Researchers can learn much about the link between leadership and job loss from the transformational leadership theory (Lin et al., 2020). Transformational leaders in Sindh, Pakistan's local private banking industry have the power to drastically impact employees' plans to leave by being alluring and providing a model example for others who follow them. Whenever followers think their leaders are trustworthy, honest, and have high moral standards, they are likelier to stay with the organization and not to leave present job (Srimulyani and Hermanto, 2022). Getting motivated through inspiring attitude: When it comes to banking, transformational leaders are capable of setting goals for the organization and get everyone attributing towards the towards work. Inputting an exciting idea and an exclusive goal with your employees can give them a feeling of purpose and excitement about their work (Darmawan and Bagis, 2024; Plachy and Smunt, 2022). Motivated and driven people are not as much interested in leaving their current jobs. Transformational leaders push their employees to ponder deeply, be inventive in the sense of creativity, and give the new thoughts. Bankers in Sindh, Pakistan, could be more involved and happier with their jobs if their bosses encouraged them to think exterior angle of the things, interrogation is appreciated when is about status quo, and seize opportunities to learn and grow. This enhances workers emotional motivation and makes them happy with their jobs, which makes them with the reducing degree of quitting the current job (Timsina, 2024; Al-Suraihi et al., 2021). Transformational qualities acquiring leaders working in the banking sector can keep employees from quitting by specially providing each member of organization an individualized care as well as support. It is better for everyone if leaders know each employee's needs, skills, and goals. Gabriel and Aguinis (2022) say that workers have very less interest in leaving the jobs they are performing, if the leaders felt the followers valued, supported, and allowed to learn and grow.

Conservation of Resources Theory

The Conservation of Resources Theory is generally related with the utility and carefulness of valuable resources in the best way (Li et al., 2024; Musavengane and Kloppers, 2020). This theory suggests that persons struggle to obtain, hold, and defend the valuable resources, and the occurrence of stress takes place when there is a perceived threat to these resources. Nonetheless, the concepts in this theory can be expanded upon and applied to HR duties in the workplace, particularly with regard to employees who wish to resign. The Conservation of Resources Theory expresses that individuals try to keep the things they use safely. There are many resources which can help including people, like their time, energy, and skills (Gull et al., 2023; Zhou and Chen, 2021). In addition to this, when resources are being criticized or are running out of one's reach, an individual may impress the concern as well as worry, and act in ways that can protect those resources (Obeng et al., 2024; Raja et al., 2020). Thus, it may be concluded that employees may consider leaving their existing positions if they perceive that the resources they have access to are being depleted or threatened. Keeping in mind these things one can say that methods for resource security to keep their resources safe and make more of them for the future aspects. Lastly, it is noticed that employees are about to quit, they might look for the ways to get back to work with the same company, such as through mentoring, coaching, training and development programs, or flexible work plans within the premises of same organization (Das and Malik, 2024; Willems et al., 2023).

Social Exchange Theory

The social exchange theory is another theory such as suggested that every individual preferred their jobs and social connections through weighing the pros and cons in long run (Razzak et al., 2024; Stafford and Kuiper, 2021). Furthermore, the social

exchange theory indicates that an individual try to get the most rewards with the least cost when dealing with other people within the firm as well as in the personal life. When people go to work, they weigh the pros and cons of their job. The pros included pay, perks, and a happy job. The cons included the abundant work, strain, and freedom at very low level. When people feel like they are sharing resources fairly, They are more likely to be content in their partnerships and less like to desire to break them up (Lahbar et al., 2024; Alam, 2022). This stands for that employees are much more willing to continue with the current organization, if the same workers believed that the pros are more significant than the cons. It is true to some extent that, Social Exchange Theory does not attempt to make people less likely to want to leave, but it does help employees in figuring out, what inspires employees to be devoted, content, and willing to stick with the same company.

Hypothesis Development

Idealized influence

An essential part of transformational leadership is idealized impact, which can change an employee's decision to leave their current job from the current organization (Okeke et al., 2024; Raman et al., 2020). Idealized impacts have demonstrated how great and well-liked leaders who conduct in a way that inspires others to follow them are. Their positive energy makes them appealing to others. This makes people believe that the leaders want everyone to be like them. Leading one's who were honest, reliable, and skilled earned the trust and belief of the people who worked for them (Hud et al., 2024; Hoddinghaus et al., 2021). Langat et al. (2019) said that leaders such that facilitated their employees and were seen as role models got much respect, and staff functioning under such leaders are expected to do a good job. According to Türkmen and Özduyan, (2024), and Gupta et al. (2022) , workers are likelier to stay with the same organization, if followers believed that they can trust their bosses. Therefore, the following hypothesis is developed:

H1: Idealized influence negatively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Inspirational motivation

According to the dynamic leadership hypothesis, an employee's likelihood of quitting their job can be influenced by their motivating motivation (Pattali et al., 2024; Wijayati et al., 2022). Once bosses can motivate the followers showing them a clear picture of what they want to achieve, this is known as motivation. Inspirational inspiration had the opposite effect on the desire to leave (Ngunjiri, 2024; Ohunakin et al., 2019). Encouragement driven leaders set an excellent example by personally dedicating themselves to the organization's goals and connecting with followers. This built trust and made followers more dedicated to the organization, even when things got tough (Richard and Kamalanabhan, 2024; Donald, 2017). Inspirational inspiration greatly affected employees' plans to leave their jobs and their willingness to try new things (Gabriel et al., 2022). Therefore, the following hypothesis is established:

H2: Inspirational motivation negatively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Intellectual stimulation

Transformational leadership takes on a new level when leaders encourage employees to be inventive, giving the innovative as well recent ideas, and critically thinking about the various aspects (Kehr et al., 2023; Riva et al., 2021). Leaders who promote rational and logical growth and allow the employees to think critically, develop new ideas, and fix problems. This place makes you feel free, powerful, and likewise you have a reason. Intellectual excitement kept employees from leaving and made it more likely for companies to reach their goals (Pakpahan and Sihombing, 2024; Gyensare et al., 2016). Intellectual stimulation has been shown to make team members feel safer, leading to fans having good views and a higher chance of staying with the group (Mwita et al., 2023; Sobaih et al., 2022). Intellectual excitement makes people less likely to get burned out on their jobs and more likely to want to quit (Nilsen et al., 2023; Park and Pierce, 2020). Therefore, the following hypothesis is proposed:

H3: Intellectual stimulation negatively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Individualized consideration

This is "individualized consideration (Chebon et al., 2019)." It means that, a boss can see and help employees with their specific needs, skills, and goals. Individualized thought means that bosses learn deeply about what each worker wants, likes, and how the employees like to do their job (Martins et al., 2023). Leaders such that show care for each person help the employees, taking steps for workers growth by giving support, advices, and other specific tools. Individualized care meant that the boss helped followers fully realize their organizational potential and had given employees specialized professional help (Aliane et al., 2024; Alshamsi et al., 2020). Individual thought was linked to workers' incorrect plans to leave the present jobs (Saeed and Jun 2022). Therefore, the following hypothesis is developed:

H4: Individualized consideration negatively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Work-family conflict

When an employee tries to be a mother or father at work and home, this is called a "role conflict" (Iztayeva, 2022; Kulik, 2019). It had responses from different people. There was also conflict between work and family because workers' personal and work lives were not balanced. Additionally, it is an inter-role conflict since the employee must simultaneously manage

demands from both home and work (Young et al., 2023; Choong et al., 2022). Work and family can get in the way of each other. There was work-family tension when a person had to do things for work that got in the way of their family duties (Khan et al., 2024; Venkatesan, 2021). Therefore, the following hypothesis is established:

H5: Work-family conflict positively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Perceived alternative job opportunities

Possible fresh jobs can be supposed of in both intellectual as well as in the practical moods. First, the quality of the working member's current career is related to the quality of future job opportunities. This is called "job-seeking behaviour," which means the employee looks for and finds good job opportunities and choices (Lee and Jun, 2024; Abbasi et al., 2022). People's educational specialization, skills related to job, determination, expectation, interest, and gladness at work are all special traits that pointedly affect how individuals judge and perceive the followers. Workers and employees thought that they had different job options based on one's personal skills and abilities (Pinnington et al., 2023; Inegbedion et al., 2020). Workers looked for chances outside of work this time and picked the best one. Researchers sorted out a link between how someone felt regarding the other job opportunities and the desire to give away the present job. A correlation has been seen between employees' intentions to depart and their employment prospects. If workers believed that there were exciting chances and decent compensation in the labour market, employees were more likely to desire to quit the said job (Martini et al., 2024; Steil et al., 2020). Therefore, the following hypothesis is proposed:

H6: Perceived alternative job opportunities positively related to turnover intention among the subordinate employees working in local private banks of Sindh.

Methodology

Procedure, Data and Population

A rational approach is being utilized in this study, which adopted the theory-then-study technique. Ideas are made in such a way the earlier on described ideas are tried out in the actual phenomenon. The "top to down" level approach to rational study begins with a huge level idea and builds on it to develop more specific theories (Salman et al., 2024; Demeter et al., 2021). The poll method was used for the current study, and the data will be taken using a standard form with a few minor changes. The independent and dependent elements are related. This is to meet the study's goals and determine if there is one. Subordinate employees such that working at private local banks in banking regions of Hyderabad and Sukkur, Sindh, will be sent surveys questionnaires with the help of Google form posted on the WhatsApp numbers and email of the subordinate employees to be filled out for the current study on voluntarily basis. In order to increase the likelihood of receiving accurate and comprehensive data, the study's groups were selected with care. This study looked at five private local banks in Sindh. These banks included, Allied Bank Limited, MCB Limited, Habib Bank Limited, United Bank Limited, and Bank Alfalah Limited. The employees working at subordinate level under the supervision of manager at these banks were asked to fill out a poll that asked them several questions related to dependent and independent variables. Observers can find these banks in Sukkur and Hyderabad banking regions of Sindh. For this reason, all five of the local private banks will be represented, if the study is to be conducted in stages, then each variable needs fifty data points.. Additionally, researchers can apply the rule of thumb formula suggested by (Roscoe, 1975) and later on used (Hill, 1998), that says that the group size = ten times multiplied the questions number on a form. Such like that, 46 times the ten is 460, which is usually thought to be the smallest sample size required for the current study. To get more validated results, the current study looked at information from the cases 750 in number.

Questionnaire

Ten questions make up the first section of the assessment, which focuses on the demographics and personal characteristics of staff members who report to managers in local banks in the private sector in Sindh's banking regions of Hyderabad and Sukkur. The consequent part had 12 sample questions about four critical and basic aspects of the transformational leadership style. These were imagined impact, inspirational motivation, intellectual stimulation, and individual thought. The questions were created by Avolio and Bass (1995). The tenth research item came from Carlson, et al. (2000) s' study, and was about the work-family conflict takes place due to home and organizational responsibilities. The fourth part talks about how people see other job opportunities. Weng and McElroy (2012) used this five-item variable in their study. The items in the group came from the scale related to turnover intention drawn from the study of Seashore et al. (1982), Wayne et al. (1997), and Castle et al. (2007). Yet, this study uses a group of 750 people to get better results.

Results and Discussion

Table 1 shows a spread the across banks when the respondents' bank ties were examined. With 21.1% of the solutions, MCB Limited had the most with 158 branches. The following four banks including Bank Alfalah Limited (20.0%) with 150 branches, United Bank Limited (19.9%), with 149 branches, Habib Bank Limited (19.7%), with 148 branches, and Allied Bank Limited (19.3%) with 145 branches. In Sindh, most of the people who answered (58.8%), 441 respondents lived in banking branches situated in Hyderabad region of Sindh. The last 41.2% of people 309 in number who answered were from Sukkur banking region. The people who answered were mostly were male fellows (86%) with the number of 645 in count, and with only 14% being female cadre employees, with the number of 105 in the count. Different age groups were represented among those who answered. Most people who answered (43.9%) were between 31 and 40. 41.6% of all replies came from people younger than 30 years of age. People aged 41 to 50 made up 11.6% of all replies, and people aged 51 and up made up 2.9%. Different age

groups were represented among those who answered. Most people who answered (43.9%) were between 31 and 40 years of age. 41.6% of all replies came from people younger than 30 years. People aged 41 to 50 years of age made the 11.6% of all replies, and people aged 51 years and above made up 2.9%.

When it came to whether or not the interviewees were married, the vast majority of the respondents (75.2%) were married employees. About 24% of those who answered were single, and only 0.3% were widowed or widower. Most of the people had been asked replied (54.5%) having at least a master's degree are 409 in number, the higher level percentage. 38.3% of the subordinates answered had a college degree with 287 in number. Only some people chose other titles, like an M. Phil (3.9%) with 29 in number, an HSC (2.0%), with 15 in number, a Ph.D. (0.7%) with 5 in number, or an SSC (0.7%) with 5 in number. 73.1% of those asked what their top degree was in Business Studies, with 548 in number . 5.1% of those who answered had a degree in the arts, with 38 in numbers, while 21.9% had a degree in science, with 164 in number. When asked how long they had been working, 44.1% of those answered that they had worked for the span of six years and above. After that, 29.3% had provided their services for 0 to 2 period in years, and 26.5% had performed their responsibilities for 3 to 5 years. (Table 1 shows the details in this regard).

Table 1: Demographic profile

Category (Name of Bank)	Frequency	Percent
Habib Bank Limited	148	19.7
MCB Limited	158	21.1
Allied Bank Limited	145	19.3
United Bank Limited	149	19.9
Bank Alfalah Limited	150	20.0
Category (Name of Region)		
Hyderabad	441	58.8
Sukkur	309	41.2
Category (Gender of Responded)		
Male	645	86.0
Female	105	14.0
Category (Age of Responded)		
30 and below	312	41.6
31-40	329	43.9
41-50	87	11.6
51 and above	22	2.9
Category (Marital Status of Responded)		
Married	564	75.2
Un-married	184	24.5
Widow/Widower	2	.3
Category (Qualification of Responded)		
SSC	5	.7
HSC	15	2.0
Graduate	287	38.3

Masters	409	54.5
M. Phil	29	3.9
Ph. D	5	.7
Category (Degree of Responded)		
Business Studies	548	73.0
Humanities	38	5.1
Science	164	21.9
Total	750	100.0
Category (Service length of Responded)		
0-2 Years	220	29.3
3-5 Years	199	26.6
6 Years and above	331	44.1

Reliability and Validity of Instrument

It can see the Cronbach's Alpha scores for each factor in Table 2. In terms of the items in the questionnaire, it forms as well checks how consistent as well as accurate a scale or total number is. Anselmi et al. (2019) use Cronbach's Alpha to measure how consistent something is with itself. If the Cronbach's Alpha number and the combined consistency is higher, the data based on numeric is more reliable within the limits fixed. The "Idealized Influence" variable has a Cronbach's alpha value of 0.865 along with a combined dependability value of 0.913. In other words, the instruments or indicators used to gauge perceived effects are very similar to one another.

To put it another way, the items on this scale correctly measure the same central idea. It is safe to say that "Inspirational Motivation" is a reliable variable because its Cronbach alpha value is 0.833 and its merged reliability value is 0.896. This indicates that the ways that creative drive is measured are also very similar. This scale's things are always linked so that it can measure what it was meant to measure. The Cronbachian value of alpha and the resulting combined reliability of the "Intellectual Stimulation" measure are 0.773 and 0.883, respectively. This shows an internal stability level which is similar to what Inspiring Motivation has gained in this study. Getting a good idea of Intellectual Stimulation is possible because the things that measure it are linked. The "Individual Consideration" part has a Cronbach alpha value of 0.764 and a combined reliability value of 0.887. Since this number is less than the previous ones, the degree of internal unity is also lower than it was for the preceding factors. Compared to the other variables, the items measuring individual thinking have a lower correlation with the construct as compare to other measures. However, their value is above 0.70, which, according to George and Mallery (2003), is reasonable.

The work-family stress measure has a value of 0.905 for Cronbach's alpha. The scale indicates a high degree of similarity between the items. We also refer to this as stability. For the majority of investigations, a Cronbach's alpha number above 0.70 is sufficient. The value of composite reliability with respect to work-family conflict. With the 0.923 Cronbach's alpha value of 0.818, the items on the imagined substitute job options scale are somewhat related and mostly reliably measure the same main concept. The amount of 0.70, usually considered suitable for internal uniformity, is higher than this number. The value of composite reliability for the imagined alternative job options scale is equal to 0.879, which is above the threshold value of 0.7.

The Intention to leave variable having the Cronbach's Alpha score (0.872), but the overall confidence is only 0.907. This indicates a high degree of internal stability in the variables utilized to determine the departure strategy. There is much connection between the scale's items, which makes it a great way to find out if subordinate staff members want to quit their jobs at that bank. The value of VIF of all dependent variables is also less than < 5 . Lastly, all of the AVE values are better than 0.50 for all the independent variables, which shows that the study is valid.

Table 2: Reliability and Validity

Name of variable	Outer loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	No. of items	VIF
Idealized Influence	0.770	0.865	0.913	0.778	3	1.824
	0.944					2.921
	0.922					2.673
Inspirational Motivation	0.773	0.833	0.896	0.742	3	1.750
	0.899					2.056
	0.906					2.075

Intellectual Stimulation	0.803	0.773	0.883	0.791	2	1.658
	0.969					1.658
Individual Consideration	0.949	0.764	0.887	0.798	2	1.617
	0.833					1.617
Work-family conflict	0.736	0.905	0.923	0.601	8	2.005
	0.708					2.406
	0.779					3.079
	0.831					2.350
	0.801					2.372
	0.780					2.539
	0.774					2.583
Perceived alternative job opportunities	0.816	0.818	0.879	0.645	4	1.718
	0.819					1.991
	0.829					1.722
	0.746					1.549
Turnover intention	0.850	0.872	0.907	0.662	5	
	0.772					
	0.847					
	0.804					
	0.792					

Discriminate validity

Fornell Larker Criterion

Additionally, discriminating validity was investigated in accordance with Fornell and Larcker's (1981) recommendation. It is evident that each construct's initial value ought to be bold.

The Table 3 shows that the current study's constructs have higher diagonal values than non-diagonal values..

Table 3. Fornell larker Criterion

	Idealized Influence	Individual Consideration	Inspirational Motivation	Intellectual Stimulation	Perceived alternative job opportunities	Turnover intention	Work-family conflict
Idealized Influence	0.882						
Individual Consideration	0.685	0.893					
Inspirational Motivation	0.722	0.742	0.861				
Intellectual Stimulation	0.616	0.651	0.759	0.890			
Perceived alternative job opportunities	0.075	0.071	0.056	0.117	0.803		
Turnover intention	0.217	0.289	0.234	0.103	0.410	0.814	
Work-family _conflict	0.100	0.084	0.035	0.002	0.355	0.470	0.775

Heterotrait-Monotrait Ratio

The study instrument's discriminant validity is assessed using the Heterotrait-monotrait ratio (Hair et al., 2006). For HTMT, a number less than 0.90 is considered acceptable. Table 4 presents the statistical information for HTMT. Based on these results, it can be inferred that the data collected in this study has discriminant validity.

Table 4: HTMT

	Idealized Influence	Individual Consideration	Inspirational Motivation	Intellectual Stimulation	Perceived alternative job opportunities	Turnover intention	Work-family conflict
Idealized Influence							
Individual Consideration	0.825						
Inspirational Motivation	0.866	0.893					
Intellectual Stimulation	0.743	0.855	0.887				

Perceived alternative job opportunities	0.132	0.162	0.158	0.158		
Turnover intention	0.225	0.324	0.248	0.142	0.473	
Work-family conflict	0.148	0.115	0.125	0.122	0.409	0.524

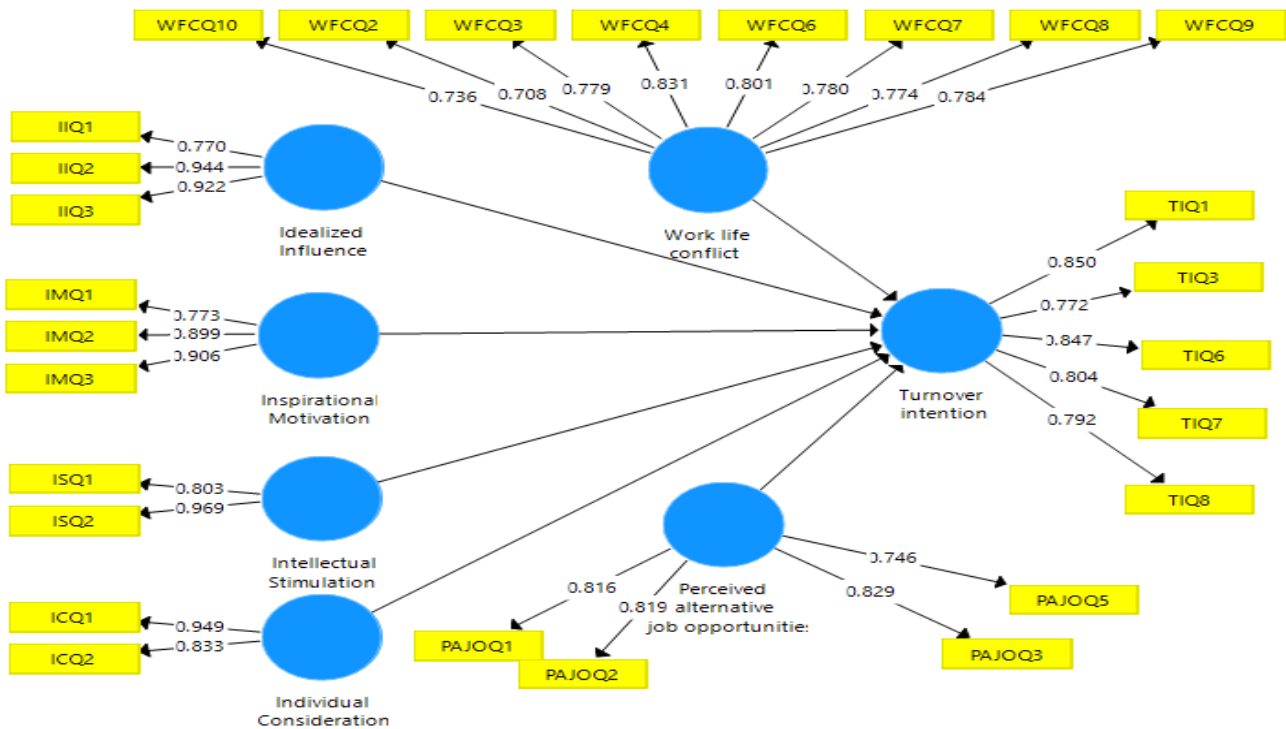


Figure 1: Model fitness

Hypotheses Testing

The findings indicate that idealized influence has no discernible effect on turnover intention in Sindh's banking industry, with a significant value of 0.718 and a beta value of -0.015. There is more than 0.05 as the significant value. Consequently, a hypothesis is disproved. Additionally, with a beta value of -0.146 and a significant value of 0.017, the results demonstrate a strong impact of inspiring motivation on turnover intention in Sindh's local private banking industry. There is less than 0.05 as the significant value. The hypothesis is consequently accepted.

With a beta value of -0.157 and a significant value of 0.023, the results also demonstrate a noteworthy influence of intellectual stimulation on turnover intention in Sindh's banking industry. There is less than 0.05 as the significant value. Consequently, a hypothesis is approved. Furthermore, the findings demonstrate a substantial impact of individual consideration turnover intention (beta value of -0.262 and significant value of 0.000) on Sindh's banking sector. There is less than 0.05 as the significant value. Consequently, a hypothesis is approved.

In the present, hypotheses were examined for the individual components as well. First, with a beta value of 0.335 and a significant value of 0.000, work-family conflict significantly and favorably influences the intention of turnover in Sindh's banking industry. There is less than 0.05 as the significant value. The hypothesis is so accepted. Lastly, with a beta value of 0.301 and a significant value of 0.000, the results demonstrate the noteworthy and favorable influence of anticipated alternative work prospects on turnover intention in Sindh's banking industry. There is less than 0.05 as the significant value. Consequently, a hypothesis is approved.

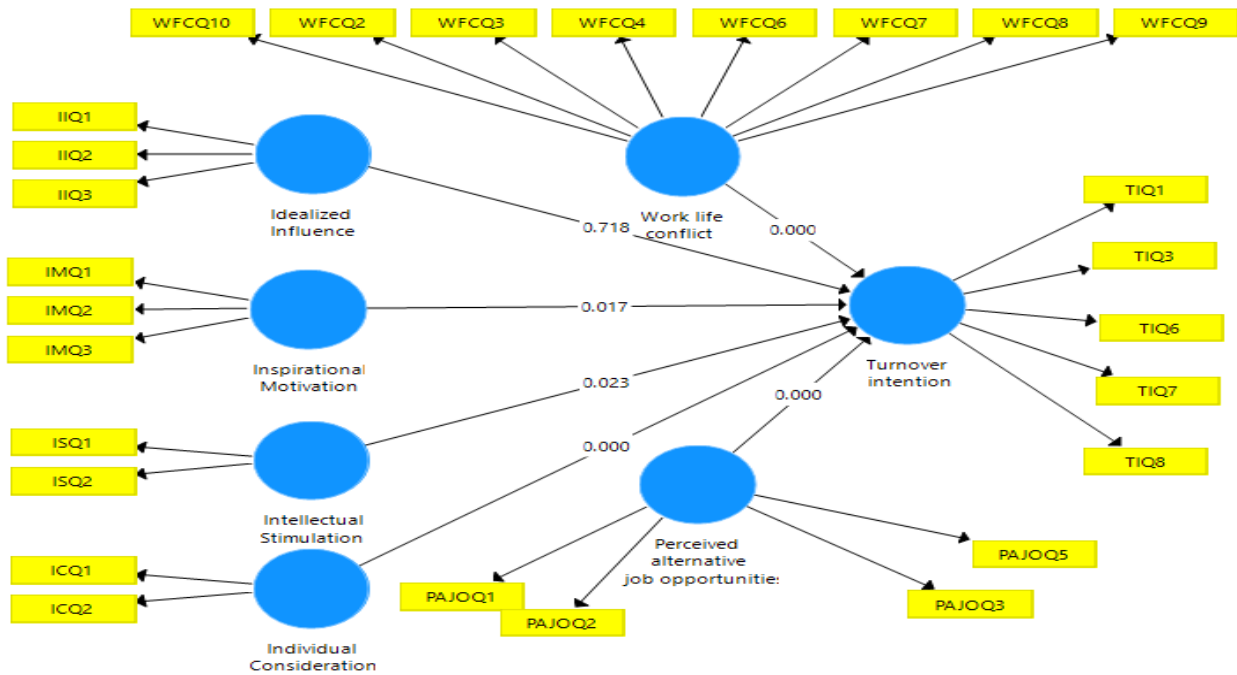


Figure 2: Structural Equation Modelling

Table 3: Hypothesis Testing

Dependent variable	Independent variable	Value of beta (standard coefficient)	Significance Value	Results
Turnover intention	Idealized Influence	-0.015	0.718	Rejected
	Inspirational Motivation	-0.146	0.017	Accepted
	Intellectual Stimulation	-0.157	0.023	Accepted
	Individual Consideration	-0.262	0.000	Accepted
	Work-family conflict	0.335	0.000	Accepted
	Perceived alternative job opportunities	0.301	0.000	Accepted

Discussion on results

Hypothesis 1, The results show no significant influence of idealized influence on intention to turnover in the Sindh’s banking local private sector, with a beta value of -0.015 and a quite higher value of 0.718. The value is more than 0.05. Therefore, a hypothesis is not accepted and got rejected. The notion that the desire to quit a job is correlated with Idealized Influence in the private banking sector of Sindh, Pakistan, needed to be backed for many reasons. Other important factors that could show a role are group traits, cultural and organizational factors, measurement limits, and the role of luck (Nabella et al., 2022). The much more research into related aspects would assist the researchers understand in which way they affect each other (Sorkkila and Aunola, 2020).

Hypothesis 2, The results show a significant impact of inspirational motivation on intention to quit in the Sindh’s banking sector, with a beta rate of -0.146 and a substational value of 0.017 and the value is less than 0.05. Therefore, the hypothesis is accepted. Employees who think their leaders are enthusiastic and have a lower level choice of wanting to leave their current organization (Haldorai et al., 2020). A motivating and inspiring workplace can be created by a leader who exudes enthusiasm, demonstrates energy and excitement, and gives employees a sense of direction and significance in their work. The findings highlight the significance of bank executives becoming more adept at encouraging and motivating others. Companies can pay for development of leadership programs that guides about assistances related to skill like speaking, setting goals, and making the workplace pleasant destination (Voss et al., 2021). Companies can keep their employees by making their leaders more exciting, which lowers the chance that workers will quit and raises their overall happiness. It is essential to remember this when looking at the data about the link between Inspirational Motivation and the desire to leave the banking business. Banks have many problems because they deal with much work, stress, and competition (Victoria, 2022).

Hypothesis 3, The results show a significant impact of intellectual stimulation on intention of leaving from the banking local private sector of Sindh, Pakistan with a beta value of -0.157 and a value of 0.023 comes out to be significant and it is well known that the significant value must be is less than 0.05 at 95% confidence interval level. Therefore, the third hypothesis is accepted. This means employees exposed to more Intellectual Stimulation have less intention of wanting to quit the company. How much a leader challenges their staff to think critically, come up with fresh concepts and solutions, and challenge what they believe to be true is known as intellectual stimulation. As Ahmadzadeh et al. (2022) say, companies that encourage learning,

innovation, and intellectual curiosity make great places to work that attract and keep intelligent people. Giving employees a chance to do difficult, thought-provoking work can make them happier and give them a sense of success, decreasing their likelihood of desiring to quit their present positions (Cornito and Cunanan, 2020).

Hypothesis 4, The results show a significant impact of individual consideration intention of leaving from the banking private local sector of Sindh, Pakistan with a value of beta coefficient equals to -0.262 and a significant value of 0.000. The value which is enumerated as significant is less than 0.05. Therefore, a hypothesis is accepted. The study's findings demonstrate the importance of individual consideration in promoting the health and happiness of employees. Leaders are concerned about the welfare of their staff and provide assistance based on their individual requirements (Kaluza et al., 2021). People who work in this way can feel respected, understood, and cared for, making them happier at work and better for their health. The study's results could help businesses lower the prices of hiring new people. Turnover of employees can cost a lot because of the costs of finding, training, and starting new workers at the organization (Elsafty and Oraby, 2022).

Hypothesis 5, The results show a significant and positive influence of work and family conflict on the intention to turnover in the banking sector of Sindh, with a value of beta coefficient equals to 0.335 and a value of 0.000 which proved significant as well. The value of significance is less than 0.05. Therefore, the hypothesis is accepted. This finding fits with other studies that found that work-family conflict makes many work-related effects worse, like wanting to quit. It is possible for people to be less happy with their jobs if their occurs a conflict between personal and work tasks (Goetz and Wald, 2022). They might want to leave the company if they feel this way. Work and personal life that do not get along can cause worry, burnout, and sadness. When bad things happen at work, workers may care less about the company and want to leave more quickly. If they do not deal with work-family conflict, some companies may need help keeping employees, particularly the employees have given value to a good work-family balance (Pensar and Rousi, 2023).

Hypothesis 6, The outcomes show the significant and positive impact of supposed substitute opportunities on intention of turnover in the banking local private sector of Sindh, Pakistan with a beta value of 0.301 and a 0.000 significant value. There is less than 0.05 as the significant value. Therefore, the hypothesis is accepted. Individuals might be more likely to ponders regarding quitting of their jobs if individuals feel that there are greater employment opportunities outside of their organization. This finding supports this idea. After seeing other opportunities, people can change their minds about quitting their present job. Seeing different employment opportunities can give people more self-assurance and encourage them to consider changing careers. The fact that people need to look at several job opportunities demonstrates in what way external features, such as the market job availability can influence their choice to quit their present job (Ali and Anwar, 2021).

Theoretical Contribution

The present study adds some new ideas to the body of knowledge. First, the study adds to what has already been done allowing us to consider the application of creative leadership in the banking industry. Transformational leadership is basically composed of four basic parts: caring for each person, having a desired effect, and driving drive. Researchers can evaluate or assess the degree to which banking industry leaders exhibit these transformative leadership traits using this framework. The second related element is that the Conservation of Resources Theory adds to this study is that in what way work- family conflict impacts the willingness to quit the present job. This informs about the workers' resources drop when they struggle to balance work and personal life. This makes them dislike their job and want to find another one. The third thing that Social Exchange Theory adds to this study is that it looks at how people see other job opportunities as a factor that affects their desire to leave their present job. As people look for other jobs because weighing the benefits and drawbacks of quitting their work is important step before taking the decision. Individuals may believe that the advantages and rewards of other occupations outweigh those of their current position. Afterwards, employees might showing up the feeling of upset and be unable to find the desire to work for the current business organization, increasing the likelihood that they will give up current position.

Practical Implications

The current research examined the impact of transformative leadership styles on individuals' intentions to leave their current positions in Sindh, Pakistan's local private banking sector, is the first thing managers in this field should know. Transformational leadership gives managers much power to make better the internal atmosphere of workplace in the organizational setup, struggling to keep away workers from quitting, and increase the business's success. Hiring and promoting leaders who are receptive to new ideas should be a primary priority for banking companies. People are more devoted to the organization's objectives when they are led by transformational figures because they are motivated to love what they do. Second, work-family strife makes people less likely to stay at their jobs, so banks should put work-family balance programs at the top of their list of priorities. Workers can set their hours or work from home as part of some of these programs, which can help them better balance their work and personal responsibilities. Working out programs or therapy services for employees can also help improve their health and lessen the adverse effects of work-family tension. To keep their best workers, companies should plan for succession and ways to keep them interested in their work. This means hiring people having good potential and providing them with chances of learning, growing, and making their job paths within the company. Companies that spend money on talent development and succession planning show that, the leaders make it less probable for their workers to depart and show that they care about their long-term professional ambitions.

Concluding Remarks

The results give groups working in this practical area knowledge with real-world effects. Transformational leaders use the different aspects of the transformational leadership style to make the workplace good. This makes workers better, more involved, and more loyal to the company. They do this by giving each employee the help they need and pushing them to work hard. This creates a sense of collective drive in the employees. Employee inclination to stay with the company or their positions is decreased as a result. The study's findings also demonstrated that people's intentions to leave their employment are highly impacted by conflict between their personal and professional lives. People performing trouble handling nature of work and personal life are more likely to think about quitting their jobs. When people's work and personal lives clash, it drains their energy, makes the employees hopeless at the present working position, and makes other jobs look better. Also, The study discovered a connection between considering various careers and preparing to leave one's current position. Companies can improve the workplace by following these tips for managers. This will make workers happier and more committed, leading to better group performance. Businesses in Sindh, Pakistan's banking industry, must consider these results in the real world.

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