



UNIVERSITI PUTRA MALAYSIA

***MODERATING AND MEDIATING FACTORS BETWEEN SERVANT
LEADERSHIP AND TURNOVER INTENTION AMONG BANK
EMPLOYEES IN PAKISTAN***

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By

ZEESHAN SOBIA

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,
in Fulfillment of the Requirements for the Degree of Doctor of Philosophy**

June 2020

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DEDICATION

First, I would like to thank God. Without his willingness my potential is nothing. Therefore, thanking God again for making it possible for me to complete this thesis work. After God, I would like to dedicate my work to my parents and my husband, Syed Zeeshan Ali. They always encouraged me at every stage of my life. Words cannot express my deepest gratitude to them. Without their strength, support, and encouragement, this journey would have never materialized. They made many sacrifices along the way, yet continually inspired me to complete my dream. Thank you for believing in me and keeping me focused throughout this journey.



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Doctor of Philosophy

MODERATING AND MEDIATING FACTORS BETWEEN SERVANT LEADERSHIP AND TURNOVER INTENTION AMONG BANK EMPLOYEES IN PAKISTAN

By

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June 2020

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The issue of employee turnover and retention has always been a critical element of concern for organizations regardless the nature of the business and its location. Fundamentally, the banking sector of Pakistan have been combating with turnover issue since many decades but still there is lacking of academic research that address the seriousness of this problem specifically. Literature suggests that the positive role of leaders have a powerful influence on reducing the impact of turnover intention in the context of bank employees in Pakistan. However, various types of leadership styles such as; transformational, ethical, authentic and empowering leadership styles have been found to be conducive in reducing turnover intention but amongst all, servant leadership style is considered to be the most influential and creates more variance in positive outcomes (e.g. turnover intention) than any other leadership approach. Servant leadership refers to a leadership approach that focuses on the well-being of others and put the organisational concerns as secondary.

Data were collected from public and private bank employees through survey questionnaire by using multistage sampling method. SmartPLS was used to analyse the data. This study investigated the key characteristics of servant leadership style as penned by Robert Greenleaf (1977) that servant leaders guide followers to adopt the behaviour of their leaders by putting others need above their own. This study developed and tested a model challenging that servant leaders directly influence turnover intention of bank employees and indirect influence of servant leadership with turnover intention is investigated by testing mediating role of 1) self-efficacy between servant leadership and employee engagement, 2) employee engagement between self-efficacy and turnover intention, 3) psychological ownership between servant leadership and in-role performance, 4) in-role performance between psychological ownership and turnover intention. On top of that, condition in which

the direct relationship of servant leadership with turnover intention, employee engagement with turnover intention and in-role performance with turnover intention is identified by modelling distributive justice as a moderator.

The results of this study indeed found that 1) The bank managers role of servant leadership directly impact bank employees turnover intention 2) the mediating role of self-efficacy was found to be significant between servant leadership and employee engagement 3) the mediating role of employee engagement was found to be significant between self-efficacy and turnover intention 4) the mediating role of psychological ownership was found to be significant between servant leadership and in-role performance and 5) the mediating role of in-role performance was also found to be significant between psychological ownership and turnover intention relationship. Further, the results of this research showed that the moderating role of distributive justice was only found to be significant in the relationship between in-role performance and turnover intention and insignificant between 1) servant leadership and turnover intention and 2) employee engagement and turnover intention. Theoretically, this study adds value to servant leadership theory, conservation of resource theory and social exchange theory in their applicability in explaining turnover intention. This study is limited to investigate the positive role of leader (i.e. servant leadership style) in reducing turnover intention. Future research may take more broad approach to incorporate negative sides of leadership which include abusive supervision with respect to turnover intention. Moreover, besides distributive justice other dimensions of organisational justice (e.g. procedural justice, interpersonal justice) can also be used to test the moderating effect in this study. Finally, bank managers in Pakistan should encourage their managers in embracing servant leadership style in combating turnover issues.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

**FAKTOR PENYEDERHANA DAN PENGANTARA DI ANTARA
KEPIMPINAN SERVANT DAN NIAT PEROLEHAN DI KALANGAN
PEKERJA BANK DI PAKISTAN**

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Isu pusing ganti dan pengejalan pekerja merupakan elemen kritikal yang sentiasa merunsingkan organisasi tanpa mengira jenis dan lokasi perniagaan. Sesungguhnya, sektor perbankan di Pakistan telah menempuh isu pusing ganti selama beberapa dekad, namun kajian akademik yang menangani keseriusan masalah ini masih tidak mencukupi. Sastera menunjukkan bahawa peranan positif pemimpin mempunyai pengaruh yang kuat dalam mengurangkan impak niat berhenti kerja dalam konteks pekerja bank di Pakistan. Walaupun pelbagai jenis kepimpinan seperti gaya-gaya kepimpinan transformasi, beretika, sah, dan memperkasa didapati kondusif untuk menurunkan niat berhenti kerja, gaya kepimpinan servant dipercayai paling berpengaruh dan mewujudkan lebih variasi dalam hasil positif (e.g. niat berhenti kerja) berbanding pendekatan kepimpinan lain. Kepimpinan servant adalah pendekatan kepimpinan yang bertumpu pada kesejahteraan orang lain di mana keperluan organisasi adalah kurang penting.

Data dikutip daripada pekerja bank awam dan swasta melalui borang soal selidik dengan kaedah persampelan berperingkat. *SmartPLS* digunakan untuk menganalisis data. Kajian ini menyelidik ciri-ciri utama gaya kepimpinan servant seperti yang ditulis oleh Robert Greenleaf (1977), yang menyatakan bahawa pemimpin servant membimbing pengikut untuk menerap tingkah laku pemimpin dengan mengutamakan kehendak orang lain melebihi kehendak sendiri. Kajian ini membentuk dan menguji model yang mengutarakan bahawa pemimpin servant mempengaruhi niat berhenti kerja pekerja bank secara langsung dan tidak langsung melalui peranan pengantara 1) efikasi sendiri antara kepimpinan servant dan penglibatan pekerja, 2) penglibatan pekerja antara efikasi sendiri dan niat berhenti kerja, 3) pemilikan psikologikal antara kepimpinan servant dan prestasi kerja, dan 4) prestasi kerja antara pemilikan psikologikal dan niat berhenti kerja. Tambahan pula,

syarat untuk hubungan langsung antara kepemimpinan servant dan niat berhenti kerja, penglibatan pekerja dan niat berhenti kerja, dan prestasi kerja dan niat berhenti kerja ditentukan dengan memodelkan keadilan distributif sebagai penyederhana.

Hasil kajian ini mengemukakan bahawa 1) peranan pengurus bank sebagai pemimpin servant memberi kesan langsung terhadap niat berhenti kerja pekerja bank, 2) peranan pengantara efikasi sendiri adalah signifikan antara kepemimpinan servant dan penglibatan pekerja, 3) peranan pengantara penglibatan pekerja adalah signifikan antara efikasi sendiri dan niat berhenti kerja, 4) peranan pengantara pemilikan psikologikal adalah signifikan antara kepemimpinan servant dan prestasi kerja, dan 5) peranan pengantara prestasi kerja adalah signifikan antara pemilikan psikologikal dan niat berhenti kerja. Selain itu, dapatan kajian ini menunjukkan bahawa peranan penyederhana keadilan distributif hanya signifikan dalam hubungan antara prestasi kerja dan niat berhenti kerja tetapi tidak signifikan antara 1) kepemimpinan servant dan niat berhenti kerja dan 2) penglibatan pekerja dan niat berhenti kerja. Dari aspek teori, kajian ini menambah nilai ke teori kepemimpinan servant, teori pemuliharaan sumber, dan teori pertukaran sosial dari segi aplikasi teori-teori tersebut untuk menjelaskan niat berhenti kerja. Kajian ini terhad kepada peranan positif pemimpin (kepemimpinan servant) dalam mengurangkan niat berhenti kerja. Penyelidikan masa hadapan boleh menggunakan pendekatan yang lebih luas dengan menggabungkan aspek negatif kepemimpinan, seperti penyeliaan abusif, dalam kajian niat berhenti kerja. Selain keadilan distributif, dimensi keadilan organisasi yang lain (e.g. keadilan prosedural, keadilan interpersonal) turut boleh diuji sebagai penyederhana seperti dalam kajian ini. Kesimpulannya, pihak pengurusan bank di Pakistan perlu menggalakkan pengamalan gaya kepemimpinan servant dalam kalangan para pengurus demi mengatasi isu pusing ganti.

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This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

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LIST OF ABBREVIATIONS

SL	Servant Leadership
PO	Psychological ownership
SET	Servant Leadership Theory
COR	Conservation of Resource Theory
HRM	Human Resource Management
SHRM	Strategic Human Resource Management
OCB	Organizational Citizenship Behaviour
LMX	Leader-Member Exchange
JCR	Journal Citation Report
POQ	Psychological Owner Questionnaire
POS	Perceived Supervisory Support
SPSS	Statistical Package for Social Science
SEM-PLS	Structural Equation Modelling- Partial Linear Square
CB-SEM	Covariance-Based Structural Equation Modelling
AVE	Average Variance Extracted
VIF	Variance Inflation Factor
GFI	Goodness of Fit Index
CF	Comparative Fit Index

CHAPTER 1

INTRODUCTION

1.1 Chapter Overview

This chapter starts its discussion with the overview and motivation of the study in the introduction and the background section, which also justifies the need for the study. Subsequently, the problem statement of this study is aptly analyzed and unveils the gap for the study. This heralds the research question and objective of the study. The section will also discuss the significance of this study to traditional end-users, theoretical contribution, and practical benefits followed by the scope of the study and end with operational definitions of the key terms.

1.2 Introduction

In today's competitive world, turnover is considered to be the most challenging issue for the management to overcome because of its severe impact on the overall effectiveness of the organisation (Hamid, Malik, Kamran & Ramzan, 2013; Meghani & Sajwani, 2013). A study conducted by Moten, Farheen & Shaikh (2019), argued that employee turnover/retention is very important construct in the organization, focus on retaining the talent in the business. It is also confirmed that, the recruitment and training of newly hired employees is an expensive proposition therefore, business leaders and managers should strive to reduce employee turnover more seriously (Hanan & Jagirani, 2019). Considerably, the issue of employee turnover is a problematical for businesses in Pakistan (Reina et al., 2018).

According to Memon et al. (2018), turnover is a critical human resource issue in all sectors of the economy which may not only affect the profitability of the organisation but also diminish the confidence of existing employees (Huffman, Casper, & Payne, 2013). Further, turnover is also seemingly an intractable human resource challenge confronting by several organisations globally (Shamsuzzoha & Shumon, 2007). It is therefore, imperative for a manager to learn new ways to retain their skilled employees to prevent themselves from these losses (Allen, Bryant, & Vardaman, 2010; Boushey & Glynn, 2012; Holtom, Mitchell, Lee, & Eberly, 2008; Holtom, Goldberg, Allen, & Clark, 2017), it is also a challenging task for business leaders especially in financial industries to maintain a positive association with employees to manage employee retention and to decrease turnover in the organisation (Milman & Dickson, 2014).

According to the research, the turnover rate is higher in Asian emerging markets (Malila, 2011), and the voluntary turnover is a major issue in many Asian countries like; Pakistan (Mumtaz & Hassan, 2018; Khan & Aleem, 2014), Malaysia (Long et al., 2012; Chong et al., 2013; Siew, 2017), Indonesia (Koesmono, 2017), and

Bangladesh (Hossain & Mahmood, 2018). However, the banking sector is suffering from major turnover issue due to various job-related factors such as; lack of job security and promotion, complexity in work tasks, lack of training and development opportunities as well as non-supportive leadership role (Mumtaz & Hasan, 2018; Raj & Brindha, 2017; Brohi, Jantan, Qureshi, et al., 2018; Bajwaa, Arif, & Din, 2018; Khan, 2014; Khan, Asghar, & Zaheer, 2014; Muhammad & Kuchinke, 2016; Mumtaz & Hasan, 2018).

Several studies conducted in the banking sector suggested that leadership plays a vital role in reducing turnover intention by providing an environment which helps to enhance job satisfaction and organisational commitment (Zia, 2015; Sulamuthu & Yusof, 2018; Koesmono, 2017). Employees who are more satisfied, show more commitment towards their job in an organisation, perform more efficiently and display fewer deviant behaviors such as turnover intention as a result, create greater value for the customers as well as for the organisation (Khalid, Pahi, & Ahmed, 2016; Muhammad & Kuchinke, 2016; Shah, Ali, Dahri, Brohi, & Maher, 2018). Among all other leadership styles, servant leadership style more specifically focuses on building good relationships with employees, pays greater attention to the well-being of their followers by promoting positive work behaviors and helps to create more positive climate which provides more job resources and requires low job demands (Jaramillo, Grisaffe, Chonko, & Roberts, 2009a; Meyer, Stanley, Herscovitch, & Topolnysky, 2002; Ng, Choi, & Soehod, 2016).

Besides leadership, there are some other influential factors which may also help to reduce turnover intention such as personal resources like; self-efficacy (Selamat, Hendryadi, & Irsan, 2019; Fallatah et al., 2017; Wang, Hall, & Rahimi, 2015), and psychological ownership (Dyne & Pierce, 2004; Avey et al., 2009) which further helps to improve employee engagement (Dalal, Baysinger, Brumemel, & LeBreton, 2012; Gabel-shemueli, Simon, Adriana, & Ceretti, 2017) and enhances employee's in-role performance (Allen & Griffeth, 1999; Bycio & Alvares, 1990; Jackofsky, 1984; Mowday, 1981). In addition to above-mentioned factors, there are some boundary conditions as well such as; distributive justice in this study, which may strengthen or weaken the relationship of different variables for example servant leadership, employee engagement and in-role performance with turnover intention.

Hence, the extensive literature review done for this study shows that there are limited studies conducted explicitly on the impact of servant leadership with intervening (mediating) role of different variables such as self-efficacy, psychological ownership, employee engagement and in-role performance on the turnover intention; with the moderating role of distributive justice. Therefore, in order to fill these gaps that are found in the literature and to deal with the problem of high turnover rate among bank employees of Pakistan, this study investigates whether servant leadership is positively related to employee's self-efficacy and psychological ownership, which further helps to enhance employee engagement and in-role job performance, and whether distributive justice moderates the relationship

between servant leadership, employee engagement and in-role performance with turnover intention among the employees working in the banking sector of Pakistan.

1.3 Background of the study

The instability and uncertainty in the global market have forced organisations to make continuous improvements and advancement in their systems in order to respond to changes. For that, business organisations work hard to motivate, educate and inspire its human resource to continually develop new skills and abilities to become competitive for its survival in today's knowledge extensive markets (Babakus, Yavas, & Ashill, 2011). It is, therefore, necessary for the organisation to bring changes and innovation at each organisational level so that every individual can actively participate in its complex business operations to successfully compete with other competitors (Thunnissen, Boselie & Fruytier, 2013; Barney, 2001).

Furthermore, in addition to human capital, there are other organisational resources which are also essential to consider such as, land, capital and entrepreneurship (Barney & Wright, 1997). Amongst all other resources, human capital is considered to be the most valuable asset for the organisation (Mosadragh, 2013; Rennie, 2013), as it plays a significant role for running business operations effectively to achieve business goals and objectives and turn into a reliable source of competitive advantage for the organisation if managed effectively (Muhammad & Kuchinke, 2016).

In the 21st century, the issue of turnover/retention has grabbed the attention of many researchers and scholars globally (Hom, Lee, Shaw, & Hausknecht, 2017), but still, it is a never-ending debate (Al-Shibel, Ahmed, Al-Shbail, Al-Mawali, & Al-Shbail, 2018). The issue of turnover is a serious concern not only for the organisation but also for the employee itself because people will stay or connected with their work and organisation as long as it is comfortable for them (Belete, 2018). Unfortunately, despite the seriousness of turnover problem all around the world, many studies investigate this issue critically, yet the employee turnover has not decreased till date (Memon et al., 2018; Hussain et al., 2013).

In addition, managers/leaders working in any organisation are finding it difficult to control actual turnover rather than to control turnover intention among employees (Park et al., 2014) therefore; besides using employee turnover, numerous studies have used turnover intention as the dependent variable (e.g. Lambert et al., 2001). Moreover, the phase that leads to actual turnover is the turnover intention, and it is known to be a strong predictor of actual turnover (Bryant & Allen, 2013). Hence, the utilization of the turnover intention concept in explaining actual turnover is deemed appropriate. Turnover intention refers to the "final cognitive decision-making process of voluntary turnover" (Lambert et al., 2001; Steel and Ovalle, 1984).

A recent report published by Human Capital Media, named ‘SHRM Employee Recognition Survey’ (2018), informed that employee turnover/retention is the most severe and challenging issue faced by every organisation nowadays. Further, this issue is highlighted as the top most challenging issue faced by business organizations in comparison to other problems (e.g. recruitment, cultural management, and employee engagement), respectively. This is an alarming situation for business leaders because; the issue of employee retention/turnover has recorded as almost doubled from 25% to 47% in the last four consecutive years (2014 to 2018).

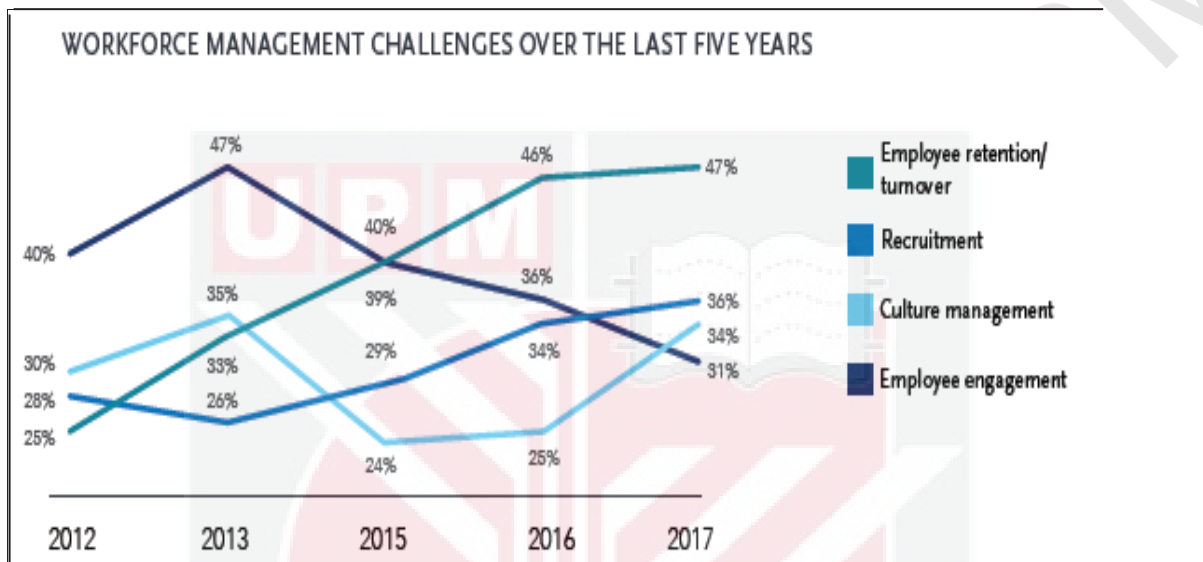


Figure 1.1 : SHRM/Global force Employee Recognition Survey, (2018)

It is therefore crucial for organisations through its employment process, to grab its focus on the attraction and retention of professionally qualified and well-trained human resources for the organisation (Fallahat, Laschinger, & Read, 2017; Laschinger, Grau, Finegan, & Wilk, 2010). The problem of turnover exists in almost all sectors in the world but the banking sector is even more crucial and needs more attention. In this regard, the workforce turnover around the world report (2017) stated that; companies hired 4.0% more employees from the year 2015 to 2016 in the banking and financial service sector worldwide. On the contrary, in comparison to hiring, from 2016 to 2017, employees leave this industry up to 7.4 %, which is the highest rate of reducing employees as compared to other sectors.

The banking sector in the south Asian region like Pakistan has witnessed considerable turnover rate with the turn of generation millennium and simultaneously creates plenty of attractive job opportunities springing up in external markets for the employees (Khan, 2014; Mehar, Asif, & Hassan, 2018; Muhammad & Kuchinke, 2016). Therefore, organisations and its managers continuously looking for different mechanisms to retain its valuable employees to prosper in the corporate world and to minimize employees’ intentions to leave the job and the company (Mumtaz & Hasan, 2018), but this issue has not been completely resolved yet (Arif,

2018; George, 2015). Inadequate skills and lack of knowledgeable employees result in low customer satisfaction and incapable of meeting the customer's expectation and demands. Whereas; higher turnover rate eventually affects the company's profit due to high replacement cost and training expenditure required to hire a new employee (Boushey & Glynn, 2012).

According to various studies (Bashir & Ramay, 2010; Nair, 2014), commercial banks are a vital source of revenue for a country's economy, that can be exposed to the adverse effects of stress. Employees working in commercial banking serve as a critical link between the organisation and its customers but employees working in the commercial banks are not satisfied with the overall banking system (Yurtkoru & Erdilekharabay, 2018), due to non-supportive leadership, poor working environment, tight schedule, injustice in rewards allocation and promotion (termed as distributive justice), lack of empowerment and low career opportunities. As a result, employees possess higher turnover behaviors by showing lower productivity, low work ethics and show less interest to deliver excellent quality services (Hsiao, Lee, & Hsu, 2017; Karatepe & Aga, 2016; Karatepe & Avci, 2017; Okoe, Boateng, Narteh, & Owusu, 2017; Petzer, Meyer-Heydenrych, & Svensson, 2017; Cohen-Charash & Spector, 2001; Haven-tang & Jones, 2008; Kuslivan, Kuslivan, Ilhan, & Buyruk, 2010).

Along with above-mentioned factors, this study also focuses on the moderating role of distributive justice 'fairness in rewards allocation' played by an organisation as a dispositional factor in nurturing the attitudes and behaviors of employees at the workplace. As evidenced in the relevant literature, many factors are linked to turnover intentions: Stress, burnout, organisational commitment, organisational justice, employee performance and employee engagement (Chong & Monroe, 2013; Schaufeli & Bakker, 2004; Zimmerman & Darnold, 2009). It is therefore argued that the reason for employee turnover may not always be related to a lack of supportive leadership or unfavorable working environment where employee cannot enhance their personal and individual resources but there are some other organisational factors as well for example; distributive justice, which may lead towards higher turnover intention among bank employees especially in developing countries like Pakistan. Significantly, employees who are working in developing and under-developing countries are more concerned and motivated by the fairness in the economic outcomes (distributive justice) and are relatively less concerned about the fairness in procedures because their basic needs can be fulfilled only by tangible outcomes (money) rather than humanistic goals. In conjunction, a study conducted by Raja, Sheikh, Abbas, & Bouckenooghe (2018), also confirmed that the distributive justice has a much stronger influence on the individual performance as compared to other justice dimensions in Pakistan.

1.4 Problem Statement

Human resources are the fundamental pillars and work as the backbone for every organisation world widely; therefore, it is undoubtedly considered to be an essential resource for the organisation and its competition (Samad, 2011). As a result of globalization; the economic growth and shortage of skilful labor, are the most challenging issues faced by organisations including banks (Afsar et al., 2018; Yamamoto, 2011). Whereas, improving turnover issues through different management strategies designed and implemented by senior management would be helpful to enhance employee retention in the organisation or vice versa (Keni, Muthuveloo, Ping, & Rahman, 2013; Kaya & Abdioglu, 2010; Huffman, Casper, & Payne, 2013; Ravesangar, Muthuveloo, & Ping, 2018).

As the banking sector plays a principal role in the country's economic growth and development and the strength of the banking sector heavily depends upon the performance of its employees it is therefore, an important consideration for an organisation to deal with the factors that are related to their employees' turnover intention and well-being (Afsar, Shahjehan, & Shah, 2018). Banks are known as a highly regulated industry, therefore having strict time limits, heavy workloads and inflexibility in working environment. As a result, there is a higher turnover rate among bank's employees as compared to any other sector (Hussain, Yunus, Ishak, & Daud, 2013; Ravesangar, Muthuveloo, & Ping, 2018). Furthermore, due to the higher demand and competition in the banking industry, employees lose their loyalty and sincerity towards the organisation and encouraged a turnover trend if they feel that their expectations are not meeting (Wong, 2011), therefore, organisational managers are trying hard to promote a positive and supportive atmosphere which can be helpful to reduce employee turnover (Islam & Zaman, 2013).

Further, it has been observed in Pakistan's urban societies that, when employees show a low level of commitment towards their jobs, the chance of switching their jobs increases. Moreover, analytical reviews of employee turnover intention in the banking sector of Pakistan are specified along with the factors such as; employee-boss relation, job satisfaction, and work commitment that noticeably provides an ease to it (Mumtaz & Hasan, 2018). In line, some other studies like Arif (2018), had also confirmed that the banking sector of Pakistan is suffering some severe issues of employee turnover.

In line, it is believed that the primary source of motivation and inspiration comes from the leaders (Mumtaz & Hasan, 2018). It is therefore assumed that when newly hired employees enter into the organisation, it is a leader who nurtured them by providing guidance, support and feedback which ultimately make them a valuable asset for the organisation (Brohi, Jantan, Qureshi, et al., 2018). If in case, leader fails to do that employee will face depression and failure which lead towards lower commitment, dissatisfaction and finally leads towards the decision of switching or leaving the job (Mumtaz & Hasan, 2018).

Based on the above discussion, leadership style is considered to be the critical and essential determinant for business success and failure. Specifically, leaders who are supportive, are more likely to enhance the intrinsic motivation of an employee which helps them to improve job-related performance and decrease turnover intention (Jaramillo et al., 2009a; Jaramillo & Mulki, 2008; Kim & Brymer, 2011). Servant leadership, however, recognized as one of the most positive leadership styles which helps to increase follower's job satisfaction which is closely related to job-related performance (Karatepe, Ozturk, & Kim, 2018; Neubert, Hunter, & Tolentino, 2016; Piong, 2016; Tischler, Giambatista, McKeage, & McCormick, 2016). A study conducted by Sendjaya (2015), differentiated servant leadership from other leadership approaches by stating that servant leadership is not a performance-oriented leadership approach since it does not "sacrifice people on the altar of profit and growth" (p. 4). Furthermore, Spears (2010) also shared the same understanding of servant leaders and asserted that given a servant leader's manifestation in humility and authenticity, servant leadership would be more beneficial to organizations than any other leadership style. Significantly, servant leaders are governed by creating within the organization opportunities to help followers grow (Amah, 2018). This is what makes servant leadership different from other leadership styles where in other leadership styles the ultimate goal is the well-being of the organization rather than employees (Van Dierendonck, 2011). Based on these empirical evidences, it is essential to examine how servant leaders can be helpful in reducing turnover intentions of employees. As to the researcher's best knowledge, there are only limited studies conducted on the association between positive leadership style (servant leadership) and turnover intention (Dutta & Khatri, 2017; Mitterer, 2017).

In addition, a study conducted by Moten, Farheen & Shaikh (2019) also identified that the retention of employees is a challenging issue in banking industry of Pakistan and the reasons involved; strict time schedule, long working hours, task complexity and low team work which resulted in, high employee turnover in banks (Rubiah, 2012; Daud et al., 2013; Ravesangar et al., 2018). For that reason, employees in banks are less motivated and change the bank over the years so frequently. To overcome this problem, servant leaders are the one who show concern for their employees and take care of them through paying attention to their leadership method. For that reason, the employees try to build their relationship with the organization for longer period of time (Jang & Kandampully, 2017; Jaramillo et al., 2009). So, applying servant leadership style may be effective on the organizational commitment of the employees which may encourage the employee for significant involvement in the organization (Kashyap & Rangnekar, 2014). Researchers however, discoursed the active role and benefits of servant leadership behaviors in many organisational settings except the banking sector and determined that servant leadership is an effective leadership approach that is being used in many leading organisations (Beck, 2014; Hunter et al., 2013; Liden, Wayne, Liao, & Meuser, 2014). Therefore, despite the surge of research on servant leadership in many business sectors, there has been limited research conducted on the relevance of servant leadership and its impact on turnover intention in the banking sector and even less in its application in high power distance countries like Pakistan.

Previous studies have examined that supervisors' leadership style plays a critical role in enhancing employee engagement such that positive association found between transformational leadership and employee work engagement (Macey & Schneider, 2008; Shuck & Herd, 2012; Song, Kolb, Lee, & Kim, 2012; Tims, Bakker, & Xanthopoulou, 2011), but there are limited studies found in the literature which focused on the impact of servant leadership on enhancing employee engagement. Moreover, this study answers the call of previous research to include various intervening mechanisms to understand the leadership and follower relationship fully (Dutta & Khatri, 2017; Rego, Lopes & Nascimento, 2016). In this regard, self-efficacy is found to be an antecedent to employee engagement and outcome of servant leadership (Brohi, Jantan, Qureshi, et al., 2018; Dingman & Stone, 2007; Melchar & Bosco, 2010; Tschannen-moran & Woolfolk, 2001), but limited studies have been conducted in examining this relationship in the past (Liden et al., 2015, 2014; Liden, Wayne, Zhao, & Henderson, 2008; Yoshida, Sendjaya, Hirst, & Cooper, 2014). Hence, through this study the researcher tried to fill this gap.

A literature review based on previous studies has found a positive relationship between servant leadership and task performance and confirmed that employee's task-related performance can be improved and enhanced through positive role of servant leaders (Chiniara & Bentein, 2018; Hoch et al., 2016; Liden et al., 2014, 2008). Further, despite the usefulness of servant leadership, there are only a few empirical studies who explained the impact of servant leadership on employee in-role performance (Parris & Peachey, 2013; Walumbwa & Schaubroeck, 2009). However, related to positive leadership like servant leadership and the underlying psychological mechanism that is activated to enhance employees' job performance, has gained little empirical support (Chiniara & Bentein, 2016a; Ehrhart, 2004; Hoch et al., 2016; Hu & Liden, 2011). Thus, this study investigated the impact of servant leadership on employee's in-role performance through psychological ownership as a psychological process that could be useful and beneficial for most of the workplace stakeholders.

Based on the literature review, psychological ownership work as the intervening mechanism between positive work motivators such as leadership and work performance or in-role performance (Karatepe et al., 2018), especially in the banking sector (Ravesangar et al., 2018). Based on empirical evidence, it was found that there is a need to examine the role of psychological ownership as an underlying psychological mechanism to understand how servant leadership influences employee task-related performance or in-role performance which further helps to reduce turnover intention.

The turnover issue is a serious concern for both the employees and organisations and various causes of retention/turnover issue have been reported in many studies, but still, it is a never-ending debate among scholars and researchers (Al-Shibel et al., 2018). Moreover, even before an employee formally quits his job, turnover intentions are likely to affect that employee's performance and engagement (Biron & Boon, 2013; Saks, 2006). Therefore, managers and leaders must understand the

factors such as; self-efficacy and psychological ownership in this study that help to manage its current employee's engagement and performance so that they can stay longer in the current organisation (Chong & Monroe, 2013; Schaufeli & Bakker, 2004; Zimmerman & Darnold, 2009; Lee & Mowday, 1987; Mowday, Koberg, & McArthur, 1984)). Hence, this study investigated the influence of personal resources (self-efficacy and psychological ownership) on employee engagement and job performance in reducing turnover intention

In addition to above discussion, it is argued that the reason for employee turnover may not always be related to a lack of supportive leadership or unfavorable working environment, but there are some other organisational factors such as, distributive justice which may lead towards higher turnover intention among bank employees especially in developing countries like Pakistan. Employees who are working in developing and under-developing countries are more concerned and motivated by the fairness in the economic outcomes (distributive justice) and are relatively less concerned about the fairness in procedures because of their basic needs which can only be fulfilled by tangible outcomes (money) rather than humanistic goals. In conjunction, a study conducted by Raja, Sheikh, Abbas, & Bouckenooghe (2018) confirmed that the impact of distributive justice is much more stronger on individual performance than to any other justice dimension in Pakistan.

Additionally, when employees seek injustice in rewards distribution against the efforts and energy they put in their jobs, they decide to leave the organisation and show lower level of engagement and in-role performance at work (Ghosh, Rai, & Sinha, 2014; Hom, Lee, Shaw, & Hausknecht, 2017), irrespective of the presence of strong supervisory support. As employee turnover resulted in an additional cost to banks in terms of new advertisements, time loss for the selection process and missed sales during the hiring process therefore, there is a growing need to study the role of distributive justice as a moderator, as little is known about it (Hur, Park, & Moon, 2014). In any organisational setup, when employees do not fairly treated by their leaders or organisation, it leads towards turnover intentions (Cohen-Charash & Spector, 2001). Hence, this study extends the scholarship of distributive justice by examining its moderating effect on the direct relationship between servant leadership (independent variable), employee engagement and in-role performance (mediating role) with turnover intention (dependent variable).

1.5 Research Questions

To further articulate the critical issues raised above, in order to convey in simple terms, the motivation behind this study, these fundamental questions are answered.

1. What is the relationship between servant leadership and turnover intention among employee working in the banking sector of Pakistan?
2. What is the relationship between self-efficacy, employee engagement, psychological ownership, in-role performance and turnover intention?
3. Do self-efficacy, employee engagement, psychological ownership and in-role performance mediate the relationship between servant leadership and turnover intention?
4. Does distributive justice moderate the direct relationship between servant leadership, employee engagement and in-role performance with turnover intention?

1.6 Research Objectives

The main objective of conducting this study is, to evaluate the significant role of servant leadership and its impact on turnover intention through mediating role of self-efficacy, psychological ownership, employee engagement, in-role performance and moderating role of distributive justice between servant leadership, employee engagement and in-role performance with turnover intention in order to ascertain its impact in the banking sector of Pakistan. Servant leadership is expected to relate with self-efficacy and psychological ownership, and further intervened by employee engagement and job in-role performance in predicting banking employees' turnover intention, whereas; distributive justice plays the moderating role on the relationship between servant leadership, employee engagement and in-role performance with the turnover intention of an employee. Therefore, to understand the mechanism that enhances this relationship, the study intends:

1. To examine the impact of servant leadership on turnover intention amongst employees' working in the banking sector of Pakistan.
2. To determine if there is significant direct relationship between self-efficacy, employee engagement, psychological ownership, in-role performance and turnover intention.
3. To examine the mediating effect of self-efficacy in the relationship between servant leadership and employee engagement.
4. To examine the mediating effect of employee engagement in the relationship between self-efficacy and turnover intention.
5. To examine the mediating effect of psychological ownership in the relationship between servant leadership and in-role performance.
6. To examine the mediating effect of in-role performance in the relationship between psychological ownership and turnover intention.
7. To investigate the moderating role of distributive justice on the relationship between servant leadership and turnover intention.

8. To investigate the moderating role of distributive justice on the relationship between employee engagement and turnover intention.
9. To investigate the moderating role of distributive justice on the relationship between in-role performance and turnover intention.

1.7 Significance of the Study

It is a great concern for organisational managers to minimize voluntary employee turnover and to maximize their productivity, for that they put extra efforts to deal with it. The higher the turnover intention among employees, the lower will be employee productivity (López & Sune, 2013). Therefore, recognizing, learning, coaching and implementing effective management strategies may help to increase employee motivation, commitment, profitability, and retention. Every research relates contributions in two significant ways, namely: extension of the frontier of knowledge and referring to the needs and challenges of practicing professionals. Therefore, in line with the directions mentioned above, this research is of significant to:

1.7.1 Theoretical Significance

The current research adds value in the literature from standpoints of different theories, namely; servant leadership theory, conservation of resource theory and social exchange theory. Theoretically, servant leadership theory helps to form the basis of servant leadership which builds on seven characteristics (emotional healing, creating value for the community, conceptual skills, empowering, helping subordinates grow and succeed, putting subordinates first, and behaving ethically) and is best suited to predict positive work outcomes (e.g. turnover intention) by focusing on serving its followers on a priority basis (Liden et al., 2008; Hu & Liden, 2011). Based on servant leadership theory, researchers confirmed in several studies that servant leadership has positive impact on various individual outcomes such as; job attitudes, organisational citizenship behavior (OCB), performance and turnover intention (Chan & Mak, 2014; Walumbwa et al., 2010; Newman et al., 2015; van Dierendonck et al., 2014; Hsiao et al., 2015; Neubert et al., 2008; Hunter et al., 2013). Servant leaders are unquestionably concerned about the interests and needs of their followers rather than their own personal needs and interests, thereby fostering a sense of psychological safety and confidence in the context of work in order to subsequently reduce turnover intention (Hu & Liden, 2011; Yoshida et al., 2014; Liden et al., 2015). With the support of servant leadership theory, current study fill the gap in the literature by providing evidence about servant leadership as an antecedent of turnover intention (Saks & Gruman, 2014), particularly within the context of service industry like banking sector of Pakistan. Further, according to Hobfoll (1989)'s conservation of resources theory, individuals who own resources (e.g. self-efficacy and psychological ownership) will try to protect them and accumulate them by showing higher level of engagement and performing at the highest level. Therefore, individuals who work in a resourceful environment are expected to believe more in their capabilities and less likely to leave the organization

(Hobfoll, 2002). Further, according to social exchange theory, when organization provides fair economic and social (emotional) resources to its employees along with the supervisory support then they feel their liability to pay back to organization by showing more personal engagement and higher performance as a result, demonstrate lower turnover intention (Saks, 2006; Zhang & Agarwal, 2009; Panaccio et al., 2014; Biswas et al., 2013; Maslach et al., 2001).

This study is significant in explaining the mechanism of how the servant leader behavior mitigates turnover intention (Brohi et al., 2018; Dutta & Khatri, 2017; Mitterer, 2017). Although, Abu Bakar & McCann (2016) and Kashyap & Rangnekar (2016), have testified that leader-member dyadic communication style, organisational identification, trust in leader and employer brand perception mediates the relationship between servant leadership and several work outcomes, including OCB (organisational citizenship behavior), job satisfaction, organisational commitment and turnover intention. However, the missing part from the above literature is the relationship of servant leadership with self-efficacy which is found to be an antecedent to employee engagement (Brohi, Jantan, Qureshi, et al., 2018; Dingman & Stone, 2007; Melchar & Bosco, 2010; Tschannen-moran & Woolfolk, 2001). Besides that, the relationship between servant leadership and self-efficacy is under investigation and requires more consideration in regards to Pakistan's financial sector, where diverse styles of leadership have picked up ubiquity, yet servant leadership is one that still needs more attention (Haider et al., 2015; Yasir et al., 2016). This study added theoretical significance to the body of knowledge, as minimal studies have been conducted to examine the possible mediating effect of self-efficacy between servant leadership and employee engagement (Liden et al., 2015, 2014; Liden, Wayne, Zhao, & Henderson, 2008; Yoshida, Sendjaya, Hirst, & Cooper, 2014).

Further, in order to enhance the performance of an employee (Wright et al; 2001) and to make the organisation more successful can be possible by reducing turnover intention of employees (Al-Shibel et al., 2018; Yasir et al., 2016; Yasir & Mohamad, 2016). Supportive leadership style and positive organisational behaviours such as; psychological ownership, are an important constructs to consider. Psychological ownership work as the intervening mechanism between positive work motivators (e.g. leadership) and work performance or in-role performance (Karatepe et al., 2018), especially in the banking sector (Ravesangar et al., 2018).

In addition, this study is significant in a way that it investigates under what conditions servant leader behavior mitigates the effects of turnover intention and whether high/low engaged employees and in-role performance shows lower/higher turnover intention in the presence of a moderator. Thus, the direct relationship between servant leadership, employee engagement and in-role performance with turnover intention was investigated through the moderating role of distributive justice in this study (Raja, Sheikh, Abbas, & Bouckenooghe, 2018). However, when bank managers show poor leadership or non-supportive supervisor behavior, may build a turnover intention in the organisation or may result in job dissatisfaction and

lower productivity. It is therefore possible that, with a consistent lack of supportive supervision experience may intensify their perception and results in an actual turnover.

The study is also significant in contributing towards the development and validation of a theoretical framework which covers different streams of literature, which are leadership styles literature, servant leadership literature, employees' attitude and behavior literature, positive psychology literature and turnover intention literature. In addition, the current research contributing in the development of the existing theories (Servant Leadership Theory, Conservation of Resource Theory and Social Exchange Theory) by applying these theories in the arena of organisational behavior and human resource management in the Pakistani banking context. Significant results from this study validated the generalizability of these theories both within the current field of research and also their application in other areas of study as well.

1.7.2 Practical Significance

To add value to human resource management practice, managers of the public and private banks in Pakistan can adopt a more comprehensive approach to address the problem of turnover within their organisation. This study potentially adds significant value to business practices in Pakistan, which may contribute to the body of knowledge about leadership by defining bank managers' role of being a servant leader, which could be effective in reducing banking employees' intention to quit or actual turnover. Findings of this study would also be helpful at various organizational levels in the Pakistani banking sector; they may gain insight by using servant leadership construct and can compare their feelings after its use. Business practitioners, on the other side, learn some useful knowledge from the current study results, by knowing how some servant leadership constructs can create an impact on reducing the operational cost of an organisation by mitigating rate of turnover through enhancing individual personal confidence to accomplish their task (self-efficacy) by increasing the level of their engagement through intriguing responsibility for the results and experiencing psychological ownership which allows making work-related decisions more effectively by improving in-role performance of employee. The findings of this study also provide a sense of awareness for adopting justice practice in the organization (banks). Moreover, this study can also be helpful to develop desired skills and expertise for HRMs recruitment leaders to design different need-based training programs based on different characteristics of being servant leader for developing leadership skills as a bank manager in the banking sector.

Researchers can exercise this study as a catalyst for further investigation to check the power of servant leadership and the extent of influence it creates on its followers' perceptions. Practicing managers may perhaps use the current research either as a merely scholarly practice or implement its findings to the present as well as upcoming leadership programs. Moreover, bank managers may also decide to capitalize employee's hard work by exploring new opportunities for them and

allowing them to create self-governing changes at the job so that each of them can put together their impactful contributions for the banking sector agenda not only on organisational level but also at local, regional, national, and international level.

1.8 Scope of the Study

The current research which is a quantitative correlational study investigated the impact of servant leadership on turnover intention and the mechanism through which servant leadership helps to reduce turnover intention among banking employees' working in Pakistan's banking sector. The independent variable is banking employees' perceptions of their bank manager's servant leadership practices. The dependent variable is the bank employee's turnover intention. The mediating variables are self-efficacy, psychological ownership, employee engagement and in-role performance. Further, to determine intervening mechanism in the relationship between servant leadership and turnover intention and to ascertain the extent to which distributive justice moderates the relationship between servant leadership, employee engagement and in-role performance with turnover intention.

The discussions covered in previous sections have highlighted the importance of turnover intention of employees and the research was carried out in the banking sector of Pakistan. More specifically, top five banks were selected for this study on the basis of revenue each bank generates (Economic Survey of Pakistan, 2018). Targeted employees were those who have minimum one year of job experience under same supervisor within the bank. Multistage sampling technique was used (i.e. Cluster Sampling and purposive sampling), which is in-line with the previous studies conducted in the banking sector of Pakistan (Islam & Zaman, 2013; Kumar, 2016; Sowmya, 1992).

The current study focused on the issue of turnover which was highlighted as the major problem for an organisation identified in previous studies, therefore, the researcher in this study investigated the servant leadership role of bank's manager on employees' turnover intention respectively. The results of the study will be potentially valuable to the government regulatory authorities and bank's managers in Pakistan and provide useful information to them that could be helpful to reduce employees' turnover.

1.9 Definition of terms

1.9.1 Servant Leadership

It is a leadership approach that focuses on the well-being of others and put organisational concerns as secondary. It is an holistic approach which focus on paying excellent attention on creating value for followers, providing them a sense of community within and between an organisation, shares the power and empowerment in decision making, emotional healing and also emphasized on group orientation approach within working groups in contrast to the hierarchical model (Spears, 1995, p. 196).

1.9.2 Self-Efficacy

The employees' conviction and confidence about his or her abilities to mobilize the motivation, cognitive resources, or course of action needed to exceed given task within a given context successfully (Stajkovic & Luthans, 1998).

1.9.3 Psychological ownership

Psychological ownership refers to the employee's feelings that the organisation is theirs and a sense of shared responsibility toward its success (Pierce et al., 2009).

1.9.4 Employee Engagement

Engagement can be defined as a situation, where employees can generate positive feelings and emotions and possess positive behaviors towards their work, consider their job to be personally meaningful, believes that their workload is to be controllable and manageable, and have positive hope for their work in the future (Little, Simmons, & Nelson, 2007).

1.9.5 In-role Performance

It refers to basic acts that are required or expected from the members by the organisation" or termed as job performance or sometimes called task performance (Williams & Anderson, 1991).

1.9.6 Distributive Justice

Initially, research started on organisational justice was only focus on distributive justice perception of employees, which is defined as the fairness perception of an employee in distribution and allocation of rewards expected from the organisation in the return of efforts and energy, he/she puts into completion of task, in comparison to others (Moorman, Niehoff, & Organ, 1993).

1.9.7 Turnover Intention

It is an employees' willing full intention to quit his/her job and the organisation currently working, in the near future (Kalidass & Bahron, 2015). Turnover intention is also defined as a step-in decision-making process, where employee generates an idea to leave the job, but the idea has not to convert into action yet (Wang et al., 2016).

1.10 Summary

This chapter has delineated the entire focus and expected contribution of this study, by first justifying the need to reduce the turnover problem in the Pakistan banking sector through the integration of servant leadership characteristics. The introduction and background of the study were discussed bearing in mind the observation in the context of the study, and the direction of previous research. Furthermore, the need for the study was further crystallized in the statement of the problem which identified for gaps to be filled in the process of addressing the turnover problem among banking employees' in Pakistan. In line with those mentioned above, research objectives were developed bearing in mind the research gaps to serve as the foundation for the subsequent chapters.

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