THE IMPACT OF ENGAGEMENT ON TURNOVER INTENTION: THE CASE OF UNITED ARAB EMIRATES BANKS

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This paper studied the impact of engagement on turnover intention in United Arab Emirates Banks. In this study, data was acquired through sending a survey across 283 respondents. The data was acquired then analyzed using statistical software to examine the significance and the kind of link between the independent variables (Engagement, organizational support, and commitment) and the dependent variable (Turnover Intention). The survey findings showed that bank employees were influenced by their other workers' satisfaction, support, and dedication to their careers. We need to increase physical involvement, support, and commitment if we want employees to stay put, feel at ease in their work, and get their jobs done. A recent study found that certain employees' low morale might be attributed to their lack of an emotional investment in the bank.

Keywords: engagement; turnover intention; organizational support; commitment

Background overview

Companies in today's globally competitive market are in a constant war for the best and brightest workers. Several methods have been developed and used in an attempt to cut down on staff turnover.
Employees, according to Yáñez et al (2020), should be seen as a resource and managed accordingly. Even banks in the United Arab Emirates must adhere to guidelines when investigating employee turnover, high employee turnover rates pose significant problems for organizations’ efficiency and their methods of human resource management.

Severance money, advertising and recruiting costs, new hire onboarding time, and lost productivity are the five main components of the total cost of employee replacing (Wong, 2015). Workers are more likely to leave their jobs if they are dissatisfied with their pay or benefits, the quality of their working conditions, the availability of promotion opportunities, the fairness of their management, or the nature of their interactions with coworkers, as stated by Wakerman et al (2019).

So, in order to grow their businesses and improve their market share, banks need to recruit and keep the best staff possible. The purpose of this research was to identify the elements of the banking industry in the United Arab Emirates that most affect worker satisfaction and, by extension, turnover intentions.

**Research Problem**

Bank employees are tasked with a broad variety of duties, and their skills and knowledge are honed via a combination of high-priced training and retraining programs and regular service rotations. A company’s ability to hold on to its most valuable employees is crucial if it wants to maximize its return on investment in human capital. Because of this, it is costly for businesses to have high turnover.

According to Wong (2015), past research in the field of United Arab Emirates banking has identified a number of factors that have a significant bearing on both employee satisfaction and the probability that a person would leave their current employer.

We desperately need further in-depth study on the elements that influence employee engagement and turnover intentions. The findings of this study, it is believed, will shed new light on the factors that influence banking employees’ level of engagement and their likelihood of leaving their current position. The result was a predetermined number of staff departures and the hiring of replacements to fill the vacancies they left behind.

Workers in the banking industry are often asked to switch between different roles, and their skills and knowledge are sharpened via a mix of expensive training and retraining, as well as the supply of a range of different services. If a company wants to get the most out of its investment in human capital, it must be able to hold on to its most valuable assets: its employees. Therefore, it’s costly for businesses to have high turnover rates.

According to Yehya & Alkhal (2020) many variables have been found as having a substantial impact on worker satisfaction and turnover intentions in the banking industry of the United Arab Emirates.

There is an urgent need for further in-depth research on the elements that affect employee engagement and turnover intentions. This research should shed light on what makes bank workers happy and what makes them want to leave their positions. Accordingly, throughout that period of time, the company lost some personnel and gained others.

To investigate what factors contribute to employee engagement and turnover intent in the banking sector in the United Arab Emirates, the researchers focused on the country's workforce.
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Literature review

Impact of engagement on turnover intention

Several studies have been conducted all over the world on the topic of employee satisfaction and turnover intent, and numerous factors have been shown to affect the level of dedication shown by employees and hence the likelihood of their leaving their positions.

Caesens et al (2017) conducted a study to identify the factors that contribute to job contentment or dissatisfaction, as well as a person's propensity to leave their current position. Factors like as one's connection with a boss, the quality of one's coworkers, and the stability of one's job all play a role in one's level of engagement at work according to Saks (2006). Those workers who weren't happy with their pay, bonuses, and benefits were more likely to resign than those who were content. His research showed that although there was no correlation between overall job satisfaction and demographic factors, there were many such links between different dimensions of employee involvement and other demographic factors according to Olaniyan & Hystad (2016)

Men and women reported different levels of satisfaction with these factors. In addition, several respondents expressed serious consideration of leaving their current positions due to discontent. Therefore, employee interest had a role in whether or not they planned to quit their jobs.

Dinc et al (2018) claimed that there are other factors at play when determining an employee's satisfaction on the job. Inadequate pay, lengthy shifts, lack of rewards and clear communication have all been found to have an impact on employees' satisfaction with their employment and their likelihood of quitting.

According to Erdogan & Yildirim (2019) intangible awards may have a significant effect on staff morale. It is possible that the workers' dissatisfaction with their supervisors and lack of involvement in the decision-making process may lead them to quit the company.

Dinc et al (2018) discovered that people are less likely to leave their current jobs when they get performance-based rewards, receive encouragement from their supervisors, and are satisfied with their work.

According to Chao et al (2015) the two main causes of people leaving their professions are unfavorable working circumstances and a lack of opportunities for progress.

Trang et al (2018) found a positive relationship between job contentment and future plans to leave the company. Moreover, he discovered that factors such as demographics, salary, perks, advancement, manager-employee dynamics, job duties, job diversity, and working conditions all play a role in shaping workers' sense of fulfillment in their careers. He also found that the whole concept of "engagement" is the best indicator of whether or not an employee would eventually quit their job.

According to research conducted by Chiang & Hsieh (2012), job satisfaction was shown to have a direct impact on whether or not workers planned to quit their positions in the near future. He concluded that workers were lukewarm about operating conditions, colleague relationships, the nature of the job, and communication, but very unhappy with promotion, salary, fringe perks, and contingent incentives. Eventually, he arrived to his verdict.

There was a strong negative correlation between pay and promotion, as well as supervision, fringe benefits, contingent incentives, operational processes, coworkers, job type, and communication. Because of this, we found a robust inverse relationship between
multiple dimensions of job satisfaction and voluntary turnover. This led us to the
development of the following hypothesis:

H1: Engagement has positive impact on turnover intention

**Impact of organizational support on turnover intention**

Coworker support has been shown to increase productivity in the workplace according
to Dinc et al (2018). Without the support of their colleagues, employees are more likely to be
thinking about quitting the firm and are more prone to feel burnout.

According to both social exchange theory and employee engagement theory, exchanging information among employees inside a firm may increase both intrinsic motivation and dedication to one's work.

According to Fogaca et al (2018) the employee engagement theory states that whether or not an employee stays with their present employer is based on the person's degree of effort, therefore if an employee enjoys their job, they are less likely to hunt for a new one. Employees who put their hearts and souls into their work are more likely to have a strong emotional connection to their jobs according to Rich et al. (2010).

Consequently, according to Fleury et al (2019), staff members are less inclined to leave their existing positions when they have the support of their colleagues and are more open to sharing ideas and information with one another. Therefore, the beneficial impacts of social support from colleagues strengthen the negative association between employee engagement and the desire to quit according to Ouweneel et al (2013).

According to Erdogan & Yildirim (2019), there is substantial evidence that having a supportive supervisor both improves positive job outcomes and reduces undesirable ones. Both employee involvement and supervisor endorsement have been shown to have a negative association with intentions to leave the company. Social exchange theory and employee engagement theory both argue that when employees connect and share information with one another, it boosts everyone's engagement and motivation.

Employee engagement theory proposes that employees' commitment to their existing employers is a key factor in whether or not they stay with their employers; if workers are satisfied with their jobs, they are less likely to hunt for employment elsewhere, as shown by Tran et al research (2018). People who put their hearts and souls into their work are more likely to have a strong emotional connection to their jobs. As a consequence, with management backing, workers are more likely to feel comfortable exchanging ideas and information with one another, which in turn reduces the likelihood that they will leave their current position. This led us to the development of the following hypothesis:

H2: Organizational support positively influences turnover intention

**Impact of affective commitment on turnover intention**

A negative outlook on one's employment increases the likelihood that an employee may quit. There have been a lot of studies done on how factors like engagement and organizational commitment might affect workers' decisions to leave their current jobs.

According to Erdogan & Yildirim (2019), a mediation relationship is likely given that meta-analyses show a larger link between turnover intentions and satisfaction than between the two. A recent poll found that respondents' level of dissatisfaction with their pay was a significant predictor of their willingness to leave their current position.
In order to determine whether there is a connection between the components and their mediation, only a small number of studies have been conducted. The model confirmed the concept of partial mediation, suggesting that pay satisfaction had both direct and indirect effects on turnover. According to Dinc et al (2018), affective commitment served as an effective moderator between pay satisfaction and desire to leave the company.

Fogaca et al (2018) is interested in learning more about the connection between employee commitment to their organization and their likelihood of leaving (Affective, Continuance, and Normative Commitment). This quantitative study's population and sample are the teaching staff of Jakarta, Indonesia. Using a survey technique, we were able to collect data from 100 educators representing grades PreK-4.

The data is analyzed to ensure its validity, reliability, and linear regression. Affective Commitment along the dimension of Identification influences the likelihood that an employee will leave their position according to Podsakoff et al (2003).

Affective commitment, perseverance commitment, and normative commitment interact significantly to influence student attrition. This led us to the development of the following hypothesis:

H3: Affective commitment has positive impact on turnover intention

Data Collection

The questionnaire employed a Likert scale, often with five points, to determine how strongly respondents agreed or disagreed with each topic. Each statement was accompanied by a rating scale on which respondents may express their level of agreement or disagreement. Questionnaires are often filled out by workers and human resource managers at banks around the United Arab Emirates.

Population and sample size

Convenience sampling is used, in which representatives of the population are chosen at random rather than being drawn from a larger pool. In this study, the questionnaire participants are bank workers in the United Arab Emirates. A total of 300 workers were selected at random for the study, but only 283 filled out questionnaires.

Part one of the questionnaire summarized basic demographic information like respondent's gender, age, level of education, monthly income, and marital status; part two summarized the independent variables, which were broken down into three subtopics (engagement, organizational support, and affective commitment); and part three summarized the dependent variable (turnover intention).

Demographic Variables

Of the 283 respondents surveyed for this study, 47.3% are between the ages of 18 and 30, 17.8% are between the ages of 31 and 38, and 34.5% are between the ages of 39 and 60.

Additionally, 0.5% of the respondents are 61 and older.

There were 283 people who filled out the survey for this study (Table 2); 151 of them were female (representing 65.5% of the total sample) and 132 were male (representing 34.5% of the total sample).
Table 1 – Age of the population
(made by coauthors)

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–30</td>
<td>131</td>
<td>47.3</td>
<td>47.3</td>
<td>47.3</td>
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<tr>
<td>31–38</td>
<td>48</td>
<td>17.8</td>
<td>17.8</td>
<td>65.0</td>
</tr>
<tr>
<td>39–60</td>
<td>102</td>
<td>34.5</td>
<td>34.5</td>
<td>99.5</td>
</tr>
<tr>
<td>61 and above</td>
<td>2</td>
<td>.5</td>
<td>.5</td>
<td>100.0</td>
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<tr>
<td>Total</td>
<td>283</td>
<td>100.0</td>
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<td></td>
</tr>
</tbody>
</table>

Table 2 – Gender of the population
(made by coauthors)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>female</td>
<td>151</td>
<td>65.5</td>
<td>65.5</td>
<td>65.5</td>
</tr>
<tr>
<td>male</td>
<td>132</td>
<td>34.5</td>
<td>34.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>283</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**Validity and Reliability Analysis**

Table 3 - Validity and Reliability Analysis
(made by coauthors)

<table>
<thead>
<tr>
<th></th>
<th>Cronbach Alpha</th>
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<tbody>
<tr>
<td>Engagement</td>
<td>.798</td>
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<tr>
<td>Affective Commitment</td>
<td>.775</td>
</tr>
<tr>
<td>Emotional Support</td>
<td>.871</td>
</tr>
<tr>
<td>Turnover Intention</td>
<td>.823</td>
</tr>
</tbody>
</table>

Referring to the mentioned results it can be noted that “Engagement” scored a Cronbach Alpha of 0.798 almost equivalent to 0.7, “Affective Commitment” scored Cronbach Alpha “0.775”, as for Emotional Support scored Cronbach Alpha “0.871”, and at last “Turnover Intention” scored Cronbach Alpha “0.823”.

This implies that all the variables are statistically validated

**Regression Analysis**

Referring to the model, it can be noted that the addressed independent variables which are Engagement, Affective Commitment, and Emotional support scored R (0.346) which means that these variables tends to impact turnover intention by 34.6% and that 65.4% of the variables are not addressed in this model.

However, the R2 scored in this model is 11.2% which means that the strength between these independent variables and intention turnover is 21.2%
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Table 4 - Regression Analysis
(made by coauthors)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.346</td>
<td>.212</td>
<td>.112</td>
<td>1.063</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Engagement, Affective Commitment, Emotional Support & Turnover Intention

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
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<tr>
<td>1</td>
<td>(Constant)</td>
<td>4.026</td>
<td>.258</td>
<td>15.595</td>
</tr>
<tr>
<td></td>
<td>Engagement</td>
<td>-.258</td>
<td>.067</td>
<td>-.231</td>
</tr>
<tr>
<td></td>
<td>Affective Commitment</td>
<td>-.393</td>
<td>.055</td>
<td>-.377</td>
</tr>
<tr>
<td></td>
<td>Emotional Support</td>
<td>-.310</td>
<td>.061</td>
<td>-.384</td>
</tr>
</tbody>
</table>

The above regression studies the relationship between the independent variables, which are Engagement, Affective Commitment, and Emotional support, and the dependent variable, which is Intention Turnover. The significance level for all independent variables mentioned shows a level lower than 0.05, which means that there is significant relationship these independent variables and intention turnover.

Since all the variables scored a margin error below than 0.05, then the null hypothesis is rejected and the alternative one is accepted.

The following equation can be formulated:

\[ Y = A + BX_1 + BX_2 + BX_3 \]

Intention Turnover = 4.026 - 0.258 Engagement - 0.393 Affective Commitment - 0.310 Emotional Support

This implies that:
For every 1% increase in engagement, intention turnover will decrease by 25.8%.
For every 1% increase in affective commitment, intention turnover will decrease by 39.3%.
For every 1% increase in emotional support, intention turnover will decrease by 31%.

Discussion of the findings

**Impact of engagement on turnover intention**

Dissatisfaction with one's job is a strong sign that an employee will not be quitting their present position since their needs are not being met by the organization. On the other hand, contentment in one's job may be influenced by both inner and extrinsic factors. Extrinsic job satisfaction refers to a sense of fulfillment in one's work that is independent of one's immediate circumstances.

On the other side, intrinsic factors consist of things like the nature of the work itself, receiving positive feedback and making headway, and experiencing satisfaction as a result of
one's own efforts and the accomplishments one has made. When employees take pleasure in
their work and talk about it with enthusiasm, they are more likely to be satisfied with their
jobs. The degree of involvement in the workplace may be used as a predictor of employee
actions. Consequently, staff members may make better educated choices regarding whether
or not to implement behavioral changes. This study focuses on the correlation between job
contentment and loyalty to one's employer.

The emotional well-being of workers and the outcomes of their efforts are two factors
that influence engagement. When workers are given room for professional development and
the autonomy to do their duties in the best manner for them, everyone wins. It demonstrates a
serious dedication to the firm and makes workers less likely to leave. Furthermore,
networking activity was demonstrated to affect engagement and organizational commitment,
and organizational commitment was proven to have a negative effect on job burnout.

Therefore, increased satisfaction at work boosts productivity. However, psychological
capital affects job satisfaction in two ways: directly and indirectly. When a promise made to
an employee is violated, they become even more dissatisfied with their work environment.
The correlation between employee loyalty, satisfaction at work, and positive impressions of
the company has a negative impact on retention rates. Job satisfaction is directly correlated to
mental capital, and job satisfaction in turn improves financial outcomes.

Satisfaction at work stems from an individual's feeling of purpose and the
organization's capacity to facilitate that purpose. Likewise, employees' intentions to leave a
company are significantly influenced by their level of job satisfaction and organizational
commitment. While job satisfaction and stress levels at work may certainly have an effect on
productivity, job security is of paramount importance. When included in a larger package of
high-performance work practices such as formal performance reviews, rewards, and
promotions, pay for performance has a positive effect on engagement.

The likelihood of an employee quitting decreases if they are invested in and committed
to their work. Employees, however, will be less happy and more likely to quit the firm if they
perceive that politics are being played out at work. In other words, performance and
engagement are entangled with organizational commitment because of the tight relationship
between the two. Staff retention is enhanced by high levels of commitment to the
organization and high levels of job satisfaction.

**Impact of organizational support on turnover intention**

A dissatisfied worker who has spent some time at their current company may decide to
look elsewhere for employment. Employee morale and productivity both rise when they feel
their employer cares about them and values their contributions.

When workers see the firm's support as contributing to their own psychological well-
being, they become even less likely to wish to quit the company in search of greener
pastures. To the extent that employees feel that the firm is looking out for their best interests
rather than simply their perceived best interests, they may be more committed to the
organization.

However, if the enterprise overburdens the employees or is unable to provide timely
assistance and support when employees are confronted with family conflicts or work
problems, the employees will have turnover intention, which will increase the number of
employees tending to leave the enterprise and the instability of the organizational structure.
To the extent that an employee has a favorable impression of the business, they are less
inclined to consider leaving their current position. Organizational commitment has been linked to lower rates of employee turnover, and this connection has been supported by the literature.

Increasing organizational support may increase women's sense of duty and trust. Job fatigue and reluctance to change are less strongly linked if a business provides a high level of support for its employees.

**Impact of affective commitment on turnover intention**

A person's desire to leave their present job might be influenced by a number of things. Engagement and organizational commitment have been the topic of several researches because of their apparent influence on workers' propensity to leave their current jobs. Depending on the context, "organizational commitment" may mean anything from a strong work ethic to a simple sense of pride in one's company. In general, when making a promise, it is the level of emotional investment that is considered most significant. High organizational commitment is associated with reduced turnover intentions, leads to higher productivity, and provides a competitive advantage, and the affective component of commitment has been shown to be the strongest predictor of excellent organizational outcomes among the three components. Due to a dearth of supporting data, the study did not inquire into perseverance or normative commitment. Human resource management practices boost employees' sentimental investment, which in turn decreases turnover intentions. Among the several types of commitment to a company, emotional commitment is the most susceptible to changes in HRM practices.

**Implications of the findings**

It's important for managers to consult with their teams before making a call. To raise productivity in this area, management should push employees to try something new and creative. They'll have to do it. Management should arrange more training and development programs in order to raise workers' productivity. If the majority of employees are unhappy with their pay, upper management has a responsibility to address this issue and take steps to increase worker enthusiasm, commitment, and productivity.

**Theoretical implications**

The survey's findings suggest that respondents were moved by the group's members' expressions of satisfaction, solidarity, and loyalty to the bank's mission and values. Physical engagement, support, and commitment must be improved in order to encourage people to remain at work, work comfortably, and accomplish their duties. Recent studies have shown that some employees' low morale may be attributed to their lack of an emotional investment in the bank.

This research found that the existence of work aids at the bank had a significant impact on the performance of employees. Job assistance, on the other hand, may be utilized to help workers perform and plan their future growth in such a way that they get the most out of it. The bank has been found to reward its employees fairly.

Employee performance was shown to increase if the research's identified challenges were addressed by management. The bank has to increase work incentives by addressing problems such as employee engagement, support, and commitment; workplace noise
distraction; supervisor and subordinate contact; access to job help; use of performance feedback; and the existence of job aid.

**Practical implications**

Management has an obligation to look into employee concerns and complaints concerning observable occurrences that may be influenced by employees' emotions or prejudices. Promotions should be given to workers based on their skills, experience, and performance. You, as a manager, should do what you can to make sure your employees enjoy coming to work each day, both in terms of their physical surroundings and their mental state. The morale, behavior, devotion, professionalism, motivation, and relationships of a company's employees are all examples of this.

Managers need to resist the need to micromanage and instead show their employees that they have trust in their talents. As long as the boss acts professionally, the employees should too. Those who take on this mindset are more likely to feel trusted and loyal, which in turn fosters greater cooperation among workers. As an added bonus, the facility helps patients feel a sense of ownership. Motivating employees to give their all is essential for every organization, whether it's a large corporation or a little mom-and-pop shop, to increase profits. How to boost productivity in the workplace can be broken down into two main categories: internal factors (such as employee motivation) and external factors (such as how the workplace environment).

**Recommendations**

After much investigation, the researcher has arrived at this conclusion. Management has frequent meetings with workers to hear their feedback and handle any issues they may have as a way to keep their morale high. Managers should also be counseled on how to interact with their direct reports. The institution should institute a program that encourages a healthy work-life balance for its employees since this is a key factor in the motivation and retention of bank workers. For the sake of increasing bank production, management should do all in their power to create a work atmosphere that entices and retains its staff.

Making the workplace more comfortable for workers by providing flexible furniture.

Keeping employees healthy is a long-term gain. Employee morale and productivity may both be improved if their employers provide them with comfortable working conditions. The company, for instance, may adjust its benefits package so that it better serves its employees. The bank's management must devise approaches and channels for disseminating the bank's goals and strategies to the staff if the bank is to realize its mission and vision. Employee retention in the banking industry depends on factors like the individual's enjoyment of their profession, the support of their coworkers, and the commitment of their superiors. That relies heavily on the efficiency and effectiveness of the company's workforce. The bank has to be more considerate and watchful with its employees if it wants them to be happy in their jobs.

**Limitations of the study**

Worker performance at banks in the United Arab Emirates was analyzed to determine the effect of employee engagement, support, and devotion. Despite these limitations, they
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should help inform future research on the relationship between workplace conditions and the output of different departments' workforces.

Conclusion

Creating a work atmosphere where individuals feel valued and appreciated is the first step in motivating them to accomplish a good job. Due to the cutthroat character of the modern business environment, financial incentives are no longer sufficient to keep employees on the job. The ability to attract, retain, and motivate high-performing employees is more important in today's competitive banking environments.

In addition, the study indicated that workers' productivity would increase if management took steps to remedy the problems identified. The satisfaction of an employee at work has a direct effect on how hard that person works. As a result, the financial institution must ensure that its employees enjoy working in a setting that really cares about them.

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