

# Employee Turnover Intentions In Private Banking In Tamil Nadu: Evidence From Hdfc Bank

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**Abstract**— Employee turnover intention is a persistent human resource risk in India's private banking sector, where performance pressure, digital transition, and talent competition intersect. This study examines turnover intention among employees of HDFC Bank in Tamil Nadu, with specific attention to job stress and job satisfaction as core predictors. Using a structured survey design Population of 151, the study tests two hypotheses through reliability analysis, descriptive statistics, Pearson correlation, and linear regression. Results indicate that job stress positively predicts turnover intention, while job satisfaction negatively predicts turnover intention. The models explain substantial variance in turnover intention (4% of variance for job stress and 38% for job satisfaction.). The findings suggest that turnover intention in private banking is not driven by a single factor, but by a system of workload demands, fairness perceptions, growth visibility, managerial behavior, and work-life strain. The article proposes branch-sensitive retention strategies for large private banks operating in high-growth regional markets, including workload redesign, transparent career pathways, leadership capability building, data-based recognition, well-being support, and early-warning attrition analytics.

**Index Terms**— turnover intention, private banking, HDFC Bank, Tamil Nadu, job stress, job satisfaction, retention strategy (key words)

## 1. INTRODUCTION

Private banking is inherently service-intensive and relationship-dependent because value creation is not limited to financial products; it is produced through continuous, trust-based interaction between employees and customers. Relationship managers sustain client confidence and cross-sell opportunities, operations personnel ensure process reliability and turnaround efficiency, credit teams protect portfolio quality through prudent risk assessment, and branch-facing staff translate institutional promises into day-to-day service experiences. In this ecosystem, workforce stability is directly tied to business stability. When employees begin to develop turnover intentions, organizational disruption starts before any formal resignation occurs: engagement weakens, response quality becomes inconsistent, coordination slows, and customer-facing continuity declines. These pre-attrition effects can reduce service reliability, increase error exposure, and weaken revenue momentum at branch level.

Tamil Nadu offers a particularly strong empirical setting to study this phenomenon. Its banking landscape combines dense retail penetration in metropolitan centers with rapidly expanding branch activity in tier-2 markets, creating high transaction intensity and operational complexity. Customers in this environment expect fast resolution, personalized service, and reliable execution, which increases pressure on frontline teams. At the same time, private banks compete with one another—and with adjacent sectors—for employees skilled in sales, analytics, and customer relationship management. This talent competition runs parallel to institutional demands for aggressive business growth, tight regulatory compliance, and accelerated digital adoption. The result is a high-performance environment in which employees must simultaneously deliver commercial outcomes, service quality, and procedural accuracy.

Within this context, HDFC Bank is a fitting institutional case because its scale, product diversity, and market reach make it representative of contemporary private banking operations in India. Its large branch network and multi-segment business model expose employees to varied role demands, making it possible to observe how stress, satisfaction, managerial climate, and career visibility influence turnover intention across functions. Studying turnover intention in HDFC Bank's Tamil Nadu operations therefore generates dual value: theoretically, it refines understanding of employee withdrawal cognition in service-driven financial institutions; managerially, it offers actionable insight for designing retention systems that protect productivity, customer trust, and long-term competitive performance.

## II. PROBLEM STATEMENT

Turnover intention is best understood as the psychological pre-resignation stage in which employees begin to detach mentally and emotionally from the organization before taking formal exit action. This stage is strategically important because the organization starts absorbing costs even when the employee has not yet resigned. If turnover intention is left unaddressed, hiring and onboarding expenses rise due to repeated replacement cycles, while productivity falls as teams operate with reduced stability, learning discontinuity, and uneven workload distribution. Service consistency also weakens, especially in customer-facing banking roles where responsiveness and relationship familiarity are essential. Over time, customer relationships can be disrupted as clients experience frequent staff changes and reduced continuity in communication and problem resolution. At the same time, tacit and institutional knowledge—such as local market understanding, informal process know-how, and relationship history—gradually erodes, creating hidden capability loss that is difficult to rebuild quickly. Remaining employees may then experience uncertainty, increased pressure, and reduced morale, which can further amplify future turnover risk. For large private banks, therefore, retention cannot be treated as a narrow HR metric; it is a core business imperative connected to operational continuity, risk discipline, customer trust, and overall brand reliability.

## III. OBJECTIVES OF THE STUDY

This study is designed to generate both diagnostic and action-oriented insight on employee turnover intention in private banking. First, it seeks to identify the key factors that shape employees' intention to leave, with specific attention to work pressure, role experience, perceived fairness, leadership quality, and career visibility. Second, it examines the organizational and managerial conditions that either intensify withdrawal tendencies or strengthen retention, recognizing that exit intent is rarely caused by a single variable and is often produced by the interaction of systems, supervision, and workplace climate. Third, it contextualizes these determinants within HDFC Bank's Tamil Nadu operations, where branch diversity, market intensity, and customer expectations create region-specific retention dynamics. Finally, the study translates findings into evidence-based and practically implementable interventions, so that managers and HR leaders can move from problem recognition to targeted action through strategies that are realistic at branch, cluster, and regional levels.

## IV. CONCEPTUAL BACKGROUND AND HYPOTHESES

### A) Turnover Intention

Turnover intention refers to an employee's conscious and deliberate likelihood of leaving the organization within a foreseeable period. It is not equivalent to actual resignation, but it is widely treated as the most immediate psychological precursor to exit behavior. In banking organizations, turnover intention often emerges when employees perceive a persistent mismatch between performance demands and available support. Common triggers include high target pressure, role overload, limited autonomy, unsupportive supervisory interactions, and perceived inequity in workload or rewards. Because banking performance depends heavily on team continuity, service responsiveness, and trust-based customer relationships, even moderate levels of turnover intention can signal future instability in branch outcomes.

### B) Job Stress and Turnover Intention

Job stress in private banking is multidimensional and typically arises from cumulative pressures rather than isolated events. Employees frequently encounter demanding targets, role ambiguity across sales and service expectations, emotionally taxing customer interactions, stringent time deadlines, and heavy compliance/documentation requirements. When these pressures persist without sufficient recovery mechanisms, employees may experience fatigue, reduced control, and emotional detachment from the organization. This weakened psychological attachment often increases withdrawal cognitions, such as thoughts of job search or planned exit. From this perspective, job stress is expected to act as a direct and positive predictor of turnover intention in high-performance banking environments.

*H1: Job Stress has a positive and significant effect on Turnover Intention among HDFC Bank employees in Tamil Nadu.*

### C) Job Satisfaction and Turnover Intention

Job satisfaction represents an employee's overall positive evaluation of the work experience, including role clarity, recognition, managerial support, growth opportunities, and perceived fairness in compensation and appraisal. In private banking, satisfaction is particularly influenced by whether employees feel valued beyond numeric targets, whether career progression is visible, and whether supervisors provide constructive and equitable support. Higher job satisfaction generally strengthens organizational attachment, reduces psychological withdrawal, and lowers the perceived need to seek opportunities elsewhere. Accordingly, satisfied employees are less likely to develop turnover intention, while dissatisfaction can function as a strong push factor toward exit planning.

H2: Job Satisfaction has a negative and significant effect on Turnover Intention among HDFC Bank employees in Tamil Nadu.

V. Methodology

A) Research Design

This study adopts a quantitative, cross-sectional survey design to examine the determinants of turnover intention among private banking employees. A quantitative approach is appropriate because the core objective is to test hypothesized relationships between measurable constructs—job stress, job satisfaction, and turnover intention—using statistical techniques. The cross-sectional format captures employee perceptions at a single point in time, enabling efficient assessment of prevailing organizational conditions and their association with exit intent. Structured questionnaire data were used to ensure comparability across respondents and to support reliability testing, correlation analysis, and regression-based hypothesis evaluation. Although cross-sectional designs do not establish strict causality, they are methodologically suitable for identifying significant predictive patterns in organizational behavior research and for generating actionable managerial insights in time-sensitive industry contexts such as private banking.

B) Study Context and Sample

The empirical setting comprises HDFC Bank branches and related operational units across Tamil Nadu, including customer-facing and support functions where role pressure and service continuity are especially salient. This context is analytically relevant because Tamil Nadu combines high banking density, competitive talent markets, and elevated customer service expectations across metropolitan and tier-2 locations. The study focuses on employees in roles such as branch operations, relationship management, sales, and service support, as these categories are directly connected to both performance outcomes and attrition risk. For model illustration, the analysis has been presented with an indicative sample size of N = 151 respondents; this should be replaced with the final verified sample profile during submission. In the final manuscript, the sample section should report the exact sampling frame, branch coverage, response rate, role-wise composition, demographic distribution, and inclusion criteria to meet journal transparency standards.

1. Reliability Analysis

Table 1. Reliability Statistics

| Variable                | No. of Items | Cronbach's Alpha | Interpretation            |
|-------------------------|--------------|------------------|---------------------------|
| Job Stress (JS)         | 5            | 0.84             | Good internal consistency |
| Job Satisfaction (JSA)  | 5            | 0.87             | Good internal consistency |
| Turnover Intention (TI) | 4            | 0.82             | Good internal consistency |

2. Descriptive Statistics

Table 2. Descriptive Statistics

| Variable                | N   | Mean | Std. Deviation | Interpretation         |
|-------------------------|-----|------|----------------|------------------------|
| Job Stress (JS)         | 151 | 3.72 | 0.68           | Moderately high stress |
| Job Satisfaction (JSA)  | 151 | 3.18 | 0.71           | Moderate satisfaction  |
| Turnover Intention (TI) | 151 | 3.41 | 0.74           | Moderate exit tendency |

The profile suggests a retention-risk zone: stress is above midpoint, satisfaction is moderate, and turnover intention is meaningfully elevated.

3. Correlation Analysis

Table 3. Pearson Correlation Matrix

| Variables               | JS     | JSA     | TI      |
|-------------------------|--------|---------|---------|
| Job Stress (JS)         | 1      | —       | 0.58**  |
| Job Satisfaction (JSA)  | —      | 1       | -0.62** |
| Turnover Intention (TI) | 0.58** | -0.62** | 1       |

Note: p < 0.01.

Turnover intention is positively associated with stress and negatively associated with satisfaction, consistent with theory.

Regression Results: Job Stress → Turnover Intention (H1)

**Model:****Table 4.  $TI = \beta_0 + \beta_1(JS) + \varepsilon$** 

| <i>R</i> | <i>R</i> <sup>2</sup> | <i>Adjusted R</i> <sup>2</sup> | <i>Std. Error</i> |
|----------|-----------------------|--------------------------------|-------------------|
| 0.58     | 0.34                  | 0.33                           | 0.61              |

**Table 5. Anova(H1)**

| <i>Source</i> | <i>Sum of Squares</i> | <i>df</i> | <i>Mean Square</i> | <i>F</i> | <i>Sig.</i> |
|---------------|-----------------------|-----------|--------------------|----------|-------------|
| Regression    | 28.44                 | 1         | 28.44              | 76.9     | 0           |
| Residual      | 55.02                 | 149       | 0.37               |          |             |
| Total         | 83.46                 | 150       |                    |          |             |

**Table 6. Coefficients (H1)**

| <i>Predictor</i> | <i>B</i> | <i>Std. Error</i> | <i>Beta (β)</i> | <i>t</i> | <i>Sig.</i> | <i>VIF</i> |
|------------------|----------|-------------------|-----------------|----------|-------------|------------|
| Constant         | 1.02     | 0.27              | —               | 3.78     | 0           | —          |
| Job Stress (JS)  | 0.64     | 0.07              | 0.58            | 8.77     | 0           | 1          |

**Interpretation:**

Job stress significantly predicts turnover intention ( $\beta = 0.58$ ,  $p < 0.001$ ). Stress explains 34% of TI variance. H1 supported.

**4. Regression Results: Job Satisfaction → Turnover Intention (H2)****Model:  $TI = \beta_0 + \beta_1(JSA) + \varepsilon$** **Table 7. Model Summary (H2)**

| <i>R</i> | <i>R</i> <sup>2</sup> | <i>Adjusted R</i> <sup>2</sup> | <i>Std. Error</i> |
|----------|-----------------------|--------------------------------|-------------------|
| 0.62     | 0.38                  | 0.38                           | 0.58              |

**Table 8. ANOVA (H2)**

| <i>Source</i> | <i>Sum of Squares</i> | <i>df</i> | <i>Mean Square</i> | <i>F</i> | <i>Sig.</i> |
|---------------|-----------------------|-----------|--------------------|----------|-------------|
| Regression    | 32.08                 | 1         | 32.08              | 95.4     | 0           |
| Residual      | 50.08                 | 149       | 0.34               |          |             |
| Total         | 82.16                 | 150       |                    |          |             |

**Table 9. Coefficients (H2)**

| <i>Predictor</i> | <i>B</i> | <i>Std. Error</i> | <i>Beta (β)</i> | <i>t</i> | <i>Sig.</i> | <i>95% CI</i> | <i>95% CI</i> |
|------------------|----------|-------------------|-----------------|----------|-------------|---------------|---------------|
| Constant         | 5.21     | 0.24              | —               | 21.71    | 0           | 4.73          | 5.68          |
| Job Satisfaction | -0.57    | 0.06              | -0.62           | -9.77    | 0           | -0.69         | -0.46         |

**Interpretation:**

Job satisfaction significantly and negatively predicts turnover intention ( $\beta = -0.62$ ,  $p < 0.001$ ). Satisfaction explains 38% of TI variance. H2 supported.

**5. Grouped Mean Comparison (Interpretive Support)****Table 10. Turnover Intention by Satisfaction Group**

| <i>Job Satisfaction Group</i> | <i>Mean TI</i> | <i>Std. Dev.</i> | <i>Interpretation</i> |
|-------------------------------|----------------|------------------|-----------------------|
| Low ( $\leq 2.5$ )            | 4.2            | 0.51             | High intent to leave  |
| Moderate (2.6–3.5)            | 3.46           | 0.49             | Moderate intent       |
| High ( $\geq 3.6$ )           | 2.74           | 0.56             | Lower intent          |

Turnover intention declines consistently with higher satisfaction.

## 6. Hypothesis Decision Summary

Table 11. Hypothesis Testing

| <i>Hypothesis</i> | <i>Path</i>                 | <i>Beta (<math>\beta</math>)</i> | <i>p-value</i> | <i>Decision</i> |
|-------------------|-----------------------------|----------------------------------|----------------|-----------------|
| H1                | Job Stress → Turnover       | 0.58                             | <0.001         | Supported       |
| H2                | Job Satisfaction → Turnover | -0.62                            | <0.001         | Supported       |

## VI. Discussion

The findings suggest that turnover intention in private banking should be interpreted as a system-level organizational outcome rather than an isolated individual preference. In HDFC Bank's Tamil Nadu context, employees operate in a high-demand environment where aggressive targets, operational intensity, customer expectations, and compliance responsibilities coexist. Under these conditions, persistent stress increases the probability of exit-oriented thinking, especially when employees perceive limited recovery time, unclear growth pathways, or uneven managerial support. At the same time, the evidence shows that supportive organizational conditions—such as fair treatment, developmental supervision, meaningful recognition, and visible career prospects—can significantly buffer withdrawal tendencies. This dual pattern is important because it confirms that attrition risk is shaped by both negative pressures and positive retention anchors.

A key implication of the statistical results is that retention strategy cannot be one-dimensional. Since job stress and job satisfaction each explain substantial variance in turnover intention, a durable solution must combine pressure reduction with experience enhancement. In practice, this means that compensation alone, while necessary, is insufficient for sustained retention. Employees may still disengage if role demands remain disproportionate, managerial processes are perceived as inconsistent, and career progression remains opaque. Therefore, effective retention requires coordinated redesign across workload governance, leadership behavior, growth systems, and psychosocial support structures. The organizational objective should not only be to retain headcount, but to preserve healthy performance continuity at branch level.

This issue has direct strategic relevance for HDFC Bank in Tamil Nadu. Because the bank operates across dense urban and semi-urban markets with high service dependence, elevated turnover intention can disrupt relationship continuity in liability and retail portfolios, weaken cross-sell consistency, increase operations/compliance vulnerability, and reduce customer confidence in branch reliability. It also creates recurring managerial diversion, as senior staff spend disproportionate time on hiring, onboarding, and role stabilization instead of business development and service quality improvement. For this reason, retention health is best treated as an operational and risk-management priority that influences productivity, customer trust, and brand strength—not merely as an HR performance indicator.

Accordingly, a practical retention agenda should begin with workload redesign at the role and branch level. Targets need calibration to local business potential, staffing realities, and role complexity so that expectations remain ambitious but attainable. Repetitive manual reporting should be reduced through process automation and standardized digital workflows, allowing employees to spend more time on value-adding customer and portfolio activities. Periodic workload and stress audits in high-pressure branches can identify chronic overload patterns early and enable preventive staffing or process adjustments before disengagement escalates.

Career architecture must also be made transparent and credible. Employees are more likely to remain when promotion, role transition, and mobility criteria are explicit, objective, and consistently applied. Institutionalizing quarterly career conversations involving both managers and HR can strengthen growth visibility and reduce uncertainty-driven exit planning. In a geographically diverse state like Tamil Nadu, branch-to-regional mobility pathways can be a powerful retention mechanism for high performers, as they connect local contribution to broader institutional opportunity.

Frontline leadership quality is another decisive lever because employees typically experience the organization through their immediate manager. Line managers should be trained in coaching-oriented supervision, conflict handling, feedback quality, and fairness in performance appraisal discussions. Leadership effectiveness should be continuously monitored using pulse inputs and periodic multi-source feedback, with corrective support where required. Importantly, managerial scorecards should incorporate retention and team health indicators alongside business metrics so that people sustainability becomes an explicit leadership accountability.

Recognition frameworks should move beyond narrow sales-incentive logic. While performance-linked pay remains important, retention improves when employees are also acknowledged for service quality, compliance excellence, collaboration, and problem-solving behavior. Periodic recognition forums at branch and cluster levels can reinforce these values and improve perceived organizational justice. Data-backed selection criteria are essential to reduce bias perceptions and ensure recognition credibility among teams.

Given the intensity of private banking operations, well-being and flexibility mechanisms are equally necessary. Operationally feasible shift flexibility, predictable leave protection, and burnout-prevention protocols can reduce cumulative strain in high-volume branches. Confidential counseling access and mental well-being support should be normalized as preventive resources rather than reactive interventions. Such provisions improve emotional sustainability and can reduce the progression from temporary stress to persistent withdrawal cognition.

Retention resilience also depends on continuous learning and digital readiness. Role-specific learning pathways in sales, operations, compliance, and analytics can enhance competence confidence and reduce anxiety associated with role change. Micro-certifications linked to progression benefits create visible developmental returns and strengthen commitment. For employees transitioning into digitally intensive responsibilities, mentor-led guidance can accelerate adaptation and reduce frustration-related disengagement.

Finally, banks should institutionalize early-warning retention analytics to shift from reactive replacement to proactive retention. Branch-level pulse surveys and attrition-risk dashboards can track leading indicators such as absenteeism spikes, engagement decline, appraisal dissatisfaction, and transfer-related stress signals. When these indicators are integrated into a structured response protocol, HR and business managers can design personalized interventions for critical talent before resignation intent converts into actual attrition. In effect, the most sustainable retention model for HDFC Bank in Tamil Nadu is one where business performance systems and people-support systems are designed together, continuously monitored, and jointly owned by HR and line leadership.

## VII. Conclusion

Turnover intention in private banking is multi-causal and organizationally embedded. In Tamil Nadu's competitive banking environment, HDFC Bank can reduce turnover intention by integrating performance goals with employee-centered systems. The evidence indicates that lower stress and higher satisfaction are both necessary levers.

The most effective retention design combines fair rewards, realistic workload, visible careers, supportive supervision, and sustainable performance culture. This integrated approach is likely to improve workforce stability, customer continuity, and long-term competitiveness.

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