

The Mediating Role of Job Embeddedness Fit: Perceived Job Characteristics and Turnover Intention in the Services Sector

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Abstract

Organizations able to retain their human resources have an advantage over their competitors. Employee turnover adversely affects the stability of the workforce and carries the cost of having to hire and train new personnel. Employee retention is, therefore, a priority for senior management. This study explores the mediating impact of employee fit in terms of organizational job embeddedness on the relationship between job characteristics and employees' intention to quit. Based on a sample of 375 employees working in a private commercial bank in Pakistan, we find that job identity, job significance and task variety have a significant negative effect on intention to quit. Job variety has the greatest impact on turnover intention. Organizational job embeddedness fit mediates the relationship between two of three job characteristics – job identity and significance – and turnover intention, but not the latter's relationship with perceived task variety. Thus, organizational job embeddedness fit mediates the relationship between overall job characteristics and turnover intention.

Keywords: Job identity, job significance, job characteristics, organizational job embeddedness fit, turnover intention.

JEL classification: M510, J22, J23, J62, J63.

1. Introduction

Given the unpredictability of the global economy, retaining human resources within an organization has clear advantages. Employee turnover has a negative influence on the performance of an organization (Shaw et al. 2005). Organizations with higher turnover rates underperform relative to their competitors (Hatch and Dyer 2004). Accordingly, senior management is interested in insights that contribute to employee retention (Ulrich and Smallwood 2006). Human resources have a strong impact on the success of

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an organization. In part, its progress depends on employees and how they feel about the organization (Ali et al. 2014).

Since organizations incur high costs when employees leave (Glebbeck and Bax 2004), employee retention is a top priority for senior management. In this context, practitioners and researchers focus on two key questions: why employees leave and why employees stay (Mitchell et al. 2001). The literature has tried to answer these questions by looking at the alternatives. Job satisfaction among employees leads to organizational commitment. Work-related attitudes also have some impact on turnover and retention (Griffeth et al. 2000; Hom and Griffeth 1995).

Managers can build employee morale and reduce withdrawal attitudes by redesigning and enriching jobs (Lin et al. 2013). In some cases, however, this practice may be hard to implement because certain aspects of the industry are inherent to the nature of the job, e.g., managers may have little control over working hours (Dawson et al. 2011), but can investigate job characteristics and their impact on employees' attitudes and behaviors to gauge the extent to which the latter can be motivated intrinsically (Zhao et al. 2016).

Job characteristics have a significant impact on the meaningfulness, responsibility and knowledge that employees associate with their job activities (Loher et al. 1985). Job characteristics comprise five dimensions: job identity, job significance, skills variety, feedback and autonomy. These dimensions influence personal and work-related outcomes, and are related to employees' turnover intentions. They also have a significant impact on job satisfaction (Hackman and Oldham 1974). Given the growing cost of turnover intentions, studies such as Crossley et al. (2007) have focused on the impact of job embeddedness, which constitutes the motivational factors that enmesh employees within specific job roles in particular industries (Harris et al. 2011).

There are two aspects of job embeddedness: organizational and community-related (Mitchell et al. 2001). Embedded employees remain with an organization for three reasons under the umbrella of organizational job embeddedness (OJE): (i) personal links with the organization, its employees (managers, peers) and clients; (ii) a sense of harmony between their skills and the demands of the job; and (iii) a reluctance to lose the relationships and resources (personal status, reputation within the organization, bond with clients) they have built there.

When employees are attached to their jobs based on social or financial commitments, they avoid behaviors that could have adverse effects on their employment (Lee et al. 2004). The literature reinforces the idea that highly embedded employees exhibit low levels of counterproductive work behavior compared to less embedded employees (Holtom and Inderrieden 2006). Thus, OJE helps reduce high turnover among employees.

The attachment between employee and employer acts as a deterrent to counterproductive work behaviors (Thau et al. 2007). Workplace spirituality moderates the association between openness, agreeableness and conscientiousness and counterproductive work behaviors (Iqbal and Hassan 2016). Employees with a strong attachment to their organization will be more careful to avoid breaking any rules. Thus, job embeddedness plays a role in reducing not only counterproductive workplace behavior, but also turnover, which carries a considerable cost for organizations.

2. Literature Review

This section outlines the literature on perceived job characteristics, organizational embeddedness and turnover intentions.

2.1. Perceived Job Characteristics and Employee Turnover Intention

Organizations bear the direct cost of recruitment and training when employees leave. They also incur indirect costs through disruptions to daily operations. Organizations attract personnel by offering high salaries and incentives, which also result in high levels of turnover (Davidson 1999). In tight labor markets, researchers and practitioners emphasize the importance of exploring employee turnover. Notwithstanding the effect of a tight labor market, the work environment – from where turnover is initiated – is also a key factor to consider. Managers are liable to underestimate job descriptions and organization (Barley 1996; Cappelli 2000) to the extent that poor job design reduces employee satisfaction and commitment, with an adverse impact on employee turnover (Griffeth et al. 2000).

Many task characteristic theories and models, such as requisite task attributes theory, the social information processing model and job characteristics model, underscore the role of job characteristics in motivating employees and improving their job satisfaction. The literature reinforces the validity of the job characteristics model, which emphasizes the importance of employee talent, the number of activities required and the variety of skills needed to perform certain tasks. Hackman and Oldham (1974) identify five core job dimensions that affect personal and work-

related outcomes: job significance, job identity, skills variety, feedback and autonomy. This model serves as a framework for managers to design jobs that intrinsically satisfy employees. These dimensions have a significant impact on the meaningfulness of the work or activities concerned and help produce the desired outcomes.

These psychological states affect job-related outcomes such as job satisfaction, work effectiveness and absenteeism (Fried and Ferris 1987; Hackman and Oldham 1976). Task identity, task significance and skills variety enhance the meaningfulness of the work through high internal motivation (Spector and Jex 1991). Task identity captures what employees feel about their jobs and thus motivates them to work more efficiently and effectively. Task significance refers to the extent to which a job has a significant impact on the work or lives of other people within and outside the organization. Skills variety measures the extent to which employees use their personal and professional skills to perform their assigned tasks. Employees experience high levels of meaningfulness from employment based on their personal abilities.

Autonomy gives employees the discretion to schedule and select procedures for conducting their work. This is defined as the vertical enlargement of the decision-making rights, independence and responsibility assigned to employees (Price and Mueller 1986). Autonomy allows employees to try out new ideas, accept the consequences and enhance their expertise. Feedback refers to how employers provide information on the effectiveness and efficiency of employees' performance. Senior managers give their employees feedback to enhance the latter's understanding of work-related weaknesses with a view to improving their performance (Coelho and Augusto 2010).

There is evidence to suggest that job characteristics moderate job satisfaction. Job autonomy – control over decision making – is positively related with job satisfaction in social work. Skills variety, feedback and autonomy have a significant positive impact on job satisfaction among sales managers. The literature finds that job significance, job identity, feedback, job autonomy and skills variety are positively associated with job satisfaction (Ali et al. 2014; Katsikea et al. 2011; Poulin 1994; Said and Munap 2010).

Job characteristics are considered motivational factors that have a positive effect on job meaningfulness, work-related knowledge and responsibility among employees. Five core dimensions are used to measure the motivational potential score of a job, that is, the degree to which it motivates employees (Boonzaier et al. 2001; Saavedra and Kwun 2000). Job

characteristics are also strong predictors of stress among employees (Kuruüzüm et al. 2008). The job characteristics model explains how these five job attributes influence employee behavior and attitudes (Zhao et al. 2016).

Job characteristics help develop intrinsic motivation through three core dimensions – task identity, significance and skills variety – that reflect the level of meaning tied to a given job (Behson et al. 2000). Employees perceive higher levels of meaningfulness when using their personal abilities (Cummings and Bigelow 1976; Lawler and Hall 1970). Moreover, their colleagues are more likely to consider them independent in the context of their jobs (Cerasoli et al. 2014). In the presence of intrinsic motivation, employees perform better, are more satisfied with their jobs and face less work stress (Karatepe and Tekinkus 2006; Kim and Jogaratnam 2010; Vittersø 2003; Wiesner et al. 2005).

Task identity, task significance and skills variety have a significant impact on job satisfaction (Said and Munap 2010). There is evidence to suggest that job satisfaction has a negative influence over employees' intention to quit (Freund 2005). Thus, perceived job characteristics reduce turnover intention among employees. Based on this, we hypothesize:

- H1a: Perceived job identity has a significant effect on employees' turnover intentions.
- H1b: Perceived job significance has a significant effect on employees' turnover intentions.
- H1c: Perceived skills variety has a significant effect on employees' turnover intentions.
- H1d: Perceived job characteristics have a significant negative impact on employees' turnover intentions.

2.2. Organizational Job Embeddedness Fit as a Mediator, Job Characteristics and Turnover Intention

Job embeddedness influences an individual's internal and external job performance (Dicken et al. 1994). It refers to the factors that compel employees to remain with their current employer (Mitchell et al. 2001). Job embeddedness has two dimensions: embeddedness in the organization or OJE, and embeddedness in the community.

OJE comprises the accumulated affective and nonaffective constraints – links, fit and sacrifice – relevant to a job. OJE fit refers to the

degree to which employees feel comfortable holding a certain job with an organization. Their links to that organization reflect how connected they are to their colleagues, team or company. The sacrifice dimension considers the perceived cost to the psychological or physical convenience of leaving one's current job (Mitchell et al. 2001). Community job embeddedness is concerned with the extrinsic forces – family pressure, relocation anxieties and social ties to the community – that keep employees connected to their jobs (Harris et al. 2011; Mitchell et al. 2001).

There is evidence that certain work-related behaviors can predict OJE. Job embeddedness plays a mediating role between various organizational 'on-the-job' factors, community 'off-the-job' factors and turnover intention or employee retention (Reitz and Anderson 2011). Job embeddedness can be measured by considering fit, link and community (Holtom and O'Neill 2004). The likelihood of remaining in one's current job increases with higher levels of embeddedness in that organization and community (Holtom and Inderrieden 2006; Lee et al. 2004; Mitchell et al. 2001; Thau et al. 2007).

OJE fit is defined as the compatibility between individuals and their work and nonwork environment (Mitchell et al. 2001). An employee's fit with an organization refers to his/her career prospects, professional goals and personal preferences (Yang et al. 2011) as well as the scale of current job demands, that is, job skills required, job abilities and job knowledge (Cable and Judge 1996). This attribute can also be linked to the community fit dimension, which encompasses location, weather, amenities, religious and political environment and scope for entertainment (Mitchell et al. 2001). The evidence suggests that the links and fit dimensions of job embeddedness are related to person-organization fit. Lower levels of person-organization fit are more likely to lead to employees leaving that organization (Yang et al. 2011). Person-job fit reinforces the association between job crafting with organizational commitment (Iqbal 2016).

Job compatibility is similar to job embeddedness fit and has a negative influence on turnover (Villanova et al. 1994). The extent to which individual values are aligned with those of an organization also relates to job embeddedness fit (Chatman 1989; Lee et al. 2004). Research suggests that perceived job characteristics are not stable, their values varying from time to time (Wrzesniewski and Dutton 2001). Employees may experience different levels of job autonomy and task variety even over the period of a week. Despite different attitudes to job autonomy and task variety, employees still report constant perceptions of job significance (Jex and Bliese 1999). This

drives them to comply as far as possible with organizational norms and values and to invest their effort in accomplishing the tasks they are set. The literature suggests that, as job significance increases, there is a corresponding rise in the commitment levels of employees (Thatcher et al. 2002). Organizational commitment has a negative association with employees' turnover intentions (Couger et al. 1979). Thus, higher levels of commitment are correlated with lower turnover.

Perceived job characteristics have a significant negative impact on turnover intentions. The five core dimensions of the job characteristics model – task identity, task significance, skills variety, job autonomy and job feedback – are positively associated with work-related outcomes (Burn et al. 1994; Couger et al. 1979). In the absence of these dimensions, we find lower motivation, lower job satisfaction, higher absenteeism and higher turnover. Task identity, task significance and task variety are used to measure the importance of a job and to gauge its motivating potential (Hackman and Oldham 1976). Job enrichment constitutes the formation of work units and the combination of tasks (Hackman et al. 1975). While task identity concerns both these concepts, task significance and skills variety emphasizes the implementation of ideas (Hackman and Oldham 1976).

Task identity, skills variety and task significance reflect the meaningfulness of a job, enabling employees to experience high levels of internal work motivation (Spector and Jex 1991). Task identity motivates employees by indicating that a job is meaningful and worthwhile (Coelho and Augusto 2010). Perceived job characteristics and job satisfaction are moderately related with one another (Spector and Jex 1991). OJE fit indicates the compatibility between an employee's job and the organization. Employees will exhibit lower turnover intentions if they feel suited to their jobs and working community (Mitchell et al. 2001). Thus, OJE fit contributes significantly to reducing turnover intentions while job embeddedness links have no relationship with turnover (Kim 2002). Accordingly, we propose that:

- H2a: OJE fit significantly mediates the association between perceived job identity and turnover intention.
- H2b: OJE fit significantly mediates the association between perceived job significance and turnover intention.
- H2c: OJE fit significantly mediates the association between perceived skills variety and turnover intention.

- H2d: OJE fit significantly mediates the association between perceived job characteristics and turnover intention.

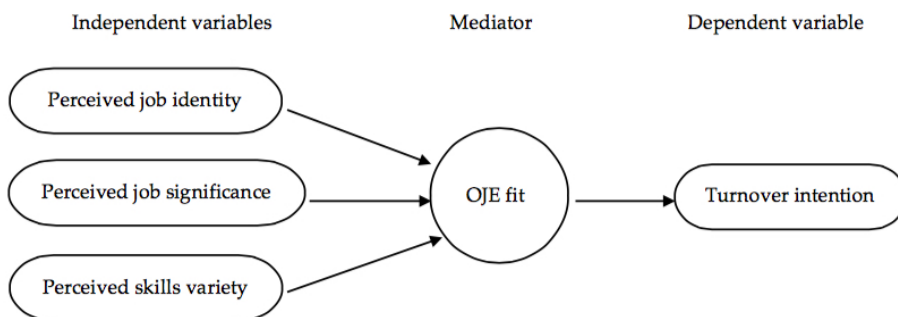
The literature recommends analyzing the role of intrinsic and extrinsic factors in the context of turnover intentions (Barley 1996; Cappelli 2000; Griffeth et al. 2000). Job characteristics affect the three psychological states of an employee: meaningfulness, responsibility for outcomes and knowledge of outcomes (Hackman and Oldham 1980; Pinder 1984). Perceived characteristics directly drive these three states. Job identity, job significance and skills variety are pertinent to the meaningfulness of a job (Hackman and Oldham 1980). This study investigates the role of perceived job characteristics based on job identity, job significance and skills variety because all three dimensions reflect the meaningfulness of a job and influence job enrichment.

These characteristics are highly linked with the formation of task units and the combination of various tasks. Employees remain with an organization because of their intrinsic or instrumental value. We explore the mediating role of OJE fit owing to its instrumental value (Kiazad et al. 2015). Empirical evidence of the role of job embeddedness is limited (Karatepe and Ngeche 2012). Much of what is known about job embeddedness is based on data from developed countries such as the US (Bergiel et al. 2009; Lee et al. 2004). This study attempts to present empirical evidence from a developing country such as Pakistan. In doing so, we follow Svensson et al. (2008) who recommend presenting empirical evidence on OJE from developing countries.

3. Conceptual Framework

Figure 1 illustrates the conceptual framework of the study.

Figure 1: Research framework



In the light of the above mentioned framework, we attempt to address the following research questions:

- Do perceived job characteristics – job identity, job significance and skills variety – have a significant impact on employees' turnover intentions?
- Does the OJE fit dimension change the relationship between these perceived job characteristics and turnover intention?

4. Research Methodology

We carry out a regression analysis to investigate the association between job characteristics and the turnover intentions of employees in the private banking sector in Pakistan. The bootstrap process model as suggested by Hayes and Rockwood (2017) is used to investigate the mediating role of OJE fit. The data collected is analyzed using SPSS.

4.1. Sample and Data Collection

A self-structured questionnaire based on adapted items was used to collect data from a sample of employees working at local bank of Pakistan. This sample population was selected for three reasons: (i) at the branch level, employees manage a large volume of work and the nature of their jobs is risky; (ii) the employees and management are very conscious of customer feedback in a competitive market; (iii) while a trust deficit makes it difficult to collect data from bank employees, we were able to approach the bank's employees through a former colleague. Convenient sampling was employed to collect the data. An online questionnaire was constructed and bank employees were emailed the link to the questionnaire. Of a sample of 375 employees, we received an 89 percent response rate.

4.2. Data Screening

Pilot testing was used to identify the instrument's reliability, based on Cronbach's alpha values in 30 cases. The missing values were identified using a frequency table constructed in SPSS for each variable. Any cases with missing data for a variable were deleted, leaving 354 cases with complete data. The outliers were winsorized. The data did not contain any extreme outliers.

4.3. Measurement Tools

A six-item scale developed by Mitchell et al. (2001) is used to gauge OJE fit, defined as the compatibility between employees and their organization. Cronbach's alpha value of OJE fit is 0.71. Job identity, job significance and skills variety are measured using the job description scale developed by Hackman and Oldham (1974), based on employees' perception of their assigned job or task. Cronbach's alpha values of perceived job identity, perceived job significance and perceived task variety are 0.76, 0.70 and 0.61, respectively. Job characteristics are measured based on the data collected for job identity, job significance and skills variety. Cronbach's alpha of perceived job characteristics is 0.85. Turnover intention is gauged using a three-item scale developed by Mobley et al. (1978), where Cronbach's alpha value is 0.86.

5. Data Analysis

This section presents the study's correlation and regression analyses.

5.1. Correlation Analysis

Table 1 shows that perceived task identity and perceived task significance have the lowest negative relationship with employees' turnover intentions, where $\alpha = -0.20$ and $\alpha = -0.25$, respectively. There is a moderate negative association between perceived task variety and employees' turnover intentions, where $\alpha = -0.54$.

Table 1: Correlation analysis results

		OJE fit	Turnover intention	Perceived job characteristics	Task identity	Task variety	Task significance
OJE fit	Pearson correlation	1.00					
Turnover intention	Pearson correlation	-0.25**	1.00				
Perceived job characteristics	Pearson correlation	0.48**	-0.38**	1.00			
Task identity	Pearson correlation	0.39**	-0.20**	0.38**	1.00		
Task variety	Pearson correlation	0.28**	-0.54**	0.45**	0.39**	1.00	
Task significance	Pearson correlation	0.38**	-0.25**	0.89**	0.42**	0.24**	1.00

Note: ** = correlation is significant at the 0.01 level (2-tailed).

Perceived job characteristics also have a significant negative association with turnover intention, where $\alpha = -0.38$. OJE fit has an indirect negative impact on turnover intention, where $\alpha = -0.25$.

5.2. Regression Analysis

Hypothesis H1a proposes that perceived job identity has a significant impact on employees' turnover intentions. As Table 2 shows, perceived job identity has a negative and significant impact on turnover intention, where R-squared = 0.04, $\beta = -0.086$ and the p value = 0.00. Accordingly, we accept H1a. For every one-unit change in perceived job identity, there is a 0.86-unit decline in the value of turnover intention. As employees' perceived job identity rises, their turnover intentions fall.

Hypothesis H1b proposes that perceived job significance has a significant effect on turnover intention. Table 2 indicates that we can accept this hypothesis because perceived job significance has a significant negative impact on turnover intention, where R-squared = 0.06, $\beta = -0.039$ and the p value = 0.00. Thus, higher levels of job significance are associated with lower turnover intentions.

Hypothesis H1c states that perceived skills variety has a significant effect on turnover intention. The results indicate that skills variety has a strong, significant and negative impact on employees' turnover intentions, where R-squared = 0.29, $\beta = -1.52$ and the p value = 0.00. Therefore, H1c can be accepted. There is a 1.52-unit decline in turnover intention with every one-unit rise in skills variety. Skills variety is associated with 29 percent variation in employees' turnover intentions. As the range of skills in an organization increases, employees exhibit lower turnover intentions.

Hypothesis H1d states that perceived job characteristics have a significant negative impact on turnover intention. The results in Table 2 support this hypothesis, where R-squared = 0.15, $\beta = -0.54$ and the p value = 0.00. Therefore, we accept H1d: when employees perceive a higher level of job characteristics, their intention to quit falls.

Table 2: Regression analysis results

H	Hypothesis	R sq.	B	SE	t-stat	p-value
H1a	Perceived job identity -> turnover intention	0.04	-0.86	0.22	-3.88	0
H1b	Perceived job significance -> turnover intention	0.06	-0.39	0.08	-4.89	0

H1c	Skills variety -> turnover intention	0.29	-1.52	0.13	-12.18	0
H1d	Perceived job characteristics -> turnover intention	0.15	-0.54	0.07	-7.74	0

5.3. Mediation Testing

Hypothesis H2a proposes that OJE fit significantly mediates the association between perceived job identity and turnover intention. Table 3 indicates that perceived task identity has a significant overall impact on turnover intention, where effect = -0.86 , $\rho = 0.00$, LLCI = -1.29 and ULCI = -0.42 . Perceived task identity also has a significant direct effect on turnover intention, where effect = -1.48 , $\rho = 0.00$, LLCI = -1.92 and ULCI = -1.04 . The bootstrap confidence values for the indirect effect of perceived task identity on turnover intention are 0.49 to 0.82. This does not include 0, which implies a statistically significant indirect effect. Thus, we accept H2a on the mediating role of OJE fit.

Table 3: Mediation testing: Effect of perceived task identity on turnover intention

Total effect					
Effect	SE	T	p	LLCI	ULCI
-0.86	0.22	-3.89	0.00	-1.29	-0.42
Direct effect					
Effect	SE	T	p	LLCI	ULCI
-1.48	0.22	-6.63	0.00	-1.92	-1.04
Indirect effect					
	Effect	Boot SE	Boot LLCI	Boot ULCI	
Job embeddedness fit	0.63	0.08	0.49	0.82	

Hypothesis H2b states that OJE fit significantly mediates the association between perceived job significance and turnover intention. Table 4 shows that perceived task significance has a significant total impact on turnover intention, where effect = -0.40 , $\rho = 0.00$, LLCI = -0.55 and ULCI = -0.24 . Perceived task identity also has a significant direct effect on turnover intention, where effect = -0.63 , $\rho = 0.00$, LLCI = -0.79 and ULCI = -0.47 . The bootstrap confidence values for the indirect effect of perceived job significance on turnover intention are 0.16 to 0.32. This does not include 0, which indicates a statistically significant indirect effect. Thus, we accept H2b on the mediating role of OJE fit.

Table 4: Mediation testing: Effect of perceived task significance on turnover intention

Total effect					
Effect	SE	T	p	LLCI	ULCI
-0.40	0.08	-4.89	0.00	-0.55	-0.24
Direct effect					
Effect	SE	T	p	LLCI	ULCI
-0.63	0.08	-7.81	0.00	-0.79	-0.47
Indirect effect					
	Effect	Boot SE	Boot LLCI	Boot ULCI	
Job embeddedness fit	0.24	0.04	0.16	0.32	

Hypothesis H2c states that OJE fit significantly mediates the association between perceived skills variety and turnover intention. Table 5 shows that perceived skills variety has a significant overall impact on turnover intention, where effect = -1.52 , $\rho = 0.00$, LLCI = -1.76 and ULCI = -1.27 . Perceived skills variety also has a significant direct effect on turnover intention, where effect = -1.44 , $\rho = 0.00$, LLCI = -1.70 and ULCI = -1.19 . The bootstrap confidence values for the indirect effect of perceived task identity on turnover intention are -0.18 to 0.01 . Since this range straddles 0, it implies a statistically nonsignificant indirect effect. Thus, we reject H2c on the mediating role of OJE fit in this case.

Table 5: Mediation testing: Effect of perceived task variety on turnover intention

Total effect					
Effect	SE	T	p	LLCI	ULCI
-1.52	0.12	-12.18	0.00	-1.76	-1.27
Direct effect					
Effect	SE	t	p	LLCI	ULCI
-1.44	0.13	-11.13	0.00	-1.70	-1.19
Indirect effect					
	Effect	Boot SE	Boot LLCI	Boot ULCI	
Job embeddedness fit	-0.08	0.05	-0.18	0.01	

Hypothesis H2d states that OJE fit significantly mediates the association between perceived job characteristics and turnover intention. As Table 6 shows, perceived job characteristics have a significant total impact on turnover intention, where effect = -0.54 , $\rho = 0.00$, LLCI = -0.68 and ULCI = -0.40 . Perceived job characteristics also have a significant direct effect on turnover intention, where effect = -0.92 , $\rho = 0.00$, LLCI = -1.05 and ULCI = -0.78 . The bootstrap confidence values for the indirect effect of perceived job characteristics on turnover intention are 0.32 to 0.44 . This does not include 0, implying a statistically significant indirect effect. Thus, we accept H2d on the mediating role of OJE fit.

Table 6: Mediation testing: Effect of perceived job characteristics on turnover intention

Total effect					
Effect	SE	t	p	LLCI	ULCI
-0.54	0.07	-7.74	0.00	-0.68	-0.40
Direct effect					
Effect	SE	t	p	LLCI	ULCI
-0.92	0.07	-13.53	0.00	-1.05	-0.78
Indirect effect					
	Effect	Boot SE	Boot LLCI	Boot ULCI	
Job embeddedness fit	0.38	0.03	0.32	0.44	

6. Discussion

Job identity and job significance are considered 'hygiene factors' in the two-factor theory and are associated with employees' stress levels. Management should therefore formulate strategies to address these factors with a view to lowering employees' stress levels. Human resource and operations departments should decide how much autonomy and responsibility are relevant to a certain job. Branch employees should attend training sessions that clearly define their job descriptions and focus on building perceptions of task significance. Management should empower employees and give them the freedom to provide customers with tailored services. These steps reduce stress levels and turnover intentions among employees.

Skills variety is considered a double-edged sword in that efforts to improve it may not be as productive unless managers do so strategically. Human resource managers should gauge employees' attitudes to skills variety and provide additional resources where required. Employees at the branch level will then feel greater job satisfaction, leading to lower turnover intention.

There is a need for research on alternative ways to reduce turnover and increase employee retention. The literature emphasizes concept building to engage employees in bank jobs and reduce turnover. From this perspective, job embeddedness is a key topic in academic research, given its high negative association with turnover intention. Higher levels of job embeddedness lead to lower turnover intentions. Additionally, when employees have a better fit with their organization, they will have less intention to quit because they are well connected with their colleagues, supervisors and management. Management should

therefore build strategies that promote job embeddedness to reduce turnover among employees.

7. Conclusion

This study concludes that perceived job identity, perceived job significance and perceived skills variety have a significant effect on employees' turnover intentions. Of these three dimensions, skills variety has the greatest impact on turnover intention, where the higher the level of skills variety, the more likely that employees feel satisfied and exhibit less intention to quit. While OJE fit does not mediate the association between job identity, job significance and skills variety and intention to quit, when we measure job characteristics based on these three variables, OJE appears to play a mediating role in the relationship with turnover intention.

Perceived job characteristics – comprising perceived job identity, perceived job significance and perceived skills variety – influence work outcomes such as absenteeism, motivation and job satisfaction because they have a psychological bearing on employees' work behavior. Organizations can calculate the motivating potential score of a given job to identify its impact on an employee's behavior. Human resources departments can reduce turnover by emphasizing the OJE fit dimension. The literature supports recruitment and selection procedures that raise the fit dimension (Allen et al. 2010). If well embedded in employees, this discourages turnover and enhances the possibility of recouping an organization's investment in employee development (Bambacas and Kulik 2013).

This study presents a series of limitations, each of which offers a basis for future research. Its main limitation is that it excludes other variables of job characteristics and job embeddedness. Working environments differ between public and private organizations and future research could therefore incorporate different organizations for comparison. Respondents could include senior employees involved in decision making and problem solving. To revalidate these findings, future research could include interviews as part of the data collection. This study is dependent on employees' self-perceptions of the variables used. While employees are considered the most appropriate source of data on job embeddedness and human resource practices in an organization (Arthur and Boyles 2007; Podsakoff and Organ 1986), single-source data may inflate the relevant relationships and raise concerns of common method variance (Podsakoff et al. 2003). As such, researchers suggest using alternative sources of data as well.

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