

Addis Ababa  
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**ADDIS ABABA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
**DEPARTMENT OF MANAGEMENT**

**THE MEDIATING EFFECT OF JOB SATISFACTION ON THE  
RELATIONSHIP BETWEEN CAREER DEVELOPMENT AND EMPLOYEE  
TURNOVER INTENTION: A CASE IN COMMERCIAL BANK OF  
ETHIOPIA**

A thesis submitted to Addis Ababa University College of Business and  
Economics as a partial fulfillment for the requirement of Masters of Science  
Degree in Management Specialization in Total Quality Management and  
Organizational Excellence

By

Mulugeta Estifanos

Principal Advisor: Lakew Alemu (PhD)

October, 2019

ADDIS ABABA, ETHIOPIA

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**POST GRADUATE STUDIES**  
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## DECLARATION

I, the undersigned, declare that this study entitled “The Mediating Effect of Job Satisfaction on the Relationship between Career Development and Employee Turnover Intention: A Case in Commercial Bank of Ethiopia” is my own work. I have undertaken the research work independently with the guidance and support of the research advisors. This study has not been submitted for any degree or diploma program in this or any other institutions and that all sources of materials used for the thesis have been properly acknowledged.

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## CERTEFICATION

This is to certify that the thesis prepared by Mulugeta Estifanos, entitled: “The Mediating Effect of Job Satisfaction on the Relationship between Career Development and Employee Turnover Intention: A Case in Commercial Bank of Ethiopia” and submitted in partial fulfillment of Masters of Science Degree in Management Specialization in Total Quality Management and Organizational Excellence

### Board of Examiners

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Chair of Department or Graduate Program coordinator

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## LIST OF ACRONYMS AND ABBREVIATIONS

BPO	Business Process Outsourcing
CBE	Commercial Bank of Ethiopia
CC	Career Counseling
CD	Career Development
CM	Coaching and Mentoring
CP	Career Planning
CVF	Competing Value Framework
DV	Dependent variable
ETI	Employee Turnover Intention
HRM	Human Resource Management
IV	Independent variable
JS	Job Satisfaction
MV	Mediator variable
SP	Seccession planning
SPSS	Statistical package for social sciences
TD	Training and Development
TM	Talent management

## ABSTRACT

*The objective of this study was to assess the mediating effect of job satisfaction in the relationship between career development and employee turnover intention of commercial bank of Ethiopia. A total of 396 questionnaires were distributed to employees of CBE. From the distributed questioners 387(97.73%) were collected and used in the data analysis. Likert scales were used for data collection which contains career development, job satisfaction and employee turnover intention questionnaires and their Reliability coefficient was 0.973, 0.819 and 0.924 respectively. The study used a cross sectional survey with descriptive and explanatory research design that uses a quantitative research approach. Results of the level of Career development and job satisfaction were low in CBE, however, the level of employee turnover intention in CBE is moderate. The result in the Pearson correlation coefficient revealed that there is a significant correlation between career development, job satisfaction and employee turnover intention. The path analysis result of the present study also shows that job satisfaction partially mediates the relationship between career development and turnover intention. T-test and one-way ANOVA were used to compare the different sub groups of employees based on demographic and organizational variables. The difference in employees gender have no significant impact on career development, job satisfaction and employee turnover intention. The different groups of employees on the bases of age group, education level, tenure and position/job level have significant difference on employee's perception of career development, job satisfaction and employee turnover intention. Regulatory bodies and Managers of CBE shall give due emphasis to employees' career development so that employees' job satisfaction level would be escalated and hence, their turn over intention would be diminished.*

Key words: career development, job satisfaction, employee turnover intention.

# CHAPTER ONE

## INTRODUCTION

### 1.1. Background of the study

Throughout the world, employees expect to grow their professions and achieve distinguished careers over the course of their work life. Employees believe that their career objectives are within their grasp if they could find the right organization to actualize their ambitions (Weigold, *et al.*, 2013). Organizations also invest heavily in training, developing, and nurturing their employees so as to build a stable dependable base for profitability. According to Clarke (2010), the discordant alignment between what employees want, and organizational objectives most often leads to dissatisfaction, and eventually employees' turnover.

For career development actions employees, managers and organization are involved. Employees decide what they want from their career, what is their objective, managers then identify their knowledge, skills and abilities so that they can train them accordingly, help them in identifying short term and long-term goals. Organizations provide them time, benefits and funds according to their requirement; support them for their goals and use knowledge, skills and abilities of each employee to achieve organizational goals (Nameroff, 2009).

Career development is directly linked to the satisfaction of employee in a way that employees feel value from their supervisors and organization as their goals are being focused and achieved, they get recognition because along with their own goals organizational goals are also being satisfied. So, employees become more satisfied with their job and would never want to leave the organization and also organization wants to retain its golden employees to achieve its objectives and long-term corporate goals. That's why organization should have to invest in ongoing employee career development programs to make both employee and organization successful (Duggan, 2011).

Banking is one of the most important and significant businesses all over the world. It plays a very essential role in strengthening the entire financial structure of the economy. It also contributes towards the development of overall economy of a country. One of the major concerns of financial institutions including banks in this competitive environment is employee's job satisfaction which helps the banks get the desired results. Maintaining higher

job satisfaction level in banks determines not only the performance of the bank but also affect the growth and performance of the entire economy (Thakur, 2007).

The history of the Commercial Bank of Ethiopia (CBE) dates back to the establishment of the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately-owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. The commercial bank of Ethiopia (CBE), which is the leading African bank with an asset of 565.5 billion birr as on June 30<sup>th</sup> 2018, has more than 1340 branches stretched across the country. It has also more than 33,000 employees as on June 30<sup>th</sup> 2018. The CBE has set a mission to best realize stakeholder's values through enhanced financial intermediation globally, and supporting the national development priorities by developing highly motivated, skilled and disciplined employees. (<http://www.combanketh.et>).

One of the corporate values of CBE is satisfying its employee through training and professional growth; recognize its employee as valuable organizational resource. But it is observed that senior employees are leaving the bank and joining private banks. If the bank does not investigate the factors that influence employee turnover and formulate strategy to retain its talented employees, it may lose its profitability and market share. Career development and job satisfaction might be factors that drive turnover intention in CBE. These factors lead to low employee morale and quitting of the job which on the other hand can affect the bank by causing low organizational performance, loss of experienced employees, high administrative hiring costs and shift of customers to other banks (Alice et al, 2013 as cited by Biruk Wallelign, 2013).

This implies, in order to realize its goals, organizations (banks) might need to implement and assess career development programs that satisfy and retain its productive employees. Otherwise, in today's liberalized world might leave their organization as there are lots of opportunities present in the job market for the right candidate. Besides, losing skilled employees is costly and can damage the firm's image in the future (Drake et al, 2001). The commercial bank of Ethiopia is not an exception from this scenario.

So, the purpose of this study is to assess mediating role of job satisfaction in the relationship between career development and employee turnover intention in the Commercial Banks of Ethiopia (CBE).

## 1.2 Statement of the Problem

In this dynamic and turbulent environment organizations are constantly faced with new challenges, which they have to adapt to in order to be in existence and survive (Jane, 2001). For survival and development of an organization, employees play a key role as the heart function in human life. So, in today's more competitive business world, it is not only important for the organizations to earn profit but it has become most important to satisfy and retain competitive employees (Shujaat, Sana, Aftab, Ahmed, 2013). The previous argument can be premises, a well-managed business organization normally considers the average employees as the primary source of productivity gains (Qasim, Cheema, & Syed, 2012). These organizations consider employees rather than capital as the core foundation of the business and contributors to firm development. With regard to this Mulatu, (2013, p. 122) noted that:

“Without people organizations are simply empty buildings and unused equipment's. It is people who give them life, purpose, and meaning. Healthy and vibrant organizations are those with healthy and vibrant workers. Happy and vibrant workers are productive workers; and productive organizations are those with satisfied workers and conducive environment.”

Satisfied employees develop loyalty or commitment to the firm, which results to greater productivity and lower turnover rates (Mahamuda, 2011). According to Lease (1998,) as cited in Neog and Barua (2014, p. 305) “Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment and even more likely to be satisfied with their lives”. Robbins, (2003) also discovered that organizations with more satisfied workers are more effective than those with less satisfied workers. Therefore, Job satisfaction can be taken as an important ingredient for evaluating organization's success via dropping employee turnover.

The Ernst & Young (2013) research conducted in Europe, Middle East, India and Africa confirmed Foon, *et al.*, (2010) assertion that the neglect of career development can result in devastating turnover rates for the employer. On the other hand, Mahdi, et al. (2012) showed that both practices of job satisfaction (intrinsic and extrinsic satisfaction) have inverse relationship on employee's turnover intentions. There is also positive relationship between career development and employee job satisfaction in banking sector (Shujaat, Sana, Aftab, Ahmed, 2013). However, there is no study that examined job satisfaction as the mediator in

the relationship between career development and employee turnover intention in any financial institution of the nation. In addition, there is no concurrent investigation on the relationship between these three variables, there is literature gap. Therefore, this study contributed to fill the literature gap in this area, as it provides valuable empirical evidence on the mediation effect of job satisfaction in the relationship between career development and employees' turnover intention in CBE.

At the moment, employee turnover increases from time to time in Commercial Bank of Ethiopia. And, the management of CBE is observed in struggling to resolve such a problem by hiring new employees.

Table 1: Employee turnover of CBE in three successive years

	Jun-2016		Jun-2017		Jun-2018	
	Number	%	Number	%	Number	%
Male	522	74	847	77	954	78
Female	187	26	250	23	264	22
Total	709	100	1097	100	1218	100

Source: CBE HRM 2018

However, substituting employees was apparently costly and should not been done at the detriment of the firm's status. Moreover, losing skilled employees could damage the firm's image in future (Drake et al, 2001). This tricky issue requires an investigation in relationship between career development, job satisfaction, and turnover intention in the CBE.

The Commercial Banks of Ethiopia (CBE) which played a pivotal role in the development of the nation, has set a vision "to become world class commercial bank by 2025" (<http://www.combanketh.com>). This vision would not be realistic without implementing a career development program that can satisfy and reduce its employee's turnover intention. Therefore, the researcher forces to assess the career development, job satisfaction, and turnover intention and their relationship in the CBE.

In view of such gaps, the researcher was addressing the following specific research questions:

- i. What is the extent of employee perception on career development, job satisfaction, and turnover intention in CBE?
- ii. Is there a relationship between career development, job satisfaction, and turnover intention in the CBE?

- iii. Does job satisfaction mediate in the relationship between career development and turnover intention of CBE?
- iv. Is there any significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by demographic variables (gender, age, tenure, education level and position level)?

### 1.3 Objectives of the Study

#### 1.3.1 General objective of the study

The general objective of this study is to assess mediating effect of job satisfaction in the relationship between career development and employee turnover intention in CBE.

#### 1.3.2 Specific objectives of the study

The specific objectives of the study are:

- i. To describe the extent of employee perception on career development, job satisfaction, and turnover intention in CBE.
- ii. To assess the relationship between career development, job satisfaction, and turnover intention.
- iii. To determine the mediating effect of job satisfaction on the relationship between career development and turnover intention in CBE.
- iv. To assess whether there is significant difference or not between employees in perception of their career development, job satisfaction and employee turnover intention that varies by demographic variables (gender, age, tenure, education level and position level).

### 1.4 Hypotheses of the Study

Based on the above specific objectives, the researcher formulates the following eight hypotheses:

#### Hypothesis one

H<sub>0</sub>: Employees do not have high level of positive perception about career development, job satisfaction, and turnover intention.

H<sub>a</sub>: Employees do have high level of positive perception about career development, job satisfaction, and turnover intention.

#### Hypothesis two

H<sub>0</sub>: There is no significant relationship between career development, job satisfaction, and turnover intention in the study areas.

H<sub>a</sub>: There is significant relationship between career development, job satisfaction, and turnover intention in the study areas.

### Hypothesis three

Ho: job satisfaction does not significantly mediate on the relationship between career development and turnover intention in CBE.

H<sub>a</sub>: job satisfaction significantly mediates on the relationship between career development and turnover intention in CBE.

### Hypothesis four

Ho: There would be no statistically significant difference in the perception of career development, job satisfaction and employee turnover intention that vary by gender.

H<sub>a</sub>: There would be statistically significant difference in the perception of career development, job satisfaction and employee turnover intention that vary by gender.

### Hypothesis five

Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.

H<sub>a</sub>: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.

### Hypothesis six

Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.

H<sub>a</sub>: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.

### Hypothesis seven

Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.

H<sub>a</sub>: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.

### Hypothesis eight

Ho: There is no difference between the employees in perception of their career development, job satisfaction and employee turnover intention by their job level (junior officers, officers, senior officers and managements)

H<sub>a</sub>: There is difference between the employees in perception of their career development, job satisfaction and employee turnover intention by their job level (junior officers, officers, senior officers and managements)

## **1.5 Significance of the study**

BOD and Bank Executive management: A clear understanding of employee's perception on career development, job satisfaction, and turnover intention as well as their relationship is very important, because it provides the BOD and Executive management with an understanding of how to improve the functionality of an organization. Bank managers and leaders could get the necessary information for crafting proper strategy to decline employee turnover by considering its relationship with career development and job satisfaction. Hence, BOD and Bank Executive management can create a high-performing climate.

Researchers: There is lack of studies concerning the mediating role of job satisfaction on the relationship between career development and employee turnover intention in banking industry of Ethiopia particularly, in CBE. So, this study will enrich the existing literatures and it can be used as a corner stone for further researches in the area.

## **1.6 Delimitation of the study**

The study was delimited to employees of commercial banks of Ethiopia with a particular issue of 'career development, job satisfaction, and employee turnover intention'. So, the scope of this study will be limited to employees in Commercial bank of Ethiopia.

## **1.7 Limitation the study**

Although notable contributions are expected from this study there was certain limitations on the following aspects.

First, the lack of studies conducted in Ethiopia investigating the relationship of career development, job satisfaction, and employee turnover intention in banking industry, will make comparisons with this research impossible.

Second, since the research study was conducted in CBE; it has generalized to other organizations. Therefore, future research should be conducted on large scale by considering more organization in the country.

## **1.8 Definition of key Terms**

- Career development: Career development is defined as the organized, formalized, and planned efforts of an organization so as to achieve a balance between an individual's career needs and the organization's workforce requirements (Puah & Ananthram, 2006).
- Job Satisfaction: it represents the feeling that an individual has about his/her job, and

therefore is concerned with measuring the affective aspect of job satisfaction (Carlos, 2008).

- Employee turnover is defined as the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period (Mbah & Ikemefuna, 2012).
- Employee Turnover intention is a depraved feeling or need of an employee to leave the organization they are working in (Bhat, 2013).

## **1.9. Organization of the Paper**

The final paper was organized in five chapters. The first chapter was discussing about the introduction part which includes background of the study, statement of the problem, objective of the study, hypothesis of the study, significance of the study, scope of the study, limitation of the study, and structure of the paper. In chapter two both theoretical and empirical related literatures will be reviewed. And chapter three will discuss about the research design and methodology that will be used in the study. In the fourth chapter the research analysis i.e. finding, interpretations and discussion will be presented. Finally, chapter five will discuss about summary, conclusion and recommendation of the study.

## CHAPTER TWO

### Reviewing Research Literature

#### 2.1 Theoretical Literature Review

##### 2.1.1 Career Development

Career development is defined as the organized, formalized, and planned efforts of individuals within an organization so as to achieve a balance between an individual's career needs and the organization's workforce requirements (Puah & Ananthram, 2006). According to Puah and Ananthram (2006), career development is the outcome of career plans as viewed from both the organization and employee's perspective. Peel (1992) contends that career development is the lifelong process of fostering and cultivating individuals working skills through talents, skills, and knowledge, both for the employee, and for the organization's benefit.

According to Arthur (1994), Career development is a multifaceted concept that can carry both purpose and a sense of meaning to an employee's life. It also includes ideas of progression and development both at work and at a personal level in this way; it embraces ideas about lifelong learning as well as skills development. Career development programs are functions of human resource management that develop the work life and identify competencies required by individual staff to manage their career objective which should be in line with organization objective. They include organizational career planning, employee coaching and mentoring, career counseling, talent management and training programs (Prince, 2005). The following section have discussed in detail.

##### 2.1.1.1 Organizational Career Planning

Puah and Ananthram (2006), define career planning as the process that allows individuals to acquire requisite knowledge and skills, so as to achieve their career goals for the dynamic job market. Similarly, according to Baruch (2004) a career is a lifelong endeavor comprising attitudes, feelings, and behaviors according to people's work goals, not just a job. Career planning on the other hand is the ongoing, often interactive developmental process an individual or an organization engages in revamping personal or organizational goals; thesis done through education for labor market opportunities (Baruch & Peiperl, 2000). Equally stated, career planning is the ongoing process of refining, implementing and monitoring career goals made by an individual or an organization, and evaluating the steps undertaken to achieve the goals (Hall, 2002). The first targets skills and strategies that enhance a career within the individual's present organization, such as in-house training and fostering contacts with influential people. The second targets skills and strategies that enhance a career generally, such as obtaining higher level qualifications and forming contacts through trade and

professional associations. The strategy emphasized by the individual depends on complex factors, such as commitment to, and satisfaction with, the organization, and will be influenced by the type and level of career management and development assistance offered by the organization (DeVos, Buyens, & Schalk, 2003).

In the ever growing and dynamic job market, career planning by organization towards their employees can be the major determinant factor for employee commitment to the organization DeVos, *et al.*, (2003). In the globalized dynamic job market, employers can no longer promise job security, however, it is vitally important for employers to ensure careers skills for key employees are planned for particularly in the banking sector (Lin, Peng, & Kao, 2008). According Liu *et al.*, (2010), career planning is not only part of an employee development but also an organization's employee turnover reduction strategy.

Career planning programs offered by employers make employees feel cared for, hence obliged to remain committed to the organization. In the banking sector, career planning is just as critical as in any other industry (Green *et al.*, 2000). Choi, *et al.*, (2012) argues that employees' dissatisfaction with career planning and development opportunities are negatively associated with high employee turnover. Therefore, career planning approaches often reflect the notion that an organization's workforce is its most important asset. In the banking sector, not all banks recognize the significance of employee career planning which lack of it results in employee turnover; as such other banks with such opportunities become lucrative centers for bank job seekers (King, 2004).

Yeatts, *et al.*, (2000) argues that career planning and development is hinged on two perspectives; depreciation and conservation perspectives. The depreciation perspective in an organization assumes that an individual's value to the organization is within the early years of the individual's career. So, if an organization is to develop careers, it should only target those entering their careers. The assumption is that employees' peaks early in a career, levels off at mid-career, and steadily declines until retirement. However, the conservation perspective looks at employees of all ages as renewable assets. The perspective hopes that employees will yield a high rate of return over long periods of time, if adequately educated, trained, and managed (Hedge *et al.*, 2006). The organizations that adopt the depreciation perspective, and fail to plan careers for their mid to old aged employees often suffer devastating consequences of employee turnover. When employees feel discriminated due to their age in an organization career planning opportunity, they exit the organization (Grosskopf and Atherman, 2011). The research done by Hedge *et al.*, (2006), Grosskopf and Atherman, (2011), and Lin, Peng, & Kao, (2008), indicate a significant relationship between career planning and employee turnover in the banking sector.

### **2.1.1.2 Employee Coaching and Mentoring**

According to Phillip (2005) Employee coaching and mentoring are two self-improvement strategies that support a man's own capacities so as to enhance conduct and execution. The procedures of drilling and coaching are comparative seeing that they are both a progression of discussions (talked or composed) between two people. According to Phillip (2005) struggle that such instructing would increase the value of the association by helping its workers develop and create and consequently improve general generation and gainfulness was likewise underscored. They can just serve to facilitate the pressures concerning the consequences for primary concern benefit. Honing and tutoring is neither shabby nor a substitute for different types of learning and expert improvement. Guiding and coaching is about empowering and advancing proficient advancement in view of existing limits and the potential for development (Shin, 2011). Associations may have the cap Phillip acuity to advance in connection to their current capacities with regards to collegiality and administration, and their capacity to source and organize the essential interest as far as time and money. It is critical to prepare for over-aspiration and over-enthusiasm where the absence of essential assets can regularly prompt to poor usage. Honing and tutoring has turned into an imperative part of building up workers' states of mind and conduct for association viability. Training and tutoring can bolster these people, as it has the versatility and adaptability to bolster a scope of people with various learning styles. The improvement needs of people are assorted and the 'one size fits all' model of advancement is frequently unseemly. Subsequently, drilling and tutoring can possibly give an adaptable responsive advancement approach that can use to bolster an expanding number of people inside the association than conventional types of preparing consequently vocation development (Morgan, 2008).

### **2.1.1.3 Career Counseling**

Career counseling is also a career development program in which career education awareness is delivered in edification organizations, workplaces, and occasionally, in the community by organizations career counselors. The career development practice help workers comprehend their thought processes, their qualities, and how they may add to the association general technique objective. It furnishes them with information of the work advertise; abilities to make instruction preparing, life and work decisions; chances to experience group administration and work life; and the devices to arrange a profession (Morgan, 2008). Proficient vocation instructors can bolster individuals with profession related difficulties. Through their aptitude in profession advancement, they can put a man's capabilities, experience, qualities, and shortcomings in an expansive point of view while likewise considering their sought compensation, individual leisure activities and

premiums, area, work advertise and instructive potential outcomes (McAuley, 2011).

Work advising hone helps representative illuminate their quick business objectives, comprehend and get to occupation and ability preparing openings, and take in the aptitudes expected to search for and keep up work and Job arrangement which incorporates masterminding or alluding individuals to employment opportunities. This is regularly both a legislature and a private commercial center action; moreover, career development practice is done by human resource management career counselor at colleges' workplace, and universities for job placement services for current and future employees (Arulmani and Arulmani, 2004). A career issue interlaces with different issues and circumstances in an individual's life; it is difficult to question a profession issue without investigating issues and conditions in one's general life setting (Young and Collin, 1992), which is done through vocation guiding. These social and individual issues interaction with vocation advancement issues, making the profession investigation a rich yet entangled and testing assignment. Best case scenario, this circumstance encourages an indispensable view toward the conjunction of individual and work life. Profession issues can be distinguished and understood inside a bigger and more all-encompassing setting of between related individual encounters.

#### **2.1.1.4 Training and Development**

According to Duggan (2011), banks that want to strengthen their employee base and elicit commitment, must invest in the training and development of their employees. Training is defined as the systematic planned effort to facilitate employees' acquisition of job-related knowledge and skills so as to improve productivity (Noe, Holleneck, Gerhart, & Wright, 2006). Wan (2007), states that comprehensive training optimizes an employee's commitment to an organization. Sherma (2006) on the other hand argues that by creating opportunities for employee training and development, banks increase the chances of their employees' ability to thrive in the market.

Similarly, Testa (2008), echo the same sentiments that employees' skills development through training enhances their competitive advantage in the labor market hence their confidence of their job security. Once organizations like banks have increased employees' productivity through training and development, the resultant effect usually tips in favor of loyalty to the bank, which significantly reduce employee turnover (Butler, 2001). Wan (2007) argues that the only strategy for banks that can radically improve their workforce productivity, and reduce employee turnover is through comprehensive training and development.

Mahamad *et al.*, (2011), on his empirical study of the Pakistan banking industry, argues that by boosting the training and development activities of employees within the banking sector, employees do get motivated to stay with the bank. Mostly this is not out of attrition, but rather out of a sense of

purpose and belonging. Organizations therefore have to invest in critical banking skills and competencies that will enable their employees to function at a competitively advantaged level (Steel, Griffeth, & Hom, 2002)

In the banking sector, Batt (2002) argues that high-involvement of employees in training directly and positively correlates to reduction in employee turnover. Woodruffe (2010) on his research on impact of training on employee's turnover in the banking sector in the UK found that training, education and development are critical to the career development of an employee. The more an employee feels that his/her career goals are being addressed by an organization, the more their commitment and loyalty to the organization. Equally, a study by Babakus, *et al.*, (2003) on retention in Nigerian banks found that banks that provided employee training sent a signal to employees that management is committed to their retention.

Of significance to note is the study by Griffeth, and Hom (2002), which revealed that lack of training and career development opportunities were the most cited reasons for employees' turnover in an organization. Notably, Griffeth, and Hom (2002) findings were similar to the study of Bassett and Lloyd (2005) that concluded that an increase in high performance within Nigerian banks was as a result of the banks having a concerted effort in training their employees; this resulted in low employee turnover. The implication therefore is that, banks that provide training to their employees will to a large extent, reduce employee turnover.

#### **2.1.1.5 Talent Management**

Talent management is about getting the right individuals in the right occupations making the best choice. This requires foreseeing how representatives will act later on and motivating them to act uniquely in contrast to how they acted previously. To be viable, ability administration handle must consider the fundamental elements that impact representative' choices and activities. They should be founded on how business pioneers and supervisors need them to carry on. Ability administration builds the likelihood that representatives will show conduct than adjust to association's general key course. The capacity to impact worker conduct makes ability administration an exceptionally viable technique for driving business result (Perrin, 2003).

Little changes in worker conduct can have huge effect on business execution. Ability administration alludes to the suspicion of required human capital for an association and the wanting to address those issues (Perrin, 2003). In today's focused market, fruitful association paying limited attention to size need representatives who have the important learning and aptitudes to make a compelling commitment as drivers towards accomplishing an aggressive edge in the association. In this manner, expanding on representative's ability administration will help the worker's profession development as

well as association execution. Organizations evaluate the qualities and shortcomings of their kin in addition to the best utilization of their available ability. They have to pull in, hold, retrain, and perceive the ability that is best adjusted to the work and brand of the association. Great organizations furnish representatives with devices to deal with their profession consequently vocation advancement.

### **2.1.1.6 Succession plan**

Succession planning is a process for identifying and developing internal people with the potential to fill key business leadership positions in the organization. Succession planning increases the availability of experienced and capable employees that are prepared to assume roles as they become available. Effective succession plan concerns itself with building a series of groups up and down the entire leadership pipeline or progression. Succession planning is a process whereby an organization ensures that employees are recruited and developed to fill each key role within the company. Through succession planning process, you recruit superior employees, develop their knowledge, skills, and abilities, and prepare them for advancement or promotion into ever more challenging roles (Noel, 2001). Succession planning is important when it comes to determining an organization's short- and long-term business strategy; hence it is critical for organizational success. This practice helps organizations avoid talent shortages, retain top talents, increase employee engagement, and assist employees in transitioning in to new intern roles (Noel, 2000).

### **2.1.2 Job Satisfaction**

#### **2.1.2.1. Concepts and Definition of Job Satisfaction**

Job satisfaction is described as the feelings of employees resulting from the assessment of their job. It can be negative, positive, or moderate. Edwards, et al. (2008) refers to job satisfaction as "an evaluative judgment about the degree of pleasure an employee derives from his or her job that consists of both the affective and cognitive components". Aamodt, (2009) defines job satisfaction as "the attitude an employee has toward his job." Moser and Galais (2007) highlighted that employee's ability and opportunities aid to improve their satisfaction of the job level.

According to Sempene et al. (2002) job satisfaction refers to the individual's perception and evaluation of the job. According to them, the individual's perception is influenced by his/her unique circumstances such as needs, values and expectations. People, therefore, evaluate their jobs on the basis of the factors that are important to them.

According to Brief (1998) as cited in Grato (2001), job satisfaction can be defined as the internal state that is expressed by affectively and/or cognitively evaluating an experienced job with a degree of favor or disfavor. Langton and Robbins (2007) as cited in Carlos (2008) define the concepts as the

general attitude that people have towards their jobs. According to them people who enjoy a high level of job satisfaction have positive attitudes about their jobs, whereas those who are dissatisfied tend to be negative.

According to McKenna (2000), job satisfaction refers to how well personal expectations at work are in line with outcomes. To illustrate this point, an individual who expects that hard work will lead to fair rewards; will be satisfied if this is indeed the case. However, in the event that individuals feel that they worked hard, but did not receive a fair reward, job dissatisfaction may result. Weiss (2002) defines job satisfaction as a positive or negative evaluative judgment that one makes about one's job or the job situation. Ivancevich and Matteson (2005) postulate that job satisfaction is the attitude individuals have towards their jobs, which results from the perception of the job and the extent to which there is a good fit between the individual and the organization.

Robbins and Judge (2007) believe that job satisfaction represents an attitude and not behavior. They define job satisfaction as a positive feeling that an individual has about his/her job, based on the evaluation of the characteristics of the job. Robbins and DeCenzo (2008) consider job satisfaction to be an attitude - an outcome that many managers concern themselves with because it has possible links to productivity, absenteeism and turnover. They define job satisfaction as the general attitude that an employee has towards his/her job.

From the definitions above, job satisfaction can be defined as the attitude or feeling that one has about one's job that is either positive or negative. Hence an employee who has a high level of job satisfaction will have a positive feeling about his/her job, while an employee who is dissatisfied will have negative feelings.

### **2.1.2.2 Theories of Job Satisfaction**

Campbell et al. (1970) as cited in Carlos, (2008) distinguish between process theories and content theories as follows:

#### **I. Content theories**

Content theories assume that all individuals have the same set of needs and stipulate the characteristics that should be evident in jobs. These theories identify factors that lead to job satisfaction or dissatisfaction (Gruneberg, 1979; Staples & Higgins, 1998). The content theories that will be discussed below include Maslow's needs hierarchy, Herzberg's two-factor theory, Alderfer's ERG theory and McClelland's needs theory.

##### **a. Maslow's needs hierarchy**

Maslow (1943) postulates that individuals are satisfied when certain needs are met. These needs are arranged hierarchically and classified into lower- and higher-order needs. He holds that before the

higher-order needs can be satisfied, the lower-order needs first have to be met. The first three needs are considered to be lower-order needs, while the fourth and fifth are higher-order needs (Gruneberg, 1979).

#### b. Alderfer's ERG Theory

According to Alderfer's theory, the individuals' needs can be classified into three groups, namely existence, relatedness and growth (Fincham & Rhodes, 2005). These needs are represented in a continuum, along which individuals can move in either direction. This theory, in contrast to that of Maslow, states that even though lower order needs have been met, they are still important and will continue to satisfy individuals, and are not superseded by the higher-order needs (Fincham & Rhodes, 2005).

#### c. McClelland's theory of needs

According to this theory, all individuals acquire needs over time and these are learnt and shaped by the individual's personal experiences (McClelland, 1962). He postulates that these needs are present in all individuals, although one of the three needs will be more dominant. This theory, unlike that of Maslow, does not specify transition between needs.

The three needs associated with this theory are the need for achievement, for power and for affiliation (Robbins et al., 2003). Employees who have a preference for one of the above needs will be satisfied in positions in which these needs are met. For example, someone who has a dominant affiliation need, will probably be satisfied in a position that requires close interaction with his/her work colleagues.

#### d. Herzberg's two-factor theory

According to this theory, satisfaction and dissatisfaction are two separate concepts resulting from different causes and are not interrelated (Campbell et al., 1970). Herzberg (1968) identifies two groups of factors that are involved in job satisfaction. The first group, motivators is intrinsic to the job and refers to factors such as the work itself, achievement, promotion, recognition and responsibility (Locke, 1975; Gruneberg, 1979). When present in the work situation, these factors result in job satisfaction and have no influence on job dissatisfaction (Campbell et al., 1970). The second group, referred to as hygiene factors, do not result in job satisfaction, but if they are inadequate, may cause job dissatisfaction (Herzberg, 1968). Examples of factors include pay, security and working conditions. These factors are necessary for employees to be satisfied but do not causes job satisfaction.

## II. Process Theories

Process theories highlight the differences in people's needs and are concerned with the cognitive

processes involved in these differences. According to Campbell et al. (1970), process theorists postulate that job satisfaction is not only a function of the job and its related environment, but also determined by individuals' needs, values and expectations. Equity theory, goal-setting theory and expectancy theory will be reviewed in the subsections below.

#### a. Equity theory

The equity theory, developed by Adams (1963), acknowledges that variable factors affect an employee's evaluation and perception of his/her relationship with his/her work and employer. Campbell et al. (1970) state that although this theory has predominantly been applied to compensation issues it can be used more widely to include a variety of inputs and outputs relevant in an organizational setting.

Equity theory, which is regarded as a discrepancy theory, considers the ratio of an individual's job inputs to job outputs to that of another's job inputs and job outputs (Campbell et al., 1970). Individuals will be satisfied if there is a positive relationship between what they put into their work (inputs) and what they get out of it (outputs) (Robbins, 2005). Hence, the theory is built on the belief that employees become dissatisfied, if they feel that their inputs are greater than their outputs. Adams (1963) holds that when individuals experience inequity, tension arises which they attempt to eliminate in various ways. Examples include changing their own inputs and/or outputs, changing the inputs and/or outputs of the comparison person, cognitively distorting their inputs and/or outputs, leaving the situation or changing their comparison person (Robbins, 1998). According to Gruneberg (1979), central to this theory, is the comparison of what an individual receives for doing a certain task in relation to what others receive. Satisfaction exists only when the rewards and efforts are considered reasonable in relation to the rewards of others.

#### b. Goal-Setting Theory

Locke and Latham's (2002) goal-setting theory explores the correlation between the goals an employee sets and the performance he/she deliver. According to this theory, when a goal is set at a difficult level, a person is required to put more effort into meeting it, meaning that the most difficult goals will result in the highest levels of performance. Satisfaction is experienced when a goal is met.

### **2.1.3 Employee Turnover Intention**

Mor, Nissly, Levin (2001) suggested that employee turnover is terror and costly. Hence employee turnover takes managers' attention. On the other hand, Armstrong (2009) defines staff turnover as the permanent departure of employees from an organization. Testa (2008) agrees with Armstrong and further adds that the departure of the employees is in terms of human capital loss to the organization. Similarly, Agnes (1999) defines employee turnover as the comparative ratio of the

number of employees an organization must replace in a given time period to the average number of total employees within the organization in the same period of time. Employee turnover is defined as the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during the period. The reason so much attention has been paid to the issue of turnover is because turnover has some significant effects on organizations. Many researchers argue that high turnover rates might have negative effects on the profitability of organizations if not managed properly (Mbah & Ikemefuna, 2012). They do not tell the whole story, but if turnover is significantly higher than in comparable organizations, this should stimulate action to investigate why this is the case and to do something about it (Michael, 2006). Employees are seen as a major contributor to organizations competitive advantage, and to maintain this advantage employee turnover should be discouraged by management. Those organizations which are ignorant to employee turnover problem or retention of employees will get difficulty in achieving organizational objectives.

Intention of employees' turnover is workers' feeling towards for better working environment. A turnover intention is a mental decision prevailing between an individual's approach with reference to a job to continue or leave the job. Employee turnover intention is the only best indicator of turnover. Intention to turnover refers to an individual's perceived probability of staying or leaving an employing organization (Cotton & Tuttle, 1986). Tett and Meyer (1993), on the other hand, referred to turnover intentions as a conscious and deliberate willfulness to leave the organization. Intentions are, according to researchers such as Fishbein and Ajzen (1975), the most immediate determinants of actual behavior/turnover.

Turnover intentions are the instant connection to turnover behavior (Hussain and Asif2012). Employees' turnover intention is a corrupt feeling of currently working employees to resign from the bank. Employee's turnover intention or intention to leave or quit is a depraved feeling or need of employee's to leave organization which are working in (Bhat, 2013). One's intention to perform a specific behavior is the immediate determinant of that behavior and worker's "intention to leave" is considered a sign of quitting. This positive relationship is supported by the attitude-behavior theory (Mahadi, 2012). Turnover intention has been widely used in many researches as an appropriate dependent variable as it is linked with actual turnover. Bluedom (1982) recommended the use of turnover intention over actual turnover is preferred because actual turnover is more difficult to predict than intentions as there are many external factors that affect turn over behavior (Mbah &Ikemefuna, 2012).

## **2.2 Empirical Literature Review**

### **2.2.1 Relationship between Career Development and Turnover Intention**

According to Dwomoh and Korankye (2012) argue that there exists a significant correlation between career development and employee turnover in the banking sector. Using organizational support theory, they argue that when an organization commits its resources to help develop their employees' career goals, employees will in turn feel obliged to commit their time to the organization hence reducing organization employee turnover. Similarly, Pua and Ananthram (2006) contend that there exists a strong relationship between career development in banks, and employee turnover.

Wang et al. (2014), findings highlight a previously unexamined relationship between organizational career growth and voice behavior (including turnover intentions).

. This study suggests important implications on how organizations should adapt their practices to better deal with the changing patterns of career management in today's organizations. The multi-dimensional conceptualization implies by (Weng et al., 2010), that career growth is both a function of the employees' efforts and the organization's willingness and ability to reward such efforts. Weng et. al. (2010), studied with 961 employees in 10 cities in the People's Republic of China, showed that the four dimensions of career growth. This study was focused on managers because they are more likely than workers to be presented with career growth opportunities, particularly in China. Likewise, Weng & McElroy (2012), studied survey data collected from the People's Republic of China, were used to test Weng's (2010) four facet model of career growth and to examine its effect on occupational commitment and turnover intentions. The finding of the study was turnover intentions are negatively related to the three dimensions of career growth, with the correlation coefficient of career goal progress being the highest, followed by professional ability development, and then organizational rewards. With respect to the control variables, age is negatively correlated with turnover intentions.

Similarly, as suggested by Ballout (2009) in his research on bank employees in Lebanon, highly committed and competent employees seek challenging tasks and opportunities for career growth if these can be performed successfully. Employers can reap the benefits of highly committed employees if they provide the long-term career development which contributes to career success (Ballout 2009). It is suggested that employees can find personal growth in other organizations if career opportunities are perceived to be lacking in their current organization. Loss of a talented and skilful worker is a cost to the organization, so organizations strive to retain valuable employees by developing a committed workforce and preparing them for future organizational development and commitment (Ballout 2009). A similar study was undertaken with Weng & Hu's (2009) model,

Karavardar (2014), this study was done in Turkey with 226 auditors from 92 audit firms in Turkey. This study examined the direct effect of organizational career growth on turnover intention, as well as the buffering influence of organizational commitment on this relationship among auditors in Turkey. It was found that professional ability development and remuneration growth have strong influences on turnover intention. In spite of this, career goal progress and promotion speed had no significant effect on turnover intention. According to Chang (1999), individuals who seek career growth have higher expectations for career growth within an organization; they are more likely to remain with that organization. Failure to meet these expectations would lead these individuals to seek employment opportunities elsewhere (Weng &McElroy, 2012).

### 2.2.2 Relationship between Career Development and Job Satisfaction

Umar and Akram (2011) analyzed the relationship between the impact of variables (supervisor support, career development, work environment and work life balance) on employee satisfaction in BPO (Business Process Outsourcing) industry in Pakistan. It was mentioned that BPO is one of the booming sectors of Pakistan industry and growing rapidly in spite of this it is facing problems of skill shortages, attrition rate, employee retention etc. so, to find out the impact of variables on employee satisfaction the data was resulted significant impact on employee satisfaction it means if all the variables would be applied positively in the BPO organization than there would be high satisfaction rate.

Shelton (2001) conducted research to analyze the impact of employee development programs on employee retention and job satisfaction with regard to business success. It was explained that human resource is key asset for any organization so to make any organization successful it is important to satisfy their employees in the organization. It is not only enough to fulfill their financial needs, their satisfaction matters a lot to make them happy, so organizations should have to invest in their employees as well as career development programs Researcher analyzed that raining and development increases employee satisfaction and interest to retain in the organization.

It was analyzed that there is significant positive relationship between training perception and effective commitment, and significant negative relationship between effective commitments with employee turnover. It means that availability of training and development programs shows care from the organizations for their employees, giving opportunity to their employees to learn and develop their career goals (Ashar, et al. (2013).

Walia and Bajaj (2012) examined the impact of HRM practices on employee satisfaction among the employees of the branches of ICIC Bank, AXIS Bank and HDFC bank in the Haryana state. It was concluded that retention is very important and could be done through the employee job satisfaction,

better policies of the organization like, work life balance, supervisor support, proper incentives, benefit policies, good working conditions and opportunities to providing them training and development to enhance their skills. It was also analyzed from the responses that career development and working environment show the highest relationship with the satisfaction that means employees want to work at that organization where they get support from the peers and colleagues and development of their careers.

### **2.2.3 Relationship between Job Satisfaction and Turnover Intention**

According to Shah and Jumani (2015), there was a strong relationship between job satisfaction and salary with employee turnover intention. However, it was found that career development, nature of work and supervision showed moderate relationship with turnover intention among the teachers. Respondents are more concerned about other factors of job satisfaction with higher yields gradually, rather than being downgraded. In line with this, the study by (Terera & Ngirande, 2014) showed that rewards and job satisfaction are main factors in retentive staffs. There exists ample evidence on positive relationship between job satisfaction and employees' turn over intention. A study by Samuel (2012) in total Nigeria Plc. in Lagos state and by another Autor Masri (2009) on personnel at TRI plc Berhad found that job satisfaction (such as pay, promotion, the work itself and a good supervision) reduces employees' turnover intention. The results indicated that these four job satisfaction factors are significantly and negatively related to turnover intention. On the other hand, a study by Adeboye (2012) on perception of career progression and turnover intention among bank workers in Nigeria came out with counter intuitive empirical evidence. Their finding showed an inverse relationship between perception of career progression and turnover intention. In their findings, they also indicated that the year an individual spends in a company has no effect on his/her turnover intention and advised companies, establishments or managements to give increased attention to their employees' career progression.

An evidence by Mahdi, et al. (2012) showed that both practices of job satisfaction (intrinsic and extrinsic satisfaction) have inverse relationship on employees' turnover intentions. However, it is found that in this research, the intrinsic satisfaction (nature of work) has significantly inverse correlated with employee turnover intention as related to the extrinsic satisfaction (working condition, supervision and co-worker). Since extrinsic satisfaction founded to have less effect with negative relationship on employee turnover intention, which refer the intrinsic value were gratified, the turnover rate among the employees will be low compare if only extrinsic standards that focused by the management to be satisfied.

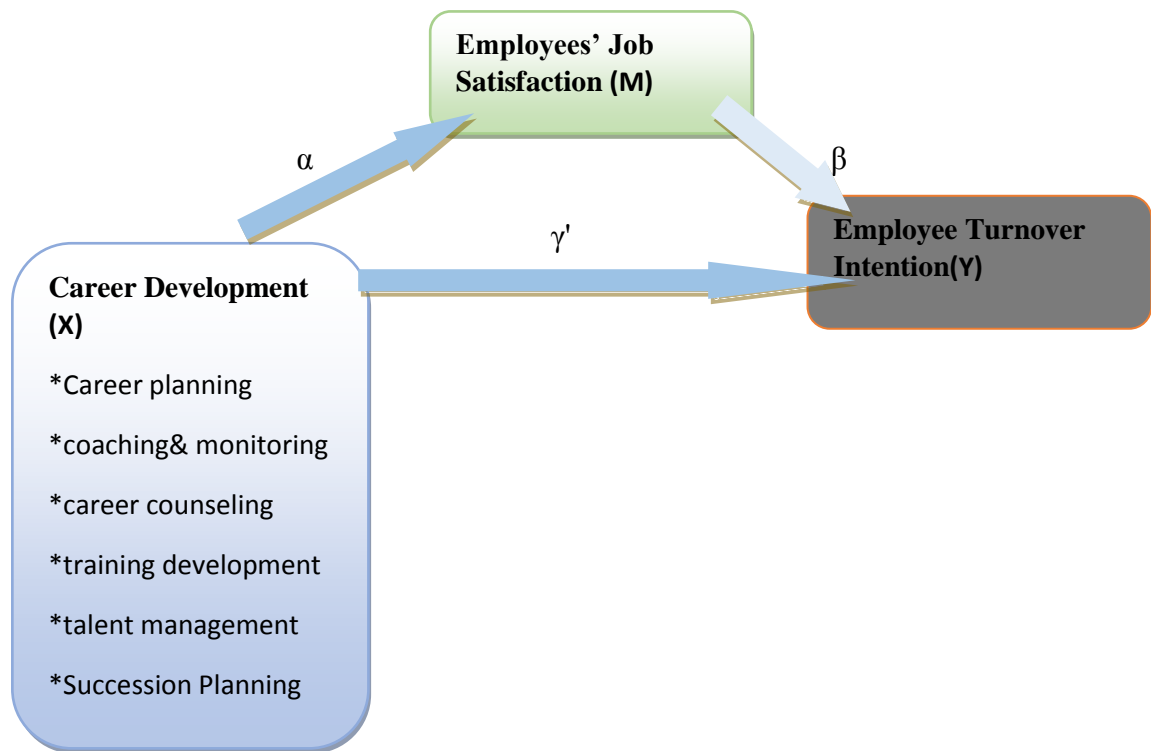
The results of analysis using a structural equation model showed that job satisfaction with supervisors significantly affected employee turnover intention (Yamazakia & Petchdee, 2015). Based on these findings, the study determined that the specific job satisfaction aspect of supervision inclines to be a direct determining factor of employee turnover intention, the outcomes section, satisfactions with supervision negatively affected intention to quit in company, while the two satisfaction aspects of personal development and human resource policy were insignificantly related to employee turnover intention (Yamazakia & Petchdee, 2015).

### **2.3 Conceptual Framework of the Study**

Conceptual framework as a visual or written product, one that explains, either graphically or in narrative form, the main things to be studied the key factors, concepts, or variables—and the presumed relationships among them.

In these regards, after conducting extensive literature review, conceptual framework is designed. This framework consists of three general constructs comprising of career development as independent variables, job satisfaction as mediating variable, and turnover intention as dependent variable. Figure 1 indicates that the direct relationship between career development and turnover intention. Moreover, it indicates the relationship between career development and turnover intention through job satisfaction. This implies that one variable affects a second variable that, in turn, affects a third variable. The intervening variable, “Job satisfaction” is the mediator. It “mediates” the relationship between a predictor, “career development”, and an outcome, the “turnover intention”. Having this in mind the conceptual frame work of the study is developed as follows.

Figure 1. Hypothetical framework of the study



Independent variables(X) || mediating variable(M) || Dependent variable(Y)

Where:  $\alpha$  = represents the path from X to M

$\beta$  = represents the path from M to Y

$\gamma'$  = represents the path from X to Y

Source: Researcher's Own construction path model.

## CHAPTER THREE

### RESEARCH DESIGN AND METHODOLOGY

#### 3.1 Research design

According to Creswell (2009), there are different types of research designs: qualitative, quantitative and mixed research. Here, the researcher has uses quantitative research approach. According to him these variables in turn can be measured. This study employed both descriptive research design (to describe the extent of employees perception on career development, job satisfaction and employee turnover intention) and explanatory research design (to examine the relationship between career development, job satisfaction and employee turnover intention as well as to investigate the mediating role of job satisfaction on the relationship between career development and employee turnover intention). Cross-sectional survey was used in collecting data from respondents.

#### 3.2 Study Population

The target populations for this study are 32,897 employees of CBE, who are working in head office and fifteen districts, namely: Head office (3361), North Addis (3032), south Addis (2759), East Addis (2753), west Addis (2699), Bahir Dar (2035), Desie (1716), Gondar (1169), Mekele (2286), Adama, (1618) Nekemit (1509), Dire Dawa (1810), Jimma (1338), Hawassa(1834), Wolita Sodo (1463) and Shashemene Districts (1515). The sampling frames are the list of employees all fifteen districts as well as head office of CBE operating in throughout Ethiopia.

#### 3.3 Sampling techniques

For this study, Proportional stratified random sampling was be used to determine representative sample. Because there are fifteen districts and one head office of CBE which are currently operating in Ethiopia, the researcher considers each district as a single stratum on the basis homogeneously nature and the head office as one stratum. Accordingly, the total population under the study is divided in to sixteen strata. After stratification in such a way, simple random sampling technique was used for selecting each respondent from the sample frame of each stratum. Stratified sampling method as indicated by Cooper and Schinder, (2006), mainly help to: (a) increase sample 's statistical efficiency; (b) adequacy of data for analyzing the various sub populations or strata; and the usage of different research methods and procedures for different strata.

### 3.4 Sample size

To ensure the validity of the findings, the study requires sufficient sample size. The researcher determined to accept at 5% sampling error and wants to be at 95% confidence level with the findings of this study is standard for social science applications. Before data collection, the response rate is difficult to know. So, 96% is the estimated response rate and the estimated variance in the population is 50%, for 50-50 (Watson, 2001)

According to Catherine Dawson (2002), the correct sample size in a study is dependent on the nature of the population and the purpose of the study to increase statically efficiency. This study was using the sample size formula developed by Watson, (2001). According to (Watson, 2001), the formula used to determine sample size:

$$n = \left[ \frac{\frac{p[1-p]}{z^2 + \frac{p[1-p]}{N}}}{R} \right]$$

Where: N = 32,897=Number of populations

n = 396=total Sample size required

P =0.5= Estimated variance in the population

A = 0.05 = Margin of error

Z = 1.96 for 0.95 confidence = Confidence level

R = 0.96 = Estimated response rate

Accordingly, a sample size of 396 respondents is determined from the total population of 32,897 employees. These 396 respondents are fairly divided to the fifteen districts and one head office on the proportional stratified random sampling basis. Therefore, Head office  $(3361/32897*396) = 40$  out of 3361, North Addis District  $(3032/32897*396) = 37$  out of 3032, South Addis District  $(2759/32897*396) = 33$  out of 2759, East Addis District  $(2753/32897*396) = 33$  out of 2753, West Addis District  $(2699/32897*396) = 32$  out of 2699, Bahirdar District  $(2035/32897*396) = 25$  out of 2035, Gondar District  $(1169/32897*396) = 14$  out of 1169, Dessie District  $(1716/32897*396) = 21$  out of 1716, Mekelle District  $(2286/32897*396) = 28$  out of 2286, Adama District  $(1618/32897*396) = 19$  out of 1618, Diredawa District  $(1810/32897*396) = 22$  out of 1810, Nekemit District  $(1509/32897*396) = 18$  out of 1509, Jimma District  $(1338/32897*396) = 16$  out of 1338, Hawassa District  $(1834/32897*396) = 22$  out of 1834, Woliyta sodo District

(1463/32897\*396) = 18 out of 1463, and Shashemenie District (1515/32897\*396) = 18 out of 1515 will be selected.

Table: Table.3.1 number of employees and sample size of each district (stratum)

No	Branch name	Number of Employees	Sample size	Method
1	Head office	3,361	40	3361/32897*396
2	Adama District	1,618	19	1618/32897*396
3	Bahirdar District	2,035	25	2035/32897*396
4	Dessie District	1,716	21	1716/32897*396
5	Diredawa District	1,810	22	1810/32897*396
6	East Addis District	2,753	33	2753/32897*396
7	Gondar District	1,169	14	1169/32897*396
8	Hawassa District	1,834	22	1834/32897*396
9	Jimma District	1,338	16	1338/32897*396
10	Mekelle District	2,286	28	2286/32897*396
11	Nekemit District	1509	18	1509/32897*396
12	North Addis District	3,032	37	3032/32897*396
13	Shashemenie District	1,515	18	1515/32897*396
14	South Addis District	2,759	33	2759/32897*396
15	West Addis District	2,699	32	2699/32897*396
16	Woliyta sodo District	1,463	18	1463/32897*396
Total		<u>32,897</u>	<u>396</u>	

Source: CBE HRM

### 3.4.1 Sampling Frame

In the study one sampling frame is all lists of permanent employees of CBE that are arranged in the fifteen districts and head office

### 3.5 Variable of the study

- ♣ Independent Variable: career development
- ♣ Dependent Variable: employee turnover intention
- ♣ Mediating variable: job satisfaction
- ♣ Demographic variable: gender, age group, tenure, education level, position/job level

### 3.6 Model Specification

A series of Single and Multiple Regression analyses (path analysis) were used to explore the mediating effect of job satisfaction on the relationships between career development and turnover intention. For this purpose, the researcher established three regression models as follows:

$$\text{Model 1: } Y = \gamma_0 + \gamma X + \varepsilon_1 \dots\dots\dots \text{Equation (1)}$$

$$\text{Model 2: } Y = \gamma'_0 + \gamma' X + \beta M + \varepsilon_2 \dots\dots\dots \text{Equation (2)}$$

$$\text{Model 3: } M = \alpha_0 + \alpha X + \varepsilon_3 \dots\dots\dots \text{Equation (3)}$$

Where:

Y is the outcome variable = Employee turnover intention,

X is independent variable = career development,

M is the mediator = Job satisfaction,

$\gamma$  is total effect = that demonstrates the zero-order correlation between X and Y (ignoring M) in the first equation,

$\gamma'$  is direct effect = that demonstrates the Beta coefficient relating the independent (X) to the outcome (Y) adjusted for the effects of the mediator(M), in the second equation,

$\beta$  = is the Beta coefficient relating the mediator (M) to the outcome (Y) adjusted for the effects of independent (X), in the second equation,

$\alpha$  = is the Beta coefficient that demonstrate the zero-order correlation between X and M (ignoring Y), in the third equation

$\varepsilon_1$ ,  $\varepsilon_2$  and  $\varepsilon_3$  code unexplained variability of equations (1), (2), and (3) respectively, and

$\gamma_0$ ,  $\gamma'_0$  and  $\alpha_0$  are the intercepts of equations (1), (2), and (3) respectively.

## **3.7 Source and Method of Data Collection**

### **3.7.1 Source of Data**

The sources of data for this study were from primary sources which was structured and closed ended questioners. Primary data were gathered from respondents. In order to collect the data from respondents, the structured /closed ended/ questionnaire with five-point Likert scale and a covering letter that explained the objective of the study were distributed in the study area.

### **3.7.2 Procedure for Data Collection**

The data collection process was carried out with the prior permission of the authority head office, district and branch manager and then contact the respective respondents to get the responses. Questionnaires were accompanied by an introductory letter with information about the purpose of the study, and they were also informed that confidentiality of the information under study.

## **3.8 Validity and Reliability**

Though the survey tools used in this research are standard, the validity and reliability of the instrument were confirmed.

Validity is the degree to which a test measures what it purports to measure (Creswell, 2009). Validity defined is the accuracy and meaningfulness of the inferences which are based on the research results. It is the degree to which results obtained from the analysis of the data actually represents the phenomena under study. Who contends that the validity of the questionnaire data depends on a crucial way the ability and willingness of the respondents to provide the information requested?

A pilot study was conducted in the study area to refine the methodology and test instrument such as a questionnaire before administering the final phase. Questionnaires was tested on potential respondents to make the data collecting instruments objective, relevant, suitable to the problem and reliable as recommended by John *et al.*, (2007). Issues raised by respondents were corrected and questionnaires were refined. Besides, proper detection, by the advisors had been taken to ensure validity of the instruments. Finally, the improved version of the questionnaires was printed and dispatched.

The reliability of instruments measures the consistency of instruments. Creswell (2009) considers the reliability of the instruments as the degree of consistency that the instruments or procedure demonstrates.

Table 3.2 Reliability Coefficient

Scale	Cronbach's alpha coefficient pilot data	Cronbach's alpha coefficient final data	No. Of Items
Career Development	0.973	0.980	39
Career Planning	0.924	0.960	7
Career Counseling	0.844	0.925	5
Coaching and Mentoring	0.924	0.960	6
Training and Development	0.703	0.822	7
Succession planning	0.998	0.983	6
Talent Management	0.994	0.990	8
Job Satisfaction	0.819	0.810	5
Employee Turnover Intention	0.924	0.910	5

Source: SPSS Reliability result 2019

In this study each statement rated on a 5-point Likert response scale which includes strongly agree, agree, undecided, disagree and strongly disagree. The reliability test was conducted with a pilot of 20 employees of CBE and the Cronbach's alpha coefficient for the instrument was found above 0.7, which is reliable. Similarly, the reliability test was also conducted on the whole final data and the Cronbach's alpha coefficient for the instrument was found above 0.7, which is reliable. Typically, an alpha value being above 0.7, the scale was deemed to be a reliable measure for examining the current sample (Pallant, 2001).

The pilot test result was encouraging that the proposed questionnaires were reliable for measuring that the extent to which it was without bias (error free) and the researcher ensured that had consistent measurement of the instrument. In addition to this, stability and consistency of the instrument were tested.

### 3.9. Data processing and Analysis Instruments

After the data gathered through distributing the structured questionnaires it was processed and analyzed by using IBM SPSS statistics version 20 software. Accordingly, descriptive statistics (Frequency, Percentage, mean, standard deviation) was used to describe the data, in the first place. Next, inferential statistics, such as correlation and regression analyses were employed. Inferential statistics allow the researcher to draw conclusions about a population from the sample of a particular study (Cooper & Schindler, 2006). Moreover, inferential statistics make it possible to test hypotheses by determining the statistical likelihood that the

data reveal true differences. The inferential statistics relevant to this study include Pearson's product-moment correlation coefficient, multiple regression analysis. The Pearson product-moment correlation coefficient was used to examine the relationship between career development, job satisfaction and employee turnover. Next, Regression assumptions tests like Normality test, and Multicollinearity test was undertaken. And, after the assumption tests are under taken, a series of single, and multiple regression analyses were conducted to determine mediating effect of job satisfaction in relationship between career development and turnover intention. This study was followed the guideline proposed by Baron and Kenny, (1986) to test the mediation effect of a mediator on the relationship between the independent and dependent variables.

According to Baron and Kenny (1986), there are four steps in establishing mediation:

Step 1: Conduct a simple regression analysis with career development (X) predicting turnover intention (Y) to test for path c alone ..... Equation (1)

Step 2: Conduct a simple regression analysis with career development (X) predicting job satisfaction (M) to test for path  $\alpha$ ..... Equation (3)

Step 3: Conduct a multiple regression analysis with X and M predicting Y, and Show that the mediator affects the outcome variable to test path  $\beta$  and path  $\gamma'$ .... .....Equation (2)

Step 4: To establish that M completely mediates the X-Y relationship, the effect of X (IV) on Y (DV) controlling for M should be zero.

The effects in both Steps 3 and 4 are estimated in the same regression equation. If all four of these steps are met, then the data are consistent with the hypothesis that variable M completely mediates the X-Y relationship, and if the first three steps are met but the Step 4 is not, then partial mediation is indicated. For M partially mediates the X-Y relationship, the direct effect must be less than the zero-order correlation of X and Y (i.e.  $\gamma' < \gamma$ ).

### **3.10. Ethical Considerations**

The study gave due consideration to ethical issues such as confidentiality and anonymity. Therefore, the participants were first communicated as to the purpose and significance of the study and that their responses would be used only for academic purpose and kept confidential. They were also assured that their name and their organization identity would remain anonymous. They have taken this for guarantee and took part in the study voluntarily.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1. Introduction

As discussed in previous chapters this study attempted to examine the mediating effect of job satisfaction in relationship between career developments and employee turnover intention. Therefore, the findings of the study were presented and analyzed in this chapter. The questionnaire was developed in five scales ranging from five to one; where 5 represents strongly agree, 4 agree, 3 neutral, 2 disagree, and 1 strongly disagrees. These five scales are treated as interval scale to conduct statistical analysis. Harry and Deborah (2012) stated that Likert scale data, can analyzed at the interval measurement scale. Likert scale items are created by calculating a composite score (sum or mean) from four or more type Likert-type items; the composite score for Likert scales can be analyzed at the interval measurement scale. Descriptive statistics recommended for interval scale items include the mean for central tendency and standard deviations for variability. They stated that data analysis procedures used for interval scale items would include the Pearson and regression procedures. The questionnaire was developed as Likert scale rather than Likert type therefore, Likert items were calculated (sum or mean) for statistical analysis. Therefore, the questionnaire developed for this study was Likert scale in nature.

This chapter presents the results of a statistical analysis of the data obtained from the respondents. The results focus on answering the research questions stated in chapter one. Therefore, general information of the respondents as well as descriptive statistics on employee's perception about career development, job satisfaction and employee turnover intention in CBE was presented and analyzed first, followed by inferential statistics. Data were collected from junior officers, officers, senior officers and managers of CBE who are working in all fifteen districts and head office.

Three hundred ninety-six questionnaires were distributed across the fifteen districts and head office of CBE, out of which 387 were completed and retrieved successfully, representing 97.72% response rate.

#### 4.2. Descriptive Statistics for Demographic profile of respondents

Descriptive statistics in the form of frequency and percentage were computed for responses of all individual demographic items. And descriptive statistics in the form of mean and

standard deviation were calculated for individual items and summery scales on career development, job satisfaction and employee turnover intention in CBE.

The demographic factors of respondents which is considered crucial for this study is presented as follows:

#### 4.2.1 Descriptive Statistics for Gender

Table 4.1 Gender of Respondents of the Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	219	55.3	56.6	56.6
	Female	168	42.4	43.4	100.0
	Total	387	97.7	100.0	
Missing	System	9	2.3		
Total		396	100.0		

Source: Field survey, 2019

As can be seen from the Table 4.1, among the 387 valid respondents of the study 219(56.6%) were Male, whereas the remaining 168(43.4%) were Female respondents.

#### 4.2.2 Descriptive Statistics for Age Group

Table 4.2 Age group of respondents of the study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 25 years	168	42.4	43.4	43.4
	between 26 and 30 years	112	28.3	28.9	72.4
	between 31 and 35 years	51	12.9	13.2	85.5
	between 36 and 40 years	34	8.6	8.8	94.3
	41 & above years	22	5.6	5.7	100.0
	Total	387	97.7	100.0	
Missing	System	9	2.3		
Total		396	100.0		

Source: Field survey, 2019

As indicated in Table 4.2, the highest number of respondents 168(43.4%) were found in less than 25 years, 112(28.9%) were found in the age group between 26- 30 years, 51 (13.2%) were in the age group between 31- 35 years, and 34(8.8 %) were between 36 and 40 years old. The remaining 22(5.7%) were 41 and above years old. This shows that 72.4% of respondents are young that are below 30 years old.

### 4.2.3 Descriptive Statistics for Work Experience/Tenure

Table 4.3 Work Experience/Tenure of Respondents of the study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 5 years	148	37.4	38.2	38.2
	between 6 and 10 years	127	32.1	32.8	71.1
	between 11 and 15 years	49	12.4	12.7	83.7
	between 16 and 20 years	35	8.8	9.0	92.8
	21 & above years	28	7.1	7.2	100.0
	Total	387	97.7	100.0	
	Missing	System	9	2.3	
Total		396	100.0		

Source: Field survey, 2019

As indicated in Table 4.3, from the total valid 387 respondents 148(38.2%) were serving at CBE for less than 5 years, 127(32.8%) were serving between 6 to 10 years, 49(12.7 %) of respondents have 11 to 15 years' experience and 35(9%) of respondents serve between 16 and 20 years. The remaining 28(7.2%) were serving for 21 years and above. This shows that 71.1% of employees have less than 10 years' work experiences.

#### 4.2.4 Descriptive Statistics for Education Level

Table 4.4 Educational Level of Respondents at the time of the Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	10	2.5	2.6	2.6
	First degree	278	70.2	71.8	74.4
	Second degree	97	24.5	25.1	99.5
	PhD degree	2	.5	.5	100.0
	Total	387	97.7	100.0	
Missing	System	9	2.3		
Total		396	100.0		

Source: Field survey, 2019

As can be seen from the Table 4.4, respondents (employees) who have first degree were (71.8%), followed by second degree and above holders (25.1%), and next, diploma holders (2.6%). And, the remaining 0.5% of respondent is PhD holders. From this 74.4% of employees have first degree and above. This implies employees in CBE are professional.

#### 4.2.5 Descriptive Statistics for Position level

Table 4.5. Employment Position of Respondents at the time of the Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Junior officer	51	12.9	13.2	13.2
	Officer	233	58.8	60.2	73.4
	Senior officer	42	10.6	10.9	84.2
	Managerial position	61	15.4	15.8	100.0
	Total	387	97.7	100.0	
Missing	System	9	2.3		
Total		396	100.0		

Source: Field survey, 2019

As indicated in Table 4.5, most of the valid respondents (60.2%) were officers, 15.8% were managers, 13.2 % were junior officers and remaining 10.9% were senior officers.

### **4.3. Descriptive Statistics for Career Development, Job Satisfaction and Turnover Intention**

Respondents were asked different questions regarding their perception about Career Development, Job Satisfaction and Employee Turnover Intention in CBE. Their responses are described and organized in the following manner.

#### **4.3.1 Descriptive Statistics for Career Development (CD)**

This part explains the descriptive statistics calculated on the basis of the 39 scales of Career Development. The results for measures of central tendency and dispersion were obtained from the sample of respondents in all fifteen districts and one head office of CBE as shown in the following tables. Tables indicate that the mean and standard deviation of variables. The mean score indicates the degree of respondents agreed on the given idea. The higher the mean score, the more respondents agreed on the given idea and vice versa. On the other hand, the standard deviation indicates the degree of responses varied each other. The higher the standard deviation is, the more variation in the responses of respondents.

In order to describe the mean score of career development and its sub scales, Zaidatol and Bagheri, 2009, rule of thumb was used as a basis. According to them mean score of  $\leq 3.39$  is low, from 3.40 up to 3.79 is moderate and  $> 3.80$  is high. Based on this baseline the mean score of career development and its sub scales described as follows.

Table 4.6: Descriptive Statistics for Career Development and its sub scales

	Descriptive Statistics						
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Career Planning	387	2.8959	.74361	.111	.124	-1.295	.247
Career Counseling	387	2.7680	.72527	.601	.124	-.976	.247
Coaching and Mentoring	387	2.7175	.75666	.791	.124	-.828	.247
Training and Development	387	4.0192	.49193	-.183	.124	-.241	.247
Succession Planning	387	2.8549	.95696	.394	.124	-1.508	.247
Talent Management	387	2.8698	.97107	.395	.124	-1.497	.247
Career Development	387	3.0209	.65751	.693	.124	-.682	.247
Valid N (listwise)	387						

Source: Field survey, 2019

As revealed in the Table 4.6, the aggregate Career Development in CBE has a low mean value of 3.0209 and standard deviation of 0.65751. The Career Development subscale “Training and Development” has a high mean value of 4.0192 with its corresponding standard deviation 0.49193. This implies that CBE employees’ have high perception on their organization training and development program. However, all the remaining items have low mean value which ranges from 2.7175 to 2.8959. The Career Development subscale “Coaching and Mentoring” has a low mean value of 2.7175 with its corresponding standard deviation 0.75766. In general, the extent of employees’ perception on the organization Career Development is low in the CBE. According to Kline (2005) skewness and kurtosis values should not exceed three and ten respectively. As indicated in table 4.6, the skewness and kurtosis values of Career Development sub scales in this study are within the recommended levels indicating univariate normality of the data.

#### 4.3.4 Descriptive statistics for Career Development, Job Satisfaction and Turnover Intention

In order to describe the mean score of career development, Job Satisfaction and turnover intention, Zaidatol and Bagheri, 2009, rule of thumb was used as a basis. According to them mean score of  $\leq 3.39$  is low, from 3.40 up to 3.79 is moderate and  $> 3.80$  is high.

The summary of descriptive statistics of career development, Job Satisfaction and turnover intention was discussed as follow

Table 4.7 provided the descriptive statistics of the dependent, mediating and independent variables included in the study. Career development that is, the independent variable has a low mean value of 3.0209 with standard deviation of .65751 indicating that employees of CBE have low level of perception on their organization Career development program and the standard deviation indicates the difference of opinion of the respondents.

Table 4.7

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Career Development	387	3.0209	.65751	.693	.124	-.682	.247
Job Satisfaction Employee	387	3.1090	.63735	.717	.124	-.651	.247
Turnover Intention	387	3.793	.8425	-.990	.124	-.587	.247
Valid N (listwise)	387						

Source: Field survey, 2019

With regard to Job Satisfaction which is the mediating variable in this study, had also a low a mean value of 3.1090 along with standard deviation of 0.63735 indicating that employees' feeling towards their job in CBE is low.

The mean score of Employee Turnover Intention (i.e., the dependent variable) is 3.793 with a standard deviation of 0.8425 thus indicating the employee's turnover intention level in CBE is moderate.

Descriptive statistical analysis used the mean score of variables to check the normality of the main data. According to Kline (2005) skewness and kurtosis values should not exceed three and ten respectively. Table 4.7, revealed that the skewness and kurtosis values of Career Development, Job Satisfaction and Employee Turnover Intention in this study are within the recommended levels indicating univariate normality of the data.

#### 4.4. Results of Inferential Statistics

In this section, the results of inferential statistics are presented. For the purpose of assessing the objectives of the study, Pearson’s Product Moment Correlation Coefficient and regression analyses were performed. With the aid of these statistical techniques, conclusions are drawn with regard to the sample and decisions are made with respect to the research hypothesis.

##### 4.4.1 Pearson’s Product Moment Correlation Coefficient

In this study Pearson’s Product Moment Correlation Coefficient was used to career development, job satisfaction and employee turnover intention. The following section presents the results of Pearson’s Product Moment Correlation on the relationship between independent, mediator and dependent variables. The table below indicates that the correlation coefficients for the relationships between variables are linear and positive ranging from substantial to strong correlation coefficients. The Pearson’s Coefficient of Correlation matrix for the three variables is presented as follows in table 4.8.

Table 4.8 Pearson’s Coefficient of Correlation matrix for CD, JS and Employee turnover intention.

		Correlations		
		Career Development	Job Satisfaction	Employee Turnover Intention
Career Development	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	387		
Job Satisfaction	Pearson Correlation	.941**	1	
	Sig. (2-tailed)	.000		
	N	387	387	
Employee Turnover Intention	Pearson Correlation	-.953**	-.940**	1
	Sig. (2-tailed)	.000	.000	
	N	387	387	387

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Field survey, 2019

The measurement of rule of thumb that used to determine for the relationship between the CD, JS and ETI is that a correlation:  $\leq 0.20$  is characterized as very weak;  $> 0.20$  and  $\leq 0.40$

is characterized as weak;  $> 0.40$  and  $\leq 0.60$  is characterized as moderate;  $> 0.60$  and  $\leq 0.80$  is characterized as strong; and greater than  $0.80$  is very strong (Kothari et al., 2004).

The Pearson correlation analysis was used to examine the relationships between Career Development, job satisfaction and Turnover Intention

#### **4.4.1.1. The Relationship between Career Development and Turnover Intention**

As shown in Table 4.8, the result of the study indicates that there was a significant negative relationship ( $r = -.953$ ,  $p = 0.000$ ) between career development and employee turnover intention. In other word, the lower in the career development is linked to the higher level of employee turnover intention and vice versa. The strength of correlation between career development and employee turnover intention is very strong. This finding is consistent with previous findings such as Dwomoh and Korankye (2012) argue that there exists a significant correlation between career development and employee turnover in the banking sector. Using organizational support theory, they argue that when an organization commits its resources to help develop their employees' career goals, employees will in turn feel obliged to commit their time to the organization hence reducing organization employee turnover. Similarly, PuaHAND Ananthram (2006) contends that there exists a strong relationship between career development in banks, and employee turnover.

#### **4.4.1.2. The Relationship between Job Satisfaction and Turnover Intention**

As depicted in Table 4.8, the result of the study indicated that there was a significant negative relationship ( $r = -.940$ ,  $p = 0.000$ ) between job satisfaction and employee turnover of respondents. This means that the higher levels of job satisfaction associated with lower levels of turnover intention and vice versa. The strength of correlation between job satisfaction and turnover intention is very strong. This finding is consistent with Mahdi, et al. (2012) showed that both practices of job satisfaction (intrinsic and extrinsic satisfaction) have inverse relationship on employees' turnover intentions.

#### **4.4.1.3. The Relationship between Career Development and Job Satisfaction**

As indicated in Table 4.8, the result of the study shows that there was a significant positive relationship ( $r = .941$ ,  $p = 0.000$ ) between career development and job satisfaction. This means that higher career development also associated with higher job satisfaction level. The strength of correlation between career development and job satisfaction is very strong.

## 4.4.2 Regression Assumptions Test

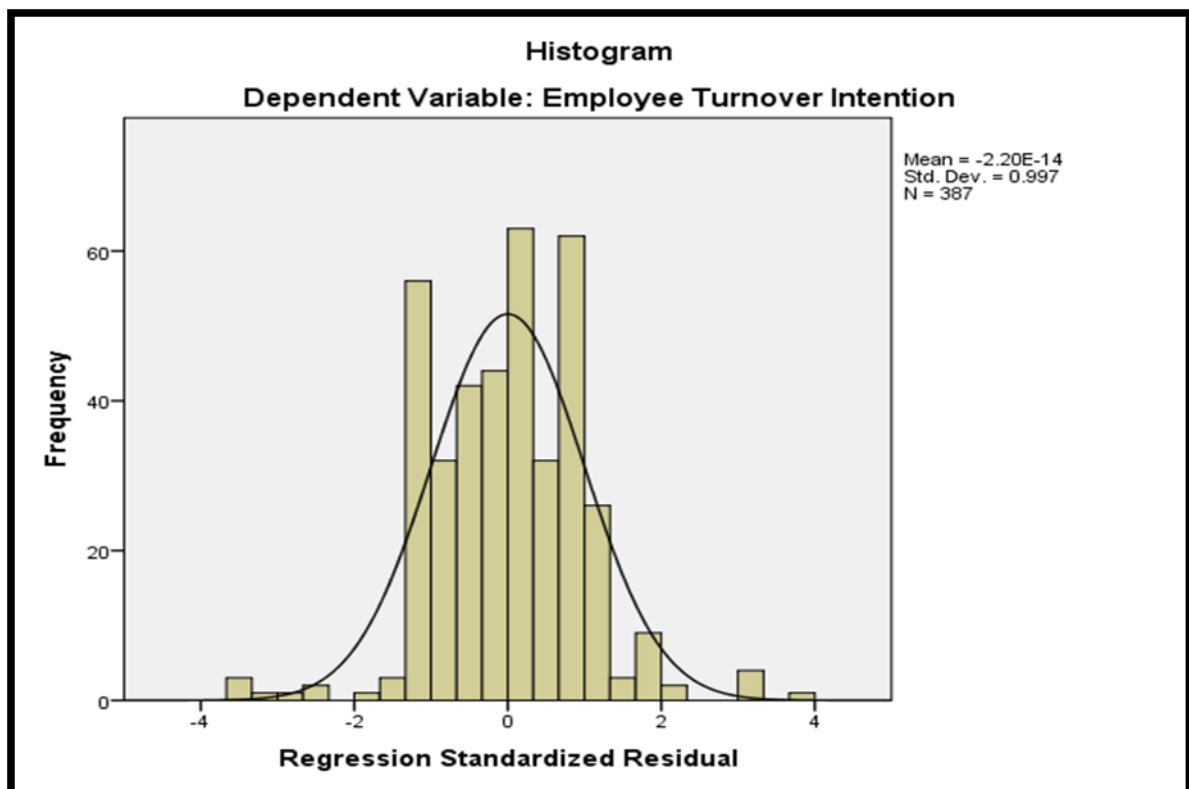
### 4.4.2.1. Normality Test

Distribution of the data is another issue in this research, whether it is normal or not. The data were checked to verify that the assumption of multivariate normality was met. Brooks (2008) noted that in order to conduct hypothesis test about the model parameter, the normality assumption must be fulfilled. The normality assumption is about the mean of the residuals is zero.

According to Gujarati (2004), in testing the normality assumption, three tests of normality could be considered: (1) histogram of residuals; (2) normal probability plot (NPP), a graphical device; and (3) the Jarque–Bera test (it is an asymptotic, or large-sample, test). As indicated below, Because of their simplicity, the first two simple graphical instruments for testing the normality assumption were applied in this study.

#### a. Histogram of Residuals

Figure 4.1. Normal distribution of the data



Source: field survey, 2019

A histogram of residuals is a simple graphic device that is used to learn something about the shape of the Probability Density Function of a random variable. On the horizontal axis, the values of the variable of interest are divided into suitable intervals, and in each class interval

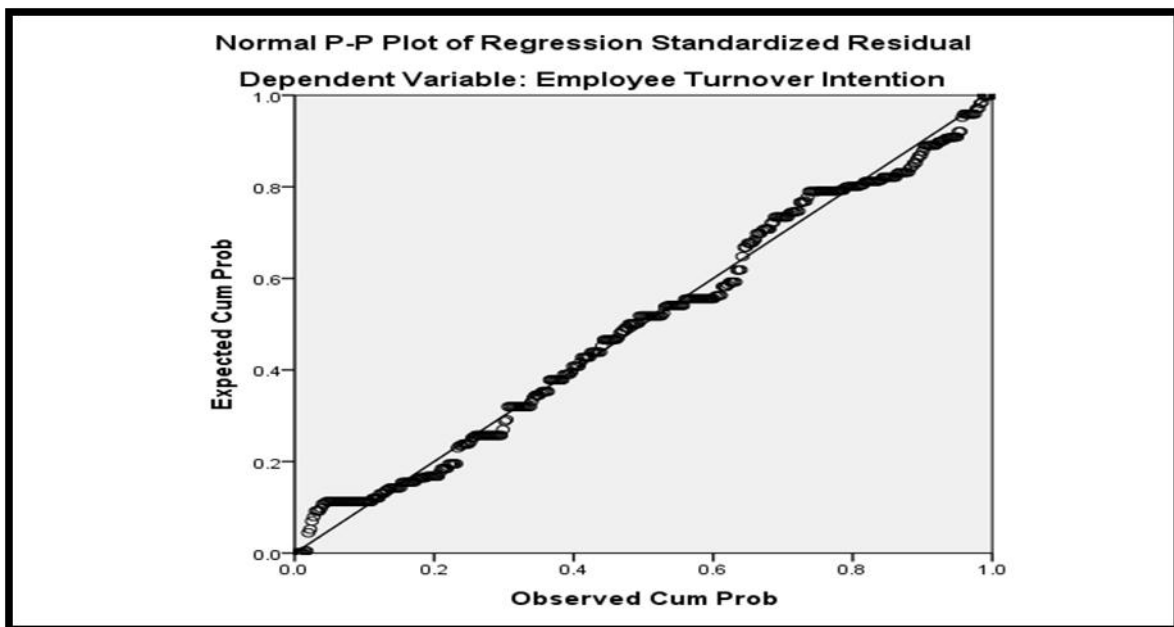
rectangles are erect equal in height to the number of observations (frequency) in that class interval. If the residuals are normally distributed around its mean of zero the histogram is a bell-shaped. The shape of the histogram as shown below in figure 4.1 revealed that the residuals are normally distributed around its mean of zero.

This shape basically implies that the majority of scores lie around the center of the distribution (so the largest bars on the histogram are all around the central value)

b. Normal Probability Plot

In addition to histogram of residuals, the normal probability plots were used to test the normality of data. It is comparatively simple graphical device to study the shape of the probability density function (PDF) of a random variable is the normal probability plot (NPP). It uses values of the variable of interest on the horizontal axis and the expected value of this variable on the vertical axis. If the fitted line in the NPP is approximately a straight line, one can conclude that the variable of interest is normally distributed. Hence, Figure 4.2 below indicated that residuals from the research model regression are approximately normally distributed, because a straight line gives the impression to fit the data reasonably well. This test also shows the normal distribution of residuals around its mean of zero.

Figure 4.2. Normal p-p plot of Regression Standardize Residual



Source: field survey, 2019

Figure 4.2 plots the cumulative probability of independent variables (in this case we would specify a normal distribution). If the data are normally distributed then the actual cumulative probability will be the same as the expected cumulative probability and you'll get a lovely straight diagonal line. This ideal scenario is helpfully plotted on the figure and the job is to

compare the data points to this line. If values fall on the diagonal of the plot then the variable is normally distributed, but deviations from the diagonal show deviations from normality.

#### 4.4.2.2 Multicollinearity Test

Multicollinearity exists when there is a strong correlation between two or more predictors in a regression model. Multicollinearity poses a problem only for multiple regressions because it involves more than two predictors. Perfect collinearity exists when at least one predictor is a Perfect linear combination of the others. According to different statistical books, one way of identifying multicollinearity is to scan the correlation matrix of all of the predictor variables.

Another method is to produce a Collinearity diagnostic with the use of SPSS, and one of which is the variance inflating factor (VIF). The VIF indicates whether a predictor has strong linear relationship with the other predictor(s). Although there are no hard and fast rules about what value of the VIF should be a cause for concern, (Gujarati, 2004) suggests that value of less than 10 is good value and he suggest that if the average VIF is greater than 1, then there is no multicollinearity in the regression model.

Table 4.9 Collinearity Statistics

		Coefficients <sup>a</sup>	
Model		Collinearity Statistics	
		Tolerance	VIF
1	CD	.114	8.799
	JS	.114	8.799

a. Dependent Variable: ETI

Source: field survey, 2019

In this study as indicated in Table 4.9, the Variance inflation factors (VIFs) for the independent variables included in the regression equation 8.799 which is greater than 1 and less than 10. Related to the VIF is the tolerance statistics, which is a reciprocal of VIF (1/VIF). For tolerance statistics, values above 0.1 and below 1 are worthy of concern. Considering the regression model for this study the tolerance statistics values .114 for all predictors (see tables 4.9) as such no multicollinearity is observed in this model.

#### **4.4.1. Path Analysis/Mediating Analysis**

A series of Simple and Multiple Regression analyses were used to explore the mediating effect of job satisfaction on the relationships between career development and turnover intention. The mediation test examines the indirect effect of predictor (X) on the outcome (Y) variable through mediator variable (M). The present study follows the guideline proposed by Baron and Kenny (1986) to test the mediation effect of a mediator on the relationship between the independent and dependent variables. According to Baron and Kenny (1986), there are four steps in establishing mediation:

Step 1: There must be a significant relationship between IV and DV variable.

Step 2: The relationship between the IV and the hypothesized MV is significant.

Step 3: The hypothesized mediator (M) is significantly related to the outcome variable (Y) when both the IV and the MV are treated as predictors and DV as the outcome variable.

Step 4: When the assumptions at step1 to 3 are fulfilled, the mediation test is conducted (step 4). The IV and mediator are treated as predictors and DV as the outcome variable. To establish that the mediator variable completely mediates the relationship between IV and DV, the unstandardized coefficient (path  $\gamma'$ ) should be zero. And for partial mediation, the strength of relationship between IV and DV is reduced after controlling for the effect of the MV.

#### **4.4.3.1 Results of Simple Linear Regressions**

In order to determine the first two steps how career development explains turnover intention (step.1), and how career development explains job satisfaction (step .2) simple linear regression was used.

Step.1: Simple Regression Analysis between CD and ETI

Table 4.10 Results of Simple Regression Analysis between CD and ETI

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	248.678	1	248.678	3784.004	.000 <sup>b</sup>
	Residual	25.302	385	.066		
	Total	273.980	386			

a. Dependent Variable: Employee Turnover Intention

b. Predictors: (Constant), Career Development

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.480	.061		121.933	.000
	Career Development	-1.221	.020	-.953	-61.514	.000

a. Dependent Variable: Employee Turnover Intention

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.953 <sup>a</sup>	.908	.907	.2564	1.646

a. Predictors: (Constant), Career Development

b. Dependent Variable: Employee Turnover Intention

Source: Field survey, 2019

The ANOVA table (as seen in Table 4.10) shows the overall fitness of the model. F stat of 3784.004 and p- value 0.000, indicating that the model is good fit at 1% level of significance while the Sum of Square and Mean Square of model regression is 248.678 and the Residual sum of Square is 25.302 with a Mean Square of 0.066 and a total Sum of Square of model is 273.980.

The Coefficient table (as seen in Table 4.10) shows the relationship between career development and employee turnover intention. Accordingly, the result equation of Model 1, is:  $ETI = 7.480 - .953CD$  ----- Equation 1.

The standardized Beta-value of -0.953 indicates that one unit increase in employees' career development accounts for 0.953 units decrease in employee's turnover intention and this relationship is significant at 1% level of significance.

As indicated Table 4.10, in the Model Summary table, the value of R for the model between the turnover intention and career development 0.953.

The value of R square and adjusted R square for the model is 0.908 and 0.907 respectively. And, the model standard error of the estimate is 0.2564. The R value of 0.953(95.3%) shows that there is a high relationship between CD and ETI and the R square value 0.907(90.7%) implies that 90.7% of ETI is predicted by CD. Therefore, there is significance correlation between the predictor variable (CD) and outcome variable (ETI). This fulfilled step1.

Step.2: Simple Regression Analysis between CD and JS

Table 4.11 Results of Simple Regression Analysis between CD and JS

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.979	1	138.979	3002.699	.000 <sup>b</sup>
	Residual	17.820	385	.046		
	Total	156.798	386			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Career Development						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.352	.051		6.841	.000
	Career Development	.913	.017	.941	54.797	.000

a. Dependent Variable: Job Satisfaction						
Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.941 <sup>a</sup>	.886	.886	.21514	1.494	
a. Predictors: (Constant), Career Development						

Source: Field survey, 2019

The ANOVA result (as seen in Table 4.11) shows the overall fitness of the model. F stat 3002.699 and p -value 0.000, indicating that the model is good fit at 1% level of significance while the Sum of Square and Mean Square of model regression is 138.979 and the Residual sum of Square is 17.820 with a Mean Square of 0.046 and a total Sum of Square of model is 156.798.

The Coefficient table (as seen in Table 4.11) shows the relationship between career development and job satisfaction. Accordingly, the result equation of Model 3, is:

$$JS = .352 + .941CD. \text{-----Equation 3.}$$

The standardized Beta-value of 0.941 indicates that one unit increase in employees' perception of career development accounts for 0.941 units increase in job satisfaction and this relationship is significant at 1% level of significance.

As indicated in the Table 4.11, in the Model Summary table, the value of R for the model between the employee's job satisfaction and career development 0.941. The value of both R square and adjusted R square for the model is 0.886. And, the model standard error of the estimate is 0.21514.

The R value of 0.941 (94.1%) shows that there is a high positive relationship between CD and JS and the R square value 0.886(88.6%) implies that 88.6% of JS is predicted by CD. Therefore, there is significance positive correlation between the predictor variable (CD) and Mediator variable (JS). This fulfilled step2.

Step.3: Multiple Regressions Analysis

#### **4.4.3.2 Multiple Regressions**

Multiple regression analysis was carried out to determine step 3 and 4.

According to (Gupta, 1999), in order to fit the model and the data the 'sig' result should be less than 0.05. Therefore, the researcher results that the overall significance of the model in the ANOVA table (see Table 4.12) is fit at 'sig' of 0.000. So that the researcher concludes that the model could fit the data.

The ANOVA result (as seen in Table 4.12) shows the overall fitness of the model. F stat 2336.128 and p -value 0.000, indicating that the model is good fit at 1% level of significance while the Sum of Square and Mean Square of model regression is 253.172 and 126.186 respectively. And the Residual sum of Square is 20.808 with a Mean Square of 0.054 and a total Sum of Square of model is 273.980.

The beta coefficient of the model in Table 4.12, indicates the constant is 7.657 whereas the Standardized beta value for the predictor variables (CD and JS) are -0.595 and -0.380

respectively. The t- values for CD and JS are -14.264 and -9.107 whereas the P – values are 0.000 and 0.000 for CD and JS respectively. Accordingly, the result equation of Model 2, is:

$$ETI = 7.657 - .595CD - .380JS. \text{ -----Equation 2.}$$

This indicates a strong statistical significance at the 1 % level of significance, which shows the explanatory power of the model.

Table 4.12 Result for Multiple Regressions

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	253.172	2	126.586	2336.128	.000 <sup>b</sup>
	Residual	20.808	384	.054		
	Total	273.980	386			
a. Dependent Variable: Employee Turnover Intention						
b. Predictors: (Constant), Job Satisfaction, Career Development						

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.657	.059		129.796	.000		
	Career Development	-.762	.053	-.595	-14.264	.000	.114	8.799
	Job Satisfaction	-.502	.055	-.380	-9.107	.000	.114	8.799
a. Dependent Variable: Employee Turnover Intention								

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.961 <sup>a</sup>	.924	.924	.2328	1.681
a. Predictors: (Constant), Job Satisfaction, Career Development					
b. Dependent Variable: Employee Turnover Intention					

Source: field survey, 2019

As shown in the Table 4.12, in the Model Summary table, R value of 0.961 (96.1%) indicated that there a high relationship between dependent and predictor variables. The value of both R-square and adjusted R-square for the multiple regression model are 0.924. R-square value (0.924) for the model indicates that 92.4% of the dependent variable was predicted by both the independent variable and mediator variable in the model. The remaining 7.6% of the dependent variable is explained by other variables which are not included in the model (Gupta, 1999).

Therefore, the relationship between the dependent variable (ETI) and independent variables (CD and JS) has strong correlation.

This multiple regression analysis indicates that, the mediator (JS) is significantly related to the outcome variable (ETI) when the predictor variable (CD) is controlled. This fulfilled step3.

Step 4: Mediation test

As Baron and Kenney (1986) assumptions of from step1 to 3 are fulfilled, the mediation test is conducted (step 4). At step 4, if there is a mediation effect, the strength of relationship between the predictor and the outcome is reduced after controlling for the effect of the mediator.

The three models were summarized from the first three steps as follows:

- Model 1.....  $ETI = 7.480 - .953CD$
- Model 2.....  $ETI = 7.657 - .595CD - .380JS$
- Model 3.....  $JS = .352 + .941CD$

From these three models, the direct effect (path  $\gamma' = 0.595$ , in Model 2) which is different from zero and less than the total effect (path  $\gamma = 0.953$ , in model 1). According to Baron and Kenney (1986), it is preferable to used standardized coefficients in mediating analyses.

Figure 4.3 shows the path analysis result of the relationship between the independent, the mediating and the outcome variables. Path  $\alpha$  (0.941), indicates the relationship between the independent variable and the mediator. Path  $\beta$  (-0.380) refers to the relationship between the mediator and the outcome variable. Path  $\gamma'$  (-0.595) indicates the relationship between the independent variable and the outcome variable after controlling for the mediator. Therefore, according to Baron and Kenney (1986), this implies job satisfaction has partial mediation effect on the relationship between Career development and employee turnover intention.



For calculating the indirect effect in this study, the researcher employed the Sobel's Product of Coefficients Approach. Accordingly, the indirect effect =  $\alpha*\beta = 0.941*-0.380 = -0.35758$ . According to Baron and Kenney, (1986), it is preferable to use Unstandardized coefficients in mediating analyses.

#### 4.4.5 Statistical tests of the indirect effect

Once the regression coefficient for the indirect effect is calculated, it needs to be tested for significance. For this purpose, the test statistic (TS) will be computed by dividing the indirect effect coefficient by its standard error, that is,

$$TS = \alpha*\beta/SE$$

Where:

TS refers test statistic,  $\alpha*\beta$  refers indirect effect, and SE is the standard error.

In order to test the significance of indirect effect (for calculating z-value and p-value) the researcher used Sobel/Aroian/Goodman tests. The statistics which the researcher needed are the following:

1. The zero-order unstandardized regression coefficient for predicting the MV (job satisfaction) from the IV (career development). That coefficient  $a= 0.941$ .
2. The standard error for that coefficient  $S_a= 0.017$ .
3. The partial, unstandardized regression coefficient for predicting the dependent variable (Employee turnover intention) from the mediator (JS) holding constant the independent variable (CD). That regression coefficient  $b= -0.380$ .
4. The standard error for that coefficient  $S_b = 0.055$ .

This research implemented Kris Preacher's dandy tool for manipulating Sobel/Aroian/Goodman test (<http://quantpsy.org/sobel/sobel.htm>). And the procedure is first, enter alpha (a), beta (b), and their standard errors and then click Calculate:

Table 4.13 Sobel, Aroian and Goodman tests

	Input:		Test statistic:	Standard error:	p-value:
$a$	0.941	Sobel test:	-6.8558908	0.05215661	0.0000
$b$	-0.380	Aroian test:	-6.85478942	0.05216499	0.0000
$s_a$	0.017	Goodman test:	-6.8569927	0.05214823	0.0000
$s_b$	0.055	<u>Reset all</u>	<u>Calculate</u>		

Source: field survey, 2019

As depicted in table 4.13, the results for each of the three tests (Sobel, Aroian and Goodman tests) indicates a  $z$ -value of about -6.85 with a  $p$ -value of 0.000. Again, this result provides strong support for the mediation hypothesis. Therefore, job satisfaction has a significant mediating effect on the relationship between career development and turnover intention.

#### **4.4.6. Comparisons of Demographic Variables with regards to Career development, Job Satisfaction and Turnover intention**

##### **4.4.6.1. Gender group comparison**

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in perceived Career development, job satisfaction and employee turnover intention on the basis of gender of employees. The subjects were divided into two as: group 1: Male, and group 2: Female.

The results indicate that there was no statistically significant difference between the perception of career development ( $F=0.982$ ,  $p=0.322$ ), job satisfaction ( $F= 0.010$ ,  $p=0.920$ ) and employee turnover intention ( $F=3.080$ ,  $p=0.080$ ), of employee respondents of CBE based on their gender.

Therefore, as this finding indicate the diversity in gender have no significance difference on employee's perception of career development, job satisfaction and turnover intention.

Table 4.14 Independent Samples Test for gender

Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Career Development	Equal variances assumed	.982	.322	-.433	385	.665	-.02924	.06750
	Equal variances not assumed			-.432	354.945	.666	-.02924	.06773
Job Satisfaction	Equal variances assumed	.010	.920	-.077	385	.938	-.00506	.06545
	Equal variances not assumed			-.077	362.248	.938	-.00506	.06531
Employee Turnover Intention	Equal variances assumed	3.080	.080	.801	385	.424	.0693	.0864
	Equal variances not assumed			.795	347.703	.427	.0693	.0872

Source: Field survey, 2019

Hence, there was no significance difference between males and females' employees of CBE regarding their perception on career development, job satisfaction and turnover intention.

#### 4.4.6.2. Age group comparison

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in Career development, job satisfaction and employee turnover intention on the basis of age group of employees. The subject was divided into five as: group 1: less than 25 years, group 2: between 26- 30years, group 3: between 31-35years, group4: between 36-40years, and group5: above 41years. The research result of the ANOVA is presented in table 4.15 as follows.

The result of ANOVA, as presented in the table 4.15, revealed the existence of significant difference between groups in perception of their career development and job satisfaction by their age group.

Table 4.15 ANOVA: Comparing Career Development, Job Satisfaction and Employee turnover intention of Age Groups

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Career Development	Between Groups	73.014	4	18.254	74.291	.000
	Within Groups	93.859	382	.246		
	Total	166.873	386			
Job Satisfaction	Between Groups	78.248	4	19.562	95.132	.000
	Within Groups	78.551	382	.206		
	Total	156.798	386			
Employee Turnover Intention	Between Groups	134.718	4	33.679	92.384	.000
	Within Groups	139.262	382	.365		
	Total	273.980	386			

Source: Field survey, 2019

This implies that the different age groups perceived their career development in the different way, ( $F(4, 382) = 74.291, p = .000$ ). The research result in the table also indicates the different age groups had also different satisfaction level ( $F(4, 382) = 95.132, p = .000$ ). Moreover, the table depicts there is significance difference between groups in employee's turnover intention level on the basis of their age group ( $F(4, 382) = 92.384, p = .000$ ).

Even though, the table 4.15, indicates employees' perception of career development, job satisfaction and turnover intention by their age group, as a whole it does not show which of the specific groups differ from each other. Therefore, to see degree of perception difference (higher or lower) between groups, a multiple Comparisons using Bonferroni post-hoc tests result, which is preferred most of the time to compare multiple group was used and presented as follows. (See post hoc test in appendixes) due to space limitation so that, it is possible to observe many comparisons which is attached in appendix parts of this paper.

Post-hoc comparisons of career development using the Bonferroni test indicated that age group 1, was significantly different from group 2 (MD= -0.19879, p=0.011) group 3 (MD= -0.70121, p=0.000), group 4 (MD= -1.10426, p=0.000) and group 5 (MD= -1.40427, p=0.000). Similarly, age group 2 was significantly different from group 1 (MD=0.19879, p=0.011), group 3 (MD= -0.50243, p=0.000) group 4 (MD= -0.90547, p=0.000), and group 5 (MD= -1.20539, p=0.000). In addition, age group 3 was significantly different from group 1 (MD=0.70121, p=0.000) group 2 (MD=0.50243, p=0.000), group 4 (MD= -0.40304, p=0.003), and group 5 (MD= -0.70296, p=0.000). Moreover, age group 4 was significantly different from group 1 (MD=1.10426, p=0.000) group 2 (MD=0.90547, p=0.000), group 3 (MD=0.40303, p=0.003), but not significant to group 5 (MD= -0.29991, p=0.276).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the age groups have higher perception on CBE's career development. On the other hand, the lower age groups have low perception on CBE's career development.

Similarly, Post-hoc comparisons of job satisfaction using the Bonferroni test depicted that the mean score for group 1 was significantly different from group 2 (M= -0.18571, p=0.009) group 3 (MD= -0.73873, p=0.000), group 4 (MD= -1.21324, p=0.000) ,and group 5 (MD= -1.34318, p=0.000). Similarly, age group 2 was significantly different from group 1 (MD=0.18571, p=0.009), group 3 (MD= -0.55301, p=0.000) group 4 (M= -1.02752, p=0.000), and group 5 (MD=-1.15717, p=0.000). In addition, age group 3 was significantly different from group 1 (MD=0.73873, p=0.000) group 2 (MD=0.55301, p=0.000), group4 (MD= -0.47451, p=0.000), and group 5 (MD= -0.60446, p=0.000). Moreover, age group 4 was significantly different from group 1 (MD=1.21324, p=0.000) group 2 (MD=1.02752, p=0.000), and group 3 (MD=0.47451, p=0.000), but not significant to group 5 (MD= -0.12996, p=1.000).

As shown Post-hoc comparisons, the result also reveals that the higher the age groups have higher job satisfaction. On the other hand, the lower age groups have lower job satisfaction.

Finally, Post-hoc comparisons of employee turnover intention using the Bonferroni test depicted that the mean score for group 1 was significantly different from group 2 (MD=0.3440, p=0.000) group 3 (MD=0.9482, p=0.000), group 4 (MD=1.5972, p=0.000) and group 5 (MD=1.8346, p=0.000). Similarly, age group 2 was significantly different from group 1 (MD=-0.3440, p=0.000), group 3 (MD=0.6041, p=0.000) group 4 (MD=1.2532, p=0.000), and group 5 (MD=1.4906, p=0.000). In addition, age group 3 was significantly different from group 1 (M= -0.49482, p=0.000) group 2 (MD= -0.6041, p=0.000), group 3

(MD=0.6490, p=0.000), and group 5 (MD=0.8865, p=0.000). Moreover, age group 4 was significantly different from group 1 (MD=-1.5972, p=0.000) group 2 (MD=-1.2532, p=0.000), and group 4 (MD=-0.6490, p=0.000), and group 5 (MD=0.02374, p=0.000).

As shown Post-hoc comparisons, the result also reveals that the higher the age groups have lower turnover intention. On the other hand, the lower age groups have higher turnover intention.

Post-hoc comparisons of using the Bonferroni test on career development indicated the highest perception difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.40117, p=0.000). Post-hoc comparisons of using the Bonferroni test on job satisfaction also show that the highest satisfaction difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.34318, p=0.000). Post-hoc comparisons of using the Bonferroni test on employee turnover intention also show that the highest satisfaction difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.8346, p=0.000).

#### **4.4.6.3 Work experience /tenure/ group comparison**

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in perceived career development, job satisfaction and employee turnover intention on the basis position/job level within the company. The subjects were divided into four groups according to the number of years' service with the organization (group 1: less than 5 years, group 2: 6-10 years, group 3: 11-15 years, and group 4: 16 years and above).

Table 4.16 ANOVA: Comparing career development, job satisfaction and employee turnover intention of Tenure Groups

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Career Development	Between Groups	81.016	4	20.254	90.115	.000
	Within Groups	85.857	382	.225		
	Total	166.873	386			
Job Satisfaction	Between Groups	83.568	4	20.892	108.982	.000
	Within Groups	73.230	382	.192	2	
	Total	156.798	386			
Employee Turnover Intention	Between Groups	139.806	4	34.952	99.509	.000
	Within Groups	134.173	382	.351		
	Total	273.980	386			

Source: Field survey, 2019

The result of ANOVA, as presented in the Table 4.16, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their length of service year/tenure. This implies that the groups perceived their career development in the different way, ( $F(4, 382) = 90.115, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(4, 382) = 108.982, p = .000$ ). Similarly, the table depicts different groups had different turnover intention level ( $F(4, 382) = 99.509, p = .000$ ). Even though, Table 4.16, indicates employees 'perception of career development, job satisfaction and employee turnover intention by their length of service year/ tenure, as a whole it does not show which of the specific groups differ from each other. Therefore, to see degree of perception difference (higher or lower) between groups, a multiple Comparisons using Bonferroni post-

hoc tests result, which is preferred most of the time to compare multiple group was used and presented as follows. (See the post-hoc tests attached in appendixes).

Post-hoc comparisons of career development using the Bonferroni test indicated that group 1, was significantly different from group 2 (MD= -0.24893, p=0.000), and group 3 (MD= -0.61171, p=0.000), group 4 (MD= -1.12543, p=0.000) and group 4 (MD= -1.50478, p=0.000). Similarly, group 2 was significantly different from group 1 (MD=0.24893, p=0.000), group 3 (MD= -0.36278, p=0.000), group 4 (MD= -0.87650, p=0.000) and group 5 (MD= -1.25585, p=0.000). In addition, group 3 was significantly different from group 1 (MD=0.61171, p=0.000) , group 2 (MD= 0.36278, p=0.000), group 4 (MD= -0.51372, p=0.000) and group 5 (MD= -0.89307, p=0.000). Moreover, age group 4 was significantly different from group 1 (MD=1.12543, p=0.000) group 2 (MD=0.87650, p=0.000), and group 3 (MD=0.51372, p=0.000), and group 5 (MD= -0.37935, p=0.000).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the tenure groups have higher perception on CBE's career development. On the other hand, the lower tenure groups have low perception on CBE's career development.

Similarly, Post-hoc comparisons of job satisfaction using the Bonferroni test depicted that the mean score for group 1 was significantly different from group 2 (MD= -0.20726, p=0.001), group 3 (MD= -0.62278, p=0.000), group 4 (MD= -1.19992, p=0.000) and group 5 (MD= -1.45135, p=0.000). Similarly, group 2 was significantly different from group 1 (MD=0.20726, p=0.001), group 3 (MD= -0.41552, p=0.000), group 4 (MD=-0.99267, p=0.000) and group 5 (MD= -1.24409, p=0.000). In addition, group 3 was significantly different from group 1 (MD=1.03745, p=0.000) group 2 (MD=0.92979, p=0.000), but not significant to group 4 (MD=0.15795, p=0.830).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the tenure groups have higher job satisfaction. On the other hand, the lower age groups have lower job satisfaction.

Finally, Post-hoc comparisons of employee turnover intention using the Bonferroni test depicted that the mean score group 1 was significantly different from group 2 (MD=0.2579, p=0.004) group 3 (MD=0.7806, p=0.000), group 4 (MD=1.4500, p=0.000) and group 5 (MD=1.9717, p=0.000). Similarly, age group 2 was significantly different from group 1 (MD=-0.2579, p=0.000), group 3 (MD=0.5227, p=0.000) group 4 (MD=1.1921, p=0.000), and group 5 (MD=1.7136, p=0.000). In addition, age group 3 was significantly different from group 1 (M= -0.7806, p=0.000) group 2 (M= -0.5227, p=0.000), group 3 (MD=0.6694, p=0.000), and group 5 (MD=1.1908, p=0.000). Moreover, age group 4 was significantly

different from group 1 (MD=-1.4500, p=0.000) group 2 (M=-1.1921, p=0.000), and group 4 (MD=-0.6694, p=0.000), and group 5 (MD=0.5214, p=0.006).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the tenure groups have lower turnover intention. On the other hand, the lower a tenure groups have higher turnover intention.

Post-hoc comparisons of using the Bonferroni test on career development indicated the highest perception difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.50478, p=0.000). Post-hoc comparisons of using the Bonferroni test on job satisfaction also show that the highest satisfaction difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.45135, p=0.000). Post-hoc comparisons of using the Bonferroni test on employee turnover intention also show that the highest difference was seen between less than 25 years and 41 and above years, with mean difference (MD=1.9717, p=0.000).

#### **4.4.6.4 Education level group comparison**

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in perceived career development, job satisfaction and employee turnover intention on the basis education level within the company. The subjects were divided into three groups according to the education level of respondents (group 1: diploma, group 2: first degree, and group 3: master's degree and above).

The result of ANOVA, as presented in the table 4.17, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their education level. This implies that the groups perceived their career development in the different way, ( $F(3, 383) = 70.370, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3, 383) = 72.337, p = .000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383) = 72.152, p = .000$ ).

Table 4.17 ANOVA: Comparing Career Development, Job Satisfaction and Employee Turnover Intention of Education level Groups

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Career Development	Between Groups	59.492	3	19.831	70.730	.000
	Within Groups	107.381	383	.280		
	Total	166.873	386			
Job Satisfaction	Between Groups	56.710	3	18.903	72.337	.000
	Within Groups	100.088	383	.261		
	Total	156.798	386			
Employee Turnover Intention	Between Groups	98.931	3	32.977	72.152	.000
	Within Groups	175.049	383	.457		
	Total	273.980	386			

Source: Field survey, 2019

Post-hoc comparisons of career development using the Bonferroni test indicated that group 1, was significantly different from group 3 (MD= -0.98355, p=0.000) and group 4 (MD=1.43893, p=0.003) but not significant difference from group 1 (MD= -0.10149, p=1.000). Similarly, group 2 was significantly different from group 3 (MD= -0.88205, p=0.000), and group 4 (MD= -1.33744, p=0.003) but not significant difference from group 1 (MD=0.10149, p=1.000). In addition, group 3 was significantly different from group 1 (MD=0.98355, p=0.000), group 2 (MD=0.88205, p=0.000), but not significant difference from group 4 (MD= -0.45538, p=1.000).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the education level groups have higher positive perception on CBE's career development. On the other hand, the lower education level groups have low perception on CBE's career development.

Similarly, Post-hoc comparisons of job satisfaction using the Bonferroni test depicted that the mean score for group 1, was significantly different from group 3 (MD= -1.04845, p=0.000)

and group 4 (MD= -1.5000, p=0.001) but not significant difference from group 1 (MD= -0.19281, p=1.000). Similarly, group 2 was significantly different from group 3 (MD= -0.85565, p=0.000), and group 4 (MD= -1.30719, p=0.002) but not significant difference from group 1 (MD=0.19281, p=1.000). In addition, group 3 was significantly different from group 1 (MD=1.04845, p=0.000), group 2 (MD=0.85565, p=0.000), but not significant difference from group 4 (MD= -0.45155, p=1.000).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the education level groups have higher job satisfaction. On the other hand, the lower education level groups have lower job satisfaction.

Finally, Post-hoc comparisons of employee turnover intention using the Bonferroni test depicted that the mean score for group 1, was significantly different from group 3 (MD= 1.3115, p=0.000) and group 4 (MD= 1.9600, p=0.001) but not significant difference from group 1 (MD= -0.1787, p=1.000). Similarly, group 2 was significantly different from group 3 (MD= 1.1328, p=0.000), and group 4 (MD= 1.7813, p=0.001) but not significant difference from group 1 (MD=0.1787, p=1.000). In addition, group 3 was significantly different from group 1 (MD= -1.3115, p=0.000), group 2 (MD= -1.1328, p=0.000), but not significant difference from group 4 (MD= 0.6485, p=1.000).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the education level groups have lower turnover intention. On the other hand, the lower education level groups have higher turnover intention.

Post-hoc comparisons of using the Bonferroni test on career development indicated the highest perception difference was seen between First degree and second degree, with mean difference (MD=1.43893, p=0.003). Post-hoc comparisons of using the Bonferroni test on job satisfaction also show that the highest satisfaction difference was seen between First degree and second degree, with mean difference (MD=1.5000, p=0.001). Post-hoc comparisons of using the Bonferroni test on employee turnover intention also show that the highest satisfaction difference was seen between First degree and second degree, with mean difference (MD=1.9600, p=0.000).

#### **4.4.6.5. Job level/position level group comparison**

A one-way between-group analysis of variance was conducted to investigate whether the respondents reported a difference in perceived career development, job satisfaction and employee turnover intention on the basis position/job level within the company. The subjects were divided into four groups according to the number of years' service with the organization

(group 1: junior officer, group 2: officer, group 3: senior officer, and group 4: managerial position).

The result of ANOVA, as presented in the table 4.18 revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their position/job level. This implies that the groups perceived their career development in the different way, ( $F(3, 383) = 181.938, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3, 383) = 195.266, p = .000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383) = 208.325, p = .000$ ).

Table 4.18 ANOVA: Comparing career development, job satisfaction and employee turnover intention of position level Groups

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Career Development	Between Groups	98.062	3	32.687	181.938	.000
	Within Groups	68.811	383	.180		
	Total	166.873	386			
Job Satisfaction	Between Groups	94.810	3	31.603	195.266	.000
	Within Groups	61.988	383	.162		
	Total	156.798	386			
Employee Turnover Intention	Between Groups	169.876	3	56.625	208.325	.000
	Within Groups	104.104	383	.272		
	Total	273.980	386			

Source: Field survey, 2019

Even though, Table 4.17, indicates employees 'perception of Career development, job satisfaction and employee turnover intention by their job level, as a whole it does not show

which of the specific groups differ from each other. Therefore, to see degree of perception difference (higher or lower) between groups, a multiple Comparisons using Bonferroni post-hoc tests result, which is preferred most of the time to compare multiple group was used. (See the post-hoc tests attached in appendixes).

Post-hoc comparisons of career development using the Bonferroni test indicated that group 1, was significantly different from group 2 ( $M = -0.32162$ ,  $p = 0.000$ ), group 3 ( $M = -0.60930$ ,  $p = 0.000$ ), and group 4 ( $M = -1.60715$ ,  $p = 0.000$ ) Similarly, group 2 was significantly different from group 1 ( $MD = 0.32162$ ,  $p = 0.000$ ), group 3 ( $MD = -0.28768$ ,  $p = 0.000$ ), and group 4 ( $MD = -1.30553$ ,  $p = 0.000$ ), In addition, age group 3 was significantly different from group 1 ( $MD = 0.60930$ ,  $p = 0.000$ ) group 2 ( $MD = 0.28768$ ,  $p = 0.000$ ), and group 4 ( $MD = -1.01785$ ,  $p = 0.000$ ).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the position level groups have higher positive perception on CBE's career development. On the other hand, the lower position level groups have low perception on CBE's career development.

Similarly, Post-hoc comparisons of job satisfaction using the Bonferroni test depicted that the mean score for group 1 was significantly different from group 2 ( $M = -0.29259$ ,  $p = 0.000$ ) group 3 ( $M = -0.71120$ ,  $p = 0.000$ ), and group 4 ( $MD = -1.57248$ ,  $p = 0.000$ ) Similarly, group 2 was significantly different from group 1 ( $MD = 0.29259$ ,  $p = 0.000$ ), group 3 ( $MD = -0.41862$ ,  $p = 0.000$ ), and group 4 ( $MD = -1.27990$ ,  $p = 0.000$ ). In addition, group 3 was significantly different from group 1 ( $MD = 0.71120$ ,  $p = 0.000$ ) group 2 ( $MD = 0.41862$ ,  $p = 0.000$ ), and group 4 ( $MD = -0.86128$ ,  $p = 0.000$ ).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the position level groups have higher job satisfaction On the other hand, the lower position level groups have lower job satisfaction.

Finally, Post-hoc comparisons of employee turnover intention using the Bonferroni test depicted that the mean score for group 1 was significantly different from group 2 ( $MD = 0.3231$ ,  $p = 0.000$ ) group 3 ( $MD = 0.7532$ ,  $p = 0.000$ ), and group 4 ( $MD = 2.0748$ ,  $p = 0.000$ ). Similarly, group 2 was significantly different from group 1 ( $MD = -0.3231$ ,  $p = 0.000$ ), group 3 ( $MD = 0.4301$ ,  $p = 0.000$ ), and group 4 ( $MD = 1.7516$ ,  $p = 0.000$ ). In addition, group 3 was significantly different from group 1 ( $MD = -0.7532$ ,  $p = 0.000$ ), group 2 ( $MD = -0.4301$ ,  $p = 0.000$ ), and group 4 ( $MD = 1.3215$ ,  $p = 0.000$ ).

As shown Post-hoc comparisons, the Mean Deviation score result also reveals that the higher the position level groups have lower turnover intention. On the other hand, the lower position

level groups have higher turnover intention.

Post-hoc comparisons of using the Bonferroni test on career development indicated the highest perception difference was seen between junior officer and managerial position, with mean difference (MD=1.62715, p=0.000). Post-hoc comparisons of using the Bonferroni test on job satisfaction also show that the highest satisfaction difference was seen between junior officer and managerial position, with mean difference (MD=1.57248, p=0.000). Post-hoc comparisons of using the Bonferroni test on employee turnover intention also show that the highest difference was seen between junior officer and managerial position, with mean difference (MD=2.0748, p=0.000).

#### **4.4.6 Hypothesis test result of the study**

In line with the objectives eight research hypothesis were formulated in chapter one. In this section, these research hypotheses were tested as follows:

##### *Hypothesis one*

- *H<sub>0</sub>: Employees do not have high level of positive perception about career development, job satisfaction and employee turnover intention.*
- *H<sub>a</sub>: Employees do have high level of positive perception about career development, job satisfaction and employee turnover intention.*

Based on the summary of descriptive statistics for career development, job satisfaction and employee turnover intention, employees do have low level of perception on career development ( $\mu = 3.0209$ ), and job satisfaction ( $\mu = 3.1090$ ). However, they have moderate level of turnover intention ( $\mu = 3.793$ ). Therefore, the researcher accepts the null hypothesis 'stating Employees do not have high level of positive perception about career development, job satisfaction and employee turnover intention. Conversely, the researcher rejects the alternative hypothesis 'Employees do have high level of career development, job satisfaction and employee turnover intention.

##### *Hypothesis two*

- *H<sub>0</sub>: There is no significant relationship between career development, job satisfaction and employee turnover intention in the study areas.*
- *H<sub>a</sub>: There is significant relationship between career development, job satisfaction and employee turnover intention in the study areas.*

Based on the bivariate correlation analysis result, there is a significant negative relationship ( $r = -.953$ ,  $p = 0.000$ ) between career development and employee turnover intention. The

strength of correlation between career development and employee turnover intention is very strong. There is also a very strong significant positive relationship ( $r=.941$ ,  $p =0.000$ ) between career development and job satisfaction. Similarly, the relationship between job satisfaction and employee turnover intention is also very strong, negative and significant ( $r= -.940$ ,  $p = 0.000$ ).

Hence, the researcher rejects the null hypothesis stating ‘there would be no significant relationship between career development, job satisfaction and employee turnover intention’ and accept the alternate hypothesis that stated, ‘there is significant relationship between career development, job satisfaction and employee turnover intention.

#### *Hypothesis three*

- *H<sub>0</sub>: Job satisfaction do not significantly mediate on the relationship between career development and employee turnover intention in the study areas.*
- *H<sub>a</sub>: Job satisfaction significantly mediates on the relationship between career development and employee turnover intention in the study areas.*

As indicated in the path analysis result, there are four steps. CD has negative and significant effect or correlation with ETI ( $\beta = -0.953$ ,  $p=0.000$ ). Thus, step 1 fulfilled. CD has positive and significant effect or correlation with JS ( $\beta = 0.941$ ,  $p=0.000$ ). Thus, step 2 fulfilled. JS has negative and significant effect or correlation with ETI ( $\beta = -0.380$ ,  $p=0.000$ ). Hence, step 3 fulfilled. At step 4, if there is a mediation effect, the strength of relationship between the predictor and the outcome is reduced after controlling for the effect of the mediator.

The direct effect (path  $\gamma' = -0.595$ ) which is different from zero and less than the total effect (path  $\gamma = -0.953$ ). Therefore, according to Baron and Kenney (1986), this implies job satisfaction has partial mediation effect on the relationship between career development and employee turnover intention.

Hence, Therefore, the researcher reject the null hypothesis ‘stating job satisfaction do not significantly mediates on the relationship between career development and employee turnover intention in the study areas and accept the alternative hypothesis stating ‘job satisfaction significantly mediates on the relationship between career development and employee turnover intention in CBE’.

*Hypothesis: four*

- *Ho: There would be no statistically significant difference in the perception of career development, job satisfaction and employee turnover intention that vary by gender.*
- *Ha: There would be statistically significant difference in perception of career development, job satisfaction and employee turnover intention that vary in gender.*

The research result indicates that there is statistically insignificant difference between male and female employees regarding perception of their career development, job satisfaction and turnover intention as for career development ( $F=0.982$ ,  $p=0.322$ ), job satisfaction ( $F= 0.010$ ,  $p=0.920$ ) and employee turnover intention ( $F=3.080$ ,  $p=0.080$ ) in which the p- values are greater than 0.05, in all three cases. Hence, the researcher accepted the null hypothesis stating ‘there would be no statistically significant difference in the perception of career development, job satisfaction and turnover intention that varies by gender and reject the alternative hypothesis stating ‘there would be statistically significant difference in perception of career development, job satisfaction and turnover intention that varies by gender.

*Hypothesis: five*

- *Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.*
- *Ha: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.*

The ANOVA result as presented in the table 4.15 revealed the existence of significant difference between groups in perception of their career development, job satisfaction and turnover intention by their age group. This implies that the different age groups perceived their career development in the different way, ( $F(4, 382,) =74.291$ ,  $p= .000$ ). The research result in the table also indicates the different age groups had also different satisfaction level ( $F(4, 382,)=95.132$ ,  $p=.000$ ). Moreover, the table depicts there is significance difference between groups in employee’s turnover intention level on the basis of their age group ( $F(4, 382,) =92.384$ ,  $p=.000$ ).

Therefore, the researcher reject the null hypothesis ‘stating there is no difference between groups in perception of their career development, job satisfaction and turnover intention by their age group, and accept the alternative hypothesis stating ‘there is significance difference between groups in perception of their career development, job satisfaction and turnover

intention by their age group.

*Hypothesis: six*

- *Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.*
- *Ha: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.*

The result of ANOVA, as presented in the Table 4.16, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their length of service year/tenure. This implies that the groups perceived their career development in the different way, ( $F(4, 382) = 90.115, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(4, 382) = 108.982, p = .000$ ). Similarly, the table depicts different groups had different turnover intention level ( $F(4, 382) = 99.509, p = .000$ ).

Hence, the researcher reject the null hypothesis stating ‘there is no significant difference between employees in perception of their career development, job satisfaction and turnover intention that varies by their tenure and accept the alternative hypothesis stating ‘there is significant difference between employees in perception of their career development, job satisfaction and turnover intention by their tenure.

*Hypothesis: seven*

- *Ho: There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.*
- *Ha: There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.*

The result of ANOVA, as presented in the table 4.17, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their education level. This implies that the groups perceived their career development in the different way, ( $F(3, 383) = 70.370, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3,$

383,)=72.337,  $p=.000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383,)=72.152, p=.000$ ).

Therefore, the researcher reject the null hypothesis 'stating there is no difference between groups in perception of their career development, job satisfaction and employee turnover intention level and accept the alternative hypothesis stating 'there is a difference between groups in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.

*Hypothesis: eight*

- *Ho: There is no difference between the employees in perception of their career development, job satisfaction and employee turnover intention by their job level (junior officers, officers, senior officers and managements)*
- *Ha: There is a difference between employees in their perception of career development, job satisfaction and employee turnover intention by their job level (junior officers, officers, senior officers and managements).*

The result of ANOVA, as presented in the table 4.18 revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their position/job level. This implies that the groups perceived their career development in the different way, ( $F(3, 383,)=181.938, p=.000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3, 383,)=195.266, p=.000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383,)=208.325, p=.000$ ).

Therefore, the researcher reject the null hypothesis 'stating there is no difference between groups in perception of their career development, job satisfaction and employee turnover intention level and accept the alternative hypothesis stating 'there is a difference between groups in perception of their career development, job satisfaction and employee turnover intention that varies by their job level.

Based on the above interpretation of hypothesis testing, a summary of hypothesis test for this research is presented in table 4.19 as follows:

Table 4.19: Summary of Hypothesis test

No	Hypothesis	Decisions
1	H <sub>0</sub> : Employees of CBE do not have high level of positive perception about career development, job satisfaction and employee turnover intention.	Accepted
	H <sub>a</sub> : Employees of CBE do have high level of positive perception about career development, job satisfaction and employee turnover intention	Rejected
2	H <sub>0</sub> : There is no significant relationship between career developments, job satisfaction and employee turnover intention in CBE.	Rejected
	H <sub>a</sub> : There is significant relationship between career development, job satisfaction and employee turnover intention in CBE.	Accepted
3	H <sub>0</sub> : Job satisfaction do not significantly mediate on the relationship between career development and turnover intention in CBE.	Rejected
	H <sub>a</sub> : job satisfaction significantly mediates on the relationship between career development and turnover intention in CBE.	Accepted
4	H <sub>0</sub> : There would be no statistically significant difference in the perception of career development, job satisfaction and employee turnover intention that vary by gender.	Accepted
	H <sub>a</sub> : There would be statistically significant difference in perception of career development, job satisfaction and employee turnover intention that vary in gender.	Rejected
5	H <sub>0</sub> : There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.	Rejected
	H <sub>a</sub> : There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their age group.	Accepted
6	H <sub>0</sub> : There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.	Rejected
	H <sub>a</sub> : There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their tenure.	Accepted
7	H <sub>0</sub> : There is no significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.	Rejected
	H <sub>a</sub> : There is significant difference between employees in perception of their career development, job satisfaction and employee turnover intention that varies by their education level.	Accepted
8	H <sub>0</sub> : There is no difference between the employees in perception of their career development, job satisfaction and employee turnover intention by their job level.	Rejected
	H <sub>a</sub> : There is a difference between employees in their perception of career development, job satisfaction and employee turnover intention by their job level.	Accepted

Source: field survey, 2019

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

In this chapter the conclusions and recommendations are discussed. For clarity purpose, the summary of findings is based on objectives of the study and the conclusions are based on the findings of the study. Based on the conclusions of the study recommendations are made to regulatory bodies of CBE, managers and suggestion for future researchers.

A total of 396 questionnaires were distributed proportionally to employees of CBE who are working in all fifteen districts and head office. From the distributed 396 questioners, 387(97.73%) were collected and used in the data analysis. And, among the 387 valid respondents of the study 168(43.4%) were Female; whereas, the remaining 219(56.6%) were male respondents. By using reliability test career development, job satisfaction and employee turnover intention questionnaires were tested and their respective Cronbach alpha coefficient measures 0.973, 0.819 and 0.924.

The researcher applied quantitative approach; descriptive statistics to assess the level of employee perception on career development, job satisfaction and employee turnover intention. And, inferential statistics of Pearson correlation in describing the relationship between career development, job satisfaction and employee turnover intention, and path analysis in evaluating the mediating effect of job satisfaction on the relationship between career development and employee turnover intention. Finally, t-test and one-way ANOVA were used to describe the difference groups of employees in their perception of career development, job satisfaction and turnover intention on the basis of demographic and organizational variables. The summary of findings was made on the basis of the four specific objectives of the study as follows.

#### 5.2. Summary of Findings

The summary of the finding was drawn based on the objectives and its finding of the study. Accordingly, the following summary of the finding was drawn for each objective:

*Objective one: To describe the extent of employee perception on career development, job satisfaction and employee turnover intention.*

To describe the first objective Zaidatol, and Bagheri, 2009, rule of thumb was used as a basis. According to them mean score of  $\leq 3.39$  is low, from 3.40 up to 3.79 is moderate and  $>$

3.80 is high. Standing from this, employees do have low level of perception on career development ( $\mu = 3.0209$ ), and job satisfaction ( $\mu = 3.1090$ ). However, they have moderate level of turnover intention ( $\mu = 3.793$ ). Even though the mean score of overall career development is low, training and development sub scale is mean score is high ( $\mu = 4.0192$ ). However, the remaining subscales of career development: career planning ( $\mu = 2.8959$ ), career counseling ( $\mu = 2.7680$ ), coaching and mentoring ( $\mu = 2.7175$ ), succession planning ( $\mu = 2.8549$ ), and talent management ( $\mu = 2.8698$ ) have low mean scores.

*Objective two: To assess the relationship between perceived aggregate career development, job satisfaction and employee turnover intention within the study area.*

The measurement of rule of thumb that used to determine for the relationship between the career development, job satisfaction and employee turnover intention is based on Kothari et al., 2004. According to him a correlation:  $\leq 0.20$  is characterized as very weak;  $> 0.20$  and  $\leq 0.40$  is characterized as weak;  $> 0.40$  and  $\leq 0.60$  is characterized as moderate;  $> 0.60$  and  $\leq 0.80$  is characterized as strong; and greater than 0.80 is very strong. Standing this as a basis the Pearson Coefficient correlation matrix result revealed that there is a significant negative relationship ( $r = -.953$ ,  $p = 0.000$ ) between career development and employee turnover intention. The strength of correlation between career development and employee turnover intention is very strong. There is also a significant positive relationship ( $r=.941$ ,  $p =0.000$ ) between career development and job satisfaction. Similarly, the relationship between job satisfaction and employee turnover intention is also very strong, negative and significant ( $r= -.940$ ,  $p = 0.000$ ).

*Objective three: To determine the mediating effect of job satisfaction on the relationship between the aggregate career development, job satisfaction and employee turnover intention in CBE.*

In order to achieve the third objective, the researcher used the Baron and Kenney (1986) rule. According to them, there is partial mediation, if the direct effect (path  $\gamma'$ ) from multiple regression (Model 2) is less than the total effect (path  $\gamma$ ) from simple regression (Model 1), and there is complete mediation if the direct effect (path  $\gamma'$ ) from multiple regression (Model 2) is zero. The path analysis result indicates Job satisfaction significantly mediates on the relationship between career development and employee turnover intention in the study areas. The direct effect (path  $\gamma' = -0.595$ ) which is different from zero and less than the total effect (path  $\gamma = -0.953$ ). Therefore, according to Baron and Kenney (1986), this implies job satisfaction has partial mediation effect on the relationship between career development and employee turnover intention.

*Objective four: To assess whether there is significant difference or not between employees in perception of their career development, job satisfaction and employee turnover intention that varies by demographic variables (gender, age, tenure, education level and position level).*

The independent sample t test result as presented in the table 4.14 indicates that there is statistically insignificant difference between male and female employees regarding perception of their career development, job satisfaction and turnover intention as for career development ( $F=0.982$ ,  $p=0.322$ ), job satisfaction ( $F= 0.010$ ,  $p=0.920$ ) and employee turnover intention ( $F=3.080$ ,  $p=0.080$ ) in which the p- values are greater than 0.05, in all three cases.

The one-way ANOVA result as presented in the table 4.15 revealed the existence of significant difference between groups in perception of their career development, job satisfaction and turnover intention by their age group. This implies that the different age groups perceived their career development in the different way, ( $F (4, 382,) =74.291$ ,  $p= .000$ ). The research result in the table also indicates the different age groups had also different satisfaction level ( $F(4, 382,)=95.132$ ,  $p=.000$ ). Moreover, the table depicts there is significance difference between groups in employee's turnover intention level on the basis of their age group ( $F (4, 382,) =92.384$ ,  $p=.000$ ).

The result of ANOVA, as presented in the Table 4.16, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their length of service year/tenure. This implies that the groups perceived their career development in the different way, ( $F (4, 382,) =90.115$ ,  $p= .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(4, 382,) =108.982$ ,  $p=.000$ ). Similarly, the table depicts different groups had different turnover intention level ( $F (4, 382,) =99.509$ ,  $p=.000$ ).

The result of ANOVA, as presented in the table 4.17, revealed the existence of significant difference between groups in perception of their career development, job satisfaction and employee turnover intention by their education level. This implies that the groups perceived their career development in the different way, ( $F (3, 383,) =70.370$ ,  $p= .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3, 383,)=72.337$ ,  $p=.000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383,)=72.152$ ,  $p=.000$ ).

The result of ANOVA, as presented in the table 4.18 revealed the existence of significant difference between groups in perception of their career development, job satisfaction and

employee turnover intention by their position/job level. This implies that the groups perceived their career development in the different way, ( $F(3, 383) = 181.938, p = .000$ ). The research result in the table also indicates the different groups had different satisfaction level ( $F(3, 383) = 195.266, p = .000$ ). Similarly, the table depicts different groups had different level of turnover intention ( $F(3, 383) = 208.325, p = .000$ ).

### **5.3. Conclusions**

This research was conducted with the prime intent of critically assessing the mediating effect of job satisfaction in the relationship between career development and employee turnover intention in CBE. Based on the objectives and findings of the study, the following conclusions are worth drawn.

The results of the study enable to conclude that the extent of Employees perception about their career development is low in the CBE. Despite the fact that, there is low level of employee's perception on overall career development in the study area, their perception is high in training and development sub scale. Similarly, the level of job satisfaction in CBE is also low. However, the level of employee turnover intention in the CBE is moderate.

As Pearson correlation results of this study indicate the researcher generalized that there is significant negative relationship between career development and turnover intention, and job satisfaction and turnover intention in CBE. However, there is significant positive relationship between career development and job satisfaction,

From the findings the researcher concluded that job satisfaction partially mediated on the relationship between career development and turnover intention in the Commercial Bank of Ethiopia.

The research result of T taste revealed that there is no statistically significant difference between different groups of employees in their perception of career development, job satisfaction and employee turnover intention that vary in gender in CBE.

The researcher also founded that there is significant difference between different groups of employees in their perception of career development, job satisfaction and employee turnover intention by their age group in the CBE.

From the research result the researcher concluded that the perception of different group of employees towards their career development, job satisfaction and employee turnover intention that varies by their tenure indicates, employees with different year of services had different perception level in career development, job satisfaction and employee turnover intention in CBE.

Similarly, the researcher founded that the perception of different groups of employees towards their career development, job satisfaction and employee turnover intention on the basis of education level indicates, employees having different level of education had different perception of career development, job satisfaction and employee turnover intention in CBE.

Last but not least, the conclusion of the researcher regarding the perception of different groups of employees towards their career development, job satisfaction and employee turnover intention on the basis of job level/position indicates, employees with different job level had different perception of career development, job satisfaction and employee turnover intention.

#### **5.4. Recommendations**

- It is recommended that the organization had better continue focusing on the areas in which it is doing well and find ways to improve those areas it is doing worse and moderate. Accordingly, the employee's perception in their overall career development and job satisfaction is low. Therefore, CBE shall give due emphasis for employee career development and job satisfaction.
- The organization has to give due consideration to the employee's career planning, career counseling, coaching and mentoring, succession planning and talent management sub scale of career development. Improving these sub scales would improve the overall employees' perception of career development, and hence, enhances job satisfaction and reduces turnover intention level of employees.
- CBE shall give due emphasis to the issues of employee career development and job satisfaction as both of them have significant negative relationship with the turnover intention of employees.
- The organization should provide due emphasis for employee career development to facilitate job satisfaction, so that, the employee turnover intention would be minimized.
- As job satisfaction mediates (indirectly affects) the relationship between career development and employee turnover intention, CBE shall focus on mounting employees' job satisfaction. Thus, the existing low level of job satisfaction shall be escalated. Hence, CBE can significantly diminish the turnover intention of its employees.
- Finally, employees with young age groups, diploma and first-degree holders, and lower job grade/ position level have lower perception on CBE Career development program,

and lower job satisfaction, but higher turnover intention, Hence, the regulatory bodies of CBE has to give due emphasis to satisfy and retain such employees.

### **5.5. Suggestions for Further Research**

A number of limitations were identified during the courses of this study such as considering only a portion of one organization which reduces the generalizability of the research. Lack of similar research done in the country was another limitation of the study. Therefore, the research paves the way to other research opportunity in another public organization in our country to investigate career development, job satisfaction and employee turnover intention. Hence, the finding of this study may have significant practical value.

In an attempt to address the limitations of this research, it is recommended that further research shall be conducted to investigate the career development sub scales and their relationship and impact with job satisfaction and employee turnover intention. In addition, it is recommended that a longitudinal study investigating about career development, job satisfaction and employee turnover intention should be conducted in the Ethiopian context. Future research should consider studying career and satisfaction over a number of years, and not only at a single point in time. It is also suggested a larger sample should be used, utilizing a number of institutions, across a range of organizations in Ethiopia.

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## **Appendix**

### **A. Questionnaire**

Addis Ababa University

School of Business and Economics

Department of Management

Masters of Science Degree in Management (MSC)

Survey Questionnaire for a study on an Assessment of Career Development, Job Satisfaction and Employee Turnover Intention: a Case in Commercial Bank of Ethiopia.

*Dear Sir/Madam, I am Mulugeta Estifanos, student of Masters of Science Degree in Management Specialization in Total Quality Management and Organizational Excellence in Addis Ababa University. The following research is part of my MBA study and conducted for purely academic purposes. The purpose of research is to examine the relationship between career development and job satisfaction, and turnover intention in CBE. All the information collected through the questionnaire will be used only for contribution to knowledge and kept secret/ confidential. Please ensure that you mark all the given statements otherwise incomplete responses will not fulfill researcher requirements.*

*To this end, kindly request you to answer the following short questions regarding with the stated objective. It will take no longer than 20 minutes of your time. Your response is utmost important to me.*

*Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the project research paper.*

#### *General Instruction*

- *There is no need of writing your name*
- *In all case where answers options are available, Please make circling or coloring or X in the appropriate box*

Part I General Information

Please complete the following information by marking the appropriate box.

1	Gender What is your	F	M			
2	What age group you are in years?	25 or less	26 – 30	31 - 35	36 - 40	40 & above
3	How long have you been with CBE in years?	0 – 5	6 – 10	11 – 15	16 – 20	21& above
4	Select the highest level of formal education you have	College diploma	Bachelor’s degree	Masters degree	PhD Degree	
5	Indicate which of the following best describes	Junior officer	officer	Senior officer	managerial position	

Part II CAREER DEVELOPMENT PROGRAM (CDP)

This section of the questionnaires prepared to collect data about the perception of employee on organizational climate dimensions CBE. Please indicate the extent to which you agree or disagree with each statement by circling a correspondent number. Higher number indicates higher level of agreement. Choose only one answer for each statement.

- (1) Strongly Disagree (2) Disagree (3) Indifferent (4) Agree (5) Strongly Agree

No.	1. CAREER PLANNING	Please circle your answer!				
1	I have set my career goals in CBE	1	2	3	4	5
2	There is assistance from management to help match my personal goals and opportunities available.	1	2	3	4	5
3	There are fellow employees in the firm to help when called upon or volunteer to help with career challenges	1	2	3	4	5
4	There are career positions that align around a common career theme in CBE	1	2	3	4	5
5	There is room for individual assessments of abilities, interests, career needs, and goals	1	2	3	4	5
6	There are organizational assessments of employee abilities and potential	1	2	3	4	5
7	There is clear communication of information concerning career options and opportunities in CBE	1	2	3	4	5

No.	2. CAREER COUNSELING	Please circle your answer!				
1	Career counseling is a fundamental human resource policy in CBE.	1	2	3	4	5
2	CBE has experienced and seasoned counselors that provide counseling and support to employees facing challenging task.	1	2	3	4	5
3	Employees are counseled and supported during times of organizational downsizing or restructuring.	1	2	3	4	5
4	Employees are frequented given counseling to give them sense of direction in their career path.	1	2	3	4	5
5	CBE Employees are given support and counseling before they are retired.	1	2	3	4	5

No.	3. COACHING AND MENTORING	Please circle your answer!				
1	Employee coaching and mentoring is a fundamental human resource policy in CBE.	1	2	3	4	5
2	Coaches and mentors guide employees to discover career solutions on their own.	1	2	3	4	5
3	Coaches and mentors indulge employees in case of job challenges.	1	2	3	4	5
4	Coaches and mentors approach employees courteously.	1	2	3	4	5
5	Coaching is marked by dialog, a two-way conversation between the coach and the employee.	1	2	3	4	5
6	Coaches and mentors are always around when needed.	1	2	3	4	5

No.	4. TRAINING & DEVELOPMENT	Please circle your answer!				
1	Training and development programs are aligned with CBE staff development goals.	1	2	3	4	5
2	Training and development programs are in line with employees' learning culture.	1	2	3	4	5
3	Training and development programs are in line with employees' needs analysis.	1	2	3	4	5

4	Employees clearly understand what training programs can speed up their career progress in their desired direction.	1	2	3	4	5
5	CBE recognizes completion of training as incentives for successful outcomes.	1	2	3	4	5
6	Training and development programs focus a lot on mentoring as a part of training.	1	2	3	4	5
7	Training and development programs focus on the execution after the learning.	1	2	3	4	5

No.	5. SUCCESSION PLANNING	Please circle your answer!				
1	CBE has a well laid down succession policy.	1	2	3	4	5
2	Succession policy implementation in CBE is based on ability.	1	2	3	4	5
3	The firm offers equal chances of promotion for equal level employees.	1	2	3	4	5
4	The frequency of promotion for every individual employee in CBE is fair and reasonable.	1	2	3	4	5
5	There is a fair success policy to all employees.	1	2	3	4	5
6	There are good opportunities for advancement in CBE.	1	2	3	4	5

No.	6. TALENT MANAGEMENT	Please circle your answer!				
1	The right people are recruited and deployed at the right place	1	2	3	4	5
2	The company keeps track of employee talent development	1	2	3	4	5
3	Jobs are aligned to individual competence	1	2	3	4	5
4	Employees are objectively evaluated based on individual skills	1	2	3	4	5
5	There is recognition of exceptional employee achievements	1	2	3	4	5
6	There is a clear and objective promotion policy	1	2	3	4	5
7	Management supports employee talent development	1	2	3	4	5
8	Talent Management is a fundamental human resource policy in CBE	1	2	3	4	5

Part III:- Job satisfaction measurement(JSM)

This section of the questionnaires prepared to collect data about employee perception of job satisfaction in CBE. Please indicate the extent to which you agree or disagree with each statement by circling a correspondent number. Higher number indicates higher level of agreement. Choose only one answer for each statement.

(1) Strongly Disagree (2) Disagree (3) Indifferent (4) Agree (5) Strongly Agree

No.	5: Job satisfaction	Please circle your answer!				
5.1	I feel positive about my future in CBE.	1	2	3	4	5
5.2	I find my work interesting	1	2	3	4	5
5.3	I find my work challenging.	1	2	3	4	5
5.4	I feel that CBE cares for its employees.	1	2	3	4	5
5.5	CBE retains its best employees.	1	2	3	4	5

Part IV:- Measurement of Employee Turnover intention

This section of the questionnaires prepared to collect data about employee's Turnover intention in CBE. Please indicate the extent to which you agree or disagree with each statement by circling a correspondent number. Higher number indicates higher level of agreement. Choose only one answer for each statement.

(1) Strongly Disagree (2) Disagree (3) Indifferent (4) Agree (5) Strongly Agree

No.	Employee Turnover intention	Please circle your answer!				
1	I am thinking of leaving CBE at any point of time in the future	1	2	3	4	5
2	I have an intention to resign from CBE within a short period of time	1	2	3	4	5
3	I am being dissatisfied working for CBE due to one or other reasons, so I would probably look for outside opportunities	1	2	3	4	5
4	I am already fed up with working in CBE, so I am searching for a better job in a better organization at the moment	1	2	3	4	5
5	Whenever I get a job in another company definitely I leave this project	1	2	3	4	5

Thank you Very much

B Post Hoc Tests

Multiple Comparisons for different Age groups							
Bonferroni							
Dependent Variable	(I) What age group you are in years?	(J) What age group you are in years?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Career Development	less than 25 years	between 26 and 30 years	-.19878*	.06047	.011	-.3695	-.0281
		between 31 and 35 years	-.70121*	.07925	.000	-.9250	-.4775
		between 36 and 40 years	-1.10426*	.09322	.000	-1.3674	-.8411
		41 & above years	-1.40417*	.11239	.000	-1.7215	-1.0869
	between 26 and 30 years	less than 25 years	.19878*	.06047	.011	.0281	.3695
		between 31 and 35 years	-.50243*	.08373	.000	-.7388	-.2660
		between 36 and 40 years	-.90547*	.09706	.000	-1.1795	-.6314
		41 & above years	-1.20539*	.11559	.000	-1.5318	-.8790
	between 31 and 35 years	less than 25 years	.70121*	.07925	.000	.4775	.9250
		between 26 and 30 years	.50243*	.08373	.000	.2660	.7388
		between 36 and 40 years	-.40304*	.10975	.003	-.7129	-.0932
		41 & above years	-.70296*	.12644	.000	-1.0599	-.3460
	between 36 and 40 years	less than 25 years	1.10426*	.09322	.000	.8411	1.3674
		between 26 and 30 years	.90547*	.09706	.000	.6314	1.1795
		between 31 and 35 years	.40304*	.10975	.003	.0932	.7129
		41 & above years	-.29991	.13563	.276	-.6829	.0830
	41 & above years	less than 25 years	1.40417*	.11239	.000	1.0869	1.7215
		between 26 and 30 years	1.20539*	.11559	.000	.8790	1.5318
		between 31 and 35 years	.70296*	.12644	.000	.3460	1.0599
		between 36 and 40 years	.29991	.13563	.276	-.0830	.6829
Job Satisfaction	less than 25 years	between 26 and 30 years	-.18571*	.05532	.009	-.3419	-.0295
		between 31 and 35 years	-.73873*	.07250	.000	-.9434	-.5340
		between 36 and 40 years	-1.21324*	.08528	.000	-1.4540	-.9725
		41 & above years	-1.34318*	.10281	.000	-1.6335	-1.0529
	between 26 and 30 years	less than 25 years	.18571*	.05532	.009	.0295	.3419
		between 31 and 35 years	-.55301*	.07660	.000	-.7693	-.3367
		between 36 and 40 years	-1.02752*	.08879	.000	-1.2782	-.7768
		41 & above years	-1.15747*	.10575	.000	-1.4560	-.8589
	between 31 and 35 years	less than 25 years	.73873*	.07250	.000	.5340	.9434
		between 26 and 30 years	.55301*	.07660	.000	.3367	.7693
		between 36 and 40 years	-.47451*	.10040	.000	-.7580	-.1910
		41 & above years	-.60446*	.11567	.000	-.9310	-.2779
between 36 and 40 years	less than 25 years	1.21324*	.08528	.000	.9725	1.4540	
	between 26 and 30 years	1.02752*	.08879	.000	.7768	1.2782	

		between 31 and 35 years	.47451*	.10040	.000	.1910	.7580	
		41 & above years	-.12995	.12408	1.000	-.4803	.2204	
	41 & above years	less than 25 years	1.34318*	.10281	.000	1.0529	1.6335	
		between 26 and 30 years	1.15747*	.10575	.000	.8589	1.4560	
		between 31 and 35 years	.60446*	.11567	.000	.2779	.9310	
		between 36 and 40 years	.12995	.12408	1.000	-.2204	.4803	
	Employee Turnover Intention	less than 25 years	between 26 and 30 years	.3440*	.0737	.000	.136	.552
			between 31 and 35 years	.9482*	.0965	.000	.676	1.221
between 36 and 40 years			1.5972*	.1135	.000	1.277	1.918	
41 & above years			1.8346*	.1369	.000	1.448	2.221	
between 26 and 30 years		less than 25 years	-.3440*	.0737	.000	-.552	-.136	
		between 31 and 35 years	.6041*	.1020	.000	.316	.892	
		between 36 and 40 years	1.2532*	.1182	.000	.919	1.587	
		41 & above years	1.4906*	.1408	.000	1.093	1.888	
between 31 and 35 years		less than 25 years	-.9482*	.0965	.000	-1.221	-.676	
		between 26 and 30 years	-.6041*	.1020	.000	-.892	-.316	
		between 36 and 40 years	.6490*	.1337	.000	.272	1.026	
		41 & above years	.8865*	.1540	.000	.452	1.321	
between 36 and 40 years		less than 25 years	-1.5972*	.1135	.000	-1.918	-1.277	
		between 26 and 30 years	-1.2532*	.1182	.000	-1.587	-.919	
		between 31 and 35 years	-.6490*	.1337	.000	-1.026	-.272	
		41 & above years	.2374	.1652	1.000	-.229	.704	
41 & above years		less than 25 years	-1.8346*	.1369	.000	-2.221	-1.448	
		between 26 and 30 years	-1.4906*	.1408	.000	-1.888	-1.093	
		between 31 and 35 years	-.8865*	.1540	.000	-1.321	-.452	
		between 36 and 40 years	-.2374	.1652	1.000	-.704	.229	

\*. The mean difference is significant at the 0.05 level.

Multiple Comparisons for different Tenure groups							
Bonferroni							
Dependent Variable	(I) How long have you been in CBE?	(J) How long have you been in CBE?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Career Development	less than 5 years	between 6 and 10 years	-.24893*	.05734	.000	-.4108	-.0870
		between 11 and 15 years	-.61171*	.07814	.000	-.8323	-.3911
		between 16 and 20 years	-1.12543*	.08911	.000	-1.3770	-.8738
		21 & above years	-1.50478*	.09770	.000	-1.7806	-1.2289
	between 6 and 10 years	less than 5 years	.24893*	.05734	.000	.0870	.4108
		between 11 and 15 years	-.36278*	.07973	.000	-.5879	-.1377
		between 16 and 20 years	-.87650*	.09051	.000	-1.1320	-.6210
		21 & above years	-1.25585*	.09898	.000	-1.5353	-.9764

	between 11 and 15 years	less than 5 years	.61171*	.07814	.000	.3911	.8323
		between 6 and 10 years	.36278*	.07973	.000	.1377	.5879
		between 16 and 20 years	-.51372*	.10492	.000	-.8100	-.2175
		21 & above years	-.89307*	.11231	.000	-1.2102	-.5760
	between 16 and 20 years	less than 5 years	1.12543*	.08911	.000	.8738	1.3770
		between 6 and 10 years	.87650*	.09051	.000	.6210	1.1320
		between 11 and 15 years	.51372*	.10492	.000	.2175	.8100
		21 & above years	-.37935*	.12020	.017	-.7187	-.0400
	21 & above years	less than 5 years	1.50478*	.09770	.000	1.2289	1.7806
		between 6 and 10 years	1.25585*	.09898	.000	.9764	1.5353
		between 11 and 15 years	.89307*	.11231	.000	.5760	1.2102
		between 16 and 20 years	.37935*	.12020	.017	.0400	.7187
Job Satisfaction	less than 5 years	between 6 and 10 years	-.20726*	.05296	.001	-.3568	-.0577
		between 11 and 15 years	-.62278*	.07216	.000	-.8265	-.4190
		between 16 and 20 years	-1.19992*	.08230	.000	-1.4323	-.9676
		21 & above years	-1.45135*	.09023	.000	-1.7061	-1.1966
	between 6 and 10 years	less than 5 years	.20726*	.05296	.001	.0577	.3568
		between 11 and 15 years	-.41552*	.07363	.000	-.6234	-.2076
		between 16 and 20 years	-.99267*	.08359	.000	-1.2287	-.7567
		21 & above years	-1.24409*	.09141	.000	-1.5022	-.9860
	between 11 and 15 years	less than 5 years	.62278*	.07216	.000	.4190	.8265
		between 6 and 10 years	.41552*	.07363	.000	.2076	.6234
		between 16 and 20 years	-.57714*	.09690	.000	-.8507	-.3036
		21 & above years	-.82857*	.10372	.000	-1.1214	-.5357
between 16 and 20 years	less than 5 years	1.19992*	.08230	.000	.9676	1.4323	
	between 6 and 10 years	.99267*	.08359	.000	.7567	1.2287	
	between 11 and 15 years	.57714*	.09690	.000	.3036	.8507	
	21 & above years	-.25143	.11101	.241	-.5649	.0620	
21 & above years	less than 5 years	1.45135*	.09023	.000	1.1966	1.7061	
	between 6 and 10 years	1.24409*	.09141	.000	.9860	1.5022	
	between 11 and 15 years	.82857*	.10372	.000	.5357	1.1214	
	between 16 and 20 years	.25143	.11101	.241	-.0620	.5649	
Employee Turnover Intention	less than 5 years	between 6 and 10 years	.2579*	.0717	.004	.055	.460
		between 11 and 15 years	.7806*	.0977	.000	.505	1.056
		between 16 and 20 years	1.4500*	.1114	.000	1.135	1.765
		21 & above years	1.9714*	.1221	.000	1.627	2.316
	between 6 and 10 years	less than 5 years	-.2579*	.0717	.004	-.460	-.055
		between 11 and 15 years	.5227*	.0997	.000	.241	.804
		between 16 and 20 years	1.1921*	.1131	.000	.873	1.512
		21 & above years	1.7136*	.1237	.000	1.364	2.063
	between 11 and 15 years	less than 5 years	-.7806*	.0977	.000	-1.056	-.505
		between 6 and 10 years	-.5227*	.0997	.000	-.804	-.241
		between 16 and 20 years	.6694*	.1312	.000	.299	1.040

		21 & above years	1.1908*	.1404	.000	.794	1.587
	between 16 and 20 years	less than 5 years	-1.4500*	.1114	.000	-1.765	-1.135
		between 6 and 10 years	-1.1921*	.1131	.000	-1.512	-.873
		between 11 and 15 years	-.6694*	.1312	.000	-1.040	-.299
		21 & above years	.5214*	.1503	.006	.097	.946
	21 & above years	less than 5 years	-1.9714*	.1221	.000	-2.316	-1.627
		between 6 and 10 years	-1.7136*	.1237	.000	-2.063	-1.364
		between 11 and 15 years	-1.1908*	.1404	.000	-1.587	-.794
		between 16 and 20 years	-.5214*	.1503	.006	-.946	-.097

\*. The mean difference is significant at the 0.05 level.

Multiple Comparisons for different education level groups							
Bonferroni							
Dependent Variable	(I) Select the highest level of formal education you have completed	(J) Select the highest level of formal education you have completed	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Career Development	diploma	first degree	-.10149	.17043	1.000	-.5535	.3505
		second degree	-.98355*	.17586	.000	-1.4499	-.5172
		PhD degree	-1.43893*	.41015	.003	-2.5267	-.3512
	first degree	Diploma	.10149	.17043	1.000	-.3505	.5535
		second degree	-.88205*	.06244	.000	-1.0477	-.7165
		PhD degree	-1.33744*	.37576	.003	-2.3340	-.3409
	second degree	Diploma	.98355*	.17586	.000	.5172	1.4499
		first degree	.88205*	.06244	.000	.7165	1.0477
		PhD degree	-.45538	.37825	1.000	-1.4585	.5478
	PhD degree	Diploma	1.43893*	.41015	.003	.3512	2.5267
		first degree	1.33744*	.37576	.003	.3409	2.3340
		second degree	.45538	.37825	1.000	-.5478	1.4585
Job Satisfaction	diploma	first degree	-.19281	.16454	1.000	-.6292	.2436
		second degree	-1.04845*	.16978	.000	-1.4987	-.5982
		PhD degree	-1.50000*	.39597	.001	-2.5501	-.4499
	first degree	Diploma	.19281	.16454	1.000	-.2436	.6292
		second degree	-.85565*	.06028	.000	-1.0155	-.6958
		PhD degree	-1.30719*	.36277	.002	-2.2693	-.3451
	second degree	Diploma	1.04845*	.16978	.000	.5982	1.4987
		first degree	.85565*	.06028	.000	.6958	1.0155
		PhD degree	-.45155	.36518	1.000	-1.4200	.5169
	PhD degree	Diploma	1.50000*	.39597	.001	.4499	2.5501
		first degree	1.30719*	.36277	.002	.3451	2.2693
		second degree	.45155	.36518	1.000	-.5169	1.4200

Employee Turnover Intention	diploma	first degree	.1787	.2176	1.000	-.398	.756
		second degree	1.3115*	.2245	.000	.716	1.907
		PhD degree	1.9600*	.5237	.001	.571	3.349
	first degree	diploma	-.1787	.2176	1.000	-.756	.398
		second degree	1.1328*	.0797	.000	.921	1.344
		PhD degree	1.7813*	.4798	.001	.509	3.054
	second degree	diploma	-1.3115*	.2245	.000	-1.907	-.716
		first degree	-1.1328*	.0797	.000	-1.344	-.921
		PhD degree	.6485	.4829	1.000	-.632	1.929
	PhD degree	diploma	-1.9600*	.5237	.001	-3.349	-.571
		first degree	-1.7813*	.4798	.001	-3.054	-.509
		second degree	-.6485	.4829	1.000	-1.929	.632

\*. The mean difference is significant at the 0.05 level.

#### Multiple Comparisons for different position level groups

Bonferroni							
Dependent Variable	(I) Indicate which of the following best describes your current position	(J) Indicate which of the following best describes your current position	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Career Development	junior officer	Officer	-.32162*	.06553	.000	-.4954	-.1478
		senior officer	-.60930*	.08832	.000	-.8435	-.3751
		managerial position	-1.62715*	.08042	.000	-1.8404	-1.4139
	officer	junior officer	.32162*	.06553	.000	.1478	.4954
		senior officer	-.28768*	.07105	.000	-.4761	-.0992
		managerial position	-1.30553*	.06096	.000	-1.4672	-1.1439
	senior officer	junior officer	.60930*	.08832	.000	.3751	.8435
		Officer	.28768*	.07105	.000	.0992	.4761
		managerial position	-1.01785*	.08499	.000	-1.2432	-.7925
	managerial position	junior officer	1.62715*	.08042	.000	1.4139	1.8404
		Officer	1.30553*	.06096	.000	1.1439	1.4672
		senior officer	1.01785*	.08499	.000	.7925	1.2432
Job Satisfaction	junior officer	Officer	-.29259*	.06219	.000	-.4575	-.1276
		senior officer	-.71120*	.08383	.000	-.9335	-.4889
		managerial position	-1.57248*	.07633	.000	-1.7749	-1.3700
	Officer	junior officer	.29259*	.06219	.000	.1276	.4575
		senior officer	-.41862*	.06744	.000	-.5975	-.2398
		managerial position	-1.27990*	.05786	.000	-1.4333	-1.1264
	senior officer	junior officer	.71120*	.08383	.000	.4889	.9335
		Officer	.41862*	.06744	.000	.2398	.5975
		managerial position	-.86128*	.08066	.000	-1.0752	-.6474
	managerial	junior officer	1.57248*	.07633	.000	1.3700	1.7749

	position	officer	1.27990*	.05786	.000	1.1264	1.4333
		senior officer	.86128*	.08066	.000	.6474	1.0752
Employee Turnover Intention	junior officer	officer	.3231*	.0806	.000	.109	.537
		senior officer	.7532*	.1086	.000	.465	1.041
		managerial position	2.0748*	.0989	.000	1.812	2.337
	Officer	junior officer	-.3231*	.0806	.000	-.537	-.109
		senior officer	.4301*	.0874	.000	.198	.662
		managerial position	1.7516*	.0750	.000	1.553	1.951
	senior officer	junior officer	-.7532*	.1086	.000	-1.041	-.465
		officer	-.4301*	.0874	.000	-.662	-.198
		managerial position	1.3215*	.1045	.000	1.044	1.599
	managerial position	junior officer	-2.0748*	.0989	.000	-2.337	-1.812
		officer	-1.7516*	.0750	.000	-1.951	-1.553
		senior officer	-1.3215*	.1045	.000	-1.599	-1.044

\*. The mean difference is significant at the 0.05 level.