



**JOURNAL OF TOURISM,
HOSPITALITY AND
ENVIRONMENT MANAGEMENT
(JTthem)**
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**INFLUENCE OF TECHNOSTRESS, MENTORSHIP ON
TURNOVER INTENTIONS: EXPLORING THE ROLES OF JOB
SATISFACTION IN BANGLADESH'S PRIVATE BANKING
SECTOR EMPLOYEES**

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Article Info:

Article history:

Received date: 19.08.2024

Revised date: 10.09.2024

Accepted date: 03.12.2024

Published date: 22.12.2024

To cite this document:

Begum, A., Hashim, R. A., & Som, H. M. (2024). Influence of technostress, mentorship on turnover intentions; exploring the roles of job satisfaction in Bangladesh private banking sector employees. *Journal of Tourism Hospitality and Environment Management*, 9 (38), 132-147.

DOI: 10.35631/JTthem.938010.

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Abstract:

The banking sector is a prime driver in the economy of Bangladesh, where private commercial banks are the key players. Recently, Bangladesh private banking sector facing the problem of a high rate of employee turnover intention. Therefore, the purpose of the study to investigate the influence of technostress, mentorship on turnover intention with the mediating effect of job satisfaction to mitigate turnover intention among Bangladesh private bank employees. Previous research has been conducted on bank performance, profitability, and sustainability, but few studies have focused on employees' intention to leave. Technology-related factors that affect employee turnover intention are still a new concept in Bangladesh. Most of the research so far has been conducted in a Western context. The extensive review of literature on the factors affecting employee turnover in the banking sector of Bangladesh does not provide any conclusive evidence on the issue. The findings of these variables are inconclusive, necessitating further research. The relationship between mentorship and technostress turnover intention has yet to be thoroughly examined in the emerging Asian context, especially in Bangladesh. In addition, previous studies have overlooked the mediating effect of job satisfaction in the relationship between technostress and turnover intention. Social exchange theory and Job demand and resource (JD-R) theory support the proposed research framework.

Keywords:Private Banking, Mentorship, Technostress, Job Satisfaction And Turnover
Intention**Introduction**

The bank is a financial intermediary that accepts deposits and grants loans and offers any financial institution the most comprehensive menu of services. As a service sector, the banking sector contributes significantly to the global economy (Ahad et al.,2020). In 2021, the banking sector's contribution to the national GDP is about 7.7% (Islam et al.,2022). As measured by total loans as a % of GDP, banking sector intermediation is 30% (Rahman, 2024). According to the Bangladesh Bureau of Statistics (2020), the banking sector has generated employment of 1.5 million. The banking industry plays a significant role in Bangladesh's developing economy, Its boosts the national GDP (Anis et al.,2022). Recently, Private banking sector has recognized as a significant industry for achieving the Sustainable Development Goals (SDG) of Bangladesh (Hasan & Sadat,2023; Ray et al.,2021).

The banking sector's contribution is profound, accounting for 37.3% of the country's GDP, with the private bank accounting for 22% (Anis et al.2022). Haque (2021) reported that the industry creates job opportunities, enhances the country's GDP, and provides superior services to customers domestically and internationally. According to World bank (2022), the domestic credit provided by the banking sector constitutes 64.9% of the total, with private banks contributing 39.16% in 2020. The private banking sector also contributes to employment, creating 5.2% of jobs (Hassan et al.,2021), with 34% of the workforce currently operating within this sector (Anis et al.,2022). Attractive salary structures and social status have made this sector one of Bangladesh's most appealing career paths (Sabbir et al., 2017). Moreover, private commercial bank deposits have been rapidly increasing, with a total deposit of 9,287,000 (BDT) recorded in 2020, a rise from the previous year (Bangladesh Bank,2022)

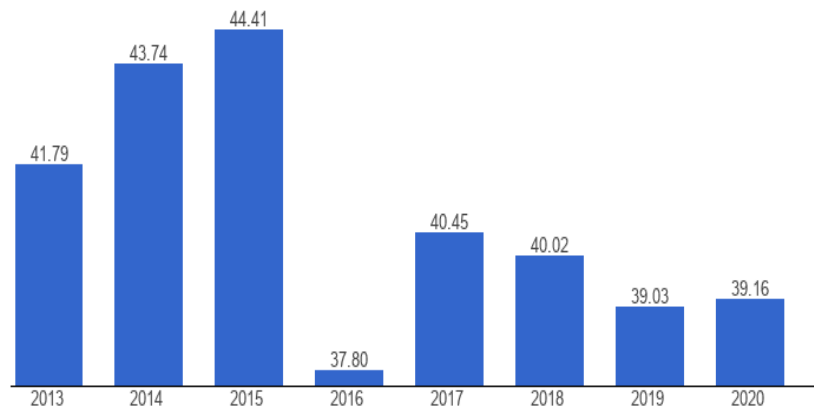


Figure 1: Domestic Credit Provides By Bangladesh Private Banking Sector

Source: world Bank report (2022)

The issue of employee turnover and retention is a significant global concern; recent research has examined the elements that predict turnover intention from both domestic and international viewpoints. Despite extensive studies, there is no evidence of a decrease in turnover rates over the past two decades; instead, turnover rates have been experiencing a swift upsurge, with current data indicating significant variations across different regions: rates range from 25% to 37% in Australia (Brander et al., 2021), 37.4% to 50% in Hong Kong and Taiwan (Fong, 2020), 31% in England, according to the (Culpan et al., 2019), 24.9% in Ireland (Goldsworthy et al., 2022), and 15% in the United States (Freeman et al. 2020). Bangladesh, in particular, has seen a continuous rise in turnover rates, escalating from 10% to 16% between 2010 and 2016 and further increasing to 20% in 2019 (Rahman, 2020). This escalating trend over the past decade is alarming for organizations (Haque, 2021). Turnover is psychosomatic, managerial, and expensive (Tsen et al., 2022). In Bangladesh, turnover costs are approximately USD 10,000 per employee (Rasheed et al., 2024). High turnover rates impact bank performance and profitability (Rahman, 2020), lead to the loss of social capital (Bajaba et al., 2022), and disrupt operations (Islam et al., 2022), with recruitment and training expenses ranging from 90% to 200% of the departed employee's annual salary (Khatun et al., 2023). This was further exemplified by a reported annual turnover value of 10,373.370 BDT in the banking sector (Rahman, 2024).

Research has been done nationally and internationally on employee turnover intention in the banking sector. previous research conducted empirical research factors influencing on employee turnover intention in the banking sector Vietnam, Malaysia, Switzerland, USA (Giao et al., 2020; Shanmugam 2022; Almaamari, 2023). Haque et al. (2022) explored occupational stress factors and turnover *intentions* among Bangladeshi private bank employees. There is a gap in understanding the impact of technology-related factors like technostress on turnover intentions in Bangladesh despite its acknowledged role in workplace performance (Sharma et al., 2024; Yuvaraj & Nadheya, 2018; Clarson et al., 2017). The impact of technology-related factors on the intention of employees to leave the job (Mahlasela & Chinyamurindi, 2020). Within a developing nation context, Fihla and Chinyamurindi (2018) argue for a renewed focus on understanding those technology-related factors that influence employee's intention to leave.

Therefore, this study addresses employee turnover in the private banking sector by exploring theoretical and practical aspects of turnover intentions, including technological impacts. It provides insights for banking management to understand employee expectations and identify retention strategies, enhancing competitive advantage and sustainability. The findings are crucial for policymakers aiming to reduce turnover costs and improve profit margins. This research is particularly relevant to Bangladesh's growing private banking sector, emphasizing the need for effective retention strategies to boost productivity and profitability.

Literature Review

Turnover Intention

The research on turnover first appeared around 1920 (Hu et al., 2022). Turnover intention (TI) is the employee's (one or more) general intention, desire tendency to leave his/ her/their present organization (Zhang, et al.,2024). According to Wan & Duffy, (2022) employee turnover is like switching from a current organization to a new one with the hope of finding a better position or working environment than the existing one. Hence, turnover intention studies' relative significance is more significant than administrative and organizational behaviours (Kim,2020).

Employee Turnover intention involves a process sequence, thinking of leaving, intentions to search and to leave (Mobley, 1978). Several researchers also stated that turnover intention is one of the best predictors of an employee quitting (Giao et al., 2020). Since turnover intention eventually leads to actual turnover, which increases organizational expenses by requiring the recruitment, selection, and training of new employees. Thus, turnover intention is an important and widely studied topic in human resource management (Li et al.,2021). The generalisation of turnover research is questioned across the situation and population (Mahlasela et al., 2019). Despite having more than 1500 academic research on employee turnover, it is still a vibrant field of further research (Hu et al.,2022).

To better understand employee thinking and attitude toward work, researchers have investigated turnover occurrences over the last 100 years (Holtom et al., 2021). The year 1917 is regarded as the birth year of turnover research, the years 1920–1960 as formative years, the years 1970–1980 as foundational models, the years 1980–1990 as unfolding models, and the year 2000 as the start of the 21st century research with an emphasis on turnover trends (Holtom et al., 2021) Key turnover models constructed before 1980 provided a robust framework for further turnover and turnover intention studies. The most critical researchers in turnover research are March and Simon (1958), Porter and Steers (1973), Mobley, Griffith (1979), Mobley (1977), Jackofsky (1984), and Price (1977). Important 20th-century works of literature include the following in order of popularity (See Table)

Table 1: Various Important Literatures of The 20th Century

Decades	Important Milestones
1910s	In 1917 by journal of applied psychology where JAP published the first paper mentioning turnover.
1920s	A Study of Job Shifting and Proposed Remedy through Guidance.
1930s	Descriptive reports of occupational turnover patterns emerge.
1940s	The researcher investigated turnovers and psychological correlations.

1950s	March and Simon published a formal turnover model.
1960s	Continued study of turnover antecedents.
1970s	In 1977, the Mobley intermediate linkages model was published.
1980s	In 1981 Price & Mueller published a complex causal model of determinants and intervening factors. In 1983, Rusbuldt and Farrell proposed and tested the investment model.
1990s	In 1994, Lee and Mitchell proposed the FF e unfolding model theory.

Source: Hom et al., (2012)

Numerous research has been conducted nationally and worldwide on employee turnover intention (Almaamari,2023; Wang et al.,2020). Previous researcher mentioned that the different country turnover reason is different. Researcher determined its root causes and possible treatments. However, Research on employees' intentions to leave Bangladesh's private banking sector is scarce (Khan & Roy,2020). Previous research has been conducted on bank performance, profitability, and sustainability (Kabir et al.,2023; Rouf & Hossan, 2021, Emon et al., 2023) but few studies have focused on employees' intention to leave. Technology-related factors that affect employee turnover intention are still a new concept in Bangladesh. Most of the research so far has been conducted in a Western context (Califf & Brooks,2020; Ghosn,2022; Mahlasela & Chinyamurindi, 2020; Wang & Yao, 2023). Zito et al. (2018) conducted research in an Italian call center. This model involved three predictors that mediated job satisfaction. This study showed that the mediating relation between emotional dissonance and turnover intention was insignificant, and the direct relationship between supervisory support and TI also did not have significant results. The author recommended expanding the study with new variables in another context.

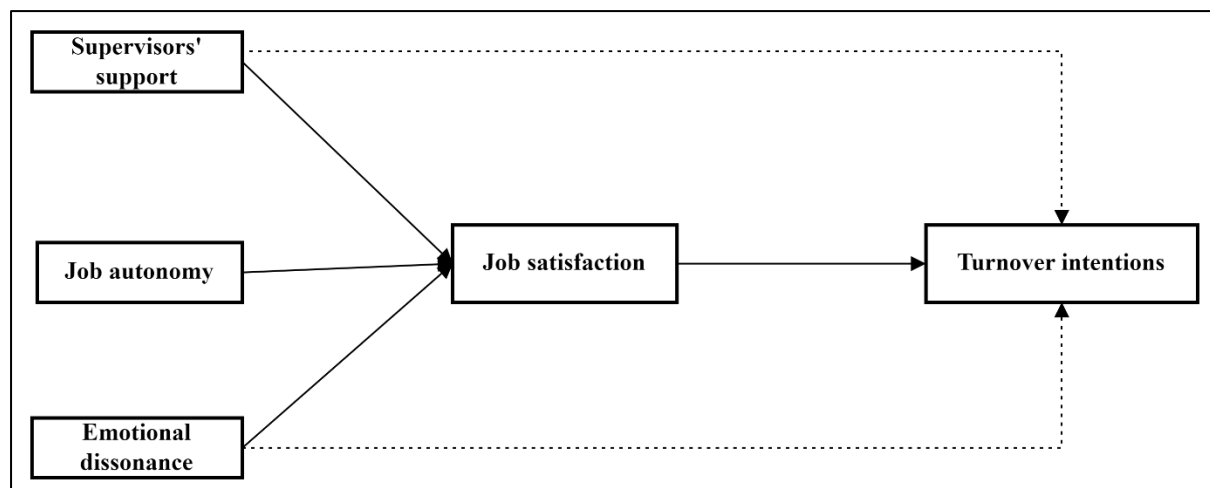


Figure 2: Modified Model to Predict Turnover Intention

Source: Zito et al.,2018

Mentorship and Turnover Intention

The management literature has long portrayed mentoring as a human resource development program or a resource for personal learning (Haider et al.,2024). Mentoring has been derived

from the concept of apprenticeship (Clutterbuck, 2005), where a seasoned employee (mentor) guides a less experienced employee (mentee) towards personal and professional growth through developmental feedback, network expansion, goal setting, and sharing organisational insights (Firzly et al.,2022; Hu et al.,2024; Corley, 2019).

Numerous studies have been conducted to investigate the association between mentorship and employee intention to turnover. Past studies show a positive association between mentoring and retention rates; however, the relationship has mixed results. Few research suggests that a mentor's mere presence/absence does not affect organisational turnover intentions or other variables within the research model (Hu et al., 2024; Friberg et al., 2021; Cheung et al.,2022; Murphy et al.,2022; Hassan et al.,2021). Some studies find a negative association between having a mentor and intentions to leave the organization (Firzly et al.,2022; Jung & Kim, 2024; Fleming, 2023), whereas others report no association (Çamveren, et al.,2022; Nouri & Parker, 2020). Most of the literature suggests a positive relationship between mentoring and retention rates, organisational commitment, and career satisfaction (David & Pitman,2024; Deng et al., 2022; Kumari et al.,2022). Daiena et al. (2023) conducted a study based on the results of the hypothesis testing, which showed that the mentoring role had a detrimental impact on intended turnover intention. Srivastava et al., (2016) conducted research findings that show the negative relationship between mentorship and turnover intention. Romayanti, (2021) demonstrated that positive relationship between mentoring program and employee turnover intention. Individuals who have mentors advance faster than those who do not have mentoring relationships. Importantly, employees seek developmental interventions such as mentoring at the workplace because they want to grow (Luo et al.,2021; Perumal & Singh,2022) Therefore, based on these arguments, there is a need to investigate the relationship between mentorship and turnover intention among Bangladesh private bank employees.

Technostress and Turnover Intention

Technostress has become an increasingly common job stress in modern society. Stress arising from the use of technology has been termed technostress (Li et al.,2022). According to Hudiburg, (1989) the term technostress was introduced in 1984 by clinical psychologist Craig Broad. Many researchers mentioned many reasons for technology-based job stress. Workload because of technology, lack of time to adopt new technologies, lack of knowledge about the usage of technologies, and lack of training on technologies are the reasons for technology-based job stress (Yuvaraj & Nadheya, 2018; Bao et al.,2024).

Previous research has focused on individual stress experiences regarding information systems (Ghosn, 2022). Other studies have discussed the individual anxiety felt when employees try to cope with unfamiliar ICTs and the new working habits associated with fast-developing ICTs (Sharma et al.,2024). Technostress may be difficult for an employee's health (Califf & Brooks,2020). Stress-related illnesses such as digestive issues, alcoholism, diabetes, asthma, IBS, and high blood pressure are common among IT professionals (Li et al., 2019; Wekenborg et al., 2024). Technology significantly impacts the business environment and employee performance (Wan & Duffy, 2022). Research identified technology-related factors influencing employee intention to turnover (Mahlasela et al.,2020). The JD-R model suggests that work demands can lead to job overload and technostress, emphasizing the complex relationship between technology use, employee intention, and organizational dynamics (Bao et al., 2024; Carlson et al., 2017; Wang et al., 2020). However, it is argued that there needs to be a greater

focus on systematically investigating the stress-creating factors of ICTs and their effects on individuals' behaviour in an organizational environment (Sharma, & Tiwari, 2023).

The connection between work stress and turnover intention has been assessed in different studies. Carlson et al., (2017) investigated the relationship between organizational commitment, work happiness, life satisfaction, and the desire to leave one's employment in the accounting field. According to Harris et al. (2022), technological invasion and overload were strongly associated with higher turnover intentions, more work-family conflict, and higher family burnout. Additionally, entitlement had a moderating impact, with individuals with greater levels of entitlement showing more significant associations between technological overload and result as well as technological stress invasion and outcome. Sharma et al., (2024) examined the nexus between technostress and turnover intention with the moderating influence of PsyCap in Indian information management contexts. Califf & Brooks, (2020) conducted an empirical study of techno-stressors, literacy facilitation, burnout, and turnover intention by K-12 teachers in China.

Similarly, Thakur & Saxena, (2024) examined techno Stress-related drivers of turnover in the Indian IT industry. Brooks et al., (2023) investigated the effect of technostress on employee turnover intention in China IT farm. Evidence shows that techno stress is connected to the intention to leave a job. It is believed that, like other role stressors, technostress's adverse physiological and psychosomatic effects impact employees' intentions to leave their jobs. However, Technological factors such as technostress's impact on employee turnover intention are primarily studied in a Western context (Mahlasela & Chinyamurindi, 2020; Carlson et al., 2017). It is still emerging as a new concept in Bangladesh. Therefore, based on the results, this study considers technostress to be a predictor of the intention of Bangladeshi private bank employees to turn over their turnover.

Job Satisfaction As A Mediator Variable

Job satisfaction is an attitude in which an individual's behavior is determined by the extent to which he or she is satisfied (Hasan & Sadat, 2023). The standard definition of work satisfaction is how much a person enjoys or hates their job (David, & Pitman, 2024; Balinda, 2023; Li et al., 2020). Job satisfaction is an emotional state that depends on how people perceive and experience their work (Fidan, 2023) Previous studies have shown that, an employee's intentions to leave is positively correlated with their job satisfactions (Le, et al., 2023; Park, et al., 2021; David & Pitman, 2024). employees who are dissatisfied on the job are more likely to leave than those who are satisfied (Zhang et al., 2021).

An employee's willingness to resign is Significantly correlated with their work happiness, according to research by Li et al. (2020), such that as employee discontent rises, so does the likelihood that they will leave. Aminah et al. (2022) examined the relationship between employee turnover intention in Pakistan and job satisfaction. The results showed a correlation between work satisfaction and employees' desire to leave their jobs. Wan and Duffy (2022) studied how job satisfaction and job autonomy affect the link between decent work and the intention to leave a job among young employees in China. Their findings show that job satisfaction is significant predictor of implementation to leave. Considering the study done by Kim, (2020) examining the relationship between work satisfaction and employee intention to leave. The results show a strong correlation between employee intention to leave their current position and work satisfaction. This suggests that employees working at those institutions are

better satisfied. Due to a lack of job satisfaction at their current workplace, employee may leave their position. Unfortunately, employee satisfaction issues are a hidden value in most organizations today. Since employees who are dissatisfied on the job are more likely to leave than those who are satisfied (Zhang et al., 2024), also in banking sector work indeed (Rahman, 2020), it is essential to consider the role of job satisfaction, highlighted by studies as a critical variable able to influence employees' turnover intentions.

Numerous research studies have been carried out concerning job satisfaction of bank employees in different perspective. Islam et al., (2022) found that salary, efficiency, fringe supervision and co-worker relationship are the most significant factors contributing to job satisfaction in Bangladesh. Rahman et al., (2023) revealed that payment, strong relationship with colleagues, sense of accomplishment, adequate available information, ability to execute new ideas are the most important factors to enhance the level of job satisfaction. Chung & Jeon, (2020) identified that age, tenure, ability, emotions, values, attitudes and personality have strong significant impact on job satisfaction. Le et al., (2023) exposed the significance of increasing job satisfaction and edging down job-related stress experienced by employees of different banks differ and concluded that even in the identical sector, there can be a variation in perceived job stress and job satisfaction. In some very recent studies, Sobhani, et al., (2021) revealed that most of the bank employees are satisfied with working culture. Jannat et al., (2020) discovered a positive association between the HRM practices and job satisfaction in Saudi Arabian banking sector. Anis et al., (2022), conducted research on factor influencing of job satisfaction In Bangladesh private bank employees. Researcher mentioned, some determinants of job satisfactions such as working environment, interpersonal relationship, financial remuneration, promotion and training and development facilities. Overall, the findings show that, employees have positive attitudes about their job because of enjoying those elements and dimension of job satisfactions. researcher concluded that the respective bank authorities should be of highly concerned as to increase the values/standards of the job satisfaction determinants which have positive impact on the overall job satisfaction. Another study conducted by Ray et al., (2021) examines the relationship between work satisfaction, which refers to the contentment or happiness an employee feels with their job, and the employee's intention to leave.

However, limited research has been conducted about the mediating effect of job satisfaction between technostress and turnover intention (Islam et al., 2022). In particular, the mediating effect of job satisfaction between technostress and turnover intention is of little concern in Bangladesh's private bank organization context (Imran et al., 2022). Building upon these findings, the researcher selected job satisfaction as a mediator between the chosen independent variables and turnover intentions of employees of Bangladesh private bank organizations.

Research Framework

The proposed research model in Figure 1.0 below was developed to show the relationship between mentorship, technostress, and turnover intention. In addition, this study will examine the mediating effect of job satisfaction on this relationship. This research framework is supported by Social Exchange Theory (SET) and Job Demand Resources (JD-R) theory. According to Chung & Jeon, (2020) Social exchange theory is a concept based on the notion that a relationship between two parties is created through a process of cost-benefit analysis. The norm of reciprocity which is the central methodology of the theory and the organizational support within the model represent the factors, mentorship and job satisfaction which

ultimately reflect the behaviour outcome (Ahmad et al.,2023). Similarly, Schaufeli (2017) noted that the JD-R model integrated two psychological processes: the stress process (job demand) and the motivation process (job resource). According to Clarkson et al. (2017), the model has added value in considering negative indicators of technology at work. The model accounts for many possible working conditions, making it more applicable to occupations than other models, such as the Demand control model (Luo & Lei,2021; Zito et al., 2018). According to Mahlasela and Chinyamurindi (2020), the model assumes that job demands influence technological factors. Job demands are mainly responsible for work overload and stress; job resources such as mentorship are mainly for motivational processes. According to earlier research that looked at job satisfaction as a mediator between job demands, job resources, and employees' behaviors, this point of view is based on the JD-R model's theoretical foundation (Mir et al.,2018; Park et al.,2021; Mahlasela &Chinyamurindi, 2020). Therefore, this study decided to take mentorship and technostress as the dependent variable, turnover intention as a dependent variable and job satisfaction as a mediator.

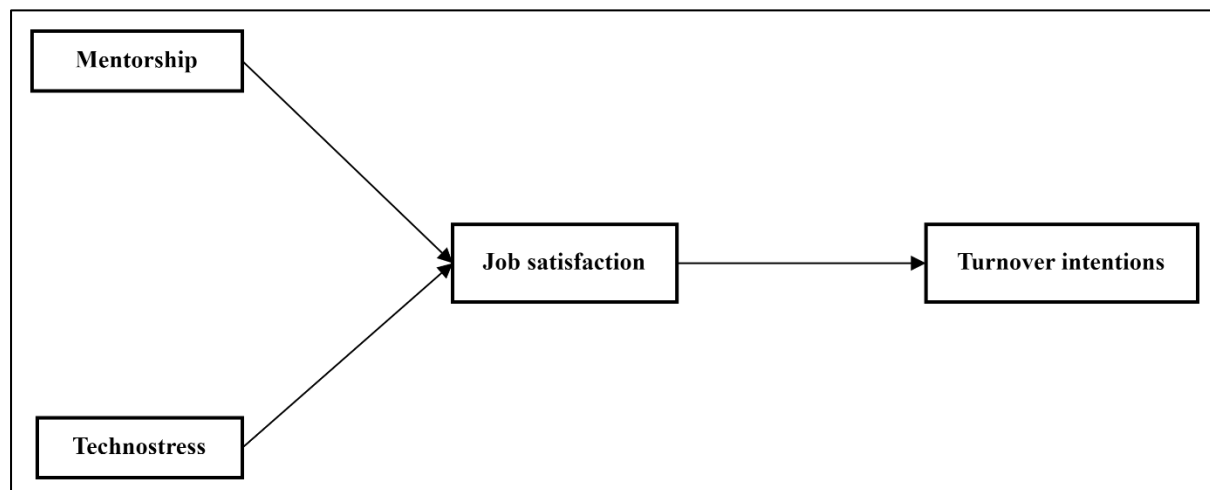


Figure 3: Relationship Between Mentorship, Technostress and Turnover Intention, Mediated by job satisfaction

Conclusion

Based on the investigation, it can be concluded that the study delves into the intricate dynamics between various workplace elements and their impact on employees' turnover intentions in Bangladesh's private banking sector. The study's nuanced analysis revealed that job satisfaction played a differential mediating role. Specifically, job satisfaction emerged as a significant mediator in the relationship between mentorship and turnover intentions, indicating that effective mentorship enhances job satisfaction, reducing employees' propensity to leave. In addition, there are some inconsistencies in the relationship between mentorship, technostress, and turnover intention, which calls for further investigation. Past studies have ignored the effect of technostress on employee turnover intention, with the mediating effect of job satisfaction. Therefore, this study would contribute to the existing literature.

The research framework is supported by social exchange theory and Job demand and resources (JD-R) theory, confirming the study's validity. Besides, a better understanding of bank employees' turnover intentions can assist policymakers in taking measures to reduce turnover intentions before actual turnover occurs. In addition, researchers can set up strategies by

examining the turnover intention factors for retaining valuable bank employees. Also, industry leaders can use this study to realise employee attitudes and compute future turnover intentions.

Acknowledgement

I would like to sincerely thank my research supervisors, Associate Professor Dr. Raemah Abdullah Hashim and Prof. Dr. Hishamuddin Md. Som for their understanding advice, passionate support, and insightful criticism of this study. Dr. Raemah's guidance and help in keeping my progress on track have been greatly appreciated. My gratitude also goes to my family. Specially, I want to express my gratitude to my husband for his unwavering support and encouragement during my studies. As well as, my heartiest thank goes to my two kids for their patience.

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