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THE TURNOVER INTENTION AMONG BANKS EMPLOYEES IN SAUDI ARABIA

Areej Abdulrahman Alarifi

Email: areejalarifi@yahoo.com

Dr. M. Asif Salam (co-author)

Email: masalam1@kau.edu.sa

Faculty of Economics and Administration, King Abdulaziz University, Jeddah, Saudi Arabia

Abstract

Purpose: To investigate the role of pay satisfaction and abusive supervision as predictor variables of banking employees' turnover intention in Saudi Arabia.

Design/methodology/approach: To examine turnover intention phenomena among Saudi bank employees. Data were collected using convenience sampling methods utilizing a questionnaire distributed to Saudi bank employees. The collected data were analyzed through a well-known statistical technique, Multiple Regression, using SPSS software.

Findings: The findings suggest that pay satisfaction and abusive supervision impact turnover intention but not a vast impact and need more variables to understand the phenomena more. Also, it was found that gender and educational level have no impact as moderators on the relations.

Practical implications: By addressing turnover intention issues, this research has a crucial inference for the managerial level practically. Furthermore, this study has important implications for the organization to reduce turnover by creating a supportive environment to encourage employee satisfaction. In particular, managers must be informed and comfortable with the effect of abusive supervision on turnover intentions.

Originality/value: The research improves past studies' methodology by testing the direct and moderate impacts between the constructs. This research is a significant addition to the current literature collection.



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Keywords: Turnover intention, Pay satisfaction, Abusive supervision.

Paper type: Research paper.

1. Introduction:

According to Saudi Arabia monetary Agency SAMA (2020), 25 commercial banks are operating in Saudi Arabia, including 12 foreign bank and 13 domestic banks, which are (The National Commercial Bank (NBC), The Saudi British Bank (SAAB), Saudi Investment Bank, alinma bank, Banque Saudi Fransi, Riyad Bank, Samba Financial Group (Samba), alawwal bank, Al Rajhi Bank, Arab National Bank, Bank AlBilad, Bank AlJazira and Gulf International Bank Saudi Arabia (GIB-SA)). Moreover, there were 2076 branches by the end of 2019, with more than 47,000 employees.

Financial institutions have faced an important issue which is employee turnover. The high turnover rate in the banking industry in Saudi Arabia should be a concern for many banks. When the company replaces its staff, profitability, expenses and general efficiency may be further enhanced. It is because banks spend a lot of funds on training and investing in their human resource. When the bank loses its talented and expert employees, it will not have the experienced staff run the organization at several levels. Likewise, it will require new investments in human resources to close the competency gaps. Organizations should recognize the likelihood of minimizing their total turnover. In consideration of the impact of the employees' turnover to any organization, this study, and any other similar one will be to level up the awareness of stakeholders about this issue. Therefore, this study highlights the efficacy of pay satisfaction and abusive supervisors to maximize turnover intention. This study aims to assess pay satisfaction and abusive supervision affecting Saudi Arabia's bank staff turnover determination. It will also attract attention and raise the awareness of shareholders and executives in the banking industry about the issue and some solutions will be provided.

The research will fulfill the lack of study about turnover intention in Saudi Arabia, especially in the banking sector. The current literature also discusses the consequences, which are yet to be examined, of pay satisfaction and abusive management on the intention to turnover of staff in Saudi banking. Moreover, the previous studies were not generalized because they conduct a small sample in one city, but this study will cover all domestic banks in one country. Furthermore, the former studies did not conduct the two relations together.

The study aims to assess pay satisfaction and abusive supervision, influencing the turnover intention to increase determination between bank employees in Saudi Arabia. Understanding the relationships between the dependent and independent variables when they moderate by



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gender and educational level provides recommendations regarding how banks in Saudi Arabia may positively impact turnover intentions. This study's main research question is how effective are the pay satisfaction and abusive supervision to increase the turnover intention among banking industry employees and to what extent the moderate by gender and educational level affects the strength of relationships between variables. At the end of this study, all these questions will be answered. In this study, after the introduction becomes the literature review then the author will develop the framework. The methodology will then be explained and the data analyzed. After that, the research result and conclusion will be provided.

2. literature review:

Turnover intention:

The meaning of turnover is when employees quit their job. However, the employees who are thinking of leaving the organization have risen as the strongest indicator of turnover. There is a link between turnover intention and leaving's actual behavior (Joo, & Park, 2010). Moreover, the critical element of turnover is turnover intention.

Carmeli and Weiseberg(2006) indicated that the purpose of turnover has three main components to understand the process: the first is to think very highly of the job, the second is to look for jobs, and the last is that the intention is to quit the job. Literature indicates that business costs are very high as staff turnover means that the cost related to sales is high, particularly in service companies, as the company must also afford guidance and training costs, according to Mitchell, Holtom, Lee, Sablinski & Erez (2001). It is suggested that the retention of employees in the services industry is even more critical, particularly in the banking industry, which requires all its experience.

The purpose for turnover has been thoroughly studied and a gap in literature can be identified. Dawley and Andrews(2012) suggest that employee turnover affects the company's productivity and it is essential that the company has minimal revenues. The turnover intent demonstrates the significance of the organizational costs of replacing the employee. Addae, Parboteah and Davis (2006) said that "turnover intention should be considered to be an aware and conscious determination to leave the organization". The statement indicated that intention to leave has a detrimental impact on an organization's efficiency, as Addae *et al.*(2006) claimed that intention to quit has a direct effect on the decision on turnover. That is why the predictors of the turnover would be necessary to know (Low, Cravens, Grant and Moncrief, 2001) the



decision to leave or the plan to quit has adverse consequences for the organization (Rahman and Naz 2013). The ambitions of employees to engage in management literature have been of great concern. Abusive supervision is discussed in the following section.

Abusive supervision:

Tepper(2000) says that abusive supervision significantly affects those with less mobility based on justice theory. There are many definitions of abusive supervision. One of the most popular definitions demonstrated by Tepper (2000) is “abusive supervision refers to subordinates' perceptions of the extent to which supervisors engage in the sustained display of hostile verbal and nonverbal behaviors, excluding physical contact.” This definition insight in many papers as a good definition (Wongleedee, 2020 Ahmad, 2016). However, Tepper (2000) ignores in his definition the abuse, which occurs physically in the workplace such as Slapping, hitting, punching and sexual harassment. Furthermore, abusive supervision can include a rude boss, intimidation, failing to process critical information, benefitting from a subordinate's performance and criticism publicly. Clarification of why supervisors harass subordinates can be addressed in the next section.

There are many reasons for abusive supervision. According to Tepper, Simon and Park (2017), the social learning theory explains this attitude, which assumes that people need role models to copy them. It can be seen that the wrong role model for those supervisors who abuse their employees, who think that attitude is acceptable and rewarding. Another cause is the feeling of threat that may let supervisors react to their subordinates, explaining by Identity theory (Tepper *et al.*, 2017). It seems when the employee gets a promotion to managerial level, the pressure to prove they are doing great in this new position will lead to abuse the power. Furthermore, one of the reasons is self-regulation theory, which explains the relationship between thoughts, emotions and impulses and how they produce a behavior-goal consistency. When the manager experienced time-based work stress and challenging goals, they will be more abused (Tepper *et al.*, 2017). The next paragraph will discuss the consequences of abusive supervision.

Moreover, there are many consequences for abusive supervisor phenomena. First of all, the performance consequences of abusive supervision (Tepper *et al.*, 2017). To explain that, we could imagine that the same supervisor who abuses the employee, he/she assess his/her performance. Additionally, according to Tepper (2000), there are many shreds of evidence that



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suggested that supervision abused associated with turnover in many researches. In other words, employees experience voluntary withdrawal when they are exposed to abusive supervision. Finally, depression and self-regulation weakening are consequences of abusive supervision (Tepper *et al.*, 2007). To put it another way, the well-being of the subordinates linked with abusive supervision negatively. In the section that follows, pay satisfaction will be considered.

Pay satisfaction:

Pay means the salary that the organization provides to its employees and all benefits package. Pay satisfaction is an essential part of job satisfaction. Tekleab, Bartol and Liu (2005) argued that if the employee's pay is dissatisfied, they will be more likely to leave the organization. If their wages are met, they would be more active and less likely to leave the company. According to Vandenberghe and Tremblay(2008), what workers think they deserve is the fulfillment of salary, wage rises, benefits and pay structure depending on a variety of factors. The author looks at the connection between abusive supervision and the intention to turnover in the next section.

Abusive supervision and turnover intention:

The research by Tews and Stafford(2020) assessed the impact of abusive management by using the principle of the conservation of resources (COR) as an overarching theoretical goal on turnover in the sense of entry-level hospitality staff. The authors address the abusive monitoring–turnover link paradigm to COR theory in the same report. They also investigated the age of workers as moderators in the relationship between coercive management and turnover. The analysis assumed that the variables were linked positively. Therefore, the study of data obtained through the paper and pencil survey was carried out with quantitative and descriptive analysis. The key finding of the analysis was that coercive supervision raised revenue substantially in relation to older workers in particular.

The Wongleedee (2020) study aimed at evaluating the correlation between abusive supervision and employees' intention to leave while mediation is self-identity and self-silence on future employment is described as moderation. The relationship between abusive supervision and self-identity potentially applies to the theory of identity in the same research. Furthermore, for the relationship between self-identity and turnover intention purpose, the planned behavioral theory is fundamental. The Wongleedee study (2020) is characterized as



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abusive supervision as an independent variable, turnover intention dependent variable and self-identity as a mediator variable. The research consisted of a cross-sectional questionnaire that was spread face to face amongst employees. According to Wongleedee, abusive supervision positively impacts turnover intentions while abusive supervision has negative effects on self-identity. The following paragraph addressed the relationship between pay satisfaction and intention to turnover.

Pay satisfaction and turnover intention:

The correlation between pay satisfaction was examined as an independent variable, turnover intention as a variable and work engagement as a mediator by Memon, Salleh & Baharom (2017). This study proposed a model of mediation based on the principle of social exchange and equity theory. The framework is also focused on both theories that relate the variables causally. In order to estimate the hypothesized model, the study method used Partial Least Squares Structural Equation Modeling (PLS-SEM), as well as a multivariate approach for estimating route models with latent variables. Memon *et al.*(2017) found that pay satisfaction has a positive impact on employee engagement and employee loyalty has a negative effect on employee turnover. Moreover, they consider that salary satisfaction is necessary to increase the level of work engagement and decrease the desire to leave the organization.

The Tekleab *et al.*(2005) study shows that the pay satisfaction component as multidimensional, not national or unidimensional, distinguishes the contribution of justice and pay satisfaction theories. The framework of this research explores two studies, the first being the relationship between actual pay and distributive and procedural justice theories. The other is how much distributive justice has affected turnover regarding its dimensions (pay level and pay raise). The studies measure pay and justice variables, which lead to a cross-sectional basis; however, the turnover was effectively delayed. In Study 2, Tekleab *et al.* (2005) found that pay satisfaction had a significant and negative effect on turnover, related to Study 1 and intention to turnover in Study 2. A research framework is established in the following section.

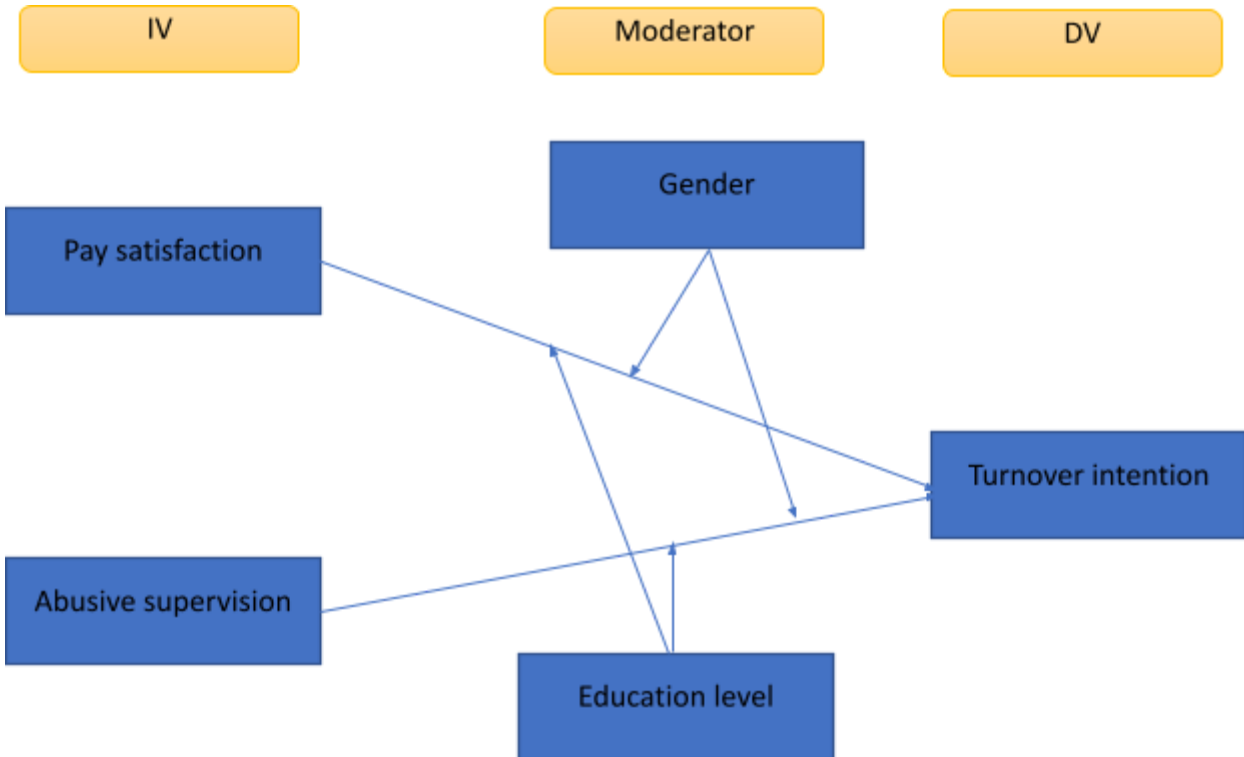
3. Research framework:

The current study has intended to study abusive supervision, pay satisfaction, and turnover intention from the research gap mentioned earlier in the introduction. The model (figure1)



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demonstrates how abusive supervision and pay satisfaction affect turnover intention. The



theoretical basis of the framework:

Figure 1: the model

It can be observed that abusive supervision through physical and non-physical acts such as (physical threaten, moral threats, insulting, call names, false accusations, humiliation, aggressive reactions and hold information) (Haar, de Fluiter and Brougham, 2016). Tepper (2000) demonstrated that the relationship between abusive supervision and organizational justice was negative. In addition, Social exchange theory can explain the employees' responses to abusive supervision. Moreover, equity theory suggested that it is generally believed that social exchange outcomes need to be fair and justice for both subordinates and supervisors (Haar *et al.*, 2016). thus, decent behavior leads to being responded with decent behavior and vice versa (Haar *et al.*, 2016). Employees with uncared managers are more likely to feel not obliged to stay in the organization, causing a higher turnover intention (Tepper, 2007). In this

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study, the employees' desire to leave the organization will increase because of their managers' unfair behavior, which leads to the first hypotheses.

H1: Abusive supervision influenced turnover intention positively.

Worker turnover intention in a firm is explained by Maslow's theory. Furthermore, the employee will be satisfied when the basic needs (physiological needs) and safety needs are secured (Stawasz, 2019). It can be seen that the organizations will be sustainable when their employees fulfilled their self-actualization which reflects in their performance and stability in the organization (Stawasz, 2019). Moreover, another theory called equity theory could explain the association between the employee and the organization by evaluating the outcomes such as pay level to the inputs such as work effort (Schreurs *et al.*, 2015). In this study, the expectation of pay satisfaction is negatively associated with turnover intention, leading to the second hypotheses.

H2: Pay satisfaction influenced turnover intention negatively.

H3: men more likely to turnover intention influenced by abusive supervision than women.

H4: men more likely to turnover intention influenced by pay satisfaction than women.

H5: the education moderates the strongly affected the relationship between turnover intention and abusive supervision positively.

H6: the education moderates the strongly affected the relationship between turnover intention and pay satisfaction positively.

4. Methodology:

This study was based on a quantitative approach and descriptive analyzes were carried out using SPSS 21.0. The design has two independent variables and a single dependent variable; a multiple regression was applied. In this analysis, the primary data were obtained by a questioner. Bank employees answered the questionnaire as an analytical unit. By using the 1-5 Likert scale, the researcher tested the variables. Employees employed in various banks in Saudi Arabia were the target population.



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Sampling is achieved if the researcher chooses the participants from the sample's total possible population from which the required information is collected (Taherdoost, 2016). The selected sample included bank workers in Saudi Arabia. The technique uses a non-probability convenience sampling approach, even though there are various sampling techniques. With this strategy, The convenience sample refers to its name suggests collecting information by the population who are conveniently available to supply this information. At the end of 2019, the population of 47,181 workers in Saudi banks was 84.1% male and 15.9% female. The employees are from all the 13 banks in Saudi Arabia and from all cities in the country, most of them from Riyadh and Jeddah. An online survey using bank employees' social webpage groups questionnaire was used. It includes a cover letter informing the participant about the study's purpose and taking their permission to apply this research.

Previously developed scales will be used to collect data, such as turnover intention, which developed by Carayon, Schoepke, Hoonakker, Haims and Brunette (2006), abusive supervision scale developed by Wulani, Purwanto and Handoko (2014), and pay satisfaction scale developed by Carraher (1991). This questionnaire was prepared first in English then translated to Arabic and both versions, Arabic and English, of the questions were included in the questionnaire, but only 396 questionnaires were returned successfully from 13 banks in Saudi Arabia. After collecting data, the testing measurement validity and reliability could be occurred by EFA then analyzed the data by using multi regression and Moderated multiple Regression.

Three hundred ninety-six bankers were approached using convenience sampling and invited to participate in the survey that lasted for one month. The study consisted of 75.89% of men and 24.2% of females. About 83.1% of students had a baccalaureate, 3.9% had master's and 13% had high school. The back office works 45.5 percent and branches 54.5 percent. The high percentage of female representation reflects the ability to reach females due to the researcher's network.

5. Data analysis:

The interpretation of the data collected is an evaluation of fact through hypotheses supporting the study model. The method consists of a systematic and organized combination of the reliability, dimensionality and consistency problems in keeping with the theoretical model.



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Designers follow a three-step method in the light of Roussel's and his colleagues' guidelines (2002) and in order to present the various aspects of the data analysis simply and coherently.

Therefore first, the researcher checked the reliability and validity of the measurement scale. Then, exploratory data analysis of the various systems used in the research model will be carried out and calculated during the different measurement periods. Exploratory factor analysis allows for the determination of a minimal dimension space for visualizing the correlation structure of participant indicators to detect the hypothesis attribute's direction. To test hypotheses, the author used multi regression and Moderated multiple Regression. In the next section assessing validity and reliability occurred.

Validity and reliability:

To assess the validity and reliability of adapted scale items, 396 banking employees working at Saudi banks completed a survey that included the 9 Turnover intention Items from the measure developed by Carayon, Schoepke, Hoonakker, Haims and Brunette (2006), 16-item Abusive supervision developed the measure from (Wulani, Purwanto and Handoko, 2014), and a shortened, 9-item Pay satisfaction measure adapted from (Carragher, 1991).

The validity of the measurement models has been checked. Table1 and 2 below describes the validity and discrimination figures for convergence and testing reliability (Cronbach Alpha- α). Both factor loadings (>0.50), AVE(>0.4846) and α (>0.692) above the threshold or very close to it which is acceptable. The table also shows that the square root of the AVE of each building is greater than the highest relationship of the building to any other construct in the analysis. These constructs are valid and reliable, the estimates suggest (Hair, Babin, Anderson and Black, 2018). In the next section, the exploratory factor analysis (EFA) will be conducted.

Convergent validity				
Latent Variables	M Mean	SD Standard Deviation	AVE Average Variance extracted	Cronbach's Alpha α
Turnover intention	3.2035	.72446	0.6014	0.692
Abusive supervision	2.3067	.86893	0.5575	0.925
Pay satisfaction	2.6071	.93150	0.4846	0.902

Table1

Discriminant validity



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Latent Variables	Turnover intention	Abusive supervision	Pay satisfaction
PI	0.6961		
WDQ	.395**	0.7466	
PR	-.175**	-.337**	0.7755

Table2

Exploratory Factor Analysis:

The sample size's value ensures the analytical output performed by Exploratory Factor Analysis is widely recognized (Hair *et al.*, 2018). In order to make these initial findings more robust, the most critical exploratory analysis in terms of n=396 dimensions is performed on samples. For data processing, we use SPSS 21 tools. As the name suggests, EFA is a theoretical exploratory method; for this reason, researchers use EFA to look for the smaller set of latent factors to reflect the larger set of variables.

Sample Size: We will determine if the measurement model has been used, suitable for EFA, by looking at the Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy (Hair *et al.*, 2018). Our sample is suitable for EFA as the KMO is 0.887. Above the critical threshold of 0.8 is considered meritorious; it allows a factor analysis. (Hair *et al.*, 2018). The Bartlett test should be statistically significant; it is useful to test the entire correlation matrix is not a unit matrix. In other words, it is testing the presence of correlation among the variables (free of relationships) but has a lower limit of relationships. Indeed, this test shows that we do have patterned relationships amongst the variables ($p < 0.05$), as Hair and his colleagues (2018) suggested.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.887
Approx. Chi-Square	8714.922
Bartlett's Test of Sphericity	df
	595
	Sig.
	.000

Table3

The 35 items underlying the (turnover intention) structure of the questionnaire were evaluated with a principal axis factor analysis with varimax rotation. There were three demands on the basis that the things had been constructed to index three constructs: the questioner for Abusive supervision questioner, Pay satisfaction and Turnover intention. Following the rotation, the first element represented 25.107%, the second represented 17.460% and the third



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represented 7.210%. Articles and loading factor for the rotated factors have not been explained with loads of less than .40. The first three variables are responsible for half the variance.

The table rotated components shows how the variance is split between 35 potential variables. Note that 5-factor forms are more than 1.0, a standard criterion for the usefulness of a factor (a calculation of the explained variance) (Hair *et al.*, 2018). The factor explains less details than a single item would have explained if the eigenvalue is less than 1.0. The details gathered by this factor would not be adequate for most researchers to warrant the retention of this factor. Therefore, had the machine not specified; otherwise, the best eight-factor solution would have been searched by "rotating" eight factors. As we indicated, we only wanted to rotate three variables, and only three are rotated.

The items with factor loading less than 0.4 have been removed. The items with commonalities less than 0.5 have been removed (Hair *et al.*, 2018). Thus, the questionnaire that we use for analysis as follow: Turnover intention (T9, T10), Abusive supervision (A1, A2, A3, A5, A6, A9, A10, A11, A12, A13) and Pay satisfaction (P1, P2, P3, P4, P5, P6, P7, P8) the full questionnaire attached in the appendix. In the next part, the author will examine the data by the multiple linear regression.

Multiple Linear Regression:

According to Hair and his colleagues (2018), some Assumptions should be met in order to apply multiple regression:

- Linearity of the phenomenon measured the correlation between the independents and the dependent variables is linear (in other words, the regression of the DV on the combination of IVs is linear).
- Constant variance of the error terms: error terms must have constant variance. Non-constant variance.
- Normality of the error term (distribution).
- The error terms are uncorrelated. Otherwise, it will lead to autocorrelation.
- Independence of the error terms: the predictor (independent) variables are not correlated with each other. The presence of collinearity leads to a phenomenon known as multicollinearity.



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(Hair *et al.*, 2018).

Assumptions

First assumption: Linearity of the phenomenon measured: Scatterplots show that this assumption had been met. The relationship between the IVs (Pay Satisfaction PS and Abusive supervision AS) and the DV (Turnover intention TI) is linear.

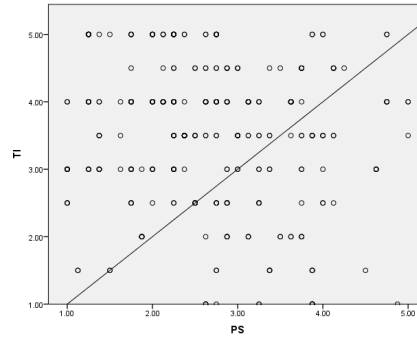
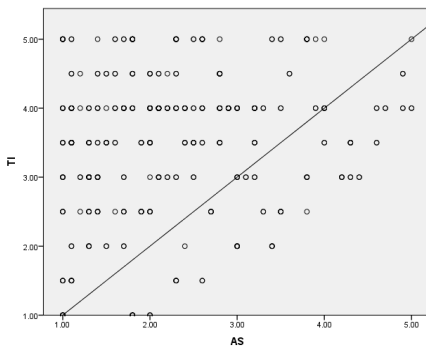


Figure2

Second assumption: Constant variance of the error terms: Our plot of standardized residuals vs. standardized predicted values showed no obvious pattern in data, suggesting the assumption of homoscedasticity has been met.



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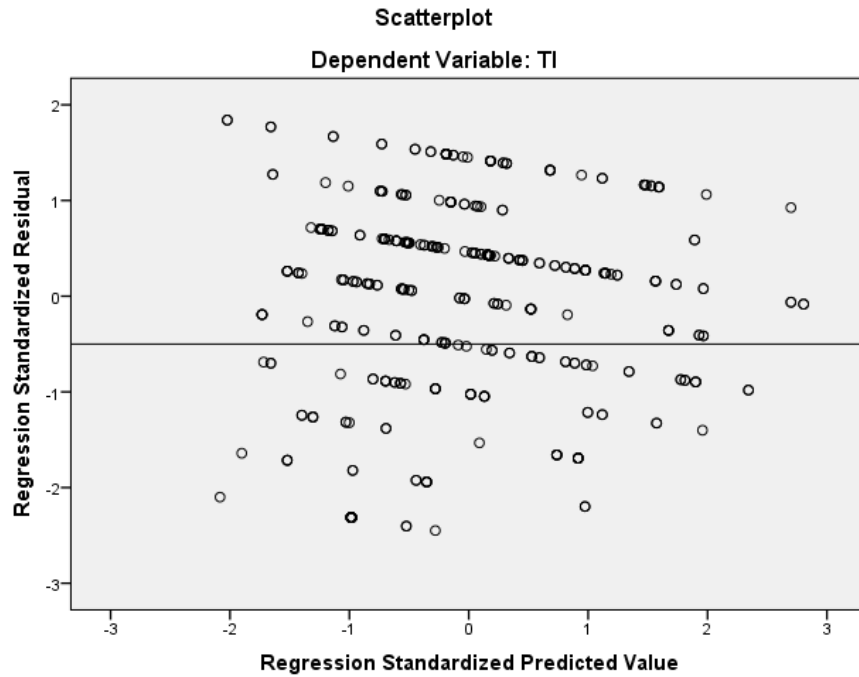
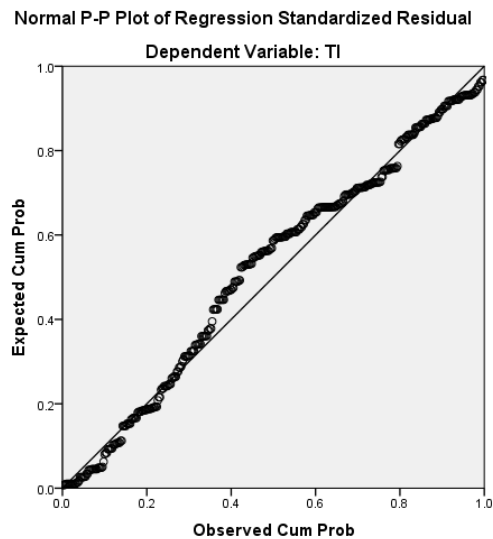


Figure3

Third assumption: Normality of the error term distribution: The P-P plot for the model suggested that the assumption of normality of the residuals has been met.





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Figure4

Fourth assumption: Independence of the error terms: The Durbin-Watson statistic showed that this assumption had been met, as the obtained value is between 1 and 3, close to 2 (Durbin-Watson = 2.110). A value of 2.0 means that there is no autocorrelation noticed in this sample. This sample detected very small negative autocorrelation. Therefore, it can be said that assumption has been met.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.191 ^a	.036	.031	1.01212	2.110

a. Predictors: (Constant), PS, AS

b. Dependent Variable: TI

Table 4

Fifth assumption: multiple linear regression assumes that there is no multicollinearity in the data. Multicollinearity occurs when the independent variables are too positively correlated with each other.

Analysis of collinearity statistics shows this assumption has been met, from the coefficient table, it appears that VIF scores were well below 10 and tolerance scores above 0.2. Low VIF value means low multicollinearity and high tolerance means low multicollinearity from the table of coefficients that are shown in table 5.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.440	.231		14.894	.000		
	AS	.151	.054	.146	2.789	.006	.897	1.114
	PS	-.096	.059	-.085	-1.625	.105	.897	1.114

a. Dependent Variable: TI

Table 5

Also, in the correlation table among all independent variables, the magnitude of the correlation coefficients is less than 0.80 from table 6.



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Correlations

		TI	AS	PS
Pearson Correlation	TI	1.000	.173	-.132
	AS	.173	1.000	-.320
	PS	-.132	-.320	1.000
Sig. (1-tailed)	TI	.	.000	.004
	AS	.000	.	.000
	PS	.004	.000	.
N	TI	396	396	396
	AS	396	396	396
	PS	396	396	396

Table 6

Multiple Regression:

Multiple linear regression was calculated to predict Turnover Intention (TI) based on Pay satisfaction (PS) and Abusive supervision (AS).

Through the table (Anova), we find that the value of F for the multiple regression analysis (7.421) with a significance level of 0.001 and it is less than the level of significance 0.05, this indicates a high significance for the regression model, i.e., acceptance of the hypothesis that the Turnover can be predicted through the variables of pay satisfaction and Abusive, the coefficient of multiple correlations was 0.191. The adjusted R square is 0.036, meaning that the ability of the independent variables explaining the changes of the dependent variable is 3.6%, in other words, that 3.6% of the dependent variable variations are due to the influence of the independent variables (Pay satisfaction and Abusive) which considered as very week correlation. (see Tabel7 Model summary).

A significant regression equation was found ($F(2, 393) = 7.421, P < .000$) with an R square of 0.036. All four variables added statistically significantly to the prediction, $p < .05$.

The F-ratio in the **ANOVA** table (see below) tests whether the overall regression model is a good fit for the data, which is fit. Participants' predicted $TI = 3.44 + .151 AS - .096 PS$, where independent variables (PS, AS) measured as 5-point Likert scale appears that the relation



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between TI and AS is positive and the relation between TI and PS is negative. In other words, pay satisfaction influences Turnover intention negatively.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.191 ^a	.036	.031	1.01212	2.110

a. Predictors: (Constant), PS, AS

b. Dependent Variable: TI

Table 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.440	.231		14.894	.000		
	AS	.151	.054	.146	2.789	.006	.897	1.114
	PS	-.096	.059	-.085	-1.625	.005	.897	1.114

a. Dependent Variable: TI

Table 8

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.204	2	7.602	7.421	.001 ^b
	Residual	402.586	393	1.024		
	Total	417.790	395			

a. Dependent Variable: TI

b. Predictors: (Constant), PS, AS

Table 9

Test Hypotheses:

H1: Abusive supervision influenced turnover intention positively.

This hypothesis is not rejected because there is sufficient evidence to support the claim because of the P-value < .05. Thus, Abusive supervision influenced turnover intention positively.

H2: Pay satisfaction influenced turnover intention negatively.



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This hypothesis is not rejected because there is sufficient evidence to support the claim because of the $P\text{-value} < .05$. Thus, pay satisfaction influenced turnover intention negatively.

Moderated multiple Regression:

A moderator is a variable that sets out the conditions under which a particular predictor is related to a result. When a DV and IV are paired, the moderator explains. Moderation meant the influence of interaction, introducing a moderating variable shifting the relationship's orientation or magnetization. Increased moderator impacts can be first and foremost strengthened by increasing predictor (IV) effects on results (DV), by increasing the moderator to decrease the predictor impact on the results; or by being antagonist by increasing the moderator to reverse predictor effect on results the predictor effect may be antagonistically.

Test Hypotheses:

H3: men more likely to turnover intention influenced by abusive supervision than women.

H4: men less likely to turnover intention influenced by pay satisfaction than women.

H5: the education moderates the strongly affected the relationship between turnover intention and abusive supervision positively.

H6: the education moderates the strongly affected the relationship between turnover intention and pay satisfaction positively.

To test the hypothesis that men more likely to turnover intention than women when they are influenced by abusive supervision in the first step, two variables will include Turnover intention and abusive supervision for a significant amount of variance in gender, $R\text{-square}=.0411$, $F_{(3, 392)}=11.71$, $p<.001$. The variables were based and an interaction term between turnover intention and abusive supervision was developed to prevent potentially problematic multicollinearity with an interaction term (Aiken and West, 1991).

Model : 1
Y : TI
X : AS
W : Gender



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Sample Size: 396

OUTCOME VARIABLE:
TI

Model Summary

R	R-sq	MSE	F	df1	df2	p
.2028	.0411	1.0220	5.6022	3.0000	392.0000	.0009

Model

	coeff	se	t	p	LLCI	ULCI
constant	3.3908	.2483	13.6562	.0000	2.9026	3.8789
AS	.0108	.1046	.1032	.0179	-.1949	.2165
Gender	-.3427	.2892	-1.1851	.2367	-.9112	.2258
Int_1	.2169	.1201	1.8068	.0716	-.0191	.4530

Abusive supervision ($b=0.0108$, $t_{(392)}=0.1032$, $p=0.0179$) significant predictor of turnover intention. Gender ($b=-.3427$, $t_{(392)}=-1.1851$, $p=0.2367$) not a significant predictor of turnover intention. Int_1: Abusive x Gender wasn't significant ($b=0.2169$, $t_{(392)}=-1.8068$, $p=0.0716$), indicating that gender wasn't significant moderator of the effect of Abusive supervision on turnover intention.

Examination of the interaction plot showed an enhancing effect that as Abusive supervision and Gender, turnover intention increased for men but not for women.

H3: men more likely to turnover intention influenced by abusive supervision than women.

This hypothesis is not rejected because there is evidence that the interaction relationship between them is not significant, but it is very close and the plot shows that men are influenced by abusive supervision to leave more than women.

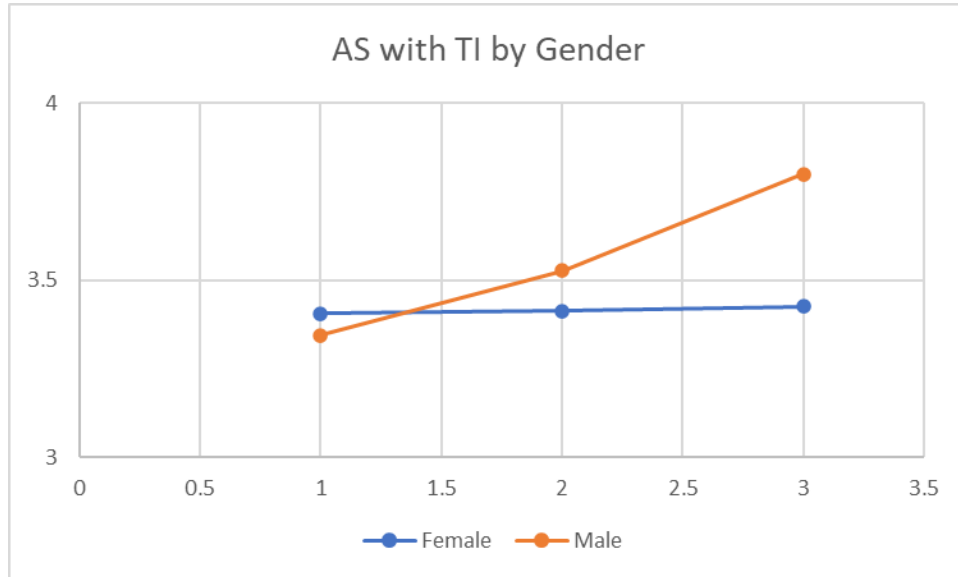


Figure5

Model : 1
 Y : TI
 X : PS
 W : Gender

Sample
 Size: 396

 OUTCOME VARIABLE:
 TI

Model Summary

R	R-sq	MSE	F	df1	df2	p
.1706	.0291	1.0348	3.9162	3.0000	392.0000	.0089

Model

	coeff	se	t	p	LLCI	ULCI
constant	4.3070	.3198	13.4697	.0000	3.6783	4.9356
PS	-.3172	.1077	-2.9470	.0034	-.5289	-.1056
Gender	-.5463	.3662	-1.4921	.1365	-1.2662	.1735
Int_1	.2438	.1264	1.9280	.0546	-.0048	.4923



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The next is the relationship between turnover intention with pay satisfaction by gender. As a set, the predictors accounted for significant variation in turnover intention_scores, R-square=.0291, $F_{(3, 392)}=3.9162$, $p=.008$.

Pay satisfaction ($b=-0.3172$, $t_{(392)}=-2.947$ $p=0.003$) significant predictor of turnover intention. Gender ($b=-.3427$, $t_{(392)}=-1.4921$, $p=0.1365$) not a significant predictor of turnover intention. Int_1: Pay x Gender wasn't significant ($b=0.2438$, $t_{(392)}=-1.928$, $p=0.0546$), indicating that gender wasn't significant moderator of the effect of pay satisfaction on turnover intention.

Examination of the interaction plot showed an effect negatively that as pay satisfaction and Gender, turnover intention decreased for women more than men.

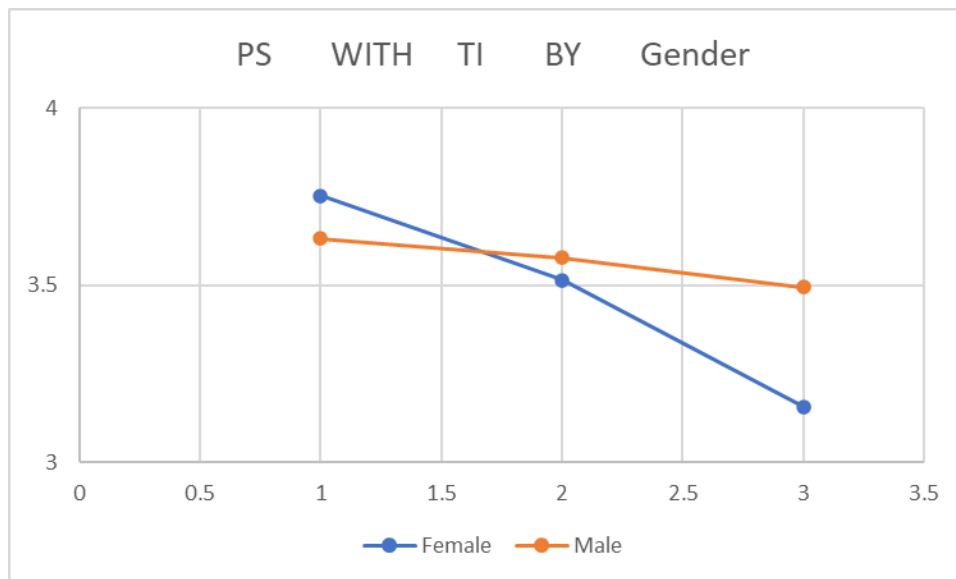


Figure6

H4: men less likely to turnover intention influenced by pay satisfaction than women.

This hypothesis is rejected because there is evidence that the interaction relationship between them is not significant but it is very close and the plot shows that women influenced by pay satisfaction leave less than men.

Model : 1



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Y : TI
X : AS
W : Edu

Sample
Size: 396

Coding of categorical W variable for analysis:

Edu	W1	W2
1.000	-1.000	-1.000
2.000	1.000	.000
3.000	.000	1.000

OUTCOME VARIABLE:

TI

Model Summary

R	R-sq	MSE	F	df1	df2	p
.1938	.0375	1.0310	3.0428	5.0000	390.0000	.0104

Model

	coeff	se	t	p	LLCI	ULCI
constant	3.2795	.2772	11.8304	.0000	2.7345	3.8245
AS	.1267	.1136	1.1162	.2650	-.0965	.3500
W1	-.1274	.2884	-.4418	.6588	-.6945	.4396
W2	.7306	.4999	1.4615	.1447	-.2522	1.7133
Int_1	.0386	.1181	.3264	.7443	-.1937	.2708
Int_2	-.2580	.2090	-1.2346	.2177	-.6689	.1529

Product terms key:

Int_1	:	AS	x	W1
Int_2	:	AS	x	W2

To test the hypothesis that education moderates the relationship between turnover intention and abusive supervision in the next step, two variables will include: turnover intention and abusive supervision for a significant amount of variance in education level and we have three-level (High School, Bachelor degree level and Master degree level), R-square=.0375, $F_{(5, 390)}=3.0428$, $p=0.0104$.

Abusive supervision ($b=0.1267$, $t_{(390)}=0.1162$ $p=0.2650$) not significant predictor of turnover intention. education w1 (High School * Bachelor degree) ($b=-.1274$, $t_{(390)}=-0.4418$, $p=0.6588$) not a significant predictor of turnover intention. Int_1: Abusive x education w1



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wasn't significant ($b=0.0386$, $t_{(390)}=0.3264$, $p=0.7443$), indicating that education w1 wasn't significant moderator of the effect of Abusive supervision on turnover intention. education w2 (Bachelor degree * Master degree) ($b=0.7306$, $t_{(390)}=1.4615$, $p=0.1447$) not a significant predictor of turnover intention. Int_2: Abusive x education w2 wasn't significant ($b=-0.2580$, $t_{(390)}=-1.2346$, $p=0.2177$), indicating that education w2 wasn't significant moderator of the effect of Abusive supervision on turnover intention.

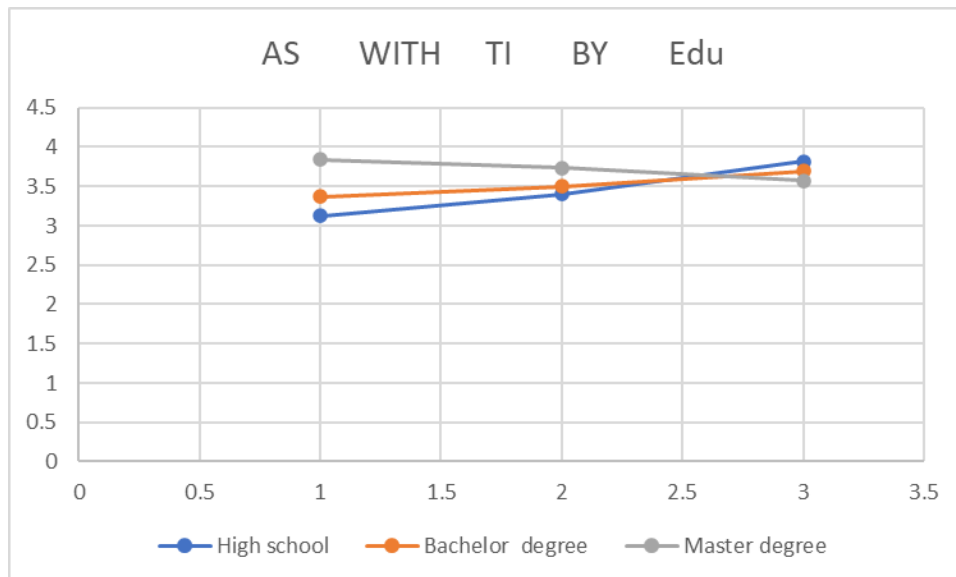


Figure7

Examination of the interaction plot showed no enhancing effect: Abusive supervision and education, turnover intention not that much increased in the three levels. Indeed, it can be seen there is a slight decreased in the master degree to be influenced by abusive supervision to leave the bank.

H5: the education moderates the strongly affected the relationship between turnover intention and abusive supervision positively.

This hypothesis is rejected because there is evidence that the interaction relationship between it is not significant.



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Model : 1
Y : TI
X : PS
W : Edu

Sample
Size: 396

Coding of categorical W variable for analysis:

Edu	W1	W2
1.000	-1.000	-1.000
2.000	1.000	.000
3.000	.000	1.000

OUTCOME VARIABLE:

TI

Model Summary

R	R-sq	MSE	F	df1	df2	p
.1395	.0195	1.0504	1.5476	5.0000	390.0000	.1741

Model

	coeff	se	t	p	LLCI	ULCI
constant	3.8476	.5283	7.2825	.0000	2.8089	4.8863
PS	-.0955	.1882	-.5073	.6122	-.4654	.2745
W1	.0767	.5369	.1428	.8865	-.9789	1.1323
W2	-.0939	1.0131	-.0927	.9262	-2.0857	1.8978
Int_1	-.0592	.1913	-.3095	.7571	-.4353	.3169
Int_2	.0829	.3594	.2307	.8177	-.6237	.7895

To test the hypothesis that education moderates the relationship between turnover intention and pay satisfaction in the next, two variables will include: turnover intention and pay satisfaction for a significant amount of variance in education level. We have three levels (High School, Bachelor degree level and Master degree level), R-square=.0195, $F_{(5, 390)}=1.5476$, $p=0.1741$.

pay satisfaction ($b=-0.0955$, $t_{(390)}=-0.5073$ $p=0.6122$) not significant predictor of turnover intention. education w1 (High School * Bachelor degree) ($b=0.0767$, $t_{(390)}=0.1428$, $p=0.8865$) not a significant predictor of turnover intention. Int_1: pay x education w1 wasn't significant ($b=-0.0592$, $t_{(390)}=-.3095$, $p=0.7571$), indicating that education w1 wasn't significant moderator



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of the effect of pay satisfaction on turnover intention. education w2 (Bachelor degree * Master degree), ($b=-0.0939$, $t_{(390)}=-0.0927$, $p=0.9262$) not a significant predictor of turnover intention. Int_2: pay x education w2 wasn't significant ($b=0.0829$, $t_{(390)}=0.2307$, $p=0.8177$), indicating that education w2 wasn't significant moderator of the effect of pay satisfaction on turnover intention.

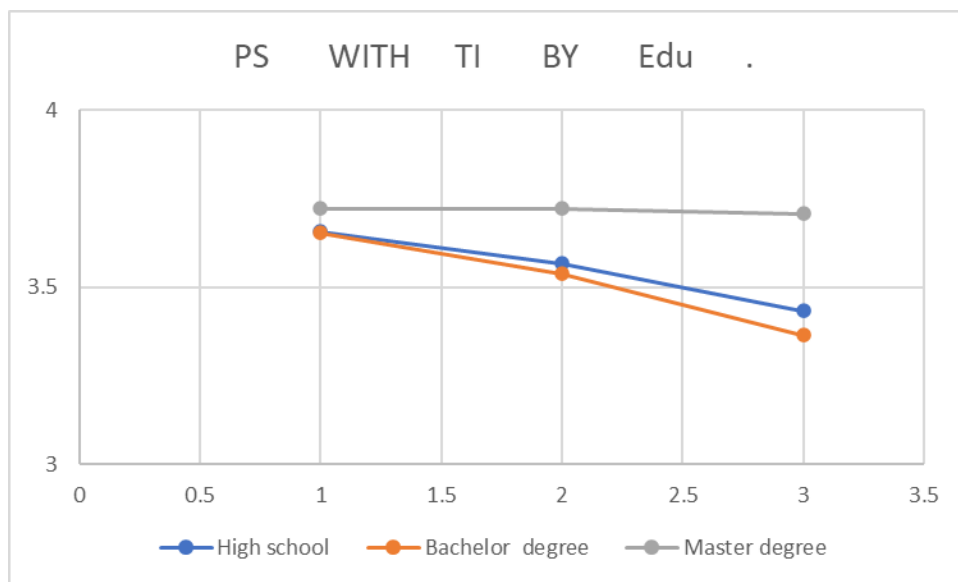


Figure8

Examination of the interaction plot showed no enhancing effect: pay satisfaction and education, turnover intention not that much decreased in the three levels. Indeed, it can be seen there is a slight decrease in High school and bachelor degree to be influenced by pay satisfaction to leave the bank.

H6: the education moderates the strongly affected the relationship between turnover intention and pay satisfaction positively.

This hypothesis is rejected because there is evidence that the interaction relationship between it is not significant.

6. Research Result and Conclusion:



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In conclusion, the study aims to assess pay satisfaction and abusive supervision, influencing the turnover intention to increase determination between bank employees in Saudi Arabia. Understanding the relationships between the dependent and independent variables when they moderate by gender and educational level. In this study, the author found the answer to the questions of the research. The main research finding is the significant relationship between turnover intention and the independent variables (pay satisfaction and abusive supervision). However, more variables can predict turnover intention needs because the two independent variables predict just 3.6%. For the future, the researchers can be found that more variables predict turnover intention, such as burnout, work-life balance and motivations. Another found that the moderator variables gender and educational level did not affect the IVs and DV relationship. Though, For future research can be found other moderators such as organizational commitment.

The implication for this study is that it contributes to the academic field by studying such phenomena (turnover intention) by signifying the effects of abusive supervision and pay satisfaction on employees' turnover intention that have not yet been studied before this study within the bank industry Saudi Arabia context. In addition, this study was conducted on two relations together. Furthermore, this study found out that gender and educational level did not affect the relationship between variables.

In this study, several limitations existed, including a lack of generalization, the participants' self-reporting status and correlation nature. The goal was to obtain impartial and general results for banking industry workers in Saudi Arabia using Google Form Survey audiences. The analysis was conducted with SPSS, which enabled confirmation of the accuracy of the results. The generalization was occurred by reaching employees in 12 banks in all cities in Saudi Arabia. However, the sampling technique was convenience, which limited the ability to generalize the result.

7. Intendent Theoretical contribution and managerial implication:

This study had a new contribution in terms of the theoretical contribution that the author developed the justice theory by linking the interactional justice with abusive supervision, which leads to an unsatisfied employee then increased the ability to leave the organization. Moreover,



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the Maslow theory was used to explain the link between pay satisfaction and commitment to the organization, which leads to stick to the organization.

This study critical to the academic audience to examine the relationship between turnover intention and Abusive supervision and pay satisfaction. The study found out that gender and educational level did not moderate the relations between the variables. The research could find more moderators that can strengthen these kinds of correlations. As Alkahtani (2015) said, some factors which remain as predictors and others may serve as mediators or moderators for the essential relation, which means the proper analyses must be used to evaluate this relationship rigorously. Future researchers must also take precautionary steps to select the most accurate and effective, as the scientific instruments available for measuring employee turnover and predictors are abundant.

On the other hand, the managers, executives, and stakeholders could benefit from this study by applying some of the author's following recommendations. Managers should understand the relationship between turnover intention and abusive supervision. Then, organize the relation between subordinate and superior by evolving straightforward procedures and instructions. Moreover, providing a clear overall pay structure for all employees and provide a mechanism clarifies how to get the incentives.



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Appendix – Questionnaire

Demographic questions:

- What is your gender?

male #female

- Which category below includes your age?

22-29 # 30-37 #38-45 #46-53 #54-60

- What is the highest level of education you have completed?

High school #Bachelor degree #Master degree #Doctorate degree

- How long have you been with your current organization?

less than 1 year #1-3 years #4-7years #8-15 years #more than 15 years

- How long have you been in your current position?

Less than 1 year #1-3 years #4-7 years #8-15 years #more than 15 years

- Are you work in branch?

#yes #no

The turnover intention was developed by Carayon, Schoepke, Hoonakker, Haims and Brunette (2006).

Always (1) very often (2) fairly many times (3) occasionally (4) never (5)

1. How often have you considered leaving your job? T1

2. How frequently do you scan the newspapers in search of alternative job opportunities?

T2



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- 3.** How satisfying is your job in fulfilling your personal needs? T3
- 4.** How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals? T4
- 5.** How often are your personal values at work compromised? T5
- 6.** How likely are you to accept another job at the same compensation level should it be offered to you? T6
- 7.** How often do you look forward to another day at work? T7
- 8.** How often do you think about starting your own business? T8
- 9.** To what extent do responsibilities prevent you from quitting your job? T9
- 10.** To what extent do the benefits associated with your current job prevent you from quitting your job? T10

An abusive supervision questioner was developed by Wulani, Purwanto and Handoko (2014).

Strongly agree (1) agree (2) Neither agree nor disagree (3) disagree (4) Strongly disagree (5)

1. Your supervisor has to remember your mistakes and errors permanently? A1
2. Your supervisor has false accusations to you? A2
3. Do you have been threatened by your supervisor? A3
4. Do you have been threatened by your supervisor with jog or pushing? A4
5. How much have you taken ridiculous by your supervisor? A5
6. Do you have been humiliated by your supervisor for your business? A6
7. Do you have been humiliated by your supervisor for your family issues? A7
8. Do you have been humiliated by your supervisor for your attitude? A8
9. Did you have faced to supervisor's aggressive reactions? A9
10. Did your views and opinions have been neglect deliberately by your supervisor? A10
11. Did your supervisor have has teased to you? A11
12. Did your supervisor have rebuke to you? A12
13. Did your supervisor have withheld information that you need? A13
14. Did your supervisor have monitored the intensity of your work? A14
15. Did you have assigned by your supervisor to unreasonable and impossible tasks with little time? A15
16. Did your supervisor have ordered you to work lower your level the mighty? A16



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Strongly satisfied (1) satisfied (2) Neither satisfied (3) unsatisfied (4) Strongly unsatisfied (5)

Pay satisfaction was developed by Carraher (1991).

1. How satisfied are you with your benefits package? P1
2. How satisfied are you with your recent increasing salary? P2
3. How satisfied are you with overall pay structure? P3
4. How Influence my supervisor has on my pay? P4
5. How satisfied are you with your current salary? P5
6. How satisfied are you with the raises you have typically received in the past? P6
7. How satisfied are you with the company's pay structure? P7
8. How satisfied are you with the information the company gives about pay issues of concern to you? P8
9. How satisfied are you with pay of other jobs in the company? P9