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Impact of Job Stress on Turnover Intention, Moderating Role of Workplace Incivility, in Banking Sector of Mirpur Division

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	Abstract
<p>Taimoor Iqbal MBA Scholar, Department of Business Administration, University of Kotli Azad Jammu and Kashmir</p> <p>Dr. Sobia Mahmood Assistant Professor, Department of Business Administration, University of Kotli Azad Jammu and Kashmir. Corresponding Author Email: Sobia.mahmood@uokajk.edu.pk</p> <p>Dr. Adeel Arshad Lecturer, Department of Business Administration, University of Kotli Azad Jammu and Kashmir</p>	<p>The study investigates the effect of job stress on employee turnover intention in the banking sector of Mirpur Division, with workplace incivility examined as a moderating factor. Data were collected from 150 male and female employees through questionnaires, achieving a 75% response rate from 200 distributed forms. Findings indicate that higher job stress is strongly associated with increased turnover intention, while workplace incivility intensifies this relationship. This highlights the necessity for banks to implement stress management strategies and cultivate a supportive environment to reduce employee attrition.</p>
<p>Keywords:</p>	<p>Job Stress, Turnover Intention, Workplace Incivility</p>



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Introduction

Job stress refers to an employee's response to job demands that exceed their capabilities or available resources. High stress levels can lead to diminished performance, increased errors, absenteeism, and eventual turnover. In the banking sector, employees face constant pressure to meet performance targets, which can erode confidence and create a stressful work environment.

Stress is not inherently negative; mild stress can motivate employees, but prolonged or unmanaged stress has adverse effects, including mental and physical health issues. Within banks, continuous organizational and technological changes add to employee challenges. Persistent pressure may lower employees' morale and increase turnover intentions.

Employee turnover, as defined by Abelson (1987), reflects an employee's intention to leave the organization, which may include thoughts of quitting or actively seeking other opportunities. Previous studies indicate that organizational and individual factors influence turnover. Workplace incivility—rude or disrespectful behavior—can exacerbate these effects by reducing job satisfaction and psychological safety.

This study addresses the following research questions:

1. How does job stress influence turnover intention in the banking sector?
2. Does workplace incivility moderate the relationship between job stress and turnover intention?

The primary objective is to provide actionable insights for reducing turnover through stress management and fostering a respectful workplace culture.

Literature Review

Research on job stress and employee turnover intention highlights the significant role of workplace conditions, organizational expectations, and interpersonal dynamics in shaping employees' decisions to remain or leave. Job stress emerges when job demands exceed an individual's coping resources, resulting in physical and psychological strain (Leka et al., 2004). Stress can manifest as eustress—positive and motivating—or distress—negative and detrimental to performance and health (Selye, 1974). In the banking sector, continuous deadlines, client pressures, and strict performance targets commonly lead to distress.

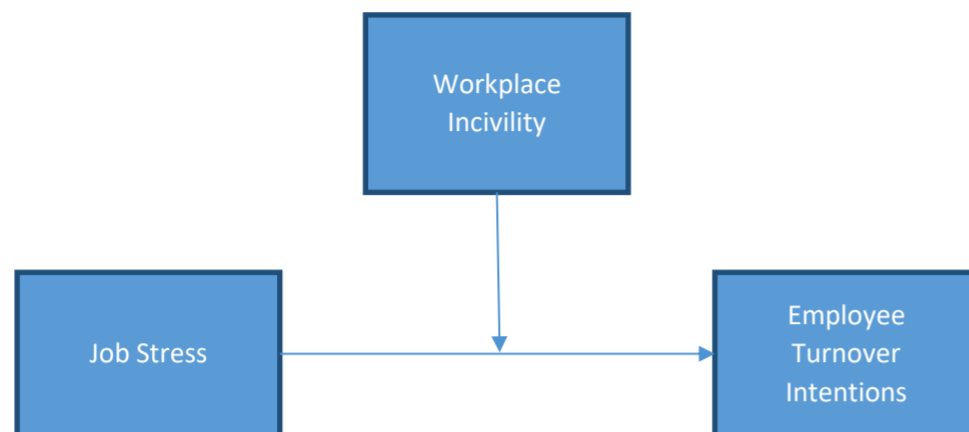
High job stress has been repeatedly linked to turnover intention. Employees facing heavy workloads, ambiguous roles, and insufficient support frequently experience declining job satisfaction and commitment, which can culminate in voluntary resignations or involuntary separations (Adebayo et al., 2011; Bakker et al., 2003). Turnover intention, described as an employee's conscious plan to exit an organization (Mobley, 2011), imposes costs through recruitment, training, and loss of institutional knowledge (Samuel, 2012).

Workplace incivility further exacerbates the relationship between job stress and turnover. Incivility is characterized by low-intensity, norm-violating behavior such as rudeness or dismissiveness (Andersson & Pearson, 1999). Even subtle incidents can accumulate, harming employees' psychological well-being and increasing the likelihood of disengagement and burnout (Caza & Cortina, 2007; Miner et al., 2012). Studies show that environments where incivility is tolerated contribute to stronger turnover intentions, particularly when coupled with high job stress (Torkelson et al., 2016).

Organizational culture and leadership are pivotal in addressing both stress and incivility. Supportive leadership, open communication, and fair practices help buffer negative effects, while unsupportive environments amplify them. In high-stakes banking environments, cultivating respectful workplaces is essential to retain talent and sustain performance.

In conclusion, literature consistently establishes that job stress is a key predictor of turnover intention, and workplace incivility moderates this relationship by intensifying employees' desire to leave. This study extends existing research by examining these dynamics within the banking sector of Mirpur Division, providing evidence for strategic interventions to enhance employee retention.

Research Model



Hypothesis

H1: Job Stress is significantly associated with employee turnover intentions.

H2: Moderating role of workplace incivility between job stress and employee turnover intention.

Methodology

Research Design and Approach

A quantitative, cross-sectional design was used. Data were collected via a 5-point Likert scale questionnaire to measure job stress, turnover intention, and workplace incivility.

Population and Sample

The study targeted employees from major banks in Mirpur Division, including Allied Bank Limited, Habib Bank Limited, United Bank Limited, and National Bank of Pakistan. A total of 150 valid responses were analyzed.

Reliability

Cronbach's alpha confirmed the reliability of the scales: Job Stress ($\alpha = 0.809$), Turnover Intention ($\alpha = 0.774$), and Workplace Incivility ($\alpha = 0.717$), reflecting strong internal consistency.

Results (Tables Converted to Descriptive Form)

Demographics

Respondents were primarily between 26–50 years of age. About 38.7% were 26–30 years, 30% were 31–40 years, and 31.3% were 41–50 years. Gender distribution was 48% male (72 employees) and 52% female (78 employees). Educationally, 17.3% held a bachelor's degree, 50.7% a master's, and 32% an MS degree.

Descriptive Statistics

- Job stress scores ranged from 1.14 to 5.29 (Mean = 3.57, SD = 0.87).
- Turnover intention ranged from 1 to 6.40 (Mean = 3.58, SD = 0.90).
- Workplace incivility ranged from 1.40 to 5 (Mean = 3.30, SD = 0.84).

These indicate moderate stress and turnover intentions.

Correlation Analysis

A strong positive correlation ($r = 0.472$, $p < 0.01$) was found between job stress and turnover intention. Workplace incivility showed a weaker positive correlation with turnover ($r = 0.161$, $p < 0.05$) and a negligible negative correlation with job stress ($r = -0.063$).

Regression Analysis

Regression results show that job stress significantly predicts turnover intention ($\beta = 0.472$, $p < 0.01$), explaining 22.3% of variance. A 1-unit increase in stress results in a 47% rise in turnover intention.

Moderation Analysis

Workplace incivility strengthened the stress-turnover link. At low incivility levels, stress had a higher effect (0.7852) than at high incivility levels (0.2064). The interaction contributed an additional 5.5% variance ($p < 0.01$), confirming the moderating role of workplace incivility.



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Discussion

The findings affirm that job stress significantly drives turnover intention in the banking sector. Employees experiencing persistent pressure are more likely to seek alternative employment. Furthermore, workplace incivility amplifies this effect, as employees exposed to rudeness or disrespect have a stronger desire to leave.

This highlights the need for banking institutions to:

1. Introduce stress management and wellness programs.
2. Promote work-life balance and supportive leadership.
3. Implement policies to prevent and address incivility.

Conclusion

This study demonstrates that reducing job stress and creating a civil workplace can significantly lower turnover intention. A positive organizational climate is essential for retaining skilled employees and improving overall performance.

Limitations and Future Research

The study was limited to 150 respondents in Mirpur Division using convenience sampling. Future studies could use longitudinal designs, larger samples, and include comparative analysis across industries to enhance generalizability.

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