The Influence of Intention to Leave Towards Employee Engagement among Young Bankers in Malaysia

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Abstract
The purpose of the study is to investigate the influence of intention to leave towards employee engagement among young employees, in the perspective of Malaysian commercial banks. The study distributed 450 questionnaires to young bankers who are employed with commercial banks in Malaysia through “Drop off” and “Pick up” method. The method was employed due to the confidentiality practiced by the banks. This method of survey distribution was proven effective whereby 412 responses were gathered which demonstrated 91.8% response rate. Descriptive, frequency, correlation coefficient and multiple regression analysis were conducted in this study, and the findings showed that intention to leave only make minimal unique contribution towards employee engagement in the perspective of young bankers in Malaysia.

Keywords: intention to leave, employee engagement, young bankers

1. Introduction
HR practitioners and HR management team of commercial banks in Malaysia have aggressively looked for solutions to manage the work attitude of young employees which has led to high turn-over. The high turn-over has caused low productivity and indirectly has affected strategic planning of the industry. Previous studies (Markos & Sridevi, 2010; Lucey, 2009; Smythe, 2007) investigated relationship between employee engagement and performance management. However, study to investigate the influence of intention to leave towards employee engagement is still dearth. This study is intended to fill the gap and thus contribute to the world of knowledge by unfolding the influence of intention to leave towards employee engagement. Findings from the study are intended to assist Human Resource management team of commercial banks in Malaysia through disclosure of relationship between the two variables in the perspective of young bankers in Malaysia.

1.1 Banking Industry in Malaysia
Bankers refer to officials or persons who are officers or executives working in a bank (Collins, 2009). Banks are known for its significance as financial institutions in every country because of the role in controlling the sustainability of economic growth (Coelho-Rodriguez, 2001). Banks play an important role because they manage financial services such as credit extensions, deposit taking and payment services which are essential to the well-functioning of the country’s economy (Hupkes, 2000; Goodhart, Goodhart & Charle, 1998). Banking groups’ entity comprises of commercial banks, investment banks, Islamic banks, insurance and unit trust. The business of a bank evolved around financial matters such as long-term assets, such as loans against short term and highly liquid liabilities. Examples of liquid liabilities are deposits and special financial services in the form of credit extensions, deposit taking and payment services (Coelho-Rodriguez, 2001).

Given the banks’ important roles and responsibilities, they are placed as highly regulated institutions whereby all rules, policies and procedures practiced are in accordance to the BAFIA act (1989) supervised by the Central Bank (Bank Negara Malaysia). Being positioned as a highly regulated institution, banks are not allowed to practice flexibility in their daily operations due to some risk factors that they have to manage. These have somehow hindered young employees’ to become engaged in employment with banks. Banks also operate long working hours which has further decreased the engagement level among young bankers as this cohort values “work life balance” and is reluctant to spend long hours in office after the normal working hours (Smola & Sutton, 2002). As a result of this, there is a missed-match of job requirement in banking vis-à-vis the character of
young employees due to the nature and behavior of the young generation and therefore, leading towards high intention to leave among young bankers.

Findings from this study are intended to assist banks in implementing the right strategy to engage and reduce the intention to leave among young bankers (Gruman & Saks 2011) and ultimately guarantee well-functioning and stability of the country’s economic situation (Coelho-Rodriguez, 2001).

1.2 Characteristic of Young Employees

Young employees refer to the youngest cohort in workforce or better known as generation Y (Gen Y) and born in the year 1980 to 2000 (Kupperschmidt, 2000). The cohort possessed different characteristics and culture towards employment and are known for higher intelligence level compared to the previous cohort (Bingham, 2009). Among the different characteristics that they have towards employment are, no loyalty towards organizations, always looking for new excitement in performing work (Smola & Sutton, 2002) and demand frequent changes in task given (Shaw & Fairhurst, 2010). A study by Twenge, Zhang & Im (2004) found that young employees showed high external locus of control and they seek freedom and flexibility in the workplace. The young employees only get motivated to do work when they are given the freedom to perform work according to what and how they wish to do it (Meier, Stephen & Crocker, 2010). According to the Department of Statistic Malaysia (2011) the number of graduates from IPTA and IPTS entering the workforce is increasing dramatically as illustrated in Table 1.0.

Table 1. Statistic of young graduates from universities in Malaysia

<table>
<thead>
<tr>
<th></th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduates</td>
<td>56,874</td>
<td>75,014</td>
<td>71,303</td>
<td>78,985</td>
<td>80,036</td>
<td>84,225</td>
</tr>
</tbody>
</table>

Based on the statistics, it showed that many young employees entering the workforce and banking industry is of no exception. The young employees will be taking over the roles and responsibilities from senior employees and responsible to materialize the objectives of organizations. Therefore, it is important to give full emphasis on the characteristic of the young employees in ensuring successful future development.

1.3 Intention to Leave

Strong intention to leave has dramatically caused high turnover among employees in many industries these days. Resulting from turn over, organizations these days face challenges in terms of managing the significantly increased in cost for new hirers, for example training are required and tremendous decrease in productivity due to the low morale of the staff who choose to stay in the organization. Previous studies found that it requires 45 to 60 days to replace the vacant position and time to train new employee in their jobs (Chen, Ching, Wang, Hwa, & Chu, 2010). With the high turnover due to the demographic changes, mergers and the different needs of different generations in the workforce, organizations are forced to search for individual development, flexibility in working hours and allocate rooms for creativity and influence on decision making become increasingly important factor in trying to reduce the intention to leave among young employees (Pook, 2011).

Young employees are known for their characteristic of frequent employment changes or “job hoppers”. Deal (2007) found only 20% of young employees who are already in employment are engaged with the organizations while others will “job hop” after being employed for 3 years. In the exit interview, most employees disclose the reasons for leaving are due to meeting their demand of frequent changes (Shaw & Fairhurst, 2010) and looking for new excitement (Smola & Sutton, 2002). Menefee and Murphy (2004) found that the main reason for young employees having high level of intention to leave organizations are dissatisfaction with pay, dissatisfaction with management, inadequate opportunity for career-related skill development, dissatisfaction with benefits, uncomfortable work environment and conflicts with manager or co-workers (Szamosi, 2006).

1.4 Importance of Employee Engagement

Employee engagement is defined as an individual involvement, satisfaction and enthusiasm for work (Harter, Schmidt & Hayes, 2002). Employee engagement is a new construct which carries a vast scope. The definition differs from previous concepts such as commitment, organizational citizenship behavior and job satisfaction because employee engagement involves both employee and employer, while the previous concept focused on employees alone (Rafferty et al., 2005). Another definition by Macey, Schneider, Barbara and Young (2009) posited employee engagement as one of the key determinants to acquire good employee performance. Gruman
and Saks (2011) argued that employees can assist in materializing the organization's success and competitiveness once they are engaged. Engaged employees are loyal and stay longer in the organizations (Smola & Sutton, 2002). As such, the employees are capable to acquire more tacit knowledge through long service and this knowledge will transform them into multi-skilled employees (Bates, 2004; Baumluck, 2004; Harter, 2002; Richman, 2006).

Engagement is a mode of work attitude. Employees with this attitude produce higher productivity are obliged and fair in performance (Alan, 2011). They also show lower intention to leave the organizations (Schaufeli & Bakker, 2004). Employees who have high intention to leave may become disengaged and stimulate a tendency to reduce their performance and become less productive which ultimately may cause problem for the organization to sustain (Duan, Lam, Chen, & Zhong, 2010). Hence, based on the above arguments, it shows that engagement is negatively related to intention to leave.

Schaufeli and Salanova (2007) found that engagement can be one of the remedy to curb turnover. To date, turnover has become a major concern to Human Resource (HR) managers in Malaysia. A report from Hewitt Associates Consulting in 2011, indicated that Malaysia is placed the highest, i.e., 14.4% compared to other countries in South East Asia in terms of turnover rate. The domino effect from turnover saw knowledge loss within the organization, loss of established connections with customers and possible to bring down the morale of employees, who opt to remain with the organization, due to loss of team members (Joiner, Bartram & Garreffa, 2004).

Shaw and Fairhurst (2010) reported that the longest period for the younger generation to remain in organizations is 2 years after which they will move due to promotion and career development opportunities. This shows that level of employee engagement among young employees are reducing and could possibility leading to feeling of intention to leave. Therefore, scholars observed and concluded that the phenomena of “job hop” among young employees are the result of low level of engagement and strong feeling of intention to leave the organization (Smola & Sutton, 2002). As such, employee engagement is very important because it touches the aspect of citizenship, loyalty, commitment and belonging of employees in the organization. Organizations which are successful in creating a place where employees feel valued, recognized, appreciated and supported will result in strong employee engagement and low feeling of intention to leave (Tolbize, 2008).

Based on the arguments on intention to leave and employee engagement, hypothesis below is formed:

**Hypothesis 1:** The distinctive attitude of the young bankers will influence an increase in intention to leave and result in low level of employee engagement.

### 2. Methodology

The objective of the study is to investigate the relationship between intention to leave and employee engagement among the young bankers of commercial banks in Malaysia. Primary data was gathered through survey questionnaire. There were 450 survey questionnaires distributed at various commercial banks in Klang Valley which resulted in 412 respondents, i.e., 91.8% response rate. The young bankers aged were between 23 to 30 years old and most of them were very new to the organizations.

The confidentiality of banking institutions has press for the study to use “drop-off” and “pick-up” method whereby the questionnaires were left and collected upon its’ completion. This approach was also adopted because visitors are not allowed to have direct and close contact with bankers other than official matters. To accommodate the method, a coordinator was appointed at each bank to coordinate the overall process of distributing and collecting the completed questionnaires. The timeline for the subsequent visit to collect the questionnaires was 2 weeks after distribution, as agreed between the researcher and all the coordinators.

The independent variable in this study was intention to leave and the dependent variable was employee engagement. For intention to leave, 8 items were used to measure the dimension and 11 items were used to measure employee engagement. The measures used for both intention to leave and employee engagement were entered in the survey questionnaire and were adopted and adapted from Maertz and Campion (2004) and Saks (2006). Measurements for all the items were inspected using 7 points Likert-scale.

Below were the items used in the questionnaire to measure the intention to leave.

- I am planning to search for a new job during the next 12 months.
- If I have my own way, I will not be working for this organization one year from now.*
- There are other comparable jobs available.
- I am attracted to opportunities somewhere else.
I believe that I could easily find an equal or better job.

I feel that I might lose valuable experience if I leave this organization.*

I feel that I owe the organization because it has supported me.*

I feel obligated to stay in this organization.*

(* Reverse coded items)

Below were the items used to measure employee engagement.

- I am proud and happy to work for this organization.
- I trust my colleagues and senior management.
- This organization provides enough opportunities for me to be able to learn and grow.
- This organization makes me feel important.
- I understand and uphold the mission and the vision of the organization.
- Sometimes I am so into my work that I lose track of time.
- My mind often wanders and I think of other things when doing my work. *
- I feel very little loyalty to this organization.*
- I would accept almost any type of assignment in order to keep working for this organization.
- I am proud to tell others that I am part of this organization.
- I am expecting to put in a great deal of effort beyond that normally expected in order to help this organization

(* Reverse coded items)

The data collected were analyzed using SPSS version 18.0 whereby descriptive analysis, frequency analysis, correlation coefficient and multiple regression analysis were performed.

3. Findings

On the demographic layout of the respondents, out of 412 respondents, 42.1% were male young bankers and 57.9% were female young bankers. On ethnicity statistic, the largest participation came from the Malays i.e., 73.6%, 19.9% Chinese and the remaining constituted of Indians and others. On the level of education, statistic showed that most of the respondents were university graduates with bachelors’ degree, i.e., 75.1%. On marital status, 75.1% of the respondents were single. Majority of the respondents were employed as executives in the banks, showed by the 76.5% on statistic. Due to being new in workforce, only 10.9% of the respondents have been promoted to senior executive positions and 4.8% were faster enough to be promoted to the assistant manager positions.

On tenure, most of the respondents have been with the banks for less than a year, i.e., 57.1%. While 29.1% revealed that they have been with the banks between 1 to 3 years. The questionnaire also requested respondents to indicate the tenure of their employment with previous employer. From the feedback, it was found that 37.3% of the respondents spent less than 1 year with the previous employer, 32.7% spent between 1 to 3 years in the previous employment and 20.8% said that this was their first employment. In terms of remuneration, only 14.5% earned below RM2,000.00. Most of the respondents i.e., 50.4% were paid between RM2000.00 to RM3000.00 per month and 20.3% earned RM3000.00 to RM4000.00 per month. Table 2 illustrates the result from descriptive analysis on the mean of both intention to leave and employee engagement items. Scores obtained “There are other comparable jobs available” item3 was rather high i.e., 4.98 while for employee engagement measurement items, highest score was found for item “I am expecting to put in a great deal of effort beyond that normally expected in order to help this organization” with a score of 5.38. This indicated a strong intention to leave and lower engagement level among young bankers of Malaysian commercial banks.

Factor analysis was performed on the data and 1 item was dropped from intention to leave dimension while all of the items from employee engagement were remained. Reliability test was conducted on the data to measure the internal consistency of scale with the samples. Findings from reliability test shows that Cronbach’s Alpha for employee engagement item was 0.83 which explained respectable amount of variance explained by the internal consistency reliability of scale with the sample. As for intention to leave, Cronbach’s Alpha was at 0.72 which also indicated a good internal consistency reliability of scale with the sample (Pallant, 2011).

Correlations analysis is a method used to describe the strength and direction of the linear relationship between
two variables. Since two variables used were continuous variables, Pearson Correlations was found to be appropriate (Pallant, 2011). Results are illustrated on Table 3 below. Most of items measuring intention to leave are negatively correlated to employee engagement. Item that measured the plan of the young bankers to look for other jobs in the next 12 months gained the highest score, i.e., 3.93. This item explained 39.3%, indicated strong relationship between intention to leave and employee engagement. Finally, multiple regression analysis was conducted. R-Squared value was at 0.11 which illustrated 11.2% of variance in employee engagement explained by the study model. From the ANOVA table generated, it showed that the model is significant with the value obtained at 0.000. Beta \(\beta\) under standardized coefficients showed a value of -0.334 which explained that intention to leave make less unique contribution to employee engagement. The negative sign however helped explained that intention to leave is negatively correlated to employee engagement.

Table 2. Result of descriptive analysis on items measuring intention to leave and employee engagement

<table>
<thead>
<tr>
<th>Items to measure intention to leave</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am planning to search for a new job during the next 12 months.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>3.86</td>
<td>2.022</td>
</tr>
<tr>
<td>If I have my own way, I will not be working for this organization one year from now. *</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.28</td>
<td>1.857</td>
</tr>
<tr>
<td>There are other comparable jobs available.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.98</td>
<td>1.613</td>
</tr>
<tr>
<td>I am attracted to opportunities somewhere else.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.39</td>
<td>1.754</td>
</tr>
<tr>
<td>I believe that I could easily find an equal or better job.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.61</td>
<td>1.612</td>
</tr>
<tr>
<td>I feel that I might lose valuable experience if I leave this organization.*</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>3.66</td>
<td>1.734</td>
</tr>
<tr>
<td>I feel that I owe the organization because it has supported me.*</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>3.65</td>
<td>1.651</td>
</tr>
<tr>
<td>I feel obligated to stay in this organization.*</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>3.53</td>
<td>1.705</td>
</tr>
</tbody>
</table>
| * Reverse coded item

<table>
<thead>
<tr>
<th>Items to measure employee engagement</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am proud and happy to work for this organization.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>5.15</td>
<td>1.24</td>
</tr>
<tr>
<td>I trust my colleagues and senior management.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.95</td>
<td>1.26</td>
</tr>
<tr>
<td>This organization provides enough opportunities for me to be able to learn and grow.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>5.17</td>
<td>1.35</td>
</tr>
<tr>
<td>This organization makes me feel important.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.72</td>
<td>1.35</td>
</tr>
<tr>
<td>I understand and uphold the mission and the vision of the organization.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.88</td>
<td>1.22</td>
</tr>
<tr>
<td>Sometimes I am so into my work that I lose track of time.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>5.14</td>
<td>1.28</td>
</tr>
<tr>
<td>My mind often wanders and I think of other things when doing my work. *</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>3.98</td>
<td>1.66</td>
</tr>
<tr>
<td>I feel very little loyalty to this organization.*</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.21</td>
<td>1.70</td>
</tr>
<tr>
<td>I would accept almost any type of assignment in order to keep working for this organization.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>4.64</td>
<td>1.50</td>
</tr>
<tr>
<td>I am proud to tell others that I am part of this organization.</td>
<td>412</td>
<td>1</td>
<td>7</td>
<td>5.21</td>
<td>1.34</td>
</tr>
</tbody>
</table>
| I am expecting to put in a great deal of effort beyond that normally expected in order to help this organization * Reverse coded item

93
Table 3. Summary of Pearson correlation analysis

<table>
<thead>
<tr>
<th>Employee engagement</th>
<th>Items measuring intention to leave</th>
<th>Correlation coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engagement</td>
<td>I am planning to search for a new job during the next 12 months.</td>
<td>.-393</td>
</tr>
<tr>
<td></td>
<td>If I have my own way, I will not be working for this organization one year from now. *</td>
<td>.247</td>
</tr>
<tr>
<td></td>
<td>There are other comparable jobs available.</td>
<td>-.089</td>
</tr>
<tr>
<td></td>
<td>I am attracted to opportunities somewhere else.</td>
<td>-.346</td>
</tr>
<tr>
<td></td>
<td>I believe that I could easily find an equal or better job.</td>
<td>-.149</td>
</tr>
<tr>
<td></td>
<td>I feel that I might lose valuable experience if I leave this organization. *</td>
<td>-.210</td>
</tr>
<tr>
<td></td>
<td>I feel that I owe the organization because it has supported me. *</td>
<td>-.216</td>
</tr>
<tr>
<td></td>
<td>I feel obligated to stay in this organization. *</td>
<td>-.261</td>
</tr>
</tbody>
</table>

Result for $r$ is at -0.334, indicated that the relationship between intention to leave and employee engagement was ranked at medium strength according to Pallant (2011) and negatively correlated. Pallant (2011) defined rank of correlation between variables as follow:

- 0.1 to 0.29 – Small
- 0.3 to 0.49 – Medium
- 0.5 to 1.0 – Large

Therefore, it can be concluded that small increase in intention to leave led to high level of employee engagement. Further investigation was conducted to support the above findings using calculation of coefficient of determination of employee engagement and intention to leave. The result of 11% shared variance indicated that small amount of variance in intention to leave helped explained respondents’ score in employee engagement.

A one-way ANOVA was also conducted in this study to examine whether the population means of the five participated banks were equal and can be generalized (Table 4). The one-way ANOVA was used to compare two or more means and investigate whether there are any reliable differences among them (Pallant, 2011). This dependent variable was employee engagement and due to that, the one-way ANOVA was conducted only on the dependent.

One-way ANOVA is a set of analytical procedures which is based on comparison of two estimates. The first estimate derives from differences of score within each group and the second estimates derives from differences in group means which is considered as the replica of group differences including errors. If no differences were found in the two estimates, it can be concluded that the entire group means come from the same sampling distribution (Pallant, 2011).

Table 4. Summary of ANOVA analysis

| Summary of ANOVA on Banks with Employee Engagement as Dependent Variable |
|---------------------------|---------------------------|
| Levene’s test for homogeneity | F-Ratio | Significant value |
| Banks                     | 0.296        | 4.62        | 0.001         |

Note: *$p < .05$*

Output from ANOVA showed that, the homogeneity assumptions has not been violated. According to Pallant (2011), Levene’s test for homogeneity of variances that test whether the variance in scores is the same for all groups and if the value is greater than .05, than the assumption is not violated. The result was found to be at .296 and hence, the assumption is not violated. Next the $F$-probability value. Which showed the outcome from variance between groups divided with variance within each group (Pallant, 2011). The study found that there was a statistically significant difference at the $p < .5$ level for the five banks in employee engagement $F(4, 408) = 4.6,$
Since the population means for all five participating banks were almost equal, one can reasonably confident to conclude that the participating banks in the study were from the same population and all the data gathered were permissible to be pooled together to undergo subsequent statistical analysis.

4. Discussion

The results from the study indicated that intention to leave is negatively correlated with employee engagement, proved by the beta (β) standardized coefficient value. It further confirmed that intention to leave has less unique contribution to employee engagement in the perspective of the young bankers in Malaysian commercial banks. The findings supported the hypothesis that an increase in intention to leave among young bankers resulted in low level of employee engagement towards banks.

One of the factors that contributed to support the hypothesis is that, young bankers who are from generation Y possess different characteristic compared to the previous cohort in the workforce. They are known for the ability to multitask, less loyalty, enjoy freedom at work and dislike formality with standard work station (Smola & Sutton, 2002). Banks, with a big role to play in managing the economic growth of the country, must ensure confidentiality and must be able to anticipate risk at every second. Therefore, there is obviously a “mis-match” in the working culture of the young bankers’ vis-à-vis the job requirements in commercial banks and as such contributes to the increase in intention to leave and reduce the level of engagement among them.

Young bankers see many comparable jobs elsewhere and this perception has contributed to the low level of employee engagement. The increase in employment opportunity in Malaysia from all industries nowadays has created more rooms for “employment choices” among the university leavers. The phenomena have indirectly transformed the young employees into a “choosy” person when choosing a career. This is also in tandem with the characteristic of the generation Y as “me oriented” (Smola & Sutton, 2002) and therefore choosing the career must suits “me” character rather than “a person adapting to the nature of work”. As a result, high intention to leave begins to develop and the level of engagement starts to reduce due to the mismatch between natures of work vis-à-vis character.

Findings also disclosed that young bankers are attracted to opportunities elsewhere. This attitude complements the character of generation Y that wish to work in organizations that allow them to perform their work on their own freedom with autonomy, own pace and own time (Martin, 2008). Hence, banks that operate with rigidness on work procedure due to its legacy system gained high intention to leave and less engagement from young employees. This diverted the young bankers’ attention and attracted them to other job opportunities. Smola and Sutton (2002) posited that the young employees possess the behavior of “job hopper” and the rigidness of banks’ operations has further stimulated the young bankers to develop this work attitude.

5. Conclusion

The distinctive work attitude among young employees at workplace is caused by the different character of that generation i.e., Generation Y. The different attitude towards work has led to high intention to leave among young bankers due to the nature of work at Malaysian commercial banks. Known for highly regulated body, banks are not able to compromise on risk and confidentiality issues. Given that, the rigidness of work procedure and legacy system in performing work has curbed the freedom wished by the young bankers. This phenomenon has enticed them to leave and this leads also to low engagement level at work. The study found that in Malaysian commercial banks perspective, young bankers have strong intention to job hop and are constantly looking for greener pasture elsewhere. Based on the findings, Human Resource (HR) management team of Malaysian commercial banks need to strategize attractive employment package without compromising on the risk and confidentiality of the institutions, to engage the young bankers and reduce the intention to leave among them.

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Council of Nurses Geneva, 3, 211-220.


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