

**IMPACT OF PERCEIVED HUMAN RESOURCE PRACTICES (HRM) ON EMPLOYEE
TURNOVER INTENTION WITH MEDIATING ROLE OF JOB SATISFACTION:
EVIDENCE FROM ISLAMIC BANKS OF LAHORE, PAKISTAN**



Thesis Submitted to

The Superior College, Lahore

In Partial fulfillment of the

Requirement for the Degree of

Master in Business Administration

BY

MAIRA IMTIAZ

Roll No. MBIW-F16-054

Session: 2016-2018

The Superior College (School of Management Sciences), Lahore

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DEDICATION

This piece of work is dedicated to my family. A special feeling of gratitude to my beloved
parents

“IMTIAZ AHMED & UZMA IMTIAZ”

Who always pray to my success, their words of encouragement and their untiring efforts helps
me to reach my Destiney

I also dedicated the fruit of my thoughts to my sisters who always encourage me

My loving and ever supporting brother

“MUHAMMAD BILAL”

Whose prayer, deep involvement and love always remain the cause of my success

Finally, I dedicated this thesis to my

Friend

For their love, affection, motivation and support

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MAIRA IMTIAZ

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LIST OF ABBREVIATIONS

T&D: Training and Development

C&R: Compensation and Rewards

OG: Organization Culture

JS:	Job Satisfaction
ETI:	Employee Turnover Intention
HRM:	Human Resource Management
SGC:	Superior Group of Collages
SPSS:	Statistical Package for Social Sciences
ANOVA:	Analysis of Variance
IV:	Independent Variable
DV:	Dependent Variable
MV:	Mediating Variable
HRD:	Human Resource Department
RBV:	Resource Based View
HRMP:	Human Resource Management Practices

ABSTRACT

The basic aim of this thesis was to investigate the mediating role of job satisfaction between HRMP (T&D, C&R, and OC) and employee turnover intention by taking Islamic Banking sector of Lahore, Pakistan. This study also discusses the association between

HRMP and ETI. To fulfill the objective of the research data was collected from Islamic Banking sector of Lahore, Pakistan through questionnaire. Chronbach Alpha was used to measure the reliability of the questionnaire by using SPSS-25. Regression analysis and Sobel test was used to measure the mediation among the HRMP and ETI. The results indicate job satisfaction having full mediation between HRMP and ETI. This study is helpful for the concerned authorities for future policy making in order to motivate and satisfy the employees. Furthermore, HRMP is the major factor to be focused by the organizations to motivate or decrease the level of ETI of the employees.

Keywords: Training and Development, Compensation and Rewards, Organizational Culture, Job Satisfaction, Employee Turnover Intention.

1. Introduction

1.0 Study Background

The idea of the research toward explores impact of perceived HRM practices on Employee Turnover Intention in ISLAMIC BANK (LAHORE). The study main point on HRM practices contain through explanation under the turnover between Managers and Employees within Lahore. HRM practices which include training and development, compensation and reward, ETI and mediating role of JS.

This sector present and examines and gave a plan of the examination basis, problem explanation, objective of the research, questions of the research, research hypothesis as well as rationale study. The background of the research shows the wide and slight range of the research that give out since leadership in moving the study. Statement of the problem defines the middle of the learning encouragement and insertion a border line about the study not including specifies the type of research received on. Objectives of the research and questions given that with particular regarding the primary reason and encourage benefit of the reviewer. Study hypothesis is formed from the literature review although major of the study is important and give in the study.

1.1 Research Background

Before the arrival of modern banking form, there was a system of direct finance where the owner of capital deals directly with the user of capital. So the investors were trade with the investors directly. With the passage of time, there was detected a fast development in employment and industrialized industries and that main to an enflamed right in their fiscal needs (Woelfel& Charles 1993). Straight supporting appeared to be incapable to fulfill the

fiscal necessities of the stakeholders at this phase and banks came into being to facilitate financial transactions between savers and investors. Now banks are dealing in various transactions like delivery, gathering, moving, giving, loaning, devoting and many more in order to facilitate and achieve excellence in their consumer's insights. (Woelfel & Charles 1993)

1.2 Problem Statement

This study has been conducted to find out the impact of Perceived HRM practices (Training & Development, Compensation and rewards, with mediating variable of job satisfaction) employee turnover intention in the Islamic banking sector of Lahore. The massive settlement of correctly supervision person reserve cannot be above emphasizing. Appropriate HRM policy and practice of several of these banks can be credited to the non-survival of HRM specialist or HRM department.

Study set up essentially a helpful connection among an association's HRM hones. The greater ingredient of these banks don't realize and achieve of appropriately industry through human benefit with the way depart planning in the hand of stripe directors with maximum administrative employees who be non-HRM authorities to execute or actualize techniques, approaches, methodology, activities and practices. The estimation of properly regulating HR is misplaced toward such Islamic banks

HRM in favor of banks, especially in explanation of the method that keeping cash be an examine society. Civilization of nation and organization of danger be two input challenge standing up to bank. How you supervise the all-inclusive community also you manage the threats

choose your accomplishment in the dealing with a record business. Competent risk organization may not be possible without compelling and capable work.

1.3 Research Objectives

- a. To analyze association between HRM Practices i.e. T&D, C&R, ETI and mediating variable JS.
- b. Studying the impact of Perceived HRM practices on ETI with mediating role of JS in Islamic Banking of Lahore.
- c. Find out the different research workings that included the complete in the region of perceived HRM practices on ETI with mediating role of JS in Islamic Banking of Lahore, Pakistan.

1.4 Research Questions

- a. What is the relationship of perceived HRM practices with employee turnover intention and training and development, compensation and reward, with mediating role of job satisfaction?
- b. What is the impact of perceived HRM practices in Islamic banking and its effect on employee turnover intention with mediating role of JS?
- c. Is there is a significant relationship between T&D, C&R, mediating variable JS and ETI?

1.5 Hypothesis

Employee T&D

H0: Training and Development is no significant association between T&D and ETI.

H1: Training and Development is a significant association between T&D and ETI.

Employee Compensation and Reward

H0: Compensation and Reward is no significant association between C&R and ETI.

H1: Compensation and Reward is a significant association between C&R and ETI.

Employee Job Satisfaction

H0: Job Satisfaction is no significant association between JS and ETI.

H1: Job Satisfaction is a significant association between JS and ETI.

1.6 Study Rationale

The exploration object is toward give superior comprehension during the connection of adequacy personality asset rehearses under worker turnover goal into Islamic Banking of Lahore. It will give helpful Information of connection between representative turnover aim and Training and improvement pay and reward, association culture and occupation fulfillment. The motivation behind this investigation will assist peruses with bettering comprehend and use as a guide or data to numerous Islamic Bank in Lahore in regards to the relationship of powerful saw human asset rehearses on worker turnover aim. It will likewise give scope of arrangement toward worker turnover expectation in Islamic Bank of Lahore. Subsequently, it empowers loads of Islamic Bank to recognize what are the main considerations to be utilized to turnover goal their workers during saw HRM practices.

2. Literature Review

2.0 Introduction

Literature review's objective is to detect secondary data from already conducted research, which are associated to this research topic. This study is conducted to know the views of different researchers about the ETI, T&D, C&R, and JS.

2.1 Concept of (HRM)

From a key point of view, resource based view (RBV), recommends that asset preferred position of significant information, one of a kind ranges of abilities, and basic leadership capacity result in an association's upper hand inside the commercial center (Off stein et al., 2005). The RBV was initially planned to move from an authoritative item viewpoint to an asset point of view to all the more likely clarify key administration of business. This methodology expects that assets exist heterogeneously with firms and there is a noteworthy expense for the exchange of assets. These two attributes quick upper hand (Gowen III and Tallon, 2005).

The RBV's major feeling holds that just assets that are important, uncommon, supreme and feasible are fit for producing prevalent execution. Such assets are thought to be key and immaterial resources not withstanding dishonor and unmistakable resources (Galbreath, 2005; Fahy, 2002). As needs be, inside the most recent two decades, there have been various vital improvements in the writing adapting to issues concerning the administration of HR (Haris and Ogbonna, 158); and specialists have recommended that the HR work is a hierarchical asset that can, and should, add to the firm level upper hand and esteem creation (Rochling et every one

of the, 2005). Thusly, from an asset based view, a proper HR framework makes and creates authoritative abilities that progress toward becoming wellsprings of upper hand (Lou and Ngo, 2004).

Studies explain HRM acting a crucial position inside formulate and imposing managerial method. Myloni et al., (2004) observed to still HRM be able to be a visible because an element of the general policy of the rigid.

The majority study indicates to HRM be essential into arrange used in favor of employer toward obtain organizational fulfillment (Barney, 1991; Jackson and Schuler, 2000; Prefer, 1994). Usually, HRM taken into consideration toward essential into arrange used for employer toward gain its achievement with the aid of permitting the enterprise to sustain aggressive benefit. Literatures, scheduled planned HRM still imply to HRM practices plus structures make a contribution toward the introduction constant violent benefit used for compact.

Since an answer, its miles vital to a company undertake HRM practices to employ its personnel. A numeral of researchers has firm a high-quality effect of HRM on organizational overall act. As an example, Becker and Gerhart (1996), Becker and Huselid (1999), and Dyer and Reeves (1995) experiential studies located to corporations which support HRM practices through the industry method force obtain advanced consequences. MacDuffie (1995) study international vehicle meeting flora discovered to a few HRM practices be associated with efficiently plus exceptional of the industry.

2.2 Hypothetical Issues on HRM:

Speculations on person's organization have been separated, encountering such countless. Since the prospects of Taylorism, technical speculation, hypothesis X and hypothesis

Y cultivate the accomplishment with Elton Mayo's Hawthorne attempt begin an additional time of person's organization identified as person relatives. The season of work constrain organization surfaced have changed keen lying on the near day HRM. Starting now and into the foreseeable future, HRM has gotten the energy of various examinations delivering weights and stacks of disclosures that infrequently make practical dialogs and logical inconsistencies.

2.2.1 Definition of HRM

While the word HRM is extensive, the meaning of the word has stayed diverse plus abstract. Byars & Rue, (2006) therefore define HRM because: "As a system of activities and strategies that focus on successfully managing employees at all levels of an organization to achieve organizational goals"

The term (HRM) is a key, incorporated as well as reasonable method toward contract with the trade, improvement and success of the all-purpose people operational inside associations. To Boxall et al, (2007), it is the administration of job plus individuals regarding wanted finishes. Som, (2008) portrayed HRM as painstakingly composed mixes of such practices equipped regarding enhancing authoritative adequacy with thus improved execution results.

2.2.2 Theory and perspective of HRM

Here are a couple of speculations supporting the demonstration of HRM. Two of these theories; RBV and bent and impetus and chance hypotheses appear, apparently, to be the essentially noticeable speculative frameworks associated in the examinations that association HRM and various leveled execution. The RBV theory which blends thoughts from legitimate monetary angles (Penrose, 1959) and fundamental organization (Barney, 1991) has it that HRM

passes on incorporated an impetus through the crucial change of the affiliation's extraordinary, productive, flawed to duplicate and hard to alternate HR.

The RBV sets up that high ground no more lays in like manner resources advancement or economies of scale, since these are definitely not hard to mirror yet rather high ground is liable to the vital, unprecedented and costly and hard to-duplicate resources that stay with the HR of an affiliation. HRM's work is to ensure that the affiliation's HR meets those criteria.

The Ability, Motivation and Opportunity (AMO) theory also argues that the formula; $\text{Performance} = \text{Ability} + \text{Motivation} + \text{Opportunity to participate}$ provides the basis for developing HR systems that attend to employees' benefit, to be specific their expertise necessities, inspirations plus the nature of their activity. (Appelbaum et al, 2000; Bailey et al, 2001; Boxall and Purcell, 2003) HRM rehearses subsequently affect lying on person execution prompting in general hierarchical execution on the off chance that they energize optional endeavors, create aptitudes and furnish with the chance to present.

2.2.3 Herzberg Two Factor Theory (1959)

In 1959, Frederick Herzberg introduces the two-factor theory which is also known as the motivation-hygiene theory. Herzberg's theory states that there are certain factors that are related to the content of the job and provides satisfying experiences for employees. These factors are called motivators or satisfiers and include achievement, recognition, the work itself, responsibility, advancement, and growth. The theory states that, there are non-job-related factors that can cause dissatisfying experiences for employees. These factors are known as

hygiene factors or dissatisfy and include company policies, salary, co-worker relations, and style of supervision (Steers & Porter, 1991).

It must be noted that removing the causes of dissatisfaction (through hygiene factors) would not result in a state of satisfaction; instead, it would result in a neutral state (Herzberg, 1959). In spite of some criticism of Herzberg's two factor hypothesis, it is one of the prominent speculations used for directors around in the world. Likewise the three accentuation lying on identity-advancement, vocation administration with oversight knowledge contain relieve thought toward have developed from Herzberg's hypothesis (Mullins, 2010).

Use of this hypothesis in favor of administration is through expelling disappointing cleanliness factor, calm into the working environment might exist acknowledged, however they won't fill in as an inspiration for the worker. In this way, inspiration would just come to fruition because of the utilization of inherent components

A few exact examinations have exposed to, irrelevant factor, used for instance, alterer compose, huge related associations, agreeable place of work with manager stability are key for the turnover of representatives (Maertz and Griffeth, 2004). Keeping in mind the end goal to persuade representatives, they ought to be offered open doors for advancement, acknowledgment, obligation, self-awareness and accomplishment (Robbins and Judge, 2007). This infers, administration not depend on characteristic factors to impact representative turnover yet rather join both inherent and extraneous factors while thinking about a compelling methodology to hold workers.

2.3 HRMP

In the most recent decade, the HRM has proceed onward from a miniaturized scale center around individual HR practices to a full scale center around how Human Resource Management approach can add to the upper hand of the associations. For accomplishing upper hand the proficient workforce and HR rehearses are critical in association, since it assumes a central job in accomplishing an innovative and high-class items/administrations. In this way ETI in the association is astoundingly imperative.

HR rehearses in association increased greater consideration throughout the most recent years because of its viable effect on worker turnover aim. It is comprehended that great HR rehearses limits representative turnover aim. HR rehearses are fundamentally the authoritative exercises which are dealing with the group of human asset and guarantee that the workforce is locked in to satisfy the association's objectives. (Schuler and Jackson 1987)

It is more upheld by various scholastic researchers (Arthur, 1994; Huselid, 1995) that HR hones has their immediate effect on worker's practices and mentalities, which majorly affects hierarchical results. Essentially HR practices and strategies mirror the quality of connection among representative's and administration (Delery and Doty, 1996; Jackson and Schuler, 1995). Analysts (Arthur, 1994; Huselid, 1995; Koch and McGrath, 1996) showed that HR hone and successful corporate systems works next to each other and can prompt high conservation of its most valuable resources the representatives

Nowadays, to work for representative turnover aim has turned into the most vital component in numerous associations. ETI can be characterized as "Associations any willfully activity which can make such a persuading domain which can hold workforce for a long haul."

Chaminade (2007 referred to in Chibowa et al .2010). As indicated by Eskildsen and Nussler (2000) the associations comes up short, when they don't give organize significance to their workforce aim Most of the associations don't give careful consideration on staff turnover since it cost more. This comprises of both immediate and roundabout cost .First of all on account of ETI, when the association procure new staff, advertise rate pay ought to be given to them, which would be more than the past staff; cost of enlisting will likewise be another expense.

These costs come under direct cost, and the indirect cost is less productivity, lack of customer satisfaction, loss of intellectual capital and above all negative impact on reputation of the organization. So the organizations should take it so serious that ETI is very important for any organizations success and effective employee turnover intention systems would keep their profitable staff individuals, who are the advantage. This advantage will make any association, a market pioneer by maintaining the business in commercial center.

Thus in this study aims toward observe impact of HRM practices on ETI with mediating role of job satisfaction in Islamic Banking sector of Lahore, Pakistan. Through literature survey we found that the different HRM practices gives an impact on employee turnover intention in an organization. After reviewing the several articles we have selected three dimensions of HRM practices, T&D, C&R, with mediating role of JS and examine their impact on ETI. These three dimensions are taken as they are considered more important in reducing the ETI.

2.3.1 T&D

T&D in a general sense deals with the safe of can upgrade execution at individual, network and progressive levels. As the manner in which T&D one's capacity to make

a move, affiliations are right now logically getting the chance to be particular with HRM and in this way total change. Various leveled adapting, of course, insinuates the understanding, know-how, frameworks and practices. Honestly, getting ready and headway is one of the goals of human resource organization as it "effective methodology to process, decipher and react to both inside and outside data of a transcendently express nature. As per Easterby-Smith (1999), the development of the idea of authoritative learning is focal on the up to this point thought that earlier promotions of learning are watched out for its business centrality and are missing of experimental data on learning forms.

Here the meadow of human asset administration, preparing can be considered a standout amongst the most critical variable in human asset rehearses. Preparing and advancement is one of the human asset hones which can assist organization with gaining upper hands (Schuler and MacMillan, 1984). Carter (1999), had expressed that preparation and improvement is one of the vital components of human asset administration hones for the whole exertion which was worry in the association reengineering. Noe (2002), say that preparation is a strategy which can enable the workers from an association to procure work related information and aptitudes and furthermore enhance and changes the states of mind and practices of representatives with a specific end goal to meet the targets of associations. Noe et al., (2000), clarified preparing as a stage that given by an association to the representatives to permit them adapted more undertaking related capabilities. The capabilities are including abilities and information.

An official meaning of preparing and advancement is any endeavor to enhance present or future worker by expanding a representative's capacity to perform through adapting, more often than not by changing the worker's demeanor or expanding his or her aptitudes and

information. While preparing supposedly is the way toward conferring particular abilities, improvement is said to be the learning openings intended to enable workers to develop. As per (Armstrong 2001:543) preparing is the formal and orderly change of conduct through information which happens because of training, guidance, and improvement and arranged understanding. Preparing has the particular job in the accomplishment of an authoritative objective by joining the interests of association and the workforce (Stone R J. Human Resource Management, 2002). For preparing to bitterly affect execution, its plan and conveyance ought to be top nick.

T&D program accommodated workers can assist relationship with reducing the hindrances and expanded the abilities of association so as to accomplish the association vision and mission with powerful ways. Successful preparing can expand the association proficiency and generation (Harris, 1990; Sample, 1990; Tannenbaum, et al., 1991). Moreover, as per Joarder and Sharif (2011), preparing is one of the strategies to gain new learning and abilities which can enhance the standard of execution in the quick changing condition

As indicated by these creators, associations showing sharp understanding make arrangements for fulfilling the preparation needs of their present workforce. Cheng and Ho (2001) demonstrate that satisfactory preparing produces checked enhancements in representative correspondence and capability of exhibitions and additionally expanding maintenance time. Besides, when programs target relational abilities with collaborators, there are huge increments in benefit and also a more prominent number of revealed positive working connections that are framed. Additionally, preparing and instruction have been appeared to have a critical beneficial outcome on occupation association, work fulfillment, and authoritative duty (Karia and Asaari,

2006). In addition, poor execution audits because of lacking occupation preparing can deliver worker disappointment and strife.

Workers must be prepared on the grounds that preparation can assist them with fulfilling their own vocation needs and the necessities of the organization. Preparing can be arranged into undertaking focused in light of the fact that the targets of preparing are apportion representatives to perform and work better on the position they are doing as of now (Asare-Bediako, 2002). Evans and Lindsay (1999), expressed that preparation and improvement can build the nature of the workers and this will acquire the points of interest for the association the long haul

2.3.2 Compensation and Reward

Different reason referred to for representative turnover are-disappointment with inward employment postings, work profile, individual causes lastly disappointment with pay/pay (Bhatnagar 2007). So for better turnover of ability associations must enhance pay/remuneration and benefits and furthermore factors like great working conditions, adaptable work timings, helpful groups, great supervisors, culture and estimations of the association (Dev 2010).

Different approaches to enhance representative turnover and duty incorporate giving adaptable work hours, at work preparing openings, giving satisfactory assets to the staff, wellbeing and protection benefits, advantages like exercise centers, wellbeing focuses, compensating best representatives for completing the errand on time as well as doing it effectively (Deere 2006).

Elements that assistance to keep a man steadfast and focused on the association like having professional stability, intriguing and testing work, opportunity to learn

new abilities and an adaptable workplace with prevalent notoriety, culture, values, aggressive pay and advantages bundle that suit the person. Pay is a noteworthy factor that influences a man's choice to remain or leave the association. Testing work of remuneration division is compensation differentials, both inside the association and in the business. An esteemed worker ought to be given a compensation bundle at standard or more than the current business normal to get him/her to remain inside the association.

And yet giving more cash can have undesired reactions. Right off the bat it influences different workers to build up an attitude that the best approach to get a compensation climb is by terrifying to leave and also when a representative is at the highest point of his/her pay scale and is offered more cash for playing out similar obligations, it will influence association wide differentials (Dave Poll 2009).

2.3.3 Job Satisfaction

JS is ordinarily characterized as a worker's emotional responses to a vocation in light of contrasting favored results and real results (Cranny, Smith, and Stone, 1992). Occupation fulfillment is for the most part perceived as a multifaceted develops that incorporates both natural and outward employment components (Howard and Frick, 1996). Doorman and Steers (1973) contended that the degree of representative occupation fulfillment mirrored the combined level of met laborer desires. That is, workers anticipate that their activity will give a blend of highlights, (for example, pay, advancement, or self-rule) for which every representative has certain special qualities.

The range and significance of these inclinations differ crosswise over people, however when the aggregation of neglected desires turns out to be adequately substantial, there

is less employment fulfillment and more noteworthy likelihood of withdrawal conduct (Pearson, 1991). For sure, some enthusiasm for occupation fulfillment is centered basically around its effect on worker duty, non-appearance, aims to stop, and genuine turnover (Agro, Mueller, and Price, 1993).

Be that as it may, crosswise over examinations, the extent of difference in turnover conduct clarified by levels of fulfillment might be littler than initially thought (Hem and Griffiths, 1999; Lee, Mitchell, Haltom, McDaniel, and Hill, 1999). A two-year longitudinal examination demonstrated that representatives who changed employments and moved into another occupation had larger amounts of work fulfillment in the new activity than representatives who did not change occupations by any stretch of the imagination (Wright&Bonett, 1997). Specifically, fulfillment with the planes of important work and advancement openings were huge indicators of aims to leave an association.

Neuman (1989) found that workers create and perform better if directors control and spur their representatives with participative types of remunerations. Most sizes of employment fulfillment (Hackman, Oldham, 1975; Herzberg, 1987; Smith, Kendall and Hulin, 1969; Spector, 1997) incorporate such aspects as the idea of work, advancement openings, and social relations. In the 1991 study of American laborers that researched 16 parts of work, respondents announced more fulfillments with so many aspects as having the capacity to work autonomously, having fascinating work, and appreciating a chance to learn new aptitudes (Spector, 1997).

2.3.4 Employee Turnover Intention

ETI is the dependent variable in this examination. Workers' turnover goal is single issue to focus in the HRD (Peterson, 2004). Turnover goal is the conduct of representatives' purpose to leave the present place of employment. Mobley (1979), expressed turnover aim is the end of an enrollment between a people with business who was utilized by the organization. Cost (2001), specify that turnover aim is the type of withdrawal of individual from an association. Turnover goal additionally can be characterized as mindful and hardheadedness to scan for different chances of probability (Tett and Meyer, 1993). As per Jaros (1997), there have three signs demonstrate that the staff turnover aim. The flag is whether specialist considers suspend, scans for other business openings and structures an aim to take off. Bigliardi, Petroni and Ivo Dormio (2005), additionally remark that expectation to leave is laborer have the reasoning to leave or remaining in the present boss association.

Besides, there is distinctive among turnover and turnover aim. Turnover goal is the genuine activity that workers had leaved the organization and move to new organization for new business connections (Price, 2001). Then again, turnover goal is social that workers considering leaving and fire for the present business relationship, that was not genuine activity to leave the present place of employment (Cotton and Tuttle, 1986). Ajzen and Fishbein (1980), trusted that aims are the most appropriate to clarify of genuine activity. Zhao et al., (2007), contended that turnover aim unfavorable to real turnover, particularly when money related emergency the real turnover may not really occur in associations.

Aside from that, turnover aim likewise will result a few points of interest and inconveniences for the staff that be rehearsed it (Joarder et al., 2011). Mobley (1982), have recommended that some conceivable negatives and positives results of staff turnover. The

negative punishment be incorporated demolish the present interpersonal organizations, can't adjust to new association culture and so forth. While the gainful outcomes be incorporated professional success, higher compensations, better perform openings and so on.

ETI is the last stage that real salary contains happen. Arnold and Feldman (1982), expressed that turnover aim is the conduct that will coordinate effect on real turnover (as referred to in MasdiaMasri, 2009). Bigliardi, Petroni and Ivo Dormio (2005), likewise demonstrate that turnover is influenced by disappointment of representatives with the working circumstance or individual reason, for example, poor execution. Carmeli (2005), have shown that turnover goal is characterized as an indicator of representatives' genuine turnover. Mobley (1979), have remarked that turnover goal and real turnover have a crucial effect to affiliation.

2.4. T&D and JS

Jones (2009) has finished up through plain confirmation to preparation be emphatically with fundamentally connected with work fulfillment. The grounds that preparation and advancement can prompt predominant learning, aptitudes, capacities and states of mind of representatives that upgrade the money related and non-monetary execution of association. Association in which give their representative the preparation programs understand the prizes of expanded ranges of abilities, inspiration, information exchange and higher profitability of their workers. Prepared workers can perform work related better (Golden and Acton, 2003).

Also, preparing encourages representatives to be more particular with their activity and it be able to increase worker work fulfillment and improves them work (Anantharaman and Paul, 2003). There are numerous examination contemplates additionally centered on the significance of occupation preparing applies to various classifications of

workers. In addition, an examination found that arrangement and change force determinedly influenced business satisfaction and affiliation duty additionally among fleeting experts.

2.5. Compensation and Rewards and Job Satisfaction

Experimental confirmation has been found for the connection amongst pay and occupation fulfillment of workers. Remuneration is regularly seen because employer's plans are different give framework toward representative play out their activity or administration (Heneman and Werner, 2005).

Loot be also named since the must of a worker since after pay costs is connected through the employee's want it resolve rouse him/her toward an abnormal state (Kalleberg, 1971). On the off chance that the workers are repaid well, they will specifically build the efficiency of association.

Exceptionally energetic representatives will make an upper hand through the adequately remuneration of the workers. It implies that, remuneration can empower the steady, dependable and institutionalized pay forms that are connected to personality and reliable execution driver to build work fulfillment of representatives and efficiency of an association. Additionally, past investigations have exhibit a helpful connection among compensate do toward work fulfillment. Used for instance, loot be decidedly connected toward worker work fulfillment (Gerald and Dorothee, 2004)

2.6. JS and ETI

Employment fulfillment and ETI are essentially related by which work fulfillment has specifically impact on the turnover intention. Huge writing exists on the connections between two factors as said. Penetrate, Hazel, and Mion (1996) inspect the impact of

expert practice display work fulfillment and turnover intention. The consequences of their examination avow fundamentally related through expanded occupation fulfillment and lower turnover intention rates among representatives in benefit industry. Indeed, because of their investigation give a thought regarding the existent connection between work fulfillment and ETI.

Additionally, work fulfillment is by and large trust and senior activity completion be connected by extended productivity, transport downward non-attendance, with in ferior representative ETI (Hackman and Oldham, 1975). Amah (2009) focused on top of to activity fulfillment be establish near contain an immediate harmful association through ETI aim. These outcomes prove to the impact of occupation fulfillment under ETI is able to be there improved in two different way; to be specific, while workers discover consistency among their activity with their personal-character, and after inclusion in such livelihood upgrades the common existence fulfillment. Then again, ETI be able to live consider since price of maintaining a trade .when said by Khilji and Wang (2007) detailed that the things of job earnings is a main anxiety might live ordered keen on coordinate expenses with aberrant expenses. Coordinate expenses are basically budgetary outcomes that incorporate managerial expenses because of expanded enrollment and preparing consumption of new workers.

2.7. Relationship between T&D, C&R, JS and ETI

T&D can enhance workforce task, and it will conceivably build the activity fulfillment of a representative. To help this announcement, Jones et al. (2009) achieved inside a learn and additionally proclaimed to preparing is totally associated among JS. The preparation customized is useful for associations and in addition their representatives, by giving more data to

the worker about their employments and the organization foundation. It would lead them to rest easy thinking about their association.

Schmidt (2007) inquire about investigations worried on the significance of occupation preparing to various classifications of representatives and it can reason that T&D is decidedly affected the activity fulfillment. Created distinctive preparing to various level of association may decrease the likelihood of negative effect, for example, losing worker after the preparation is finished.

As per Henderson (2006) there are three primary segments of aggregate pay have been arranged which incorporate settled pay, adaptable pay and advantages. Lasting pay is pay where the sum and installment are ensured according to concurred. Though second grouping is adaptable pay, which are variable pay and conceded salary, for example, increase sharing, rewards, impetuses, additional time and so on. Advantages may allude to yearly leave, interesting rate while buy business' examination or creation.

Specialist advantage viewpoint can be portrayed as the focal points that laborers got from reliable which included restorative treatment, wellbeing program, supplemental joblessness security, kid care and a few. Agent focal points is a bit of the total compensation package, it is given by supervisor and unlawful from pay for time work. As demonstrated by James, Janice, Shaun and Brian (2009), advantage is a vital perspective in holding and portray in staff.

The thought, activity and independence are call lifestyle. According to Friedman, (2006), fail to arrange the agent into the progressive lifestyle is a consistent supporter of short degrees of consistency as alluded to by Connie Chapman, (2000), society is an exceptional

technique for controlling and supervising specialist rehearses than legitimate fundamentals. Engaging society hold more agents as everybody know, the reason that close to 80% of people leave an affiliation is an immediate consequence of conflict in the workplace (administrator, peers, ethics) (Rosenberg, 2008). The affiliation should clear up its focal objective and regard structure. The right cognizance of social regard results to make positive working feelings among agents. Lifestyle should intrigue and solid to all laborers.

Most explore contemplates have been done to find how HRM rehearses impact JS. JS is one of the by and large inspected issue in glade of various leveled direct (Yong, 2011). A couple of experts portray work satisfaction as lead of the delegates which facilitated by issue, for instance, pay, operational condition, sort out, headway, casual association, capacity and a few tantamount elements, trademark, association of social occasion isolated as of business living (Blum and Naylor, 1986). Edward and Scullion (1982) have exhibited that the JS used as the general pointer of operational miens of the inclination state in the workplaces (as alluded to in Patah et al.2009). After the illumination of maker, we prepared to reason that inclination related to occupation is the essential issue to impact the level of worker's work satisfaction. In another word, we can moreover shorten that agents assume that their movement regards are recognized in case they are looked by productive individual perspective.

ETI is one of the issue need to center by the HR division (Peterson, 2004). Turnover goal desire is the direct of laborers' objective to vanish the present place of work. Mobley (1979), communicated ETI is the finish of investment between a people with association who was used by the association. Cost (2001), determine that ETI point is the kind of withdrawal of individual from an affiliation. ETI desire similarly can be described as mindful and assurance to filter for various odds of vocations (Tett and Meyer, 1993). According to Jaros (1997), there

have three signs show that the agents turnover goal desire. The hues are whether laborer considers quit, filters for different business openings and structures a mean to get out. Bigliardi, Petroni and Ivo Dormio (2005), moreover comment that reason to go is laborer have the thinking to vanish or staying in the present supervisor affiliation.

Theoretical Structure:

The theoretical structure used on behalf of three variables which were the DV, IV and MV. The IV was the three HRM practices. These were the T&D, C&R, mediating variable JS the dependent variable was ETI. Starting the explore area; the level of ETI was dependent upon the HRM practices being pursue in the organization.

Independent Variables

Mediating Variable

Dependent Variable

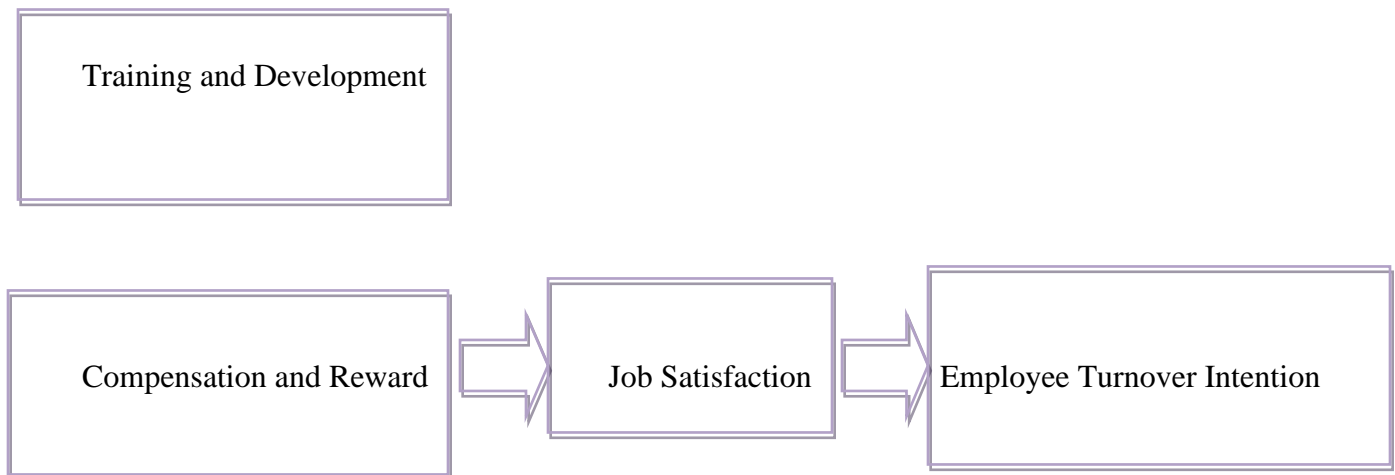


Fig 1: The Proposed Model Showing the Relationship between HR Practices and Employee Turnover

Figure 1 shows the relationship between HR practices with its dimensions (i.e. T&D, C&R,) and mediating variable JS and dependent variable ETI. This model is developed theoretically to test the hypotheses of the relationship of independent, mediating and dependent variables.

3. Research Methodology

3.0. Introduction

These chapters covers the methodological part of the thesis which is used to examine the impact of perceived HRM practices on ETI and job satisfaction by using the employees' motivation as mediating variable in Islamic banks of Lahore, Pakistan. This chapter also covers the methods of data sources, design of sampling, design of measures, techniques & tools for statistical analyses and procedure for data collection. Details of this chapter are given below:

This is the introduction of third chapter of thesis i.e., Methodology. This chapter starts of model of methodology that shows the model of methodology within conditions of different elements. Further methodology has study Approach and study Design that cover the plan of learn, Type of study, Study setting, Unit of study and Time horizon. Research situate explains the place of conducting research from where respondents will be taken. Next is people and Sample which thoroughly discusses the Population and Sampling Technique, indicating range and source of section, Source of

Sample, Distribution of Sample Size & Source, and Limitations of Sample. Further methodology discusses Strategy of Inquiry i.e., Methodology for information gathering. Next part states Method of Measurement from perspective of Measurement Instruments and their Scales as well as their Validity and Reliability. Final part explains Analytical Procedure that covers statistical techniques and tools to be used for data analysis.

3.1 Research Approach

There are two main approaches that are usually used for research i.e., quantitative and qualitative. In this regard, quantitative approach is more appropriate for the objectives and hypothesis base study (Creswell, 1994). According to the literature review, data was collected through the questionnaire. In this kind of study, study is the best source to collect the data from the large population. The information will be reliable and valid, if it represents all the population (Kerlinger & Lee, 2000).

3.2 Research Method

The plan of quantitative research is to generalize the theory and objective is to test the hypothesis. In quantitative research, strategy involves collecting data through structural questionnaires. According to the Creswell, (2003) quantitative techniques are more appropriate to test the hypothesis. Research methods used for this thesis are quantitative methods because quantitative methods have further types like inferential, experiment and simulation.

3.3 Research Strategy

It is very important to select the right approach for study, which is based on the problem. Inductive approach, deductive approach both are used for objective and

subjective based study (Prouska, 2006). Creswell (2003) guided to the researcher for selecting the appropriate approach for the objective based study. In this research, we are analysis the theory so in this case deductive approach is more reliable than inductive approach.

3.4 Research Design

Exploratory and informative the two types of researcher are used by different researches and several of are used both. According to Creswell, (2003) guided that explanatory research is more appropriate to fulfill the idea of this study. The main purpose of the learn is to investigate the impact of perceived HRM practices on ETI. In this context, explanatory research is more appropriate for this study.

3.5 Sample Design

This techniques to gather figures as of the people, need test which present all the population

3.6 Target Population

Population can be decided as per requirement of the learning. This study within the region of HRM and researcher is motivated to cover his study objectives. Therefore, Islamic banking sector would be most appropriate for this purpose. So, people for this study is all the Islamic banking industry in Lahore, Pakistan

3.7 Unit of Analysis

In this study, employees from Islamic Banking have been studied. The respondents belonged to different department like finance, human resource department, marketing etc. Unit of analysis in this study is individual employees

3.8. Data Collection Method

In this sector the primary data have has been used to show the impact of perceived HRM practices on ETI by using the employee job satisfaction as mediating variable in the Islamic Banking of Lahore, Pakistan. The primary purpose of investigate is to study the impact of perceived HRM practices on ETI, and JS is used as mediating variable. To fulfill the objective of this research, it is needed to gather the information from respondents working in Islamic Banking of Lahore, Pakistan. This primary data is collected through questionnaires. Collection of Data is very important to get the desirable results. If data collection techniques are incorrect which lead to illogical result.

3.9. Sampling Techniques

Sampling technique is a technique used for researching an entire people with incorporates of probability and non-probability tests. Probability tests are chosen to be illustrative of the populace. Be that as it may, non-probability is an examining method in which unit of the sample are select on the source of own decision or convenience.

There are four kinds of probability sampling procedures; one of them is simple random sampling and it will be the sampling technique in our exploration. Every one of the question in questionnaires is put in necessary words thus to be able simply to know by anybody. Through this simple random sampling, we are trying to need the respondent that who will answer the questionnaire for this study. For those focused on respondents, they preserve reply the question rapidly because of the location of the investigation is straightforward, at that point we able to gather it directly after they addressed it.

3.10 Sample Size

This standard is only used if population is known. Approximately 5 Islamic Banks exist in Lahore. In this study population is unknown so to meet the objective, random sampling is used. This study requires a minimum sample size of 200 subjects for good result. Therefore, a sample size of 200 subjects is chosen for this research.

Sampling requires distribution according to sample size and sample source mentioned earlier. Specific distribution of size and source is required to adjust proposition of subjects or respondents for each source. Therefore, distribution of sample is approximately 30 subjects or respondents from each of the industry.

This study requires a bare minimum sample size of 200 subjects for good results (Sign & Gupta, 2016).

3.11 Limitations of Sample

Sample has few limitations as mentioned below:

- Questionnaires will be filled from those Islamic Banks which are easily assessable at the time of survey
- Sampling is limited to only those Islamic Banks which belong to Lahore.

3.12 Questionnaire Design

The questionnaire is used for this learning is divided into two parts. First part contains the demographic profile of the respondents which consists of element such as gender, age, education level, experience, designation, monthly income and departments. Second part has twenty five statements of the five variables in mentioned in the questionnaire. Training and development, compensation and reward taken as an independent variable job satisfaction as a mediating variable which have five statements. Employee turnover intentions taken as dependent variable which has five statements. Job Satisfaction taken as mediating variable which have five statements. The statements of above described variables are measure by 5 point Likert scales.

The scales are;

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly agree

3.13 Research Instruments

Questionnaires are used for collecting data from the huge population (Babbie, 1990). According to the requirement of research, data is collected through questionnaire on the selected variables related to the study. Therefore, the questionnaire is divided in two parts; first part is based on the general in sequence of the respondents and second part of the questionnaire is based on the response of the employees on selected variables for the study and each statement of the variables have five choices following the Likert scale (1=strongly disagree to 5=strongly agree).

1: The Sources of Measurement Instrument and their Scales

No	Construct with Coding	Items with Coding	Sources of Measures
1. (IV)	T&D Training and Development	T&D 1 → Item1 T&D 2 → Item2 T&D 3 → Item3 T&D 4 → Item4 T&D 5 → Item5	Adopted from (NANCY QUANSAH 2013)
2. (IV)	C&R Compensation and Rewards	C&D 1 → Item1 C&D 2 → Item2 C&D 3 → Item3 C&D 4 → Item4 C&D 5 → Item5	Adopted from (NANCY QUANSAH 2013)
3. (MV)	JS Job Satisfaction	JS1 → Item 1 JS 2 → Item 2 JS 3 → Item 3 JS 4 → Item 4 JS 5 → Item 5	Adopted from (Pirzada Sami Ullah Sabri 2011)

5.	ETI	ETI 1 → Item 1 ETI 2 → Item 2 ETI 3 → Item 3 ETI 4 → Item 4 ETI 5 → Item 5	Adopted from
DV	Employee Turnover Intention		(Yeoh Sok Foon 2010)

3.14 Strategy of Inquiry

Procedure for data gathering is a simple strategy. Researcher administered survey will be conduct for the respondents/subject from the organization selected on a convenience section under non-probability sampling technique.

3.15 Data Analysis

In this research 250 questionnaires were used for analysis through SPSS. Descriptive statistics used for short introduction of the data. Demographic analysis was conducted to know proportion of the respondents. Regression analysis is used to know the significance of the relation and correlation analyses is used to check the strength between two variables and also used to check the direction variables (Walpole, Myers, Myers, & Ye, 1998). All the Statistical analyses will be done using the statistical soft ware's IBM SPSS version 25.

3.16 Method of Measurement; Validity and Reliability

This sub-section deals with the measures' design and their validity & reliability. Quantitative techniques are used on collected data. The main concern of the quantitative techniques is to gather the data into numeric form so it's can be easily analysis. The method allows the statistical inferences to be made after analyzing the data

the consequence sure able toward is universal to the populace of the Islamic Banks in Lahore Region.

3.17 Validity and Reliability

The validity of the items of each construct will be checked for validated in literature sources from where most of these are acquired for use. The reliability of the process or items of each build will be tested using Cronbach's Alpha test and any other relevant test available.

4. Result and Findings

In this chapter the data has be analyze through using statistical package for social science (SPSS) software. So in this study analyzed the relationship between IV, mediating and DV. The judgment results acquire as of the questionnaire which have be traditional from respondents in Islamic Banks of Lahore. The result will be present into reliability analysis, Pearson correlation study, descriptive analysis, and regression analysis and soble z test statistics used for mediating variable.

4.1 Validity and Reliability

Table 2: Validity and Reliability

Constructs	Valid N	Number of Items	Cronbach's Alpha
HRM Practices (T& D, C & R)	200	10	0.947
Job Satisfaction	200	5	0.868
Employee Turnover Intention	200	5	0.791

According to the result of Cronbach Alpha, the value of employee turnover intention which indicated that the internal consistency and reliability of the measure. The value of varies from 0.8 to 0.9, which means high reliability. In case of above value (0.868) which is good on the other hand in the case of perceived HRM Practices(T&D,C&R) and ETI both values are also above from (0.70). According to the Sami (2014) value greater then (0.50) is also acceptable. According to the above result, the cronbach's values is greater than 0.70. In this case, we can proceed further.

4.2 Demographical Analysis

Total 200 questionnaires were disseminated to different employees of the Islamic Banking sector in Lahore, 99.6%, means 200 respondents returned the questionnaires for analysis. The below tables show all the basic information of the respondents like; gender, age, qualification, department, monthly income etc.

4.2.1 Gender of the Respondents

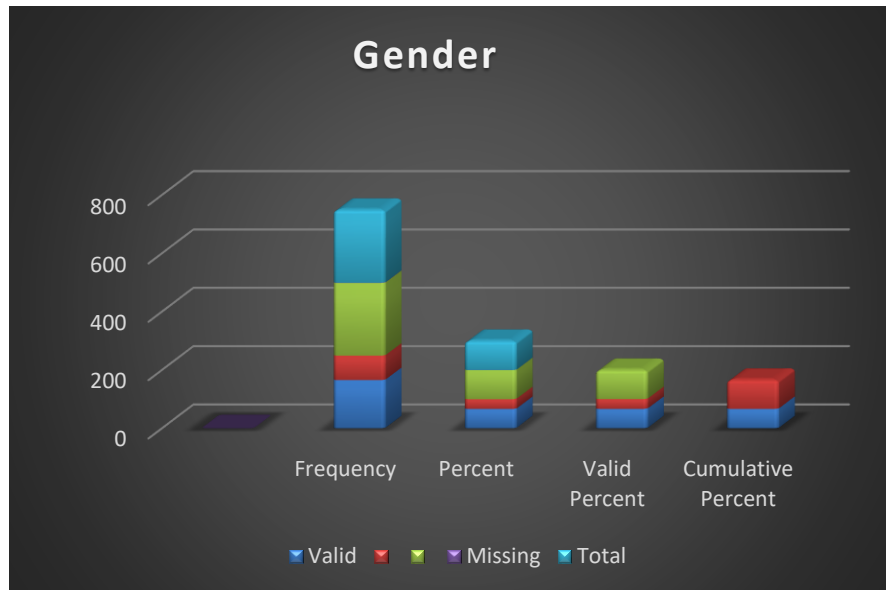
Table 3: Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	165	66.0	66.3	66.3
	Female	34	33.6	33.7	100.0
	Total	199	99.6	100.0	
Missing	System	1	.4		
Total		199	100.0		

The first demographic variable is gender, which is important to discuss for right conclusion. In the questionnaire two choices as male and female where respondents can choose one of them According to the above results of it is easy to conclude that mostly respondents are male.

So then, once the study can be understood that the perspective of male community rather than female. Here it can be seen that 165 respondents are male, representing 66.3 percent of total sample selected for the study. On the other hand, accounting for 33.7% of the sample of 34 respondents were women.

Figure 1: Gender



In the above diagram is the graphical presentation of gender. Total 200 respondents fill the questionnaires in which 165 are male and 34 are female. The mean of the gender is 1.16 and standard deviation is 0.369.

4.2.2. Respondent Age

Table 4: Respondent Age

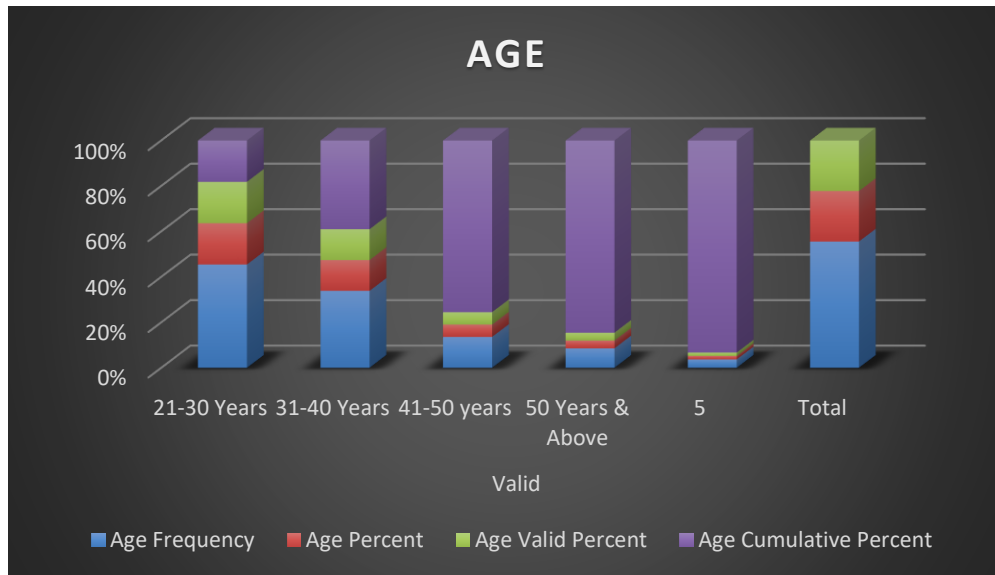
Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 Years	143	57.2	57.2	57.2
	31-40 Years	36	30.4	30.4	87.6
	41-50 years	9	6.8	6.8	94.4
	50 Years & Above	10	4.0	4.0	98.4
	5	2	1.6	1.6	100.0
	Total	200	100.0	100.0	

Age is another demographic variable, which is asked from the respondents while distributing the questionnaire. This demographic variable is also important to discuss because human thoughts are changes over the time period. So, in this section four options were given to the respondents. The respondents need to select maximum one option under the heading of age. So, they selected one choice of the following categories;

- 21 – 30 Y
- 31 – 40 Y
- 41 – 50 Y
- and 50 Y

The above table shows the frequency and valid percentage of all these four categories on the age of the respondents. 143 respondents, means 57.2 percent respondents belong to 21 to 30 year which is the highest frequency in age. Second highest frequency belonging to 31 to 40 year, mean 36 percent respondents are lying in this category.

Figure 2: Age



The above diagram is the graphical presentation of age of the respondents. Total 200 respondents returned the questionnaires in which 143 is the highest frequency among age group, second 36 frequencies in age group and 31 came in third position. The mean of the age is 1.27 and standard deviation is 0.565.

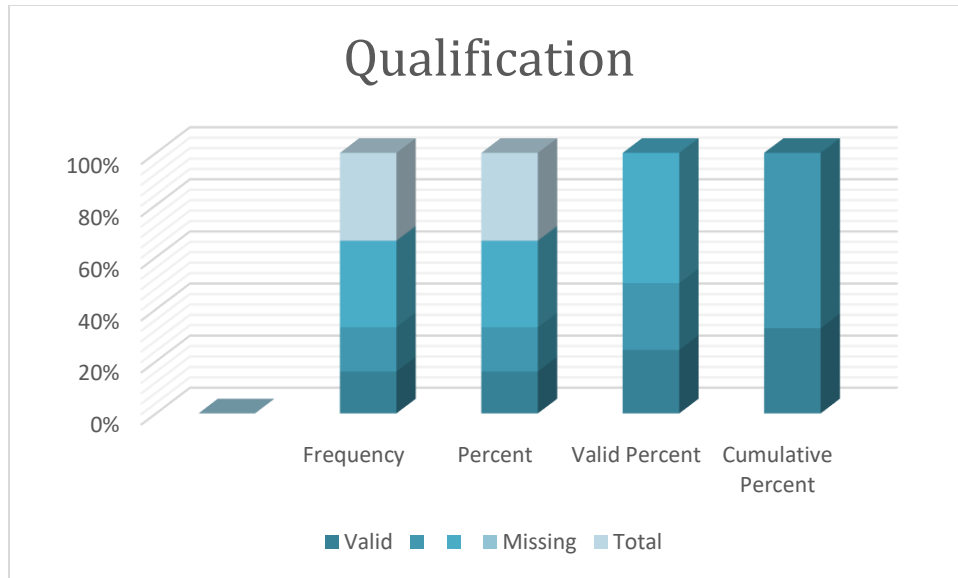
4.2.3 Respondent Qualification

Table 4: Qualification of the Respondents

Qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MS/M.Phill	120	48.0	48.6	48.6
	Others	77	50.8	51.4	100.0
	Total	197	98.8	100.0	
Missing	System	3	1.2		
Total		200	100.0		

While conducting the survey, education was also asked important demographic variable where three options were given to the respondents. So, including three choices were offered to the respondents under the qualification category like “bachelor”, “Master Degree” and “M.Phil/MS”. It was an important thing to measure because the education can change the style of thinking. The above table shows the clear picture through percentage and frequencies of all these three categories on the education of the respondents. Mostly respondent are holding master/Bachelor degree (77) which 51.4% of the total respondents. 120 respondents are from M.Phil/MS degree which is 48.6% of the total respondents.

Figure 3: Qualification



The above diagram shows the graphical representation of qualification of the respondents. Total 200 respondents returned the questionnaires in which 77 is the highest frequency among qualification group, second 120 frequencies in qualification group and 3 came in third position. The mean of the qualification is 2.06 and standard deviation is 0.628.

4.2.4 Respondent Experience

Table 5: Experience of the Respondents

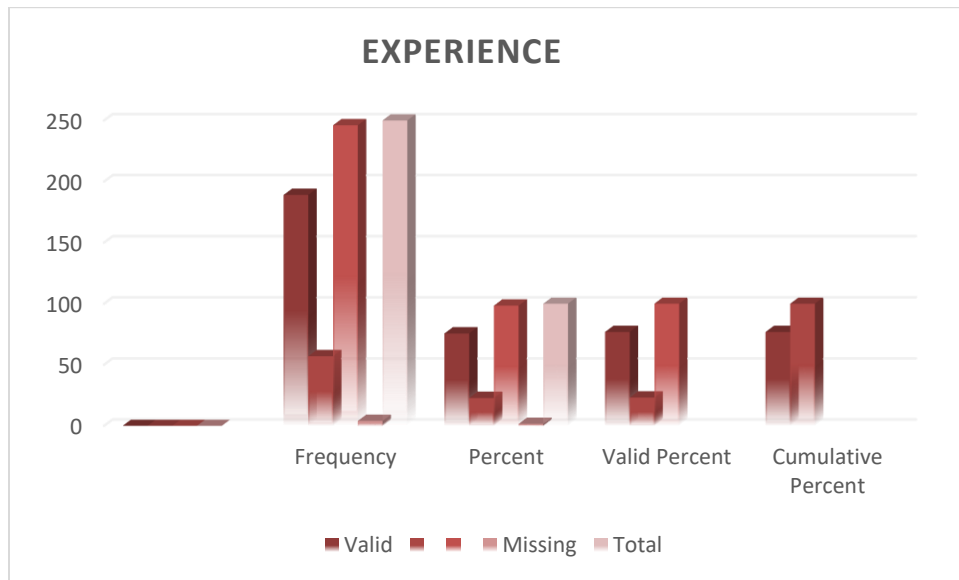
Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less Than 5 Years	150	75.6	76.8	76.8
	11-15 Years	47	22.8	23.2	100.0
	Total	197	98.4	100.0	
Missing	System	3	1.6		
Total		200	100.0		

While conducting the survey, experience is also considered one of the main demographic variables. It was an important thing to compute because the rank of the employee changes above a stage of point. So, they were chosen one the following option;

- Below 5 Y
- 11 – 15 Y

In the above two choices experience categories were given. The above table shows the clear picture through percentages and frequencies of all these two categories on the experience of the respondents.

Figure 4: Experience



The above diagram shows the graphical representation of experience of the respondents. Total 200 respondents returned the questionnaires in which 150 is the highest frequency among experience group, second 57 frequencies in experience group and 4 came in third position. The mean of the experience is 1.73 and standard deviation is 0.612.

4.2.5 Respondent Designation

Table 6: Designation of Respondents

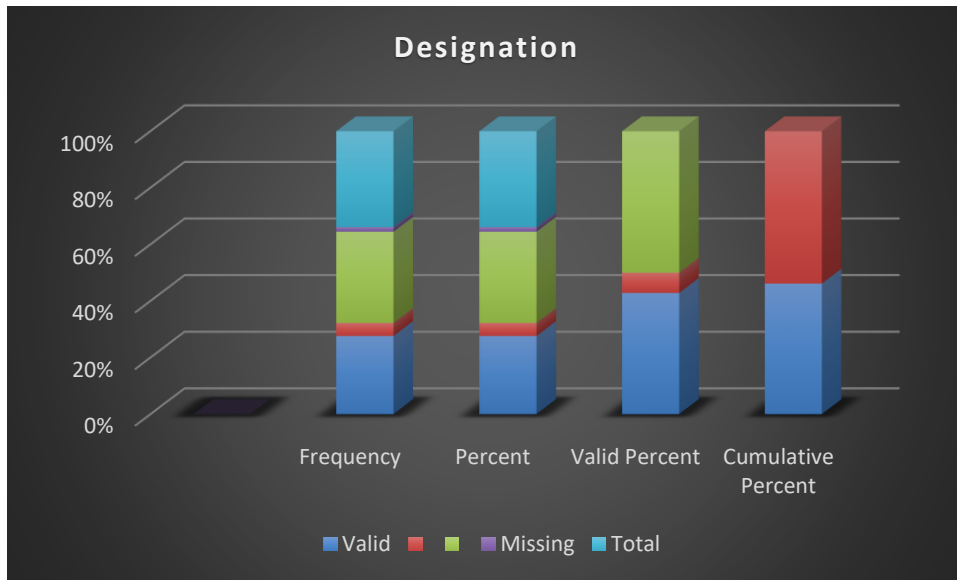
Designation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Assistant	147	81.6	85.7	85.7
	Supervisor	50	13.6	14.3	100.0
	Total	197	95.2	100.0	
Missing	System	3	4.8		
Total		200	100.0		

While conducted the survey, designation is also considered one of the main demographic variable. It was an important thing to measure because the level of the employee changes while designation changes. So, they were chosen one the following option;

- Assistant
- Supervisor
- Manager
- Senior Manager

The above four choices in designation categories were given. The above table shows the clear picture through percentages and frequencies of all these four categories on the designation of the respondents.

Figure 5: Designation



The above diagram shows the graphical representation of designation of the respondents. Total 200 respondents returned the questionnaires in which 147 is the highest frequency among designation group, second 34 frequencies in designation group and 12 came in third position. The mean of the designation is 1.39 and standard deviation is 0.595

4.2.6 Respondents Income

Table 7: Income of the Respondents

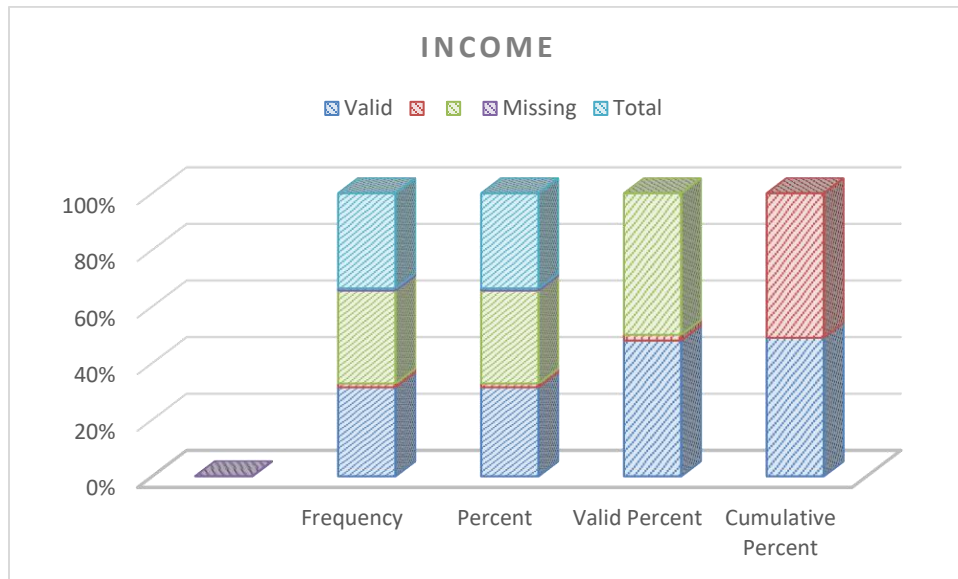
Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15000-30000	160	93.6	95.9	95.9
	30001-40000	38	4.0	4.1	100.0
	Total	198	97.6	100.0	
Missing	System	2	2.4		
Total		200	100.0		

While conducting the survey, monthly income was also considered one of the main demographic variables. It was an important thing to measure because the level of the employee changes over a period of time. So, they were chosen one the following option;

- 15 – 30K
- 31 – 40K

The above two choices in which monthly income categories were given the above table shows the clear picture through percentages and frequencies of all these two categories on the monthly income of the respondent

Figure 6: Income



The above diagram shows the graphical representation of monthly income of the respondents. Total 200 respondents returned the monthly income in which 160 is the highest frequency among monthly income group, second 38 frequencies in monthly income group and 2 came in third position. The mean of the monthly income is 2.33 and standard deviation is 0.662

4.2.7 Department of the Respondents:

Table 8: Department of the Respondents

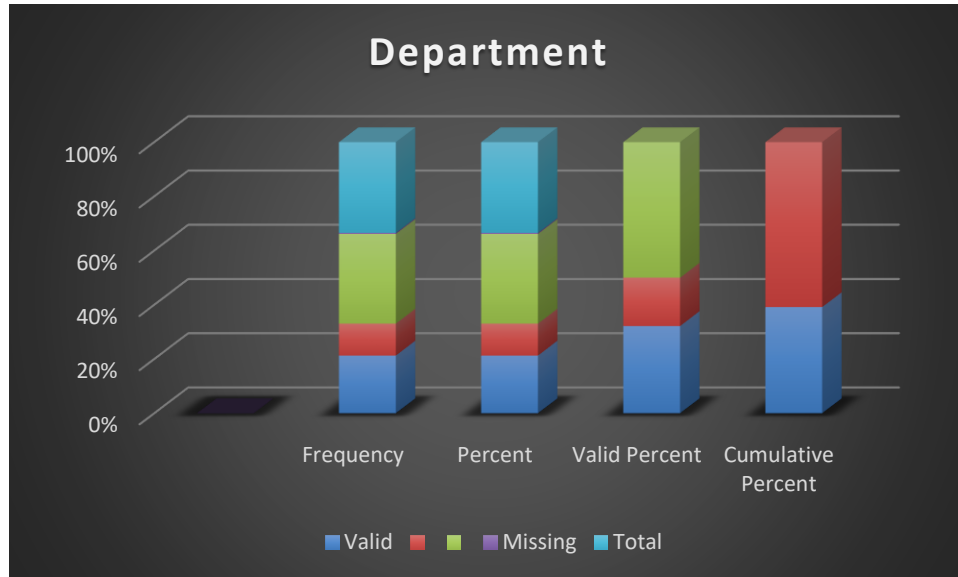
Department					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Human Resource	159	63.6	64.4	64.4
	Finance	38	35.2	35.6	100.0
	Total	197	98.8	100.0	
Missing	System	3	1.2		
Total		200	100.0		

While conducting the survey, experience was also considered one of the main demographic variables. It was an important thing to measure because the level of the employee changes over a period of time. So, they were chosen one the following option;

- Human Resource Management
- Finance

The above four choices in which department categories were given the above table shows the clear picture through percentages and frequencies of all these four categories on the department of the respondents.

Figure 7: Department



The above diagram shows the graphical representation of department of the respondents. Total 200 respondents returned the questionnaires in which 159 is the highest frequency among department group, second 38 frequencies in department group and 3 came in third position. The mean of the department is 2.06 and standard deviation is 0.628

4.3 Descriptive Statistics

Table 9: Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
TD	199	1.00	5.00	3.9066	1.03604
CR	194	1.20	4.20	3.0207	.72495
OC	199	1.00	5.00	3.9066	1.03604
JS	198	1.20	5.00	3.9597	.95637
ET	196	1.20	4.20	2.9959	.65014
Valid N (listwise)	184				

The above table shows the results descriptive statistics of variables in which the mean value of show known as the central value of the data or average value lies between minimum and maximum value of the 1 to 5. In the above table, standard deviation value shows the variation in the data. The value in the data is close to mean we can say there is consistency in the data or if the value of standard deviation will be the large, its mean there is large variation in the data.

4.4 Correlation

TD = Training and Development

CR = Compensation and Reward

JS = Job Satisfaction

ETI = Employee Turnover Intention

Table 10: Correlation

Correlations					
		TD	CR	JS	ET
TD	Pearson Correlation	1	.709**	.885**	.678**
	Sig. (2-tailed)		.000	.000	.000
	N	244	236	244	240
CR	Pearson Correlation	.709**	1	.796**	.895**
	Sig. (2-tailed)	.000		.000	.000
	N	236	242	240	240
JS	Pearson Correlation	.885**	.796**	1	.715**
	Sig. (2-tailed)	.000	.000		.000
	N	244	240	248	244
ET	Pearson Correlation	.678**	.895**	.715**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	240	240	244	246

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

4.5 Factor Analysis

Kaiser Meyer Olkin (KMO) is used to measure the sampling appropriateness. Bartlett's test was used check the data for employee the factor analysis. Appropriateness in sampling means to show the association among variables. Principle component analysis used through varimax rotation method.

As mentioned above KMO is used to measure of sampling appropriateness and guide the researcher that data is suitable to employee the test. KMO's values lying

between zeros to one. Zero value indicates, data is scattered so factor analysis is not appropriate for the data. If the value of KMO is near to one so we can run factor analysis.

According to Hinton et al., (2004) following rule of thumb need to be followed;

- Poor, value less than to 0.5
- Moderate, value equal to 0.5
- Acceptable, Value equal to 0.6
- Value near to one is appropriate.

According to the Hutcheson and Sofroniou, (1999) following pattern need be followed;

- Mediation 0.50-0.70
- Good 0.7 to 0.8
- Great 0.8 to 0.9
- Superb greater then 0.90

The following table results of KMO and Bartlett's test.

Table 11: KMO and Bartlett's test

Constructs	No. of Items	KMO	Bartlett's Test of Sphericity	Bartlett's Test of Sphericity
		Measure of sample adequacy	Chi-square	Sig.
HRM Practices (T& D, C & R,)	10	0.836	698.499	0.000
Job Satisfaction	5	0.854	598.009	0.000
Employee Turnover	5	0.797	376.975	0.000

According to the above results the value of KMO for HRMP 0.562; mean the adequacy of sample is moderate. The criteria were the value of KMO must be 0.5 for the recommendation for the test. KMO's value for job satisfaction 0.682, mean the adequacy of sample is acceptable. The criteria were the value of KMO must be 0.6 for the recommendation of the test. The value of KMO ETI 0.597 the criteria were the value of KMO must be 0.6 for the recommendation of factor analysis. According to Hutcheson and Sofroniou (1999) values of all the variables in the model is 0.5 to 0.6 mean KMO lays in the range of mediocre which is acceptable. For the above data, we can proceed to factor analysis.

Bartlett's test of sphericity is used to measure the significance association between items of the variables. If the probability value is less than 0.05 then it is possible to proceed further for factor analysis otherwise it is meaningless to go for factor analysis. In the above case, all the p-value of variables is less than 0.05, its mean we can precede for factor analysis.

Null hypothesis for Bartlett's test is $H_0 =$ there is no correlation. So, the value is below from 0.05, null hypothesis is rejected; mean there is correlation among the items of contracts. Factor analysis can be employed in this case.

4.6 Regression Analysis

Sr. No	Dependent	Independent	Beta	Std. Error	T-Statistics	R-Square	F-statistics	P-value
1	ET	Constant	0.289	0.123	2.356	0.709	401.49	0.000
		HRMP	0.860	0.043	20.037			
2	ET	Constant	2.404	0.117	20.6	0.132	7.015	0.08
		JS	0.102	0.039	20.649			
3	JS	Constant	1.931	0.86	22.569	0.472	113.801	0.000
		HRMP	0.102	0.039	2.649			

Regression analysis has been used to check that how much dependent variable effect by the independent variables and one more thing, in this study regression is also use to check for mediation is appropriate or not. ETI was taken as dependent variable and T&D, C&R as independent. According to the result the value of t-statistic (401.49) shows that the relation between both variables is significant. The value of beta (0.289) show that one unit change in HRMP, job satisfaction will change by (0.860) unit and sign shows that

there is positive relationship between both variables. The probability value of F-statistics (0.000) shows that the model is good fitted. R-square (0.709) show that 70% variation in the job satisfaction is due to HRMP.

The above table shows the regression result and according to the result the value of t-statistic (20.037) shows that the relations between both variables are significant. The value of beta (0.240) show that one unit change in job satisfaction, employee turnover intention will change by (0.102) unit and sign shows that there is positive relationship between both variables. The probability value of f-statistics (0.008) shows that the model is good fitted. R-square (0.132) show that 13.2% variation in the JS is due to employee motivation.

The above table show the regression result of JS and EM where JS taken as dependent variable and EM taken as independent variable. According to the result the value of t-statistic (2.649) shows that the relations between both variables are significant. The value of beta (1.931) show that one unit change in JS, ETI will change by (0.102) unit and sign shows that there is positive relationship between both variables. The probability value of f-statistics (0.000) shows that the model is good fitted. R-square (0.472) show that 47.2% variation in the ETI is due to job satisfaction.

The above table show the regression result of ETI and JS where ETI taken as dependent variable and HRMP taken as independent variable. According to the result the value of t-statistic (2.649) shows that the relations between both variables are significant. The value of beta (0.102) show that one unit change in JS, ETI will change by (0.102) unit and sign of β shows that there is positive link between both variables. The probability

value of f-statistics (0.008) shows that the model is good fitted. R-square (0.472) show that 47.2% variation in the ETI is JS.

4.7 Regression Model

$$ET = \alpha_2 + \beta_2 HRMP_i + \beta_3 JS_i + \varepsilon_{i3}$$

In the above econometric model ETI taken as dependent variable and HRMP and JS as predictor

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.132 ^a	.017	.015	.688
2	.745 ^b	.555	.553	.464
a. Predictors: (Constant), JS				
b. Predictors: (Constant), JS, HRMP				

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.324	1	3.324	7.015	.008 ^b
	Residual	188.588	398	.474		
	Total	191.912	399			
2	Regression	106.501	2	53.250	247.512	.000 ^c
	Residual	85.412	397	.215		
	Total	191.912	399			
a. Dependent Variable: ETI						
b. Predictors: (Constant), JS						
c. Predictors: (Constant), JS, HRMP						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.404	.117		20.600	.000
	JS	.102	.039	.132	2.649	.008
2	(Constant)	.456	.119		3.840	.000
	JS	-.203	.030	-.260	-6.860	.000
	HRMP	1.009	.046	.831	21.899	.000

a. Dependent Variable: JS

Excluded Variables ^a						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	HRMO	.831 ^b	21.899	.000	.740	.778

a. Dependent Variable: ET

b. Predictors in the Model: (Constant), JS

In the above table, results show that in two steps. Step one ETI taken as dependent variable and JS and HRMP taken as predictor. The value of r-square without of ETI is (0.132), means 13.2 % variation in dependent variable due to JS. The value of r-square with both predictors (0.745), means 74.5% variation is due to JS and HRMP. The value of

t-statistics show that predictors have positive and significant relationship with dependent variable and the value of f-statistics shows that both models are significant

4.8 Mediating Analysis

Regression analysis is to check the effect of HRMP on JS, HRMP on ETI and JS on ETI.

By explaining the effect of dependent variable on mediating variable, effect of dependent variable on independent variable and effect of mediating variable on independent variable, all the effects are significant means it is possible to run the mediation analysis.

Mediation test need to run the regression analysis with both dependent and independent variable into the same regression analysis. If the t value of the selected variables are significant of less than 0.05, in this case full mediation is exist otherwise partial mediation is exists.

Independent Variable	Mediator Variable	Dependent Variable	Sobel Test Statistic	Std. Error	P-Value
TD, CR	JS	ET	0.361	0.055	0

The above result shows the effect of HRMP on ETI and JS used as mediating variables.

JS is significant mean there is full mediation. Sobel test is employee to confirm the full mediation of JS between HRMP and ETI. The null hypothesis is rejected so this implies there is full mediation of JS between HRMP and ETI.

H1: Training and Development is a significant association between T&D and ETI.

The first hypothesis was tested to measure the association among T&D and ETI to know either it exists or not. The correlation result shows (0.67) the strength between T&D and ETI, which is mediated at the 1% level of significance. The regression analysis shows the positive relationship among T&D and ETI. The value (0.67) of the r-square means 67.8% variation in ETI is due to T&D. T&D and ETI, both are positive and significantly correlated with each other ($\beta = 1.931$, $P = 0.000$).

H2: Compensation and Reward is a significant association between C&R and ETI.

The second hypothesis was tested to know association among C&R and ETI either it exists or not. The correlation result shows (0.709) the strong strength in C&R and ETI, which is strong at the 1% level of significance. The regression analysis shows the positive relationship among C&R and ETI. The value (0.709) of the r-square means 70% variation in ETI is due to C&R. C&R and ETI, both are positive and significantly correlated with each other ($\beta = 0.289$, $P = 0.000$).

H4: Job Satisfaction is a significant association between JS and ETI.

The fourth hypothesis was tested to measure the mediation role of JS between ETI and HRMP. The results show that there is full mediation of JS between ETI and HRMP.

The above discussion on hypothesis, results shows a positive and significance relationship among the variables chosen in the model. There is full mediation of JS between ETI and HRMP.

4.9 Discussion of the Results

The main objective of the study was to examine the impact of perceived HRM Practices on ETI by using the JS as a mediating variable in Islamic Banking sector of Lahore, Pakistan. In the model, ETI was taken as dependent variable, perceived HRM Practices (T&D, C&R) as independent variable and JS as a mediating variable. Moreover, to some extent it satisfies the concern of researchers regarding the results of the findings, which totally support the theory or objective of the research, means JS, plays the mediating role between HRM Practices and ETI (Batt, 2002). Furthermore, the results of the research show that HRMP significantly impact on ETI. This finding is consistent with previous research as expected (Ichniowski et al., 1997).

Chapter of results and findings is divided into two different categories; first part concludes the demographics and second part examines the mediation through regression analysis. According to the demographic analysis total 200 respondents filled the questionnaire in which 165 were male and 34 were female. Moreover, mostly of respondents are 21 to 30 years old and 57% respondents hold the master degree means out of 200, 120 respondents hold the master degree. Most of the respondents have 11 to 15 years' Islamic Banking experience. 147 respondents working on the posts of assistant manager and 50 respondents are working as supervisors in Islamic Banking sector. According to the table of monthly salary, most of the respondents were lying between 15 to 30 thousand. The topic of the study is related to human resource so, 159 questionnaires were filled by the employees who are working in the human resource department.

According to the result of descriptive statistic, standard deviation shows that there is low variation in the mean.

5. Recommendations and Limitations

This chapter has two parts recommendation for future research and limitation. This chapter also narrates about the implication for the practitioners and students.

5.1 Recommendation for Future Research

This examination has extended the current research in a few perspectives. The outcomes accomplished from this study are for reaching in their practical implications. Despite the fact that there is a broad research on the impact of HRM practices on ETI and JS using as mediating variable in Islamic Banking sector of Lahore, Pakistan

This subject is still under research consideration, fewer studies have explored the basic instrument of perceived HRM practices on employee turnover intention and job satisfaction by using as mediating variable in Islamic Banking sector of Lahore, Pakistan. In general, the principle reason for this study was to build up a sound hypothetical model of perceived HRM practices that would likewise offer some solid useful implications. The suggestions offered for academicians and experts from the consequences of the study are:

1. The model of perceived HRM practices and its proposed relationship, in this study gives a new approach to HR administrators in understanding the basic association between T&D, C&R, ETI and job satisfaction with regards to the Islamic Banking sector of Lahore, Pakistan,
2. The findings of the study showed the significant association among JS and T&D, JS and C&R, ETI and T&D, ETI and C&R. The Finding of the study suggests that

T&D, C&R, through human resource department is the major way through which level of job satisfaction can be increased and ETI can be reduced.

3. In order to determine major incentives each employee wants, it is requisite to establish the needs, wants and goals of a worker, in order to understand what to present as the instruments of job satisfaction for him.
4. Current study is highly valuable for the academicians, because this contributes to knowledge on the subject of the impact of perceived HRM practices on employee turnover intention, job satisfaction by using as mediating variables specifically for the pharmaceutical sector of Lahore, Pakistan. The study has disentangled the significance of both formal and optional organizational support. Hence, it is imperative for administrators and academicians to improve the comprehension of these areas like; T&D, C&R, ETI and JS and investigate more ways to expand the organizational performance.

5.2 Limitations

The study at hand is one of the research studies which explored the association among T&D, C&R, and ETI by using the employees' Job satisfaction as mediating variable in Islamic Banking sector of Lahore, Pakistan. Furthermore, there are a few limitations of the current study and to overcome these limitations; further research can be conducted in the following directions;

1. First of all, the study at hand highlights only a relationship between T&D, C&R, & Employee turnover intention by using the employees' job satisfaction as mediating variable in Islamic Banking sector of Lahore, Pakistan

2. Only employees' job satisfaction is used for mediating variable, other variables like; wages, motivation, evaluation, supervision etc. should be included as mediating variables. Another, for future research on organizational performance and other HRM practices should also incorporate for deeper study.
3. This study only investigates the impact of T&D, C&R, on ETI and JS as mediating variable in Islamic Banking sector of Lahore, Pakistan. There are other variables which play a vital role as a mediator and moderator; investigator should consider those variables as well.
4. So far there is much hypothetical and empirical advancement on the issue of the perceived HRM practices, yet, just a couple of studies have focused on it for the generalizability.

5.3 Conclusion

Employee turnover intention is a crucial dilemma faced by Islamic Banking sector of Lahore, Pakistan. In Islamic Banking sector, employees are considered a key for the organizational success. HRM practices are the universal feeling of workers near the association through explanation whether association appreciate with contain worry used for them or not, and how a lot it be help full intended for its workers. Job Satisfaction is the emotional characteristics, which encourages the workers to achieve the objectives of the organizations. This research studies the impact of perceived HRM practices on employee turnover intention in Islamic Banking sector of Lahore, Pakistan with mediation of job satisfaction.

Although, there are numbers of models which are explaining the mechanisms, but it is observed that job satisfaction has full mediation between T&D, C&R and ETI (Wright et al., 2005). However, there is no such model developed specifically for the Islamic Banking sector of Lahore, Pakistan. By keeping in mind the importance of Islamic Banking sector, study at hand is carried out to investigate the impact of perceived HRM practices on ETI by using JS as mediating variable. The model of study presented is made after examination of the literature, and later is tested for the Islamic Banking of Lahore, Pakistan.

Outcome of study depicts that HRM practices has important and positive association with ETI, with a negotiator between HRM practices and ETI. JS has significant association with ETI and also play role as mediator between perceived HRM practices and ETI. Barren and Kenney (1986) mediation test is use which prove that full mediation exist between T&D, C&R, and ETI. It shows that due to job satisfaction employees are satisfied with their job. The complete hypothesis and objectives used for this learn be fine support with prove through the investigation.

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RESEARCH QUESTIONNAIRE

Introductory Profile:

This questionnaire has been designed to check **The Impact of Perceived HRM Practices on Employee Turnover Intention in Islamic Banks of Lahore**. The questionnaire has been divided into two sections; part one presenting the demographical profile of respondents and second part is related to variables to know the employees performance through selected variables. Your participation in this study is completely voluntary. There are no foreseeable risks associated with this project. Your survey responses will be strictly confidential and data from this research will be reported only in the aggregate. Your information will be coded and will remain confidential.

1. Gender:

- Male
- Female

2. Age:

- 21-30 Year
- 31-40 years
- 41- 50 years
- 50 years and above

3. Education level:

- Bachelor
- Master Degree
- M.Phil/MS
- Other

4. Experience

- Less than 5 year
- 05-10 year
- 11-15 year
- More than 15

5. Designation

- Assistant
- Supervisor
- Manager
- Senior Manager

6. Monthly Income

- 15000 - 30000
- 30001 - 40000
- 40001 - 50000
- 50001 & above

7. Department

- Finance
- Human Resource
- Marketing
- Production Operations

Training and Development		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Training needs are discussed with employees	1	2	3	4	5
2.	There is a training strategy and coherent training programmed	1	2	3	4	5
3.	Every employee goes through various training programmed every year	1	2	3	4	5
4.	There is a budget dedicated to training and development every year	1	2	3	4	5
5.	Training incorporates the interests of the organization as well as the individual	1	2	3	4	5

Compensation and Reward		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Pay for performance improves performance	1	2	3	4	5
2.	Employees are rewarded based on performance	1	2	3	4	5
3.	Compensation packages encourage employees to achieve organisation"s objectives	1	2	3	4	5
4.	Employees are recognized and rewarded appropriately in this organization	1	2	3	4	5
5.	Profit sharing/bonuses are used as a mechanism to reward higher performance	1	2	3	4	5

Job Satisfaction		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Those who do well on the job stand a fair chance of being promoted	1	2	3	4	5
2.	My superior is quite competent in doing his/ her job	1	2	3	4	5
3.	The benefits we receive are as good as most other organizations offer	1	2	3	4	5
4.	I feel satisfied with my chances of salary increases.	1	2	3	4	5
5.	I enjoy my coworkers.	1	2	3	4	5

Employee Turnover Intention		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Most of the time I felt uncomfortable with my current position in this institution	1	2	3	4	5
2.	I would prefer to quite from this group if I find better chance	1	2	3	4	5
3.	I would prefer to avail chance of variations in job	1	2	3	4	5
4.	I would prefer to switch from this institution after one year	1	2	3	4	5
5.	I often think about quitting my present job	1	2	3	4	5