

# The Effect of Socio-Affective Variables in the Relationship between Organizational Trust and Employee Turnover Intention

Paula A. Cruise, Carvell McLeary

**Abstract**—Employee turnover leads to lowered productivity, decreased morale and work quality, and psychological effects associated with employee separation and replacement. Yet, it remains unknown why talented employees willingly withdraw from organizations. This uncertainty is worsened as studies; a) priorities organizational over individual predictors resulting in restriction in range in turnover measurement; b) focus on actual rather than intended turnover thereby limiting conceptual understanding of the turnover construct and its relationship with other variables and; c) produce inconsistent findings across cultures, contexts and industries despite a clear need for a unified perspective. The current study addressed these gaps by adopting the theory of planned behavior (TPB) framework to examine socio-cognitive factors in organizational trust and individual turnover intentions among bankers and energy employees in Jamaica. In a comparative study of  $n=369$  [ $n_{\text{bank}}=264$ ; male=57 (22.73%);  $n_{\text{energy}}=105$ ; male=45 (42.86)], it was hypothesized that organizational trust was a predictor of employee turnover intention, and the effect of individual, group, cognitive and socio-affective variables varied across industry. Findings from structural equation modelling confirmed the hypothesis, with a model of both cognitive and socio-affective variables being a better fit [ $\text{CMIN}(\chi^2)=800.067$ ,  $\text{df}=364$ ,  $p \leq .000$ ;  $\text{CFI}=0.950$ ;  $\text{RMSEA}=0.057$  with 90% C.I. (0.052 - 0.062);  $\text{PCLOSE}=0.016$ ;  $\text{PNFI}=0.818$  in predicting turnover intention. The findings are discussed in relation to socio-cognitive components of trust models and predicting negative employee behaviors across cultures and industries.

**Keywords**—Context-specific organizational trust, cross-cultural psychology, theory of planned behavior, employee turnover intention.

## I. INTRODUCTION

**T**URNOVER intention (TI) or employee withdrawal is the likelihood that employees will change their job within a particular time [1] and the conscious act of searching for job opportunities in other organizations [2]. Turnover is defined as an employee's "movement across the membership boundary of an organization" [3, p. 600] and quantified as the ratio of organizational members who leave during a year to the average number of employees in the organization during that year [4], [5]. With studies suggesting it costs between 16% and 213% of annual salary to replace an employee [6],

turnover is therefore important to organizations since it is costly, contributes to a loss of organizational effectiveness and knowledge [7] and leads to lowered productivity of remaining staff [8], reduced profit margins [9] and customer service levels [10], [7]. Studies further document the psychological effects of turnover in relation to job satisfaction [11] career development [12], job status [13] and employee absenteeism [14]. However, this attention on job satisfaction and other emotional experiences of the employee has resulted in restricted focus on cognitive and other social variables that determine employee TI. In fact, critics argue that the amount of variance explained in TI or actual turnover by these determinants is too small [15], [7] and as such, the study of TI demands a widening of focus to include non-traditionally researched variables – specifically socio-cognitive components to improve the variance explained in TI. This small variance has been attributed to limitations with research methods employed and the determinants researchers choose to examine [16]. Researchers further cite the lack of consistent evidence in predictive studies on TI in different contexts, industries and cultures as justification for a broadening of focus. For example, a study of South Korean telemarketers found employee psychological contract breach was a significant predictor of TI ( $\beta = 0.13$ ,  $p < 0.05$ ) [17]; a Turkish survey of the insurance industry revealed perceived organizational support as a predictor ( $\beta = -0.27$ ,  $p < 0.05$ ) [18]; while job satisfaction ( $\beta = -0.30$ ;  $p < 0.05$ ), social support ( $\beta = -0.25$ ;  $p < 0.05$ ), and emotional intelligence ( $\beta = -0.36$ ;  $p < 0.01$ ) were significant predictors among Nigerian bankers; and organizational support ( $\beta = -0.475$ ,  $p < 0.05$ ); professional continuance commitment ( $\beta = 0.280$ ,  $p < 0.05$ ) and affective organizational commitment ( $\beta = -0.157$ ,  $p < 0.05$ ) were significant predictors of TI of Jamaican pharmacists, nurses and medical doctors [19]. Findings clearly demonstrate the pertinence of social, affective and contextual variables in TI discourse and therefore managers' ability to design appropriate interventions.

The current study addresses these limitations in turnover research by investigating the predictive role of cognitive and socio-affective variables in employee withdrawal decisions. Here, TI is defined and distinguished from turnover since TI while being a precursor to turnover, does not necessarily lead to it.

## II. SOCIO-COGNITIVE THEORETICAL FRAMEWORK AND TI

Application of psychological theory to understanding and

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measuring TI is pertinent to enrich understanding of the conceptual formation and interpretation of its effects and interaction with organizational and individual variables. The TPB [19], [20] rests on the assumption that individuals are rational and make systematic use of information available to them and recognized that attitudes may be viewed as individual mental processes that influence actual and potential human behavior. According to the theory, the most important determinant of an individual's or group's behavior, is *intent*. Whereby, intention to perform the behavior is a combination of *attitudes* toward performing the behavior and how significant others perceive the behavior (*subjective norm*). Attitudes toward the behavior include *behavioral beliefs*, *evaluations of behavioral outcomes*; *subjective norm*; *normative beliefs* and the *motivation* to comply. All these are mediated by how difficult the behavior is perceived to be, as well as the individual's or group's perception of how successfully they can perform the activity (*perceived behavioral control*). The authors argued that people considered implications of their actions before engaging in a given behavior. Within this framework, turnover is formed through an individual's behavioral intention which in turn is determined by three factors namely; a) the attitude toward the behavior (positive or negative evaluations); b) subjective norms towards executing such a behavior (the individual's perceived social pressure involved with performing the behavior); and c) perceived behavioral control involved in executing the behavior successfully (the ease or difficulty that the individual perceives in doing the behavior). It is observed that an individual's attitude towards turnover is informed by his/her behavioral beliefs. This is the subjective assessment of the actions involved in actually withdrawing. In contrast, subjective norms are dependent on the individuals' beliefs of the extent to which significant others would approve or disapprove of him/her choosing to exit the organization. Finally, one's perceived behavioral control is formed through control beliefs and relates to an individual's belief that there are factors that may or may not prevent one accomplishing the behavior and is connected to an individual's self-efficacy [20], [21]. Therefore, if an employee holds positive views towards the act of resigning, and if s/he believes significant others would support the decision, and leaving is within his/her own control, they will then have a high intention to perform the behavior of leaving the organization.

### III. ORGANIZATIONAL TRUST AND DETERMINANTS OF TURNOVER

Trust is a key requirement for the growth of employees' organizational commitment, the attainment of employees' performance goals, and an organization's ability to achieve its objectives [22]. When trust levels are high, organizations are in a better position to take risks and use their resources optimally, thus facilitating all activities generally [23]. The TPB further demonstrates the role that trust plays in influencing TI through the behavioral beliefs of an employee. Here, an employee's beliefs concerning his/her employer's trustworthiness influences his/her behavioral beliefs about

staying with or leaving the organization and informs his/her attitude towards the intention and act of withdrawal. In a study of 193 undergraduate students from a south-eastern university in the USA, internet trustworthiness beliefs were measured to ascertain students' internet purchasing intention [23]. Findings showed students more likely to conduct online purchases had higher trust in the internet and their own ability to make online purchases thereby demonstrating the relationship between trustworthiness and purchasing attitude ( $r = 0.535$ ;  $p < 0.01$ ) and purchasing attitude and purchasing behavior, ( $r = 0.403$ ;  $p < 0.01$ ). Researchers [24] further demonstrated trust influenced perceived behavioral control ( $\beta = 0.36$ ;  $p < 0.01$ ) in online purchasing behaviors of Chinese students, thus providing evidence for the relationship between individual trustworthiness perceptions and future behavior.

Theorizing trust as a predictor of TI is sound, since trust carries much emotional content [25]. If organizational trust is indeed a feeling of confidence and support in an employer and the belief that an employer will be straightforward and follow through on commitments, an employee's intent to voluntarily exit an organization presupposes a breakdown in confidence, support or behaviors be it actual or perceived. Fig.1 provides a framework of TI within the TPB. Previous meta-analytic research of trust in leadership [26], showed trust correlated negatively with TI ( $r = -0.40$ ,  $p < 0.01$ ), while a cross cultural study of Poland, Russia and the USA found 11% of the variance in TI was due to trust of CEO and top management [27]. Similarly, a large Chinese employee survey ( $n=803$ ) found organizational trust moderated the relationship between job satisfaction and TI [28]; while others found organizational trust mediated the relationship between employee perceived organizational support and external organizational prestige. As employee perceived organizational support and external prestige of the organization grew, organizational trust increased and turnover in TI attention reduced [29]. The authors therefore concluded that organizational trust plays a role in the reduction of employee TI within organizations. The current study further contributes to the literature by investigating cognitive and socio-affective components of organizational trust as predictors of employee TI. In so doing, the current research expands the conceptual understanding and strengthens the robustness of turnover measurement within a trust framework.

The following hypotheses were tested.

- H1. A model of organizational trust with cognitive and socio-affective components will predict TI of banking and energy employees. A model with cognitive and socio-affective components will be a better predictor than a model with only cognitive components.
- H2. TI will vary across industries. It is expected that TI among energy employees will be higher than that of service banking professionals.
- H3. In keeping with previous research, employee organizational trust will be a negative predictor of employee TI for both industries. It is expected that as organizational trust increases TI decreases.
- H4. Employee age, education level, job level, company tenure

and role tenure will predict employee TI across industries.  
Sex is not expected to have any effect on TI.

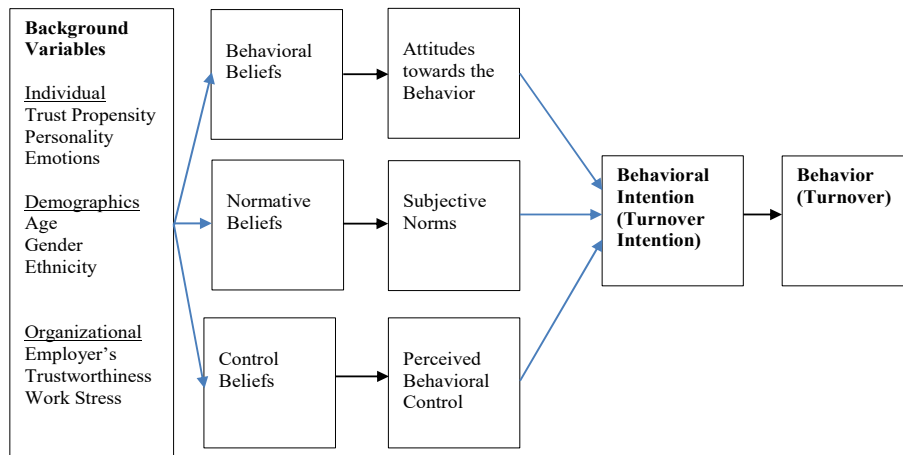


Fig. 1 TI and Organizational Trust within the TPB [20]

#### IV. METHOD

##### A. Research Design and Participants

The study was a comparative cross-sectional survey of a large commercial bank and energy company based in Jamaica. At the time of the study there were 2,200 and 1,631 employees at the bank and energy company, respectively. The companies were matched in organizational characteristics such as maturity and established tenure. For the bank ( $n=264$ ) employees participated; 204 (77.27%) females and 57 (22.73%) males ranging in ages 19 years to 59 years ( $m = 36.76$ ;  $sd = 8.90$ ) with an average of 14.19 years ( $sd = 9.49$ ) company tenure. For the energy company ( $n=105$ ) employees participated; 60 (57.14%) females and 45 (42.46%) males with an average job tenure of 5.80 years ( $sd = 4.43$ ). Overall, 369 ( $n=369$ ) employees took part in the study, and represented a range of roles including non-managerial (32.30%); junior managerial (21.90%); managerial (26.70%); senior managerial (3.80%) and specialist (14.30%).

##### Measures

Organizational trust was measured with the context-specific model of trust (CS-MOT) [30]. Unlike the popular trust model of trust [31], [32] that utilizes a sole cognitive approach, the CS-MOT examines both cognitive (competence/ability, benevolence/goodwill, and integrity) and socio-affective components (respect and justice) of organizational trust. The authors found the CS-MOT to have acceptable internal alpha reliability (0.76 - 0.92) and robust factorial validity ( $\chi^2 = 791.067$ ,  $df = 304$ ,  $p = 0.000$ ; CFI = 0.960; RMSEA = 0.050 with 90% confidence interval between .045 and .054; PCLOSE = 0.559; and PNFI = 0.812).

Employee TI was measured with the 4-item measure [33]. Statements are written in the first person and measured with a 5-point Likert scale (1= *strongly disagree*, to 5= *strongly agree*). Three items in this measure are, "I am thinking about leaving this organization," "I am planning to look for a new job" and "I don't plan to be in this organization much longer".

##### B. Procedure and Analytical Strategy

Participants voluntarily completed online questionnaires with no compensation. Means, standard deviations, alpha reliabilities and item intercorrelations were first examined. Employee group variables were then computed for both the bank and energy samples. Applying structural equation modelling (AMOS, version 22), goodness of fit statistics for the CS-MOT was compared with a model having only cognitive components. Thereafter, student's  $t$  test (independent sample) was used to evaluate the means of employee scores on TI and organizational trust within the bank compared to the energy company. Homogeneity of variances was not assumed in the  $t$ -test as samples were from independent populations. The impact of organizational trust and employee group variables on TI was then evaluated through multiple regression for each company and then for the combined sample. Finally, the multi-group moderation method [34] - which uses critical ratios within structural equation modelling - was used to evaluate the role of group variables in the relationship of organizational trust and TI.

#### V. RESULTS

To test Hypothesis 1, confirmatory factor analyses were conducted on the combined sample. Thereafter, the CS-MOT model was compared to the traditional model of only cognitive determinants. Findings show the model with cognitive and affective components had better fit statistics: CMIN ( $\chi^2$ ) = 800.067,  $df = 364$ ,  $p = 0.000$ ; CFI = 0.950; RMSEA = 0.057 with 90% confidence interval between 0.052 and 0.062; PCLOSE = 0.016; PNFI = 0.818. The model with cognitive determinants had fit statistics of CMIN ( $\chi^2$ ) = 292.387,  $df = 97$ ,  $p = 0.000$ ; CFI = 0.954; RMSEA = 0.074 with 90% confidence interval between 0.064 and 0.084; PCLOSE = 0.000; PNFI = 0.755. The covariances, variances and factor loadings for both models were statistically significant at the  $p < 0.001$  level. Table I shows better goodness-of-fit indices

using CS-MOT model across the bank and combined samples. A smaller sample size for the energy sample may have resulted in none fit. Fig. 2 shows the structural equation model comprised of cognitive and socio-affective determinants of trust. The CS-MOT model had beta a coefficient of  $\beta = -0.57$  in predicting TI, while the model with only cognitive components of trust had beta coefficient of  $\beta = -0.53$ . Hypothesis 1 was therefore supported.

The independent sample *t*-test was used to compare the scores for organizational trust and employee TI for both companies. Homogeneity of variance was not assumed as the samples were independent. The difference in mean organizational trust scores was significant for both organizations with the bank being higher ( $M_{OT\_B} = 4.12$ ;  $SD_{OT\_B} = 1.18$ ) than the energy company ( $M_{OT\_UT} = 3.41$ ;  $SD_{OT\_UT} = 1.05$ ) with  $t_{(214.28)} = 5.63$ ;  $p \leq 0.000$ . The results also confirmed a significant difference in the means of TI in the bank ( $M_{TI\_B} = 2.48$ ;  $SD_{TI\_B} = 1.15$ ) and that of the energy company ( $M_{TI\_UT} = 2.89$ ;  $SD_{TI\_UT} = 0.87$ ) with  $t_{(253.01)} = -0.365$ ;  $p \leq 0.000$ . Results indicate employees working in the energy company had greater TI and lower levels of trust in their organization compared with employees in the bank who

had lower TI and higher trust in their organization. Hypothesis 2 was therefore supported.

TABLE I  
GOODNESS-OF-FIT INDICES FOR CS-MOT WITH COGNITIVE AND SOCIO-AFFECTIVE VARIABLES ACROSS INDUSTRY

Sample	Company	CS-MOT Model	Traditional Cognitive Model
369	Combined	$\chi^2 = 800.067$ , $df = 364$ , $p = .000$ ; CFI = 0.950; RMSEA = 0.057 with 90% confidence interval between 0.052 and 0.062; PCLOSE = 0.016; PNFI = 0.818.	$\chi^2 = 292.387$ , $df = 97$ , $p = 0.000$ ; CFI = 0.954; RMSEA = 0.074 with 90% confidence interval between 0.064 and 0.084; PCLOSE = 0.000; PNFI = 0.755
		$\chi^2 = 646.897$ , $df = 364$ , $p = 0.000$ ; CFI = 0.949; RMSEA = 0.054 with 90% confidence interval between 0.047 and 0.061; PCLOSE = 0.145; PNFI = 0.800	$\chi^2 = 190.855$ , $df = 97$ , $p = 0.000$ ; CFI = 0.965; RMSEA = 0.061 with 90% confidence interval between 0.048 and 0.073; PCLOSE = 0.083; PNFI = 0.753
264	Bank	$\chi^2 = 582.047$ , $df = 364$ , $p = 0.000$ ; CFI = 0.906; RMSEA = 0.076 with 90% confidence interval between 0.064 and 0.087; PCLOSE = 0.000; PNFI = 0.705	$\chi^2 = 162.551$ , $df = 97$ , $p = .000$ ; CFI = 0.944; RMSEA = .081 with 90% confidence interval between 0.058 and 0.102; PCLOSE = 0.015; PNFI = 0.706
105	Energy		

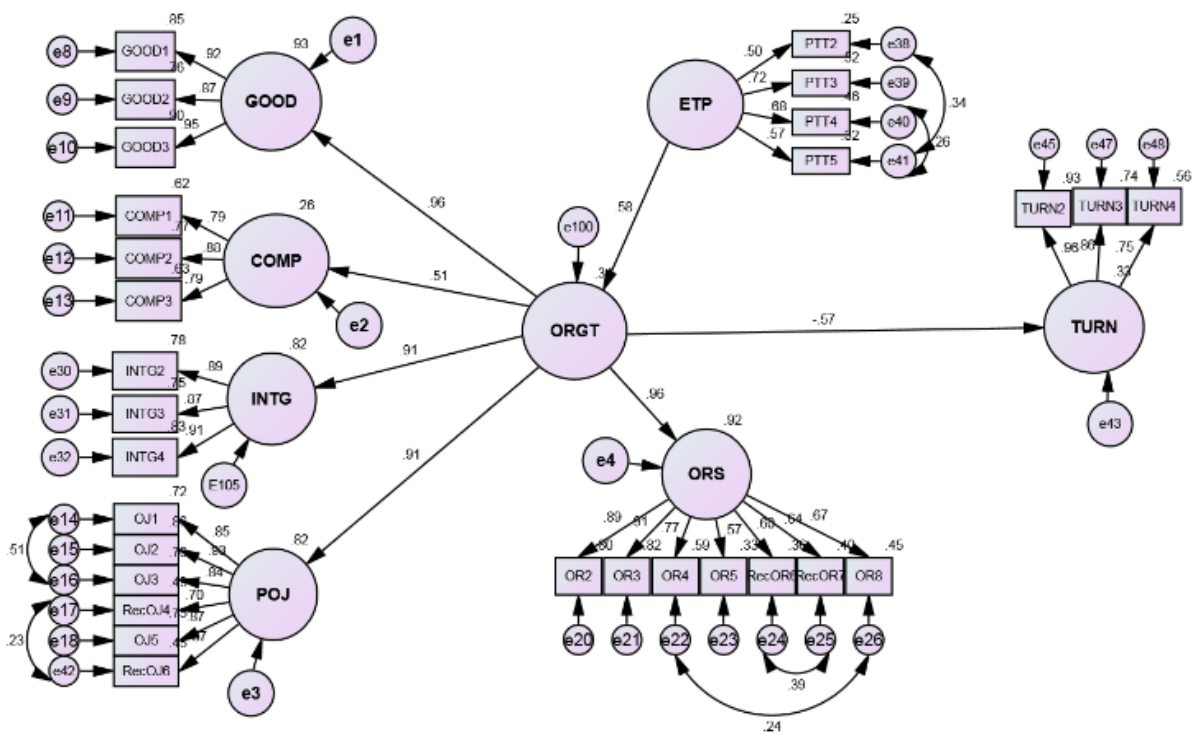


Fig. 2 Structural Equation Model of the CS-MOT as a predictor of TI

To evaluate the effect of TI on organizational trust, TI was regressed onto organizational trust while controlling for sex, age, education, job level, company tenure and role tenure in both samples. The results show that beta coefficient for organizational trust in the bank was  $\beta = -0.461$  with  $p \leq 0.000$ . For the energy company it was  $\beta = -0.337$  with  $p \leq 0.001$ . Findings indicate that as organizational trust increased by one

standard unit, TI decreased by 0.461 (bank) and 0.337 (energy) units. When TI was regressed onto organizational trust, the variance explained was 25.8% ( $\beta = -0.51$ ;  $p \leq 0.00$ ) and 11.4% ( $\beta = -0.35$ ;  $p \leq 0.000$ ) for the bank and energy samples respectively. When both samples were combined the beta coefficient for organizational trust was  $\beta = -0.50$  ( $p \leq 0.000$ ) and this explained 24.5% of the variance in TI.

Hypothesis 3 was therefore supported.

To evaluate the role of individual variables in predicting TI, employee TI was regressed onto sex, age, education, job level, company tenure and role tenure. It was observed that only employee age ( $\beta = -0.15$ ;  $p = 0.025$ ), educational level ( $\beta = 0.15$ ;  $p = 0.014$ ) and job level ( $\beta = -0.23$ ;  $p = 0.001$ ) were significant predictors of TI in the bank sample and explained 12.2% of the variance in TI. The regression model for the energy sample was not significant ( $p = 0.065$ ). The small size of the sample may have contributed to this. In the combined sample, educational level ( $\beta = 0.15$ ;  $p = 0.005$ ), job level ( $\beta = -$

0.16;  $p = 0.003$ ), tenure in company ( $\beta = -0.19$ ;  $p = 0.001$ ), and role tenure ( $\beta = 0.12$ ;  $p = 0.039$ ) were significant. These variables explained 8.2% of variance in TI. Hypothesis 4 was therefore partially supported.

Multi-Group Moderation tests were conducted with company tenure, role tenure, educational level and job level to determine if there was a moderating effect of organizational trust on TI. Variables were recorded as dichotomous and structural equation modelling and the critical ratios approach of [37] employed. No evidence of moderation was found as z-scores were not significant ( $p > 0.1$ ).

Dependent Variable	Independent Variable	Dichotomous Groups				z-score
		Estimate	P	Estimate	P	
Turnover Intention	Organizational Trust	Non-Degree		Full Degrees		0.291
		-1.286	0.002	-1.152	0.000	
Turnover Intention	Organizational Trust	Non-Management		Management		-0.724
		-0.985	0.000	-1.196	0.000	
Turnover Intention	Organizational Trust	Small Company Tenure		Long Company Tenure		-0.523
		-1.106	0.000	-1.285	0.000	
Turnover Intention	Organizational Trust	Low Role Tenure		High Role Tenure		0.928
		-1.429	0.000	-1.092	0.000	

Fig. 3 Comparative z-scores in multi-group moderating using critical ratios methodology

## VI. DISCUSSION

Employee turnover is extremely costly with many documented psychological and organizational effects. Despite this, gaps in the employee turnover literature point to restriction in conceptual focus, methodology and research. Consequently, turnover research is criticized for its focus on emotional variables (e.g. job satisfaction, organizational commitment) as predictors with less attention on cognitive, social and group determinants. Furthermore, traditional turnover research has centered on the measurement of behavior rather than intention. In so doing, findings from studies are inconsistent regarding the true impact of predictor variables across cultures, contexts and industries; and generate small variances across job satisfaction and organizational commitment leading to researchers calling for a widening of the focus on other variables to increase variance explained within TI. The current research contributed to turnover discourse by broadening the conceptual understanding of the construct to include both cognitive and socio-affective variables through a comparative study of two industries based in a setting not typically represented in trust and turnover research. By adopting a TPB framework, the research investigated the role of cognitive and socio-affective trust variables on TI and found them to be better predictors of employee withdrawal intent. Findings therefore support earlier theorizing that affective variables will improve trust modelling [35]-[37] and confirms that the cognitive and socio-affective model of organizational trust [30] has better predictive validity

than traditional cognitive trust frameworks.

As organizational trust (employee trust in their organization) was a negative predictor of TI for both banking and energy employees, the study further lent support to earlier research [25]-[27] as employee organizational trust increased, intention to leave decreased. Furthermore, findings of industry differences in TI were consistent with the Job Opening and Labor Statistics Survey of the USA [40] which confirms that the financial industry has a lower turnover than the energy sector. Here, industry clearly influences turnover as well as TI. With employee organizational trust being significantly higher for the bank than in the energy company, it will be of much benefit if future research examined the role of work structure and design on TI. Evidence points to the notion that employee decisions to exit may be influenced by properties inherent in the design and nature of work and not the global industry a company represents. Future investigation will further broaden the theoretical space regarding factors that lead to turnover and contribute to both the richness of the field and tailored interventions.

The study also confirmed that company tenure had an inverse relationship with TI, supporting previous findings that as organizational tenure increased TI decreased [40], [41]. However, it is noteworthy, that this study differentiated between the length of time an employee was in a job (role/job tenure) and years of service in the organization (company tenure). It was found that the longer employees stayed within a role, the greater their TI, thereby demonstrating that employee

decision to exit was more strongly associated with role rather than company variables. Whilst this finding may be attributed to emotional associations, a cultural nucleus cannot be excluded. A hypothesis testing the effect of such relationships among cultures more socially inter-connected (Collectivistic) versus those more socially independent (Individualistic) would certainly clarify the role of culture in this relationship and contribute to the robustness of both trust and turnover measurement.

Past studies have shown that employee education level predicts TI [38], [39]. However, Hypothesis 4 was partially supported as only employee education, job level, company tenure and role tenure (tenure in a job/role) predicted employee TI within both organizations. This finding may be explained in light of the cultural context of Jamaica and its emphasis on educational advancement as a means to improve economic and social status. This finding may not be generalizable to contexts with such a clear association between education and socio-economic status. With age previously found to be associated with TI [13], the study examined this relationship and found partial support among bank workers. However, the study did not explore this relationship thoroughly for any definitive conclusions to be made. Future researchers investigating the role of demographic variables in TI could definitely contribute to understanding why and in what settings is age salient. In contrast, while previous research has not tackled the influence of job role on TI, this study found TI decreased as seniority increased. With sex having no effect on TI, evidence points to TI being primarily influenced by an individual's career not personal variables. Findings therefore point the way forward for the development of tailored interventions by managers concerned about the withdrawal intention of talented employees.

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