

The Impact Of Career Development And Organizational Support On Turnover Intention: The Mediating Role Of Job Satisfaction Microfinance Banks In Khairpur City

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ABSTRACT

The turnover intention is an important concern that influences organizational stability, especially in the banking industry where human capital is a key factor. This paper has explored the relationship between career development and organizational support and turnover intentions among microfinance bank employees in Khairpur City and job satisfaction as a mediating factor. The design was a quantitative cross-sectional study with 150 employees filling the structured questionnaires. The findings showed that career development ($\beta = -0.39$, $p = .001$) and organizational support ($\beta = -0.27$, $p = .001$) had a significant negative impact on the turnover intentions. Both relationships were also significantly impacted ($r = 0.31$, $p < .001$) and mediated by job satisfaction. The model explained 34% of the variance ($R^2 = 0.34$). Results were in favor of the Social Exchange Theory and the significance of supportive practices to retain employees..

Keywords: *Career Development, Organizational Support, Job Satisfaction, Turnover Intentions & Khairpur*

Introduction

Turnover intention is a burning issue to organizations, especially in the banking industry where human capital is the key to operational efficiency and quality of services. Turnover intention, which is the conscious desire of an employee to quit an organization, is generally considered as a good predictor of actual turnover intention. Employees retention is a strategic priority because high turnover results in higher

recruitment and training expenses, organizational knowledge loss, and customer relationship disruption (Fuzi and Baki, 2025). Banking industry is a very demanding industry with performance pressures, technological changes and changing customer expectations. Such circumstances usually lead to job stress and dissatisfaction, which may enhance the intention to leave among employees, particularly when organizational support is poor (Auvaizah & Mujib, 2025). In the developing world such as Pakistan, these issues are more acute because of economic limitations, lack of career development opportunities, and differences in compensation systems.

Microfinance banks are critical in ensuring financial inclusion by offering services to the low-income groups. Nevertheless, they have special human resource issues such as heavy workloads, low incentives, and relatively low salaries in comparison to commercial banks. These aspects expose employees to turnover intentions. Although this sector is important, there is limited empirical research on turnover intentions in microfinance institutions, especially in smaller cities like Khairpur.

job satisfaction, career development prospects, and perceived organizational support to be major predictors of turnover intention. Specifically, job satisfaction has been identified to mediate the connection between organizational practices and intention to stay or leave among employees (Waqar et al., 2023). Based on the Social Exchange Theory, employees will tend to stay longer in organizations that support them and offer growth opportunities (Shahid et al., 2025).

Research objectives

RO1: To find out the impact of Career Development on Turnover Intentions

RO2: To measure the impact of Organizational Support on Turnover Intentions

RO3: To investigate the impact of Job Satisfaction on Turnover Intentions

Variables:

Career Development = Independent variable

Organizational Support = Independent variable

Job Satisfaction = Mediator

Turnover Intentions = Dependent variable

Literature Review

The turnover intention has been widely researched in the literature of organizational behavior because of its profound effects on organizational performance (Mobley, Horner, and Hollingsworth, 1978). It is well known as a powerful indicator of real employees turnover and is affected by numerous organizational and personal factors (Tett and Meyer, 1993).

One of the most important factors that affect employees retention is career development opportunities. Studies have shown that employees who feel that they have a chance to grow and develop tend to stay longer with their organization (Ng, Eby, Sorensen, and Feldman, 2005). Such opportunities improve the skills of employees, make them more engaged, and more satisfied with their jobs (Noe, 2017). On the other hand, insufficient career development may result in stagnation and dissatisfaction, which eventually raises turnover intentions (De Vos and Meganck, 2009).

Organizational support is another important determinant of turnover intentions. It indicated the perceptions of employees to the extent to which the organization appreciates their efforts and is concerned about their welfare (Eisenberger et al., 1986). Organizational support is linked to high job satisfaction, organizational commitment, and low turnover intentions (Rhoades and Eisenberger, 2002). When employees feel that they are supported by their organization, they are more likely to develop a sense of loyalty and commitment, which makes them less likely to leave (Allen, Shore, and Griffeth, 2003).

Job satisfaction has been found to be a major predictor of turnover intentions. It is the general assessment of employees on their job and is affected by a number of factors such as work environment, remuneration and organizational support (Spector, 1997). Job satisfaction is linked to reduced turnover intentions because satisfied employees are less inclined to find alternative jobs (Hom et al., 2012). the mediating effect of job satisfaction in the correlation between organizational factors and turnover intentions. As an illustration, job satisfaction can be increased by career development opportunities and organizational support, which subsequently decreases turnover intentions (Shen et al., 2015; Karatepe and Olugbade, 2009). This mediating process gives a better insight into the role of organizational practices in employees retention.

These relationships can be explained using the Social Exchange Theory. This theory stated that employees have a mutual relationship with their organization (Blau, 1964). Employees feel compelled to give back to organizations by positive attitudes and behaviors such as lower turnover intentions when organizations offer resources and support (Cropanzano and Mitchell, 2005).

Career development opportunities have a significant negative impact on turnover intentions by increasing job satisfaction and organizational commitment (Kyndt et al., 2009; De Vos and Soens, 2008). On the same note, organizational support has been found to be strongly negatively related to turnover intentions (Rhoades and Eisenberger, 2002). Job satisfaction has also been found to mediate the relationship between organizational factors and turnover intentions (Shen et al., 2015).

These factors are especially applicable in the context of microfinance banks. The workload and career advancement opportunities are also low in this industry, which may contribute to higher turnover intentions (Suleman et al, 20124. It is thus important to understand how organizational support and career development can be used to enhance employees retention in this context.

Methodology

The research design used in this study is quantitative, cross-sectional research design to investigate turnover intentions among microfinance bank employees in Khairpur city. The study population is a total of 254 employees in various microfinance banks in Khairpur.

Simple random sampling was used to select a sample of about 150 respondents, which is sufficient to represent the population and still have statistical power. The sample size is justified according to the requirements of total population.

The structured questionnaire was used to gather data based on validated scales of turnover intentions, career development opportunities, organizational support, and job satisfaction. A five-point Likert scale (1 = strongly disagree to 5 = strongly agree) will be used to measure all variables.

Cronbach alpha (0.70 acceptable) was used to determine reliability. The analysis of data was performed with the help of SPSS. The data is summarized using descriptive statistics (mean, standard deviation). Pearson correlation analysis used to test relationships between variables and multiple regression analysis will be used to test hypotheses. To determine the mediating effect of job satisfaction, mediation analysis was conducted with the help of PROCESS macro (Model 4). Voluntary participation, confidentiality, and informed consent are ethical considerations.

Results

Table -1: Demography

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	125	83.0
	Female	25	17.0
Age (years)	20–29	45	30.0
	30–39	60	40.0
	40–49	35	23.3
	50+	10	6.7
Education Level	Bachelor's	85	56.7
	Master's	65	43.3
Job Position	Entry-level	40	26.7
	Mid-level	70	46.7
	Senior-level	40	26.7
Tenure (years)	<5	50	33.3
	5–10	60	40.0
	>10	40	26.7

The sample size was 150 employees, of which 83 percent were males and 17 percent were females, which is representative of the gender distribution of the workforce in Khairpur District, where cultural and socio-economic factors restrict the involvement of females in formal jobs. The participants were mostly young to middle-aged, with 40% aged 30–39 years, 30% aged 20–29 years, 23.3% aged 40–49 years, and 6.7% over 50 years. This means that the workforce is mostly in the early- to mid-career stages, which is pertinent to the analysis of career development opportunities and job satisfaction since younger employees tend to be more mobile and have higher turnover intentions.

Regarding education, 56.7% of the respondents were holders of a bachelor's degree and 43.3% were holders of a master's degree. Regarding job positions, 46.7% were in the middle level, 26.7% were entry-level and senior-level employees, which gave equal representation of all levels of the hierarchy.

The tenure of employees was also diverse: 33.3% of them were less than five years, 40% between five and ten years, and 26.7% more than ten years. This experience diversity is significant, because the perceptions of organizational support, career development, and job satisfaction might vary depending on tenure, which affects turnover intentions. Overall, the demographic profile indicates the workforce structure in Khairpur District and provides the necessary background to the interpretation of the study findings, highlighting the importance of career development programs and organizational support in determining job satisfaction and employees retention in this socio-cultural setting.

Table -2: Descriptive Statistics and Reliability

Variable	Mean	SD	Cronbach's α
Career Development	3.78	0.65	0.79
Organizational Support	3.64	0.70	0.82
Job Satisfaction	3.85	0.60	0.86
Turnover Intentions	2.91	0.75	0.81

The descriptive statistics and reliability analysis (Table 2) revealed that the participants tended to report positive perceptions of career development ($M = 3.78$, $SD = 0.65$), organizational support ($M = 3.64$, $SD = 0.70$), and job satisfaction ($M = 3.85$, $SD = 0.60$), but turnover intentions were relatively lower ($M = 2.91$). All constructs had Cronbach alpha values of between 0.79 and 0.86, which indicated good to excellent internal consistency and reliability. These results align with the previous studies that indicate that 0.70 and above are acceptable alpha values when using survey instruments in organizational research (Taber, 2018; Henson, 2020). The mean scores of career development and organizational support are high, indicating that employees felt moderate to high growth opportunities and sufficient organizational support, which is commonly associated with positive job attitudes and reduced turnover intentions (Mahar et al., 2025).

Table 2: Correlation Matrix

Variable	1	2	3	4
Career Development	1			
Organizational Support	.34**	1		
Job Satisfaction	.55**	.61**	1	
Turnover Intentions	-.46**	-.38**	-.52**	1

Note: $p < .01$

The correlation analysis (Table 2) demonstrated that career development was positively correlated with the organizational support ($p < .01$) and job satisfaction ($p < .01$), but negatively correlated with turnover intentions ($p < .01$). Equally, organizational support also showed a positive correlation with job satisfaction ($p < .01$).

.01) and negative correlation with turnover intentions ($p < .01$). Moreover, turnover intentions were considerably and negatively associated with job satisfaction ($p < .01$). On the whole, these results suggested that an improved level of career development and organizational support is correlated with better job satisfaction and lower turnover intentions. The trend which emphasizes supportive work conditions and career development as a determinant of employee satisfaction and reduced turnover intentions (Eisenberger et al., 2020; Ng and Feldman, 2019)

Table 3 Regression Analysis

Model Summary:

$R^2 = 0.34$, $F(3,146) = 25.80$,

$p < .001$

Predictor	β	SE	t	p
Career Development	-0.39	0.06	-6.20	.000
Organizational Support	-0.27	0.05	-5.10	.000
Job Satisfaction	-0.31	0.07	-4.80	.000

The regression analysis (Table 3) also indicated that career development ($\beta = -0.39$, $p < .001$), organizational support ($\beta = -0.27$, $p < .001$), and job satisfaction ($\beta = -0.31$, $p < .001$) were all significant negative predictors of turnover intentions, which explained 34% of the variance in the intention to leave among employees. These findings indicated that employees who feel that they have greater development opportunities, are more supported by the organization, and report higher job satisfaction are less likely to plan to leave their organization. This result supports the recent studies that highlight the protective effect of career development, organizational support, and job satisfaction on employees turnover (Ju et al., 2021; Fordjour et al., 2025).

Table 4 Mediation Analysis (Indirect Effects)

Path	Indirect Effect	Boot SE	95% LL	CI	95% UL	CI
Career Development → JS → TI	-0.17	0.04	-0.25		-0.10	
Organizational Support → JS → TI	-0.14	0.03	-0.21		-0.08	

Lastly, the mediation analysis (Table 4) showed that job satisfaction mediated significantly the relationship between career development and turnover intentions (indirect effect = -0.17, 95% CI -0.25 -0.10) and organizational support and turnover intentions (indirect effect = -0.14, 95% CI -0.21 -0.08). These indirect effects are statistically significant because their confidence intervals are not equal to zero. These results imply that job satisfaction is one of the reasons that explain the impact of career development prospects and organizational support on turnover intentions. These results are consistent with the current literature that acknowledges job satisfaction as one of the key processes through which organizational support and career development influence the retention decisions of employees (Yinglong, H., & Tat, H. H. 2025; Krishnan et al., 2023). In general, the results prove that positive organizational practices and career development programs increase job satisfaction,

which subsequently reduces turnover intentions, and it is important to invest in employees development and workplace support systems.

Discussion

The results of this research give important information on the determinants of turnover intentions among microfinance bank employees in Khairpur city. These findings support the significance of organizational variables in employees retention and complement the current theoretical and empirical literature.

To begin with, career development opportunities proved to be a powerful predictor of turnover intentions. When employees feel that they have clear career development opportunities, they will be more committed and less likely to find other jobs (Noe, 2017). In microfinance banks, where job descriptions may be stressful, lack of promotion may result in dissatisfaction and turnover intentions (De Vos & Meganck, 2009). This is in line with the research that has indicated the beneficial impact of career development opportunities on job satisfaction and retention (Lam, Chen, and Schaubroeck, 2002).

Secondly, organizational support had a significant negative impact on turnover intentions. When employees feel that their organization appreciates their efforts and is concerned about their welfare, they are likely to have a greater organizational commitment (Rhoades and Eisenberger, 2002). High pressure organizations like microfinance institutions need supportive organizational practices, including recognition, fair treatment, and supportive leadership, which will reduce turnover (Allen, Shore, and Griffeth, 2003).

Thirdly, job satisfaction was a combined predictor of turnover intentions and mediator variable. The findings reveal that satisfied employees are much less willing to leave their organization. This finding is consistent with the existing literature that identifies job satisfaction as an important antecedent of turnover intentions (Spector, 1997; Hom et al., 2012). Furthermore, job satisfaction mediates the relationship between career development and organizational support and retention, indicating that the positive impact of these two factors is mediated by employees satisfaction (Shen et al., 2015; Karatepe and Olugbade, 2009).

These mediation results highlighted that organizational gains should be converted into job satisfaction to minimize turnover intentions. As an illustration, training programs can be inadequate when employees fail to see them as relevant or helpful to their career objectives (De Vos & Soens, 2008). Thus, organizational efforts must be in line with employees expectations to have a positive impact on satisfaction and retention.

In general, this research adds to the body of employees retention literature by offering empirical data on the microfinance industry in a developing nation, which supports the relevance of the Social Exchange Theory in this context (Blau, 1964; Cropanzano and Mitchell, 2005).

Conclusion

This paper has discussed the determinants of turnover intentions among employees in microfinance banks in Khairpur city, where career development opportunities and perceived organizational support are the predictors, and job satisfaction is the mediating variable. The results indicated that career development opportunities

negatively affect turnover intentions significantly, which highlights the importance of investing in employees growth and development (Ng et al., 2005). On the same note, perceived organizational support was also identified to reduce turnover intentions, which highlights the importance of a favorable work environment in promoting employees loyalty (Rhoades and Eisenberger, 2002). It was identified that job satisfaction is a critical variable, which not only has a direct impact on turnover intentions but also mediates the organizational variables and turnover (Spector, 1997; Shen et al., 2015). This research also confirms the Social Exchange Theory, which shows that employees give back the organizational support and development opportunities with positive attitudes and lower turnover intentions (Blau, 1964). Nevertheless, the cross-sectional design restricts causal interpretations and future studies need to use longitudinal designs to reinforce temporal assertions. Also, the inclusion of other variables like leadership style, organizational culture and work life balance may give a more detailed picture of turnover intentions. Finally, employees retention can be improved by increasing career development opportunities, organizational support, and job satisfaction, which will result in improved organizational performance and sustainability in microfinance banks.

Recommendations

According to the results of this research, the following practical recommendations are provided:

To improve the perceived career opportunities, organizations are advised to develop systematic training, mentoring, and promotional opportunities (Noe, 2017). This has the potential to increase employees motivation and decrease turnover intentions.

The management must develop a supportive leadership style, appreciate employees input, and ensure open communication. Favorable conditions enhance organizational commitment and decrease turnover (Allen et al., 2003).

Organizations must provide competitive pay, work life balance and positive work environment to improve overall job satisfaction. It is also important to provide feedback in time and to respond to the concerns of employees (Spector, 1997).

Frequent surveys of employees' satisfaction will allow detecting the problems arising in time and implementing specific interventions in response to the feedback of the staff.

Career development, organizational support, and job satisfaction should be combined into retention strategies to consider various turnover intention determinants in a holistic manner (Shen et al., 2015).

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Online ISSN

3007-3197

Print ISSN

3007-3189

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