

Impact of Job Security on Turnover Intention Mediated by Job Satisfaction in the Context of Covid-19 in Pakistan

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Abstract

Retaining intellectual capital and understanding the reasons behind Turnover Intentions are the most crucial tasks for any industry, especially in the era where organizations have the most diverse workforce in terms of generation. A high turnover carries detrimental effects for any sector. The education industry gets affected more adversely due to this factor. The primary purpose of this study is to verify the effects of lack of Job Security on Turnover Intention with the mediation effects of job satisfaction, particularly in a covid context. Generation Y and Z were compared to understand how they both reacted to the lack of Job Security in the private education sector. Results showed that Job Security elevates Job Satisfaction and reduces intention of turnover in Gen Y. While in the case of Gen Z, the negative relationship between Job Security and turnover is stronger but Job Satisfaction will not decrease Turnover Intention rather it increases. This is quite interesting and provides a vast area for further research in this regard. These findings offer implications for creating an environment where a diverse workforce senses and achieves high Job Satisfaction along with security to retain them, especially for Gen Y. while for Gen Z there should be some challenging tasks to keep them enthusiastic and passionate about their work.

Keywords: Job Security; turnover intention; generation characteristics; covid-19; private sector; job satisfaction.

JEL Classification: J63

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1. Introduction

The Covid-19 was officially announced as the causative pathogen of coronavirus disease on 8th Jan 2020. Due to its severe global significance spread, declared to be a pandemic by the World Health Organization (world meter 2021), it shattered the whole world economy and left a huge employment crisis. Thousands of employees lost their jobs as many companies went downsizing to reduce their costs (Imran & Ahmed, 2020; Yamin, 2020; Nemteanu et al., 2021). Within a couple of months, the mortality and morbidity rates had reached a horrible level (Abid et al., 2020). Thousands of employees lost their jobs overnight. Emirates Airlines cut 9000 jobs). Qatar Airways reduced 15 to 25% pay of its staff with a reduction of the workforce It is said that Covid-19 has triggered one of the worst job crises since the Great Depression. Highly developed, developed, and developing countries all were getting adversely affected by it. This deadly virus was officially confirmed to reach Pakistan on Feb 26th, 2020. In 45 days, it spread to many regions and became an epidemic. On the 10th of April Pakistan officially confirmed 4601 Covid-19 patients (Abid et al., 2020).

As per JHU CSSE, Covid-19 data around 30,000 people died in Pakistan due to this deadly virus within these two years (github.com, 2022). Though as compared to other countries this figure is quite small, it went beyond death. It extensively damaged the economic system of this already crippled economy while the unemployment rate is already too high in Pakistan. In 2019 it was 4.10 %, and in 2020 it rose to 4.40%. According to Trading Economics' global macro models and analysts' expectations, it was likely to reach 4.70% by the end of 2022 (Trading Economics, 2022). Covid-19 fueled this problem and joblessness contacted almost 25 million individuals. Several sectors saw devastating effects and thousands of people were driven to the state of starvation (Abbass et al., 2022). Like other sectors, the educational sector was also badly affected (Shah et al., 2021), as many parents moved to homeschools. According to the report of Tyton partners, before Covid-19 enrolment in homeschools was approximately 1.9 million which jumped to 3.1 million in the fall of 2020 (WLBT, 2021).

It is said that getting the right employees for an organization is a challenging task, and retaining them is more challenging. The human workforce is a key component and precious asset and must be retained for the sustainable growth of the economy (Akgunduz & Eryilmaz, 2018; Askiyanto & Suharto, 2018; Sun et al., 2021; Yamin, 2020). A satisfied human workforce plays a paramount role in the sustainability of an organization and contributes significantly to achieving organizational goals and objectives in market rivalry. Higher turnover hampers an organization's success, affects overall productivity, increases costs due to recruitment and training sessions, and ruins reputation (Ahn & Chaoyu, 2019; Askiyanto & Suharto, 2018). Though employee turnover is not a new phenomenon, almost all active participants of the labour market encounter this at some point in their careers due to stress or in the transition of their careers. When an employee works in a stressful environment it does

not affect only their health and well-being but, affects the organization's overall performance. According to scholars of HRM, lack or absence of Job Security is one of the key reasons for stress and one of the biggest reasons for turnover (Ahn & Chaoyu, 2019; Chung et al., 2017; Putri & Simanjuntak, 2020; Zahra et al., 2018; Yukongdi & Shrestha, 2020).

Besides, there are several other factors such as poor work-life balance (Kerdpitak & Jemsittiparsert, 2020), workplace favouritism, psychological contract violation (Arasli et al., 2019), lack of coworker support (Akgunduz & Eryilmaz, 2018) and ostracism (Vui-Yee & Yen-Hwa, 2020), etc. Most of them are interconnected or one reason paves way for others. Due to the instability of the job, the employee is unable to focus, tasks are piled up which affects one's mental and physical health (Sun et al., 2021; Yamin, 2020). These all stressors are somehow associated with Turnover Intention, since the situation goes out of control and becomes threatening. Turnover is a kind of planned strategy of an employee to run away from the present situation (Zahra et al., 2018)

One of the principal reasons for turnover or Turnover Intention is the lack or absence of Job Security, and unfortunately, Covid-19 played a vital role in this context. (Aguiar-Quintana et al., 2021; Imran & Ahmed, 2020; Sun et al., 2021). It not only disrupted the economic sectors but an entire system of getting work done has also been changed. The education sector was compelled to adopt an online learning system due to an extended lockdown period at the start and then to maintain social distance (Usmani, 2021). As per the report of UNESCO (2021), 200 countries shut down their schools, and 46 million students were affected due to the closure of all schools in March 2020 (UNICEF, 2021).

In underdeveloped and unprivileged countries like Pakistan, where adaptation of technology is not easier, combating these kinds of scenarios was itself challenging and led to the permanent closure of many institutes. Most of these institutes were unable to equip themselves with modern technology due to a lack of capital. According to the research done by PIDE (Pakistan Institute of Developed Economics- Islamabad, 2021) Internet is available to only 35% of the population. This is why the education system in Pakistan suffered a lot while shifting from physical classrooms to online teaching. This situation created fear among educational sector employees and led to the intention of quitting organizations. Especially, those employees who demonstrated resistance to adopting modern techniques. Many institutes lost their experienced and dedicated senior faculty just because of less familiarity with IT. In addition, Turnover Intention gets triggered by a lack of job satisfaction. Based on research, it is found that Job Satisfaction contributes to the employee's willingness to stay, move or leave the company (Ahn & Chaoyu, 2019; Chung et al., 2017; Urbanaviciute et al., 2018).

While responding to Covid-19 different generations reacted in different ways. Generation Z is known for changing workplaces since they are comparatively unable to survive in a place that does not seem ideal to them (Cahya et al., 2021). More than 7 in 10 reported

depression from Gen-Zers during the pandemic (CNBC, 2020). While Gen Y is comparatively better at coping with work-related stress as compared to Gen Z, but they are eager to accept new opportunities and demonstrate less commitment to their organizations (Asif et al., 2019). Because of these different characteristics, both responded in truly different ways. Here the need arises for this study.

The impact of quitting a job of an employee in any sector other than the educational sector is not the same, if an educator or tutor works with fear of losing their job at any time it negatively affects learners. The education sector itself cannot be compared with other sectors. It is the one that nurtures future builders and works on living resources. Especially when an educator leaves their job it creates a space and learners take time to get over this loss (Sahito & Vaisanen, 2019). Previous studies on Gen Y and Z have been numerous, but only a few of them compared them in the context of Covid-19 while they are part of the private education sector, especially in Karachi, Pakistan. Some studies have been done in other countries to figure out the overall responses of employees Sun et al. (2021), but how workers in Karachi reacted requires further investigation. Therefore, the purpose of this study was to identify how Covid-19 affected jobs in the private educational sector in Karachi, Pakistan, creating fear in employees of generations Y and Z concerning their lack of Job Security. Further to identify how generation characteristics mould employees to behave differently regardless of their same situation in the Karachi environment. We want to measure the impact of Job Satisfaction as a mediator between Job Security and Turnover Intention of employees of generations Y and Z in the private education sector.

1.1 Research Questions

1. Does the influence of Job Security on Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?
2. Does the influence of Job Satisfaction on Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?
3. Does the influence of Job Security on Job Satisfaction and Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?

2. Literature Review

On 1 April 2020, 81% of the global active labour force faced restrictive measures imposed by respective countries addressing the deadly pandemic issue (ILO, 2020). Companies switched to remote working and started the closure of their physical buildings which paved the way for a huge downsizing process. Thousands of employees lost their jobs and hundreds of them have still been working with this fear. This global health crisis shattered economies and disrupted academics' work, careers, and identities as never before. Almost all economic sectors got highly affected, but some sectors have faced a 180-degree change. The

education sector is one of those sectors which faced a drastic change and stepped into a new era (UNESCO, 2021). Across the world, more than half a billion students got exposed to an altered way of learning due to the closure of schools. Virtual classrooms, hybrid, and blended learning models replaced traditional classrooms and single-mode learning models (Usmani, 2021).

Job-related lack or absence of security became one of the key challenges of this tech era. Hence, it is a recurring question of how it affects employees' behaviour and what could be the further consequences (Urbanaviciute et al., 2018). This study aimed to compare the attitude and responses of Gen Y and Gen Z towards Job Security. This insight can help the HR departments of the educational sector in crafting strategies for their diverse workforce to retain them for a longer period so students' learning gets smoothed. For this purpose, we have used the generational theory proposed by Kowske et al. in 2010. According to this theory, people within the same age group share the same characteristics, they behave and respond almost similarly in the same types of situations. We also examined this study through the hierarchy of need theory. Abraham Maslow presented this classical motivational theory in 1943. According to his philosophy, higher levels of needs cannot motivate until the lower-level needs are fully satisfied. Job Security comes right after the satisfaction of biological needs. Need theory implies that without satisfying security needs organization cannot address employees' social and esteem needs. This lack of security ultimately adversely affects employees' performance and Job Satisfaction (Abiodun & Adebisi, 2022).

2.1 Generation Y and Z

It refers to a cohort of individuals who were born and raised in the same period, share collective characteristics, were exposed to almost similar social and economic circumstances, and behaved similarly in most of the scenarios. Generation diversity is an emerging topic in the HR domain. Each generation shares similar perspectives, values, morals, habits, preferences, motivational factors, likings, and dislikes that originated from birth and that's why each generation behaves differently from the other generations Y grew up in a period of high globalization, experienced an economic boom, had an intuitive knowledge of technology, believed in the transparency of reporting and autonomy at the job place, was adaptive to change, self-expressive, and had a strong need for self-actualization, did networking through social media, having less readership (Sun et al., 2021).

Gen Z, succeeded Millennials and preceded Generation Alpha. Most of them are the kids of Gen X. They are tech-addicted and get motivated by Job Security and money, prioritize a healthy work-life balance, driven by individual performance and competition (Characteristics of Gen Z, n.d.). It is said that Gen Z is more realistic as compared to Gen Y because they grew up in a period of recession. Gen Y is not concerned about their weaknesses and doesn't want to fix them, they just want to develop their strengths for their career

development, while Gen Z just wants to have the tools to win either by developing their strengths or their weaknesses. Ethically they are the weakest among all present workforce generations (Forbes, 2017).

2.2 *Job Security (JSe)*

JSe refers to an employee's confidence of not losing the job which not only boosts one's creativity but positively affects one's performance. It even improves one's psychological health and increases emotional commitment. (Jung et al., 2021). As per Maslow's hierarchy of needs theory, Job Security comes before social and esteem needs. Once it is threatened then stem many behavioral issues. These consequences extend beyond an individual's well-being and have a vast impact on associated people (Abiodun & Adebisi, 2022). Employees in the private education sector also need this assurance. Especially in Pakistan where their commitment to organizations not only improves brand image rather it helps to create a better society for future generations (Sahito & Vaisanen, 2019). Response to lack or absence of JSe varies according to socio-demographic characteristics such as gender, age group, qualification, and phase of career (Akgunduz & Eryilmaz, 2018; Nemteanu et al., 2021; Sun et al., 2021; Urbanaviciute et al., 2018).

2.3 *Turnover Intention (TI)*

TI refers to the intention of quitting a job due to certain reasons. The Human workforce is a great asset to any organization. Losing a major part of them frequently not only increases recruitment costs, but it affects organization's productivity and brand image adversely. Higher turnover is caused by unbearable workplace stress and the lack or absence of JSe is one of the greatest causes of this stress, where employees are always uncertain about their future in terms of their job (Akgunduz & Eryilmaz, 2018; Sun et al., 2021; Urbanaviciute et al., 2018).

Workforce Turnover Intention is influenced by many factors, one of them is their motivational factors. In today's world workforce is highly diverse, not only in terms of gender, culture, ethnicity life, and workstyles but also concerning cohort (Kapoor & Solomon, 2011). There is a huge difference between the motivational factors of Gen Y and Gen Z, the former gets motivated by growth and the job itself while the latter prefers a paycheck. They are more interested in entrepreneurship. Gen Z is 55% more likely to start up their venture and the reason is their love to be independent and achieve higher financial success (Forbes, 2017). The Turnover Intention has been extensively studied from almost all aspects and dimensions, while the current study wants to see it in the context of Covid-19 with the mediating effect of Job Satisfaction of Gen Y and Z, how Yers and Zers behave and respond to this lack or absence of security, who has more resilience? How different resistance of both generations affects their intention to switch jobs?

2.4 *Job Security and Turnover Intention*

Job Security and Turnover intent are two widely used variables in many HR studies, mediated and moderated by different factors such as demographic characteristics, generational characteristics, organizational commitment, job satisfaction, and self-determined motivational factors (Kerdpitak & Jermsittiparsert, 2020; Kim et al., 2009; Nemteanu et al., 2021; Staufenbiel & König, 2010). Deciding to quit the organization is the ultimate response from an insecure employee which results in a lose-lose situation for both parties, i.e., employee and employer (Qureshi & Khan, 2016). Therefore, it is crucial to understand the relationship between both variables and how it can be mediated by other factors like employee commitment, passion, or Job Satisfaction (Urbanaviciute et al., 2018). Besides the lack or absence of Job Security, several other factors fuel this intention; workplace ostracism is also one of the greatest factors which trigger employee Turnover Intention. This silent treatment has detrimental effects on motivation, job satisfaction, employee performance, and work behaviour (Qureshi & Khan, 2016; Vui-Yee & Yen-Hwa, 2020). Lack or absence of Job Security causes stress, and emotional tool brings down Job Satisfaction either in the long or short run depending on many other factors, especially the availability of other opportunities, and leads to turnover intent (Chung et al., 2017; Nemteanu et al., 2021).

Lack or absence of Job Security serves as a challenge stressor that sometimes unleashes one's potential, polishes one's skills, compel one to equip with innovative tactics, and motivates employees to work hard to be safe against being laid off (Staufenbiel & König, 2010). On the other hand, Hyo Sun Jung states that Job Security has a positive relationship with job engagement, as an employee tends to work hard and demonstrate more enthusiasm which leads to low turnover.

Concerning Gen Y and Z, Gen Z entered the workforce earlier than other previous generations. They possess a higher passion for their careers, but are unable to cope with the stress associated with Job Security and quit faster as compared to Gen Y (Cahya et al., 2021). The turnover issue was never this acute as this when organizations welcomed Gen Y and Z, just when the HR figured out Gen Y and their issues Gen Z stepped in. It is deemed that the highest turnover rate is exhibited by these cohorts. The average time spent at one job by Gen Z is 2 years and 3 months while for Gen Y is 2 years and 9 months. This is comparatively too less as for Gen X it was 5 years. Gen Z shows low tolerance toward stress and less compromise on their expectations. They quit faster as compared to Gen Y (Cahya et al., 2021; *Characteristics of Gen Z*, n.d.; Kim et al., 2009).

H1: The negative relationship between Job Security and Turnover Intention is stronger for Gen Z than Gen Y.

2.5 *Job Satisfaction (JS)*

Job Satisfaction refers to work-related positive feelings, the enjoyment employees derive from their effective and efficient work. Over time, the concept of Job Satisfaction has evolved, and contemporary theories emphasize intrinsic and extrinsic aspects that could better determine one's Job Satisfaction level. Ultimately, it is highly correlated with generational characteristics, as each generation has different parameters of Job Satisfaction (Kim et al., 2009; Urbanaviciute et al., 2018). Gen Y does not work only for a paycheck rather they do have some career goals. While for Gen Z money and job safety are the two most important matters. They want to make difference but not at the cost of remuneration. It is said that Gen Z does not want to wait for progress for months and years. They grow impatient quicker than elder generations and that is why their turnover rate is the highest among all present workforce (Cahya et al., 2021).

2.6 *Job Satisfaction and Turnover Intention*

It is believed that a lack of Job Satisfaction leads to high turnover. Job Satisfaction includes remuneration satisfaction as well. Employees want to do a good job but not at the cost of low remuneration (Halim et al., 2017). Traditionally, research on turnover phenomena considers Job Satisfaction as a linchpin variable. It always helps in understanding the reasons behind the intention of quitting organizations. Job Satisfaction has an organic negative relationship with turnover. The more employees enjoy their job and are satisfied with them, the less chance to quit the organization (Chung et al., 2017).

But Gen Zers have very different traits from their previous generations. They are more into freedom and empowerment. This desire for autonomy and control paves the way for entrepreneurship. As per Forbes, Worth, and Fast data, Gen Zers are the most entrepreneurial generation ever. Almost 62% of Gen Z has already started or intend to start their venture). There is a whole debate related to the work ethics of generations. It is found that despite being satisfied with the current job, most Gen Z employees when find something apparently better they quit their current job without giving a second thought. It is claimed that Gen Z has a very poor work ethic (Yahoo!finance , 2021).

H2: The relationship between Job Satisfaction and Turnover Intention is stronger for Gen Y than Gen Z.

2.7 *Job Security, Job Satisfaction, and Turnover Intention*

Lack of Job Security and job stability reduces Job Satisfaction and triggers job turnover intent. Organizational competitiveness is highly correlated with employees' Job Satisfaction (Nemteanu et al., 2021). Due to job dissatisfaction, the organizational commitment of

an employee influences positively his decision of quitting their job. (Askiyanto & Suharto, 2018). But Job Satisfaction differs by age (Kim et al., 2009). And contribution factors vary for the different cohorts. As for Gen Z, Wi-Fi at the workplace, perks, EOB and leave days of their choice lead to Job Satisfaction besides work itself (Cahya et al., 2021). Gen Yers are mostly dissatisfied with their jobs as compared to their elder generations. But Gen Z is a bit more dissatisfied than Gen Y(Cahya et al., 2021).

Sarah Skirboll, working as a vice president of communication at CareerBuilder stated that Gen Y and Z spend on average less than 3 years at one workplace. She reasoned that they continuously look for better pay and more perks. It is challenging for organizations to satisfy them. Since their Job Satisfaction factors change over time. They hold unrealistic high expectations and want career advancement in months. It is claimed that Gen Y has weak work ethics and Gen Z has weaker. Whenever they find a good opportunity, they quit their organization. (Yahoo!finance, 2021).

However, it has been revealed that Job Satisfaction plays the successful role of a mediator in the relationship between lack of Job Security and Turnover Intention (Chung et al., 2017). But with different generations, it results differently (Cahya et al., 2021).

H3: Job Satisfaction strongly mediates the relationship between lack of Job Security and Turnover Intention for Gen Y as compared to Gen Z.

Model

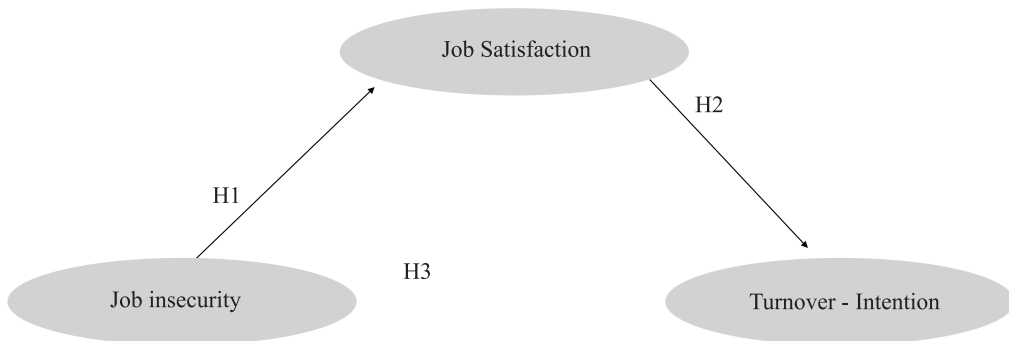


Figure 1: Model

3. Research Methods

3.1 *Research Design*

The main objective of this research was to study the impact of lack of Job Security and Job Satisfaction on employee turnover between Gen Y and Gen Z. The researcher carried out the research using a quantitative method through an adopted structured- questionnaire that was shared with respondents via Google form. The quantitative method is an effective way for measuring attitude and behavior. Further, it utilized descriptive statistical techniques to measure the central tendency of the data set and dispersion. It is considered cross-sectional explanatory research to explain the extent to which lack of Job Security influences employees' Turnover Intention. The research design was correlational since we needed to examine the relationship between independent and dependent variables. The target population for this study consisted of employees of the private education sector belonging to either Gen Y or Gen Z. The people born in the period from 1982 to 1992 (aged 36 to 40) were considered Gen Y and people born in the period from 1997 to 2002 (aged 20 to 25) was considered as Gen Z. Our Gen Z was in the start of their professional careers while Gen Y was in mid of their careers. We wanted to examine the attitude of both generations in the context of Covid-19, for this we kept 5 years gap between both types of population. The targeted population belonged to the private educational sector, picked randomly across Karachi city.

The researcher collected data from 318 respondents through non-probability purposive sampling. There was a filter question for those who were not associated with the private educational sector or did not fall in the category of Gen Y or Gen Z or were simply not responding to the questionnaire. According to Hair et al. (2020), 5-10 respondents are sufficient for each item in multivariate analysis. Hence the investigation required at least a sample of 90 to 180. The private education sector was chosen for this study due to several reasons. The first reason was the availability of a wider range of generational employees, particularly young teachers and non-teaching staff from Gen Z. Secondly many parents moved to homeschool for younger kids and private tuition for senior students and that affected this sector to a great extent (WLBT, 2021)

3.2 *Measures*

The questionnaire contained two main sections other than the filter question, first one gathered data related to the sample's demographic and the second one consisted of questions concerning the variables being investigated. The pre-defined scale for Job Security, job satisfaction, and Turnover Intention was as follows.

Job Security was an independent variable in our study, 4 items of Borg's cognitive Job Security, concerning the likelihood of retaining a job (Borg, 1992, Sample 2; see also Borg & Elizur, 1992) have been adopted.

Turnover Intention was a dependent variable in our study, 4 items using a 5-point Likert scale developed by Cammann et al. (1979) were adopted.

Job Satisfaction was the mediating variable in this study, the generic Job Satisfaction scale has been adopted, (Macdonald & MacIntyre, 1997).

All items in this study have been rated on a 5-point Likert scale, with 5 being strongly agreed and 1 strongly disagree.

The adopted structured questionnaire helped to empirically test the hypotheses developed previously, based on the existing scale which is already tested and validated by scholars in their respective fields and works.

3.3 Results

For data analysis, first SSPS was used to create demographic tables, and basic descriptive statistics; mean, median, standard deviation, skewness and kurtosis. Further, we checked Cronbach Alpha, the correlation amongst variables and VIF. They all are depicted in tables 1,2 and 3. For hypotheses testing, the Partial Least Square (PLS) approach was adopted by using a smart PLS data analysis tool. It offers many advantages for instance predictability, avoiding disagreeability solutions, and no uncertain components. It produces statistically efficient and more accurate results that help in better analysis of data (Fornell & Bookstein, 1982). The nature of this study was comparative. It was conducted to compare and contrast the attitude of Gen Y and Z towards the lack or absence of security in their job in the context of Covid-19. The model comprised three variables. Job Security (Borg & Elizur,, 1992) served as an independent variable that had 4 indicators. JI affects Turnover Intention (Cammann et al., 1979) which had again 4 indicators. In this study, Job Satisfaction (Macdonald & MacIntyre, 1997) has served as a mediator variable that had 10 indicators; namely; recognition at the workplace, feeling close, feeling good about the company, feeling secure, management concern, work is good for physical health, good remuneration, talent is utilized, getting along with line manager, feeling good about the job.

Turnover Intention is the response of an employee once one feels insecure. Thus, the extent to which each generation reacts to the lack or absence of Job Security is studied in this paper. How Job Satisfaction mediates this relationship, especially with the relation of Gen Y and Z. People who were born between the bracket of 1982 to 1992 were considered Gen Y, while between the bracket of 1997 to 2002 were considered Gen Z. Table 1 is a summarized table for all 318 observations for both age groups; Gen Y and Z. This table shows all demographics which we came across during the survey for this paper. We have taken equal members of both generations to create fair findings. Out of 318 respondents, 157 were males and 161 were females. All of them either completed graduate, undergraduate, or doctorate.

Table 1
Demographics

Demographics		Frequency	Percentage
Gender	Male	157	49.4
	<i>female</i>	161	50.6
Age	21 to 30	168	52.8
	31-40	140	44.0
	Above 40	10	3.2
Generation	Gen Y	159	50.0
	Gen Z	159	50.0
Education	Matriculation/ O'levels	0	0
	Intermediate/ A levels	0	0
	Undergraduate	91	28.6
	Graduate	187	58.8
	Doctorate	40	12.6

n=318

Table 2.1-2.3 demonstrates all means, Standard Deviation, Cronbach Alpha of Job Security, Turnover Intention and Job Satisfaction. Table 2.1-2.3 shows that all variables are reliable, Cronbach is more than 0.7 which is too good Invalid source specified.. The correlation between Job Security and Turnover Intention is significant and negatively correlated which is -0.416. Job Security and Job Satisfaction are also significant. While the correlation between Job Satisfaction and Turnover Intention is not significant but the relationship is negative. Here we used both generations then we did the same test on each generation separately. According to the results both skewness and kurtosis are within the range of -1 to +1, though for kurtosis -3 to +3 is also accepted.

Table 2.1
Descriptive Statistics

JSe	3.733491	.8220652	0.843	-.113	-.957		
TI	3.157233	1.1372852	0.933	-.008	-1.206	-0.416**	
JS	3.824214	.6463768	0.846	-.258	-1.017	0.535**	-0.050

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction; $p < 0.05^*$; $p < 0.01^{**}$
SD-standard deviation

N=318

Table 2.2

Descriptive statistics (Gen Y)

	Mean	SD	Alpha	JSe	TI	JS
JSe	3.8050	.70747	0.843			
TI	2.6588	1.02246	0.933	-.544**		
JS	3.686	.6661	0.846	.830**	-.544**	

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction; p<0.05*; p<0.01**
N=159

Table 2.3

Descriptive statistics (Gen Z)

	Mean	SD	Alpha	JSe	TI	JS
JSe	3.6619	.91926	0.843			
TI	3.6557	1.02449	0.933	-.335**		
JS	3.963	.5966	0.846	.364**	.257**	

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction; p<0.05*; p<0.01**
N=159

Measurement and structure models were tested through PLS (Ringle et al., 2005). It does not need the normality of data (Chin et al, 2003). To resolve the issue of Common Method Bias (Kock , 2015) Full Collinearity test was run by regressing all variables against the random variable. Table 3.1 & 3.2 demonstrates VIF values of all variables. Most of the values are less than 3.3 which confirms that a single source was not a serious issue in this study.

Table 3.1

Variable	VIF
JSe	3.341
TI	1.477
JS	3.340

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 3.2
Full Collinearity statistics (Gen Z)

Variable	VIF
JSe	1.490
TI	1.384
JS	1.416

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

3.4 Measurement Model

For model testing, 2 step approach of Anderson and Gerbing (1988) was used. Firstly, the measurement model was tested to check the reliability and validity of the instruments (Hair et al, 2020). Convergent validity depicts correlation amongst variables (Carmines & Zeller, 1979). Cross loading values should be greater than 0.5, while Cronbach Alpha and AVE or Average Variance Extract must be equal to or greater than 0.5 (Fornell & Larcker, 1981). For calculation, convergent validity should be equal to or greater than 0.7. Table 4.1 & 4.2 presents Cross loadings of all used items. While conducting a Discriminant validity test for Gen Y 4 items from Job Satisfaction have been removed as their loadings were less than 0.5. And in Gen Z we needed to remove 1 item from Job Security and 1 from Turnover Intention. From Job Satisfaction 6 items have been removed as their loadings were less than 0.5. Table 5.1 & 5.2 shows CR and AVE, the former one is greater than 0.7 and the latter one is greater than 0.5 for all used variables. Hence all variables are acceptable (Hair et al, 2020).

Table 4.1
Cross Loadings (Gen Y)

Constructs	Items	JSe	JS	TI
JSe	J11	0.636		
	J12	0.873		
	J13	0.897		
	J14	0.798		
JS	JS1		0.790	
	JS3		0.932	
	JS4		0.885	
	JS8		0.565	
	JS9		0.581	
	JS10		0.927	
TI	TI1			0.861
	TI2			0.922
	TI3			0.923
	JS4			0.858

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 4.2
Cross Loadings (Gen Z)

Constructs	Items	JSe	JS	TI
JSe	J12	0.878		
	J13	0.878		
	J14	0.898		
JS	JS3		0.961	
	JS4		0.984	
	JS8		0.880	
	JS10		0.936	
TI	TI1			0.975
	TI2			0.794
	TI4			0.973

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 5.1
Convergent Validity (Gen Y)

Construct	Composite Reliability	Average Variance Extracted (AVE)
JSe	0.818	0.652
JS	0.908	0.632
TI	0.939	0.795

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 5.2
Convergent Validity (Gen Z)

Construct	Composite Reliability	Average Variance Extracted (AVE)
JSe	0.915	0.783
JS	0.969	0.886
TI	0.941	0.842

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Discriminant validity has been tested through Fornell and Larcker (1981) and HTMT. In Fornell and Larcker all diagonal values are greater than non-diagonal values, as depicted in Table 6.1 & 6.2. All HTMT values except JS in Gen Y are less than 0.85 shown in Table 7.1 & 7.2. They should be ≤ 0.85 as suggested by Henseler et al. (2015)). Since the instruments are adopted and the local language is different that could be the reason for high HTMT.

Table 6.1

*Discriminant Validity (Gen Y)**Fornell -Larcker Criterion*

Construct	JSe	JS	TI
JSe	0.808		
JS	0.853	0.795	
TI	-0.574	-0.622	0.892

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 6.2

*Discriminant Validity (Gen Z)**Fornell -Larcker Criterion*

Construct	JSe	TI	JS
JSe	0.885		
JS	0.791	0.941	
TI	-0.493	-0.325	0.918

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 7.1

Heterotrait-Monotrait Ratio (HTMT) Gen Y

Construct	JSe	JS	TI
JSe	-	-	-
JS	0.941	-	-
TI	0.604	0.608	-

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 7.2

Heterotrait-Monotrait Ratio (HTMT) Gen Z

Construct	JSe	JS	TI
JSe	-	-	-
JS	0.817	-	-
TI	0.505	0.330	-

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

3.5 *Structural Model*

2nd step of Anderson and Gerbing's approach (1988) which is the Structure model has been tested for the developed hypothesis. We used 3000 sample bootstrapping to test path coefficient, T values and P values. Only P values should not be considered a perfect parameter for Hypotheses significance that is why a combination of T values, effect sizes and P values have been examined). Firstly, we checked the impact of Job Security on Job Satisfaction and Turnover Intention individually in both generations' data. If JSe increases then Job Satisfaction increases by 0.853 and it's significant at 0.00 P value, if Job Security increases Turnover Intention decreases by 0.160 and it is significant at 0.03 P value ($P < 0.05$). whereas in the case of Gen Z, once JSe increases JS increases by 0.791 which is 0.062 less than Y. It means JSe creates more Job Satisfaction for Gen Y as Compared to Gen Z. for Gen Z satisfying factors are different which are so far not part of our study. While checking the impact of Job Security on turnover, so for Gen Y it is -0.160 and For Gen Z -0.630 which is comparatively far more, Hence, our first hypothesis is accepted as the negative relationship between Job Security and Turnover Intention is stronger for Gen Z than Gen Y.

As far as the second hypothesis is concerned Job Satisfaction has a stronger relationship with the Turnover Intention for Gen Y than Z, it is also accepted as when Job Satisfaction increases Gen Y's Turnover Intention decreases by 0.485 while for Gen Z it increases by 0.173. Since Gen Z is more ambitious, and more into experience and entrepreneurship so even if they are satisfied at one place, once they find any better opportunity, they quit organization. Thus, our second hypothesis also failed to reject. Regarding mediating effects then Job Satisfaction strongly mediates the relationship between Job Security and Turnover Intention for Gen Y as its beta is -0.414 while for Gen Z it is +0.136, means many other factors play stronger roles in this relationship but they are not part of this study. Hence our 3rd Hypothesis also failed to reject.

All direct, indirect and total effects are depicted in (Table 8.1-8.4) & (Table 9.1-9.4) along with their beta, mean, SD, T and P values.

Table 8.1

(Gen y)

Direct relationship results

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> JS	0.853	0.855	0.024	35.395	0.000	Accepted
JSe -> TI	-0.160	-0.161	0.090	1.781	0.038	Accepted
JS -> TI	-0.485	-0.486	0.087	5.585	0.000	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 8.2
Total Indirect effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> TI	-0.414	-0.416	0.077	5.397	0.000	Accepted

NOTE: Jse=Job Security; TI= Turnover Intention;

Table 8.3
Total Effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> JS	0.853	0.855	0.024	35.395	0.000	Accepted
JSe -> TI	-0.574	-0.577	0.049	11.607	0.000	Accepted
JS -> TI	-0.485	-0.486	0.087	5.585	0.000	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention ; JS=Job Satisfaction;

Table 8.4
Specific Indirect effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe ->JS ->TI	-0.414	-0.416	0.077	5.397	0.000	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention ; JS=Job Satisfaction;

Table 9.1
(Gen Z)
Direct relationship results

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> JS	0.791	0.791	0.027	29.650	0.000	Accepted
JSe -> TI	-0.630	-0.634	0.043	14.480	0.000	Accepted
JS -> TI	0.173	0.178	0.089	1.938	0.026	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction

Table 9.2
Total Indirect effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> TI	0.136	0.140	0.069	1.980	0.023	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention

Table 9.3
Total Effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe -> JS	0.791	0.791	0.027	29.650	0.000	Accepted
JSe -> TI	-0.493	-0.493	0.071	6.988	0.000	Accepted
JS -> TI	0.173	0.173	0.089	1.938	0.026	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 9.4
Specific Indirect effect

	β	Mean	SD	T Statistics	P Values	Decision
JSe-> JS -> TI	0.136	0.140	0.069	1.980	0.024	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

4. Discussion and Conclusion

This study aimed to understand the relationship between Job Security, Job Satisfaction and Turnover Intention for generational characteristics in Covid-19 context. Results revealed that Job Security creates more Job Satisfaction for Gen Y though Gen Z is also concerned with it but comparatively less as it is depicted in results. It was found that Job Security plays a strong role in deciding to quit organization for Gen Z, while Gen Y is much better to cope with this stress and they try their optimum best to survive. These all results are consistent in previous studies too (Cahya et al., 2021; Characteristics of Gen Z, n.d.; Kim et al., 2009).

Reasons might be to support family, their rationality that in Covid-19-affected-environment getting another job will not be easier or other organizations might have the same situation. While Gen Z just entered into the market, just completed their degree, or are still in transition, do not have their own families so can take risks and leave organizations whenever they feel fear of losing it. Secondly, they cannot deal with stress of loss of job like their preceding generations can. It is quite interesting to know that Gen Z is more risk lover but at the same time they are more egoistic and this is the biggest reason for their Turnover Intention. They do not like to be directed by someone even if one is their boss. This is also consistent in previous studies (Cahya et al., 2021; Characteristics of Gen Z, n.d.). Leaders and authorities should learn new tactics to get work done from this generation and it is quite challenging for them as well. Education sector must craft strategies to retain their diverse workforce. Because the education sector is quite sensitive and cannot afford regular tutor replacement. It adversely affects the learning process and causes psychological issues in learners (Henry & Redding, 2020). Though Job Satisfaction is highly correlated with Turnover Intention, in Gen Z it plays a different role. Gen Z has more mood swings and their satisfaction factors change frequently may be as they are more exposed to social media (Yahoo!finance, 2021). So even though

they are satisfied they can leave organizations for getting something better and this hunt for better is never-ending at least in their case. It is the main reason that in spite of having a very good job with handsome packages, they still upload their CVs on LinkedIn, Indeed and many other recruitment sites. Organizations can create democratic environment to discuss their issues, and they need to provide flexibility and growth opportunities. By 2030, 30% of workforce will be of Gen Z so it is the need of hour. How Gen Alpha will behave as an employee is a big question for HR departments.

4.1 *Implication of the Study*

Karachi's private education sector is no longer competing to get learners, rather the main challenge is to retain knowledgeable workers who could run and make their institutes sustain over years. The fundamental purpose of this paper was to check the impact of lack of Job Security on gen Y and Z as private education sector has them as a big part of their workforce. It is accepted through results that Job Securities Turnover Intention in employees. In education sector continuous process of recruitment means playing with learners' psyche. In order to deal with this Turnover Intention, organizations must understand the factors that contribute in creating sense of Job Security and satisfaction for Gen Y. Gen Z is more prone to developing stress so there should be some sort of Job Security along with counselling sessions. Employers should know the composition of workforce with that they can better serve their employees. Gen Z is complicated but at the same time more enthusiastic and fuller of zeal. There is need to channelize their energy in a win-win way. Flexibility and growth opportunities are the way to retain them for a longer period that is the most crucial need of private education sector.

However, this method will not allow HR to understand each and every employee and satisfy their very individual needs. But majority of staff can be retained. When an educator leaves an organization, a good number of learners also leave, this is a very common reality. To avoid these circumstances the results of this study will help HR in crafting policies which will be mutually benefitted.

4.2 *Limitations, Delimitations, Future Recommendations*

This research is mainly restricted to the private educational sector of Karachi with a small sample size of 300 due to the limited time frame, fewer resources and the practical difficulty of collecting data from all sectors of Karachi. For exploring generational characteristics researcher kept herself to only Gen Y and Gen Z. Future research can cover the other sectors and other generations as well to create a better understanding of this phenomena. In addition, a longitudinal study design can be used to see how satisfaction factors evolve with age. This will help educational HR departments to adopt new strategies for retaining a highly satisfied workforce and play a positive role in development of future generation.

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