

The Moderating Role of Decent Work on the Relationship Between Turnover Intention and Job Performance Among Commercial Banks in Zimbabwe

Mashavira Nhamo^{1*}, Mahapa Mildred²

*Corresponding Author E-mail: Zimbabwe.mashaviranhamo@gmail.com

- 1 Department of Human Resource Management, Great Zimbabwe University, Masvingo, Zimbabwe
- 2 Department of Business Administration, National University of Lesotho, Lesotho

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ABSTRACT

The challenges of staff retention and job performance persist as significant concerns for businesses, particularly in the context of Zimbabwe. While numerous studies have explored the impact of turnover intention on job performance, there is a gap in understanding the moderating variables influencing this relationship. This research aims to investigate the nuanced connection between decent work, intentions to leave, and job performance in the Zimbabwean banking sector, utilizing a quantitative approach with a causal design. The findings reveal a significant relationship between turnover intention and job performance. Moreover, it is deduced that all four pillars of decent work act as moderators in the association between turnover intention and job performance within the commercial banking sector in Zimbabwe.

1. Introduction

Turnover intention is a concept that has gained scholarly traction due to its influence on organisational sustainability, efficiency, and effectiveness. There is ample evidence in research which demonstrates that there is a correlation between turnover intention and job performance (Jiang et al., 2019; Li et al., 2018). There is consensus in research that turnover intention among employees negatively affects job performance (Afzal et al., 2019). Despite the overwhelming scholarly attention of the influence of turnover intention on job performance, a moderating variable on the relationship between turnover intention and job performance is yet to be succinctly explored. Interestingly, the concept of decent work has been found to positively influence organisational performance while at the same time it has been shown to negatively impact turnover intention (Raziq & Maulabakhsh, 2015). Regardless of this, there is no concerted study which considers decent work as a probable moderator on the relationship between turnover and job performance. It is, therefore, interesting to fill this void in research by zeroing in on the relationship between turnover intention and job performance as moderated by decent work in the Sub-Saharan African context.

It is crucial at this stage to demystify the concept of decent work since this study considers it as the cog which moderates the relationship between turnover intention and job performance. In concert, a plethora of definitions for decent work have been propounded. However, the meaning of the concept has, largely, remained obscure. ILO (1999) defines decent work as 'productive work under condition of freedom, equity, security and dignity, in which rights are protected and adequate remuneration and social

coverage are provided'. Most definitions include aspects of respect and self-respect, as well as safe, fair, productive, and meaningful work in conditions of freedom (Di Fabio & Maree, 2016). The submission is that decent work helps workers to attain a sense of self-respect and dignity, experience freedom and security in the workplace while ensuring productivity at work. Within the premises of this study, decent work is, specifically, understood as a paid occupation where the work is meaningful, the income is good and the job meets the workers' expectations and aspirations (Blustein et al., 2023). Hence, by zeroing in on decent work as a moderator, this study, seeks to fill a research void in which the significance of decent work in moderating turnover intention and employee performance has been excluded in research. Elsewhere, it has been shown that employees who perceive their working conditions as decent have lower turnover intention (Acikgoz et al., 2016). This is as such since such employees believe that the employer organisation cares about their wellbeing, to fulfil their socio-emotional needs, and to fulfil their work values (Akgunduz & Sanli, 2017). Nevertheless, it has also been found out that labour market conditions, unemployment, underemployment, precarious work, and income inequalities are threats to decent work globally (ILO, 2017; Blustein et al., 2018).

Job performance has garnered substantial attention in recent literature, emphasizing its crucial role in achieving organizational outcomes, especially in the dynamic macro-economic environment. The efficacy of human resources in driving business goals becomes particularly critical amidst environmental changes. Al-Omari & Okasheh (2017) highlight the negative impact of the work environment on organizational outcomes, underscoring the significance of job performance. Achieving tasks not only contributes to

business success but also holds importance for individual employees, providing satisfaction and fostering organizational citizenship (Acikgoz et al., 2016). However, staff retention and job motivation pose challenges for businesses, as turnover intentions, influenced by various factors, affect job performance and organizational success. Employee turnover has serious implications, including financial costs and potential disruptions in service quality and consistency, leading to customer dissatisfaction (Afzal et al., 2019; Arshad and Puteh, 2015). Decent work, characterized by employment creation, social protection, rights at work, and social dialogue, emerges as a crucial factor influencing staff retention and job performance (Raziq & Maulabakhsh, 2015).

The concept of decent work, initiated by the International Labour Organization's (ILO) Decent Work Agenda, strives to promote fair income, secure workplaces, personal development, freedom, and equality in the labor market (Duffy et al., 2019). Despite the universal commitment to this agenda, operationalizing the concept and establishing compatible indicators across diverse labor market contexts remain challenging (Sehnbruch et al., 2015). The present study aims to address the dearth in research by examining the moderating role of decent work on the relationship between turnover intention and job performance in the banking sector in Zimbabwe. This novel approach seeks to uncover the nuanced interplay between these variables within a specific organizational context, shedding light on the potential impact of decent work practices on staff turnover and performance. The study's case design focuses on a commercial bank in Zimbabwe, offering valuable insights into the unique challenges and dynamics of the banking industry in the country. This study complements research on decent work by examining the moderating

role of decent work on the relationship between turnover intention and job performance. The relationship between variables on the relationship between turnover intention and job performance is, therefore, succinctly investigated. This research contributes to the existing literature by exploring the moderating role of decent work, providing practical implications for organizations striving to enhance employee retention and performance in the face of turnover challenges.

This study utilized a causal design, an approach valuable for examining relationships between random variables within or between populations (Bloomfield & Fisher, 2019). The research focused on three variables, employing a validated survey instrument to measure and analyze their relationships. The causal research design was crucial for determining whether decent work acts as a moderator in the relationship between turnover intention and job performance. The population comprised employees from three major commercial banks in Zimbabwe, selected through convenience sampling due to the unavailability of a comprehensive employee database. The sample included 230 employees across various roles in the banking sector. Data was collected using a structured questionnaire with a five-point Likert scale. IBM SPSS 21 and AMOS 24 were employed for data analysis, encompassing descriptive statistics, correlation analyses, and moderation analysis. Hayes' process macro in SPSS 21 was utilized for moderation analysis, and Amos 24 conducted confirmatory factor analysis to assess the measurement model's consistency and construct validity. The study investigated the moderating role of decent work pillars (Social Protection, Social Dialogue, Employment Creation, and Rights at Work) in the relationship between job performance and turnover intention using Hayes (2013) process macro.

Confirmatory factor analysis (CFA) was employed to establish the validity and reliability of the study variables.

2. Literature Review

Turnover intention

Turnover intention has been widely investigated and has emerged as an important and viable predictor of actual turnover (Li et al., 2019). There are varieties of predictors of turnover intention spanning from individual, team and organizational factors (Van der Heijden et al., 2018). Researchers have focused on the antecedents of turnover intention, in an attempt to develop managerial tools that properly deal with the problem of high rates of employee turnover (Terason, 2018). Though it is not the foci of this study, it is, however, essential for this study to explore the determinants that influence turnover intention.

Several antecedents of turnover intention have been examined and investigated by prior studies (Akgunduz & Sanli, 2017). For instance, perceived organizational support (POS), supervisor support (Madden et al., 2015), the degree of job satisfaction (Ramalho Luz et al., 2018) management and leadership (Abubakar et al., 2018) and organizational justice (Kim & Fernandez, 2017) have been considered as antecedents of turnover intention. Other researchers have connected variables such as job satisfaction and organizational commitment to greater levels of employee retention and lower levels of turnover (Terason, 2018). Several empirical studies have linked POS to greater level job performance (Tang & Vandenberghe, 2021) and lower turnover intention (Chaudhary et al.,

2015). However, the studies which have focused antecedents of turnover intention with divergent variables, are inconsistent and inconclusive results. are related,

Job performance

Dougllass et al (2020) definition of job performance is, especially, interesting to this research which focuses on the banking services industry since it enunciates that job performance encapsulates “behaviours or actions that are relevant to the goals of the organization”. It need not be overlooked that three basic notions are capacitated in this definition. On that note, Bianchi (2020) argue that such a conceptualisation highlights that job performance is best defined in relation to behaviour rather than results; employee performance includes only those behaviours that are relevant to the organization’s goals, and job performance is multidimensional. Since it is difficult to strike a dichotomy between behaviour and results, other researchers have included the notion of results in their definitions of job performance.

Turnover intention versus job performance

Employees are some of the most critical assets in the possession of an organisation (Hafeez & Akbar, 2015). The productivity of the organisational is dependent upon the performance of the employee. Previous research shows that perceived alternative job opportunities lower organizational commitment and performance and strengthens turnover intention (Suttikun et al., 2018). In this sense, workers who are employable are less likely to be committed to the hiring organization and are more likely to engage in turnover behaviour (Acikgoz et al., 2016). Job satisfaction as an antecedent of both turnover intention and job performance has been shown to increase employee

performance while lowering turnover intention (Islam et al., 2018). Interestingly, the Disconfirmation Theory argues that employees compare their job performance and the expectations for the job and evaluate their jobs positively or negatively (Suttikun et al., 2018). Therefore, turnover intention is an independent predictor to job performance which in the context of this study is the dependent variable. Against this backdrop, several studies have found that highly satisfied employees have high job performance, high affection for work, and low turnover (Suttikun et al., 2018). Indeed, research has highlighted that organizational performance is a direct outcome of organizational progress as well as a direct reflection of the achievement of its employees (Valmohammadi & Roshanzamir, 2015). As such, organizations employ various means to measure the factor, the most common being tangible factors such as profits, sales volume, asset turnover, and inventory turnover.

Literature has shown that the employer's ability to comprehend employee's attitude towards work as it relates to schedules and daily responsibilities and how the physical work environment influences such employee will impact greatly on employee productivity and performance (Vu et al., 2022). For Kim & Fernandez (2017), most employees have a high degree of job dissatisfaction which create attitudes that are undesirable on the job and in turn degenerate their performance ability. Thus, it has been found that perceived organisational support encapsulates a relational feature of organisational life on employees for promoting organisational commitment, which translates into lower turnover intention and higher job satisfaction (Acikgoz et al., 2016).

As such, literature shows that there is a direct relationship between turnover intention and job performance.

From the above discussion, it is evident that there is a relationship between turnover intentions and job performance. Hence, to ascertain this relationship in the banking business context, it is hypothesised that:

H1: Turnover intention is significantly related to job performance.

The moderating effect of social dialogue

Social dialogue involves ‘any type of negotiation, consultation or exchange of information between, or among, representatives of governments, employers and workers, on issues of common interest relating directly to work and related economic and social policies’ (Blustein et al., 2019). Social dialogue, therefore, involves components such as workers’ unions within the organisation and in the sector. It needs to be highlighted those deliberations social dialogue includes exchange of pertinent information between employer and employee representatives on various issues of common interests at workplace (ILO, 1999). For Winchenbach et al (2019) ‘social dialogue encompasses rights and capability of employees to engage in deliberations with the employers over matters bearing on work.’ Social dialogue, thus, emphasizes the participation of employees in decision making, which is essential in the social inclusion of employees. Nyoni & Bonga (2016) notes that the state of industrial relations was a major factor contributing to lower productivity and poor labour market outcomes in Zimbabwe. As such, the commercial bank understudy must be to engage with key employees in the formation and maintenance of industrial relations system. Essentially, job performance at work can be hampered by the

lack of meaningful participation of worker representatives or trade unions in the banking sector.

The Zimbabwean Labour Act (28:01) Section 74 provides a legal framework that governs social dialogue to parties in the employment relationship. Sections 23, 24 and 25 of the same Act also promote dialogue at the workplace through employee representatives. Cushen (2013) arrived at the conclusion that, “the belief of workplace dialogue is based on the mutual understanding that workers can decide what institutes a decent work life for them and can assist in determining the HR policies that promote their decent life by active democratic participation.” This strongly supports the hypothesis that social dialogues as an indicator of decent work moderates the relationship between turnover intention and job performance. The hypothesis is in sync with the ILO’s (2017) argument that social dialogue forms a strong ground for employers and employees to mutually join their interests and actions so as counterbalance the workplace environment.

This element of decent work heightens the employees’ opportunity to be involved in issues related to their own work or which affect it directly. Vara-Horna et al (2023) avers that there are different forms of participation: direct and indirect. Direct participation occurs when the employee has a direct influence on decisions involving their work and having direct consequences for it or for the worker’s life (Keegan et al., 2018). Indirect participation is when the employee’s expression is made through intervention by trade unions and professional associations, often affecting the effectiveness of direct participation. The ILO highlights respect for the right of free association and protection of the worker’s right to negotiate collectively as an organisation (ILO, 2017). Social dialogue,

essentially, entails that employee in the banking sector must be involved in the decision making on issues to do with their work and the working environment. It is from this background that this study makes the following hypothesis:

H2 Social dialogue as a pillar of decent work moderates the relationship between turnover intention and job performance

The moderating effect of social protection

Social protection aims at safeguarding employees from a range of contingencies and vulnerability. Cushen (2013) opines that central to the Decent Work Agenda was the need supplement the ILO (1999) declaration that had missed important aspects of employment such as old age, maternity benefits and insurance against work related accidents. Similarly, Kidd (2017) argues that social protection is often interconnected with the formal protection for old age workers, invalids, ill health, accidents and retrenchment among other common work-related uncertainties that can occur at the workplace. As such, the organisation must have social protection mechanisms such as life assurance and medical aid facilities for the protection of the employees. Social security systems have a wide variety of institutional structures: they can be public, private or mixed; compulsory or voluntary. Those systems exist, 'yet the ILO estimates that only some 20 per cent of the world's labour force has access to adequate social protection'. Convention N. 102 (ILO, 1999) established nine types of benefits to be guaranteed by social security 'medical care, sickness benefit, unemployment benefit, old-age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit and survivors' benefit' (Anker et al., 2003). This component expresses the idea that participation in wealth creation through work should be rewarded, among other things, by the availability of resources to be used

by individuals at moments or in periods of life when they are more vulnerable. Employees are, therefore, considered as deserving of care throughout their life and in all limiting conditions, and not only in periods or situations in which they are productive.

Different countries have created different measures and systems of social protection. The National Social Security Authority (NSSA) Act (17:04) states that organisations in Zimbabwe are obliged to register with NSSA to secure the social services like pension and accidents compensation in pursuit of decent work for all employees. If achieved, social protection would go a long way in enhancing workers wellbeing both at workplace and beyond (Alfers et al., 2018). Social protection is, therefore, counterbalanced by components such as productive work leading to job performance and low turnover intention. Against the foregoing, this research hypothesizes the following:

H3 : Social protection as a pillar of decent work moderates the relationship between turnover intention and job performance

The moderating effect of employment creation

Employment creation is a critical element for decent work (ILO, 2017). Besides being closely linked to a country's macro-economic conditions, the concept is also connected to business growth and expansion. Employment embodies all forms of work like part-time, permanent and casual thus in terms of decent work, employment should be freely chosen and it should satisfy social protection, equality, rights and workers voice through workplace dialogue. Wealth is created, accumulated and distributed through work thus employment is a foundation of human dignity, and fulfilment for employees and inculcates a sense of participation amongst workers, which is conducive to democracy (ILO, 1999). Employment creation, therefore, entails equal job opportunities for women and men,

without discrimination based on age, race, ethnic group, political opinion, sexual orientation or religious belief. Job opportunities should also be created to include people with disabilities and other so-called stereotyped illnesses (Vornholt et al., 2018). As Anker et al. (2003) state, ‘fair treatment means working without harassment or exposure to violence, some degree of autonomy, and fair handling of grievances and conflict.’ In essence, the submission in literature is that the workplace should be fair and equal to the extent that employment opportunities become opportunities for all. Interestingly, such an environment can balance the relationship between job performance and turnover intention. Considering the organisational level, job opportunities need to be compatible with business viability. Fair treatment in the workplace involves various aspects. It is therefore essential to create an environment with ‘equal pay for work of equal value’ (Anker et al., 2003). Essentially, this study makes the following hypothesis:

H4 : Employment creation as a pillar of decent work moderates the relationship between turnover intention and job performance

The moderating effect of rights at work

The Declaration on Fundamental Principles and Rights at Work and its Follow-up (ILO, 2017) states that the member states have the responsibility to promote and to realize the principles concerning the fundamental rights, which include: freedom of association and effective recognition of the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation. Jakovleski et al (2019) reaffirms the significance of this declaration by highlighting the fact that these core labour standards were binding on the member countries of the ILO by virtue of the very fact of

their membership in the organisation. The work rights covered by the International Covenant on Economic, Social and Cultural Rights (“ICESCR”) and the new Optional Protocol include, among others, the right to freely chosen work, the right to full employment, the right to fair wages, the right to an adequate standard of living, the right to safe and healthy working conditions, the right to rest and leisure, the right to form and join trade unions, the right to strike, and the right to social security. This pillar of decent work corresponds to the ILO Core Labour Standards: elimination of forced labour, prohibition against child labour, elimination of discrimination in employment, and freedom of association (Dhakal & Burgess, 2021). This study, therefore, makes the following hypothesis:

H5 : Rights at work moderates the relationship between turnover intention and job performance

3. Result and Discussion

Table 1 show TI exhibited a significant positive relationship on JP, according to the bootstrap results ($\beta = 0.6525$, 95% confidence interval (CI) = [0.5074, 0.7975], $t = 8.8728$, $p < 0.01$). SD moderation ($\beta = 0.2094$, 95% CI = [0.0737, 0.3451], $t = 3.0437$, $p < 0.01$) suggests that SD significantly moderates the relationship between TI and JP.

Furthermore, TI exhibited a significant positive relationship on JP, according to the bootstrap results ($\beta = 0.6525$, 95% confidence interval (CI) = [0.4076, 0.7413], $t = 6.7906$, $p < 0.01$). SP moderation ($\beta = 0.3860$, 95% CI = [0.2108, 0.5611], $t = 4.3462$, $p < 0.01$) suggests that SP significantly moderates the link between TI and JP.

In addition, results in Table 4.8 shows that TI exhibited a significant positive relationship on JP, according to the bootstrap results ($\beta = 0.6525$, 95% CI = [0.2500, 0.6904], $t = 4.2106$, $p < 0.01$). EC moderation ($\beta = 0.4864$, 95% CI = [0.2448, 0.7279], $t = 3.9711$, $p < 0.01$) suggests that SP significantly moderates the link between TI and JP.

Moreso, TI exhibited a significant positive relationship on JP, according to the bootstrap results ($\beta = 0.3766$, 95% CI = [-0.1087, 0.2619], $t = 4.0064$, $p < 0.01$). RW moderation ($\beta = 0.06156$, 95% CI = [0.04644, 0.7669], $t = 8.0276$, $p < 0.01$) suggests that RW significantly moderates the relationship between TI and JP. The results suggest hypotheses 1 to 5 are supported based on the presented findings, meaning to say:

- 1) hypothesis 1 which says there is a positive association between turnover intention and job performance is accepted because of the p-value of 0.000 which is below the threshold value of 0.05.
- 2) hypothesis 2 which says social dialogue significantly moderates the relationship between turnover intention and job performance is accepted as evidenced by the p-value of 0.0027 which is below the threshold value of 0.05.
- 3) hypothesis 3 which states that social protection significantly moderates the relationship between turnover intention and job performance is accepted because of the p-value of 0.0000 which is less than 0.05.
- 4) hypothesis 4 which says employment creation significantly moderates the relationship between turnover intention and job performance is being accepted according to the presented results which shows a p-value of 0.0001 which is below the cut-off point value for rejection (0.05).
- 5) hypothesis 5 which states that rights of work significantly moderate the relationship between turnover intentions and job performance is accepted as indicated by the p-value of 0.0000 which is not exceeding the threshold value of 0.05.

A simple slope regression chart, proposed by Aiken et al (2002), was formed to determine decent work's (SD, SP, EC and RW) moderating effect on the relationship between TI and JP and Figure 4.8 presents the results.

Table 1. Decent work moderating the relationship between TI and JP Bootstrap results

SD moderating the relationship between TI and JP						
Variable	Coeff	SE	T-statistic	p-value	LLCI	ULCI
Constant	-0.0367	0.1672	-0.2194	0.8265	-0.3663	2.930
TI	0.6525	0.0735	8.8728	0.0000	0.5074	0.7975
SD	0.2094	0.0688	3.0437	0.0027	0.0737	0.3451
Int_1	0.0246	0.0091	2.7046	0.0074	0.0067	0.0426
R ²	0.9726					
R ² -change	0.001					
F	7.3149					
SP moderating the relationship between TI and JP						
Variable	Coeff	SE	T-statistic	p-value	LLCI	ULCI
Constant	-0.2467	0.1750	-1.5127	0.1320	-0.6099	0.0804
TI	0.5745	0.0846	6.7906	0.0000	0.4076	0.7413
SP	0.3860	0.0888	4.3462	0.0000	0.2108	0.5611
Int_1	0.0162	0.0100	1.6182	0.1072	-0.0035	0.0358
R ²	0.9727					
R ² -change	0.0004					
F	2.6186					
EC moderating the relationship between TI and JP						
Variable	Coeff	SE	T-statistic	p-value	LLCI	ULCI
Constant	-1.0246	0.3040	-3.3701	0.0009	-1.6242	-0.4250
TI	0.4702	0.1117	4.2106	0.0000	0.2500	0.6904
EC	0.4864	0.1225	3.9711	0.0001	0.2448	0.7279
Int_1	0.0378	0.0138	2.7388	0.067	0.0106	0.0650
R ²	0.9717					
R ² -change	0.0011					
F	7.5009					
EC moderating the relationship between TI and JP						
Variable	Coeff	SE	T-statistic	p-value	LLCI	ULCI
Constant	0.5626	0.1613	3.4868	0.0006	0.2444	0.8808
TI	0.3766	0.0940	4.0064	0.0000	-0.1087	0.2619
RW	0.6156	0.0767	8.0276	0.0000	0.4644	0.7669
Int_1	0.0385	0.0080	4.8353	0.0000	0.0228	0.0543
R ²	0.9797					
R ² -change	0.0024					
F	23.3798					

N=200

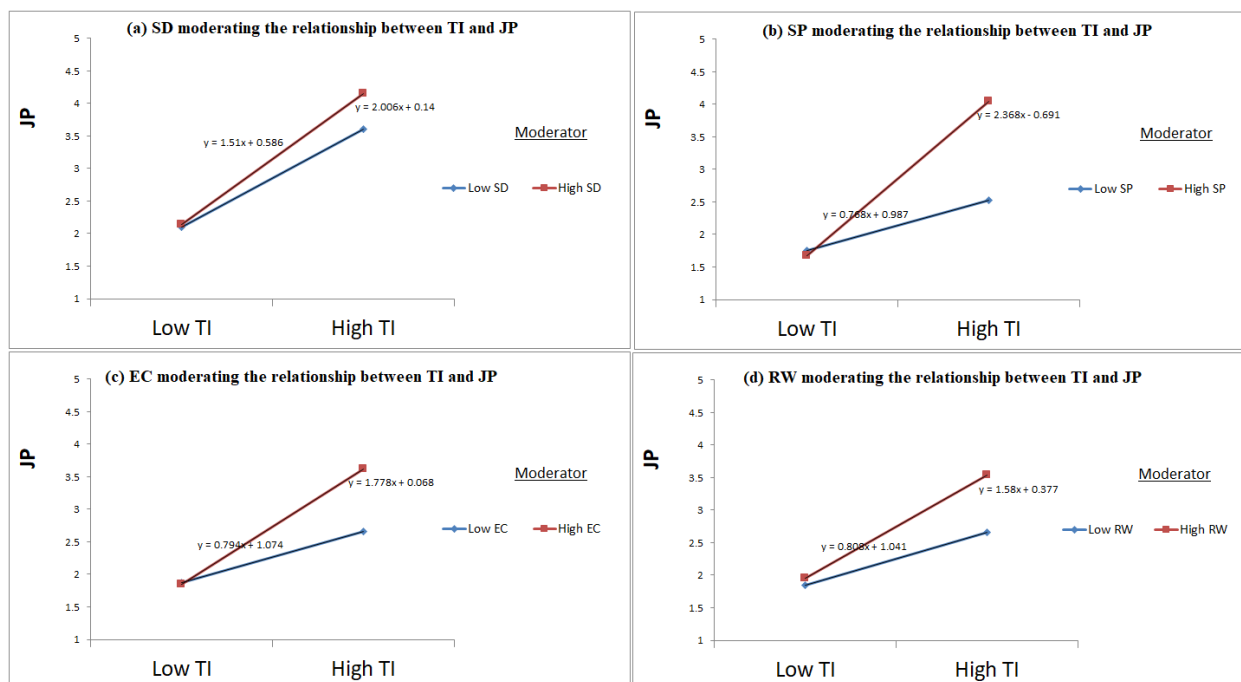


Figure 1. Interaction of decent work on relationship between TI and JP.

In figure 1 The simple slope regression graphs show that improvements in SD will have a positive impact on the relationship between TI and JP, that is it improves the positive relationship (see Figure 3 (a)). SP improves the positive relationship between TI and JP (see Figure 3 (b)). Furthermore, EC will have a positive impact on the relationship between TI and JP, that is it improves the positive relationship (see Figure 3(c)) and RW improves the positive relationship between TI and JP (see Figure 3 (d)).

Turnover intention versus job performance

Hypothesis 1 which says turnover intention is significantly related to job performance is accepted because of the p-value of 0.000 which is below the threshold value of 0.05. The findings of this study have revealed that there is a significant relationship between job performance and turnover intention. The R-square value shows that almost 75% of variation takes place in job performance because of turnover intention. The F-value is 7.3149 with 3 degrees of freedom and a p-value less than 0.001 confirms that the overall

model is highly significant. It has also been shown that dimensions of job performance would significantly predict turnover intentions among commercial bank employees. The result of the study supports earlier findings (Chaudhary et al., 2015). This study discovered a negative association between job performance and commercial bank employees' inclinations to leave. According to the findings, a decent working environment connects with a low desire to leave among bankers. However, the absence of decent working conditions have been shown to make the job tedious and stressful. According to Kim & Fernandez (2017), a failure to handle stress effectively may lead low job performance and to turnover intentions and, in some cases, actual turnover.

The negative sign of the coefficient shows that decent work has an inverse relationship with turnover intention and a positive relationship with job performance. According to the study's findings, decent work showed a strong negative link with turnover intentions. If perception levels of decent work increase, the likelihood of turnover decreases and job performance increases and vice-versa.

Social dialogue versus turnover intention and job performance

Hypothesis 2 which says social dialogue significantly moderates the relationship between turnover intention and job performance is accepted as evidenced by the p-value of 0.0027 which is below the threshold value of 0.05. The study identified decent work strong moderation in the connection between turnover intention and job performance . Social dialogue is reflected by high morale when bankers are engaged in work-related activities in the commercial bank, they tend to think less of quitting their jobs. Commercial bank workers that exhibit engaged behaviour are usually concerned about the success of

the business. They provide excellent services to the clients. A significant relationship is shown by the t-value of 3.047, showing that there is a significant positive relationship between turnover intention and job performance as moderated by social dialogue. The study has revealed that social dialogues unveil a sense of commitment, vigour, enthusiasm, and loyalty needed in times of distrust and betrayal to suppress the intention to leave.

The finding that the absence of social dialogue predicted turnover intentions among employees is consistent with prior research findings (Oruh et al., 2020). The results of the study support a positive relationship between job performance and employees' intention to leave. The absence of social dialogue explained a substantial positive link with the intent to leave . This result supports the assertion that a frustrated employee tends to leave a frustrating environment. In African culture, there is always a solid and cohesive network of social interaction among people. This pattern of life is rooted in culture and traverses across every social setting, work organizations inclusive. This social interaction goes to a large extent to determine or guarantee whether workers will stay or quit. This social activity might explain why social dialogue predicted turnover intentions among workers in the commercial bank.

Therefore, in the commercial bank, social dialogue is the coolant that suppresses turnover intentions and increases job performance among commercial banking sector employees. The climate-the openness of the supportive leaders cushions the adverse reactions of the aggrieved lecturers.

Social dialogue is an indicator of workers' perceptions of the qualities of their work and it is affected by the resources of a job and a workplace (Harris et al., 2019; Rattrie et

al., 2020). Following PWT Ferreira et al (2019) this study hypothesized that social dialogue moderates the relationship between job performance and turnover intention. Given the p-value of 0.00027 social dialogue significantly affects the association between turnover intention and job performance. This finding may be considered in light of evidence that work engagement has a significant relationship with job performance (Kachelmeier, 2018).

Social protection versus turnover intention and job performance.

Hypothesis 3 which states that social protection significantly moderates the relationship between turnover intention and job performance is accepted because of the p-value of 0.0000 which is less than 0.05. This study further reveals that there is significant moderating influence of social protection on the association between job performance and turnover intentions. This could be the case because the workers trust the management and are confident of the working conditions. Different research studies on various on job performance have shown that perceived social protection conditions may affect turnover intentions (Burakova et al., 2022; Huang & Su, 2016).

The findings of this study are particularly important indicating that as social protection at work increases, turnover intentions decrease. Social protection can be perceived to increase through facilities such as medical aid. Accordingly, adverse working conditions are positively associated with turnover intentions. The implied hypothesis that social protection is negatively related to turnover intentions and positively related to job performance was also supported. These results support previous studies that found similar relationships among diverse working groups (Burakova et al., 2022; Huang & Su, 2016).

The link between job performance and turnover intentions was strongly affected by perceptions of social protection at (H₃ confirmed). T-value moderation was 4.462 showing that there was strong significance of social protection on the relationship between the variables. The study has therefore shown that in the commercial bank, social protection repels turnover intentions and attracts job performance.

Employment creation versus turnover intention and job performance

Hypothesis 4 which says employment creation significantly moderates the relationship between turnover intention and job performance is being accepted according to the presented results which shows a p-value of 0.0001 which is below the cut-off point value for rejection (0.05). Employment creation moderation ($\beta = 0.4864$, 95% CI = [0.2448, 0.7279], $t = 3.9711$, $p < 0.01$) suggests that employment creations significantly moderate the relationship between turnover intention and job performance. This indicates that if there is higher availability of career growth within the commercial bank, the lower the turnover intention among employees. Employment creation was found to have a high impact on turnover intention.

Based on the above findings, available job alternatives or opportunities have significant impacts towards turnover intention. The findings concur with past studies (Arshad & Puteh, 2015; Belete, 2018) since they found that intention to search for alternative employment is an important component of the turnover decision and also has been found to be a significant predictor of the turnover intention. A research conducted by Thatcher (2002) on turnover of information technology workers found a

strong positive correlation between perceived alternative job opportunities and turnover intention.

Rights at work versus turnover intention and job performance.

Hypothesis 5 rights of work significantly moderate the relationship between turnover intentions and job performance is accepted as indicated by the p-value of 0.0000 which is not exceeding the threshold value of 0.05. This study revealed that rights at work have a significant moderating role on the relationship between turnover intention and job performance. Turnover intention predication by a working environment in which the worker perceives themselves as having rights is consistent with (Bailey, 2021). This study also notes that there is evidence that rights at work create a perception of safe conditions at the workplace and are predictors of workers' job performance (Kachelmeier, 2018). Hypothesis 5 is therefore confirmed. Turnover intention's negative correlations with rights at work should, however, be cautiously interpreted because an intent to quit may not necessarily be the result of lack of rights at work.

A notable finding of the present study is that rights at work moderation ($\beta=0.0.6156$, 95%) and a t-value of 8.0276, confirms hypothesis 5. This finding is broadly consistent other studies which show that rights at work provides perceptions of job security, and the relationship is negative where employees perceive their working conditions as precarious and without rights. Recent research affirms a predictive relation between workplace security and rights on the other hand and job performance on the other (French et al., 2018). Thus, this study found that that the participants' perceptions of rights at work predicate the relationship between turn.

4. Conclusion

This study establishes a significant relationship between turnover intention and job performance in the commercial banking sector in Zimbabwe. The four pillars of decent work are identified as moderators in this relationship, suggesting that a perceived decent working environment minimizes turnover intention and enhances job performance. The findings underscore the importance of organizations creating and promoting decent working conditions to retain employees and boost overall job performance. Aligning with the recommendation on the role of social protection and social dialogue in fostering decent working conditions and increased productivity, this study emphasizes the need for organizations to prioritize employee well-being. Specifically, providing facilities such as insurance and medical aid is crucial, as both the nature of employment opportunities and social protection significantly influence employee job performance. In light of the current volatile, uncertain, complex, and ambiguous business environment in Zimbabwe, promoting decent work in the banking sector emerges as an imperative strategy for sustaining employee performance and navigating the challenges of the contemporary business landscape.

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