

Impact of Job Burnout, Job Security and Organizational Commitment on Turnover Intention among Credit Counseling and Debt Management Agency Employees in Kuala Lumpur

Nilu Chandran Rajandran, Anusuiya Subramaniam, Mazuwin Binti Haja Maideen

Abstract: *The intention of this research was to investigate the impact of Job Burnout, Job Security and Organizational Commitment on Turnover Intention among employees of Credit Counselling and Debt Management Agency in Kuala Lumpur. This research will look in deep on how these elements will impact the employees turnover intention. A total of 106 respondents take part in the data grouping, in which was elected using a snowball sampling from the distribution of the questionnaires throughout the organization in two weeks time. In fact, the data that has been collected were utilized as primary data for this study. Along with that, this research gives several past studies and findings that have been conducted on how the elements will impact the employees turnover intention. The research also has discovered that the elements (Job Burnout, Job Security and Organizational Commitment) are strongly correlated to the turnover intention. This research report can be utilized for an organization, particularly for Credit Counselling and Debt Management Agency to identified the turnover intention of their employees by taking into account on employees job burnout, job security and organizational commitment.*

Keywords: *Turnover Intention, Job Burnout, Job Security, Organizational Commitment.*

I. INTRODUCTION

This research is focused on the impact of job burnout, job security and organizational commitment on turnover intention among employees of Credit Counselling and Debt Management Agency in Kuala Lumpur. This study is mainly to identify the existing gap in this research. Turnover intention among employees is a most significant concern that arises among nonprofit organizations, particularly for those that rely stiffly on human capital to provide free services (Ban et al., 2003; Guo et al., 2011). The nonprofit organization mainly focused into retaining high performers, meanwhile understanding what factors mitigate turnover intention which value both to researchers and practitioners (Ridder, Peining, & Baluch, 2012). This concerned import to nonprofit organizations where the employees is the most

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critical input in terms of delivering the free services and the clients are likely to strengthen the relationships that will, in turn to contribute straight forwardly to the effectiveness of service delivery (Akingbola, 2006). Employee's intention to leave has received much scholarly attention because turnover intention has been examined to be associated with actual voluntary turnover (Lambert et al., 2001). This has been constructing which the present research intended to explore in relation to psychological contract breach or violation. Turnover intention has been some debated on whether to measure actual turnover or intention to turnover which form being the actual behavior. There are some experts advocated for 'intention to turnover' instead of actual turnover as it has more practical implications. There are past researches has been determined, if the causes that lead to intention to turnover could be known as the chances of doing corrective intervention increases (Chawla, 2005).

The Credit Counselling and Debt Management Agency or commonly known as Agensi Kaunselingdan Pengurusan Kredit (AKPK), is an agency set up by Bank Negara Malaysia in April 2006 to help individuals take control of their financial situation and gain peace of mind that comes from the wise use of credit. This agency focused its financial service into three categories known as Financial Education, Financial Counselling and Debt Management Programme. These three are the core categories of this company. Financial Education stands for the responsible use of money and credit management skills, whereas Financial Counselling known as Counselling and advice on Financial management and at last Debt Management Programme known as (DMP) to assist consumers to regain financial control. Having said that, this company is a nonprofit organization operating under Bank Negara Malaysia. Nowadays, the research on turnover intention of non-profit organization employees have increased every day (Maertz & Boyar, 2012). The arises of these issues due to the studies in the past didn't give full attention on the potential influence on the turnover intention among employees in non-profit organization. The turnover intention takes place among employees when they had the thoughts or idea of leaving, the behavior of searching for a new job and the behavior of deciding to leave the job. The past research also stated that turnover intention occurred when the staffs who show less commitment towards their organization will have higher intention to leave the organization (Chawla, 2005).

Moreover, the moment an employee leaves the organization and it depends on other employees to cover up the task and the responsibilities and duties left behind by their ex-employee. As the time runs, this may lead employees to reduce their commitments towards the company and increase their turnover intention in the organization as well (Foon, Leong & Osman, 2010). Hence, job burnout is a creation of work stress in which an employee personally experiences physical, mental, and emotional exhaustion caused by long term aspect to be demanding situations, and one of the most studied topics in organizational and occupational psychology. Thus, there is little information about the role of burnout in the association with turnover intention (Friedman, 1974). Prior scholars have examined that job security is the overall concern about the future of one's job. This revolves when the employees feel they are in the higher sense of job security if their knowledge and experience fit the job. By leaving the company in search of more secure career opportunities is common among employees who feel insecure about their jobs (Ashford, Lee & Bobko, 1989). However, this tend to be true among high performers who typically have an easier time securing new employment. Whereas, organizational commitment, is one of the main driving forces in the study of employees in non-profit sectors in the last decade (Mathieu & Zajac, 1990; Benkhoff, 1997). The most important reason is that organizational commitment is highly correlated with turnover intention and this showed up if employees start to think about leaving their jobs, they are also likely to consider other opportunities and search for them actively. Unless, they secure a better opportunity, they may quit their current work position. In case, if opportunities are unavailable or unattractive, the employees still may emotionally or mentally resign from the company (Russ & McNeilly, 1995). Therefore, this research is to find the clear understanding and relation of job burnout, job security and organizational commitment on turnover intention among Credit Counselling and Debt Management Agency employees in Kuala Lumpur.

II. LITERATURE REVIEW

According to Lambert et al., (2001), employee turnover intention has been found to be associated with actual voluntary turnover. Steel and Ovalle (1984), noted that turnover intention refers to the "final cognitive decision-making process of voluntary turnover". As it goes in depth, the employee's withdrawal cognition process where they made final choice or have thoughts of quitting the job, intention to search for a job, and intention to leave the organization (Carmeli and Weisberg, 2006). As it goes, turnover intention has been cast off as the dependent variable in several studies on employee turnover (Lambert et al., 2001). Besides, an employee's decision to quit an organization is an undesirable outcome for the organization and the employee as it affects both in several ways. That's the reason it is considered very crucial to understand its predictors to minimize its negative impact on organization's performance (Low et al., 2001). However, this has attracted the attention of researcher to focus more on employee leaving an organization rather than entering it (Price, 2001). Meanwhile, there are a several factors that

affect an employee's intention to leave. It include an employee's attitude and potential, appraiser, peers, management, organizational configuration, external compatible job demands, and self (Berry, 2010) and employee's own assessment of job related organizational decision, compensation, job satisfaction, union, experience in the organization, demographic variables, family size, trust and commitment may cause a behavioral predisposition to retain the membership or withdraw from the organization and to judge if a particular job can satisfy his or her expectations.

According to Maslach (2001), job burnout is related to a psychological syndrome that expands in response to chronic interpersonal stressors on the workplace. The staffs with high levels of burnout are more likely want to leave their present company (Maslach, 2001). This research has been found that burnout is related to employee's intention to leave the job and actual turnover (Westman, 2001) and (Maslach, 2001). According to Swider and Zimmerman (2010), finds out that turnover intention related to the facts of burnout, whereas they do finds out that depersonalization and emotional exhaustion was the most proximal antecedent of turnover intention. In fact, they argue that individuals with high levels of cynicism distance themselves from their job and that manifests behaviorally through turnover intention. On the other hand, staffs with high levels of emotional exhaustion are likely to find that for a while separation from job which leads to recuperate their emotional resources instead taking the drastic measure of turnover.

There are several researchers have searched the connection between job security and turnover intention. The steadiness of the job being a major concern of turnover intention (Brandt, 1997) and the steadiness of work is aligning to job security. There is a negative connection appears between job security which leads to reduce turnover intention. Unless if there is a less of job security, the staff might be less responsible and feels less cooperated with the company which might leads them towards leaving the company or occurred turnover (Ashford, 1989). According to Min (2002), proofed the same results that he found from research that a trucking company was paying attention on job security of employees, so that the organization can less the turnover intention of its staffs.

There was evident support in literature to prove that there is a relationship between organizational commitment and turnover intention. According to Meyer & Allen (1997) organizational commitment and its outcomes is core to several research's and extensive interest's in this era is due to current employee turnover intention. Whereas, according to Firth (2004), the domain server in reducing of turnover intention among employee's is organizational commitment. There were several researches have proven that organizational commitment has a major impact on turnover intention. According to Kumar, Ramendran & Yacob (2012), there is a negative relationship appears between them as the increase in organizational commitment leads to low turnover intention. However, intention to leave is an outcome of low commitment of staffs with their company.

According to Paille, Fournier & Lamontagne (2011), that among other influences of commitment such as commitment to dispatcher and commitment to the colleagues, commitment to organization also has more influence on turnover intention. As for Joo & Park (2010), explained that the staffs committed to the current company are less inclined to leave. Whereas, the handful of other research's shows the same results as the more employee is committed to the current company, the less in turnover intention (Cooper Hakim & Dissevering, 2005).

III. METHODS AND MATERIALS

The approach of this research is deductive. The primary research approaches that are used and they are deductive research, and Cohen (1989), states that these approaches are a testable, organized set of concepts that try to predict or explain a social phenomenon. According to Blumberg et al (2008), mentions that the decision between deductive approach primarily depends on the beginning and end of the research. With hope, the consequence of this research will result in the accomplishment of the research objectives and supplying the hypotheses of the research. With the adequate amount of research reached, hopefully the target sample will give informative, accurate, and reliable data to obtain appropriate data for analyzing. To obtain the appropriate outcome, suitable and relevant literature and theory in addition to the collected data must be used to prove objectives and hypotheses, and emphasis any missing gaps in the available literature in research.

This is a quantitative study. A type of educational research in which the researcher decides what to study; asks specific, narrow questions; collects quantifiable data from participants; analyzes these numbers using statistics; and conducts the inquiry in an unbiased, objective manner. By looking into the sampling design, the population in this study is employees and the sample in this study refers to nonprofit organization staffs. In terms of sampling design, this study had used convenient sampling design to choose the respondents. Snowball sampling was used in this research to collect the data through self-administered questionnaires. This sampling system was used to distribute the questionnaires to the staffs of the Credit Counselling and Debt Management Agency. Data was collected by means of using questionnaires. The rationale for choosing that method was to first obtain different perspectives on the phenomenon under investigation. Again, to attain specific answers to some of the questions, observed nonverbal communication finally prevented researcher bias and approached the phenomenon without preconceived ideas. In addition, all the scales in this questionnaire were measured through a 5-point Likert scale range. The job burnout scale used in this research was developed by Christina Maslach (1981). It consists of 22 questions which have five graded Likert-type answers. To determine the impact of job burnout, the Maslach Burnout Inventory explores three sub-scales which is emotional exhaustion, depersonalization and personal accomplishment. Each question has been evaluated as "Never", "Rarely", "Sometimes", "Frequently" and "Always". The job security scale used in this research was developed by Oldham, Kulik, Stepina and Ambrose (1986). It consists of 9 questions which have five graded Likert-type answers. To determine the impact of job

security, the respondents could indicate to what degree he or she agrees or disagrees with provided questions. Each question has been evaluated as "Strongly Disagree", "Disagree", "Neither agree or disagree", "Agree" and "Strongly Agree". The organizational commitment scale used in this research was developed by Meyer and Allen (1997). It consists of 18 questions which have five graded Likert-type answers. To determine the impact of organizational commitment, the Tri-Dimensional model explores three sub-scales which is affective commitment, continuance commitment and normative commitment (Meyer and Allen, 1997). Each question has been evaluated as "Strongly Disagree", "Disagree", "Neither agree or disagree", "Agree" and "Strongly Agree". The employee's turnover intention scale used in this research was developed by Mobley, Homer and Hollingsworth theory (1978). It consists of 3 questions which have five graded Likert-type answers. Each question has been evaluated as "Strongly Disagree", "Disagree", "Neither agree or disagree", "Agree" and "Strongly Agree".

There are few steps have been taken in collecting data. First and foremost, a formal call has been taken to get permission and approval by the human capital department of the agency to conduct this research among the staffs in Credit Counselling and Debt Management Agency in Kuala Lumpur. Secondly, a formal meeting was arranged with the human capital department members to hand in the questionnaires to them so, they distribute the questionnaires to the staff's. This questionnaire has been distributed to the staffs by the executive manager of human capital. Add on, the staffs were given few weeks to complete and submit the questionnaire back to the executive manager. In this research, essential information gathering will be through conveying the poll to the respondents. The surveys are embraced from past investigations and poll will be appropriated physically to the respondents. The objective range of the survey appropriation will be Credit Counselling and Debt Management Agency, Kuala Lumpur. The respondents for this investigation were arbitrarily chosen from the agency staffs as the exploration is utilizing advantageous examining in this examination.

Along these lines, the staffs in Credit Counselling and Debt Management Agency, Kuala Lumpur was the primary concentration aggregate in the exploration. In addition, information will be gathered through the writing survey for the auxiliary information accumulation. Data was acquired from the solid scholarly sources, for example, Asian Social Science, International Journal of Business and Management, Research Gate, Emerald Insights and ProQuest. The extent of the writing audit was, for the most part, worried on the expressed determinants that included Job Burnout, Job Security, Organizational Commitment and Turnover Intention. To guarantee the unwavering quality and the legitimacy of the information, the factors that began from the writing audit will be additionally researched through the essential information. To lead research in a moral way, underneath is a portion of the ethical consideration sometime recently, during and after the exploration.



Researchers are obliged to treat all the data gathered from respondent as entirely private and confidential. Researchers are obliged to acquired assent from respondents before the survey; no respondent ought to be compelled to participate in the research. Researches ought not purposely misrepresent or distort the data collected. Respondents should give full cooperation to finish the research once they consent to take an interest. Respondents are obliged to provide truthful and honest responses.

Data Analysis

Reliability Analysis

Reliability Statistics of Job Burnout (IV1)

Cronbach's Alpha	N of Items
.942	15

The table shows, Cronbach's Alpha for the independent variable is 0.942 which is consider excellent in the reliability test and could it be administered in testing.

Reliability Statistics of Job Security (IV2)

Cronbach's Alpha	N of Items
.829	6

The table shows, Cronbach's Alpha for the independent variable is 0.829 which is consider good in the reliability test and could it be administered in testing.

Reliability Statistics of Organizational Commitment (IV3)

Cronbach's Alpha	N of Items
.887	12

The table shows, Cronbach's Alpha for the independent variable is 0.887 which is consider good in the reliability test and could it be administered in testing.

Reliability Statistics of Turnover Intention (DV)

Cronbach's Alpha	N of Items
.937	3

The table shows, Cronbach's Alpha for the dependent variable is 0.937 which is consider great in the reliability test and could it be administered in testing.

Correlation Analysis

For the purpose of finding the relationship between the dependent variable and the independent variables of this study, correlation test carried out using SPSS software. Therefore, the tables below outlined the results of the pearson correlation between the three independent

variables which are Job Burnout, Job Security and Organizational Commitment with the dependent variable which is Turnover Intention. Furthermore, the Pearson correlation test is channeled to examined the relationship between the projected variables and objectives in this research. The table 5.5 beneath shows the hypothesis of the study.

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Turnover Intention and Job Burnout

Table 1: Correlation between Turnover Intention and Job Burnout
Correlations

		JB	TI
JB	Pearson Correlation	1	.275**
	Sig. (2-tailed)		.004
	N	106	106
TI	Pearson Correlation	.275**	1
	Sig. (2-tailed)	.004	
	N	106	106

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

H1: Turnover Intention has significant positive relationship with Job Burnout

According to the above table, the relationship between turnover intention and job burnout was examined using Pearson r. By having the alpha value set at 0.05, there was a positive larger correlation between two variable, $r = 0.275$, $p = 0.004$, with higher level of job burnout related

with higher level of turnover intention. This shows that job burnout has a positive and significant impact on the employees turnover intention. Hence, hypothesis 1 is supported.

Turnover Intention and Job Security

Table 2: Correlation between Turnover Intention and Job Security
Correlations

		JS	TI
JS	Pearson Correlation	1	.228*
	Sig. (2-tailed)		.019
	N	106	106
TI	Pearson Correlation	.228*	1
	Sig. (2-tailed)	.019	
	N	106	106

*. Correlation is significant at the 0.05 level (2-tailed).

H2: Turnover Intention has significant positive relationship with Job Security

According to the above table, the relationship between turnover intention and job security was examined using Pearson r. By having the alpha value set at 0.05, there was a positive larger correlation between two variable, $r =$

0.228 , $p = 0.019$, with higher level of job security related with higher level of turnover intention. This shows that job security has a positive and significant impact on the employees turnover intention. Hence, hypothesis 2 is supported.

Turnover Intention and Organizational Commitment

Table 3: Correlation between Turnover Intention and Organizational Commitment
Correlations

		OC	TI
OC	Pearson Correlation	1	.149
	Sig. (2-tailed)		.127
	N	106	106
TI	Pearson Correlation	.149	1
	Sig. (2-tailed)	.127	
	N	106	106

H3: Turnover Intention has no significant positive relationship with Organizational Commitment

According to the above table, the relationship between turnover intention and organizational commitment was examined using Pearson r. By having the alpha value set at

0.05 , there was no relationship between two variables, $r = 0.149$, $p = 0.127$. This shows that organizational commitment has no positive and significant impact on the employees turnover intention. Hence, hypothesis 3 is not supported.

Table 4: The Hypothesis Prevailed in the Research

No.	Hypothesis	Results
H1	There is a relationship between Job Burnout and Turnover Intention.	Supported
H2	There is a relationship between Job Security and Turnover Intention.	Supported
H3	There is a relationship between Organizational Commitment and Turnover Intention.	Not Supported

IV. DISCUSSION ON FINDINGS

Job Burnout is one of the most common determining factor of Turnover Intention. In the current research, the result has showed that Job Burnout was having positive larger correlation with Turnover Intention that has constructed in ($r = 0.275$, $p = 0.004$). This justifies that the Turnover Intention among employees of Credit Counselling and Debt Management Agency has the strongest relationship with the independent variable of Job Burnout. The outcome from the Pearson Correlation shows that there was a significant relationships between Job Burnout and Turnover Intention and further review shown that both of the variables were significantly connected to each other respectively.

On the contrary past studies and literature have found positive relationships between Job Burnout and Turnover Intention. The study by Thanacody et al.,(2016), found that, “The relationship between Job Burnout with Turnover Intention of employees in Australian Health care center”, results discovered that Job Burnout was positively correlated with Turnover Intention with $p = 0.001$. The research also discovered that all the hypothesis in connection to Job Burnout were well supported. The outcomes demonstrated that Job Burnout significantly positively related to Turnover Intention.

Therefore, the current research hypothesis related to H1 was supported as the Job Burnout were found to be correlated to Turnover Intention. According to Maslach (2001), had concluded that Turnover Intention of employees could be predicted by the influences of their Job Burnout. Hence, it can be determined that in order for Credit Counselling and Debt Management Agency to reduce the thoughts of their employees Turnover Intention, issues related to employees Job Burnout must be taken into considerations. Therefore, the first objective of this study was met.

Job Security was another determiner used in this study to examine its relationship with the Turnover Intention of employees in Credit Counselling and Debt Management Agency. In the current research, the results has showed that Job Security was having positive larger correlation with Turnover Intention that has constructed in ($r = 0.228$, $p = 0.019$). This justifies that the Turnover Intention among employees of Credit Counselling and Debt Management Agency has the strongest relationship with the independent variable of Job Security. The outcome from the Pearson Correlation shows that there was a significant relationships between Job Security and Turnover Intention and further review shown that both of the variables were significantly connected to each other respectively.

On the contrary past studies and literature have found positive relationships between Job Security and Turnover

Intention. The study by Ismail et al.,(2015), found that, “The relationship between Job Security with Turnover Intention of private banks employees in Syria”, results discovered that Job Security was positively correlated with Turnover Intention with $p = 0.05$. The research also discovered that all the hypothesis in connection to Job Security were well supported. The outcomes demonstrated that Job Security significantly positively related to Turnover Intention.

Therefore, the current research hypothesis related to H2 was supported as the Job Security were found to be correlated to Turnover Intention. According to (Brandt, 1997), had concluded that Turnover Intention of employees could be predicted by the influences of their assurance in Job Security . Hence, it can be determined that in order for Credit Counselling and Debt Management Agency to sustain their employees in the company, issues related to employees Job Security must be taken into considerations. Therefore, the second objective of this study was met.

Another determiner which used in this study to examined the employees turnover intention in Credit Counselling and Debt Management Agency was Organizational Commitment. In the current research, the results has showed that Organizational Commitment was not having any sort of relationship with Turnover Intention. It shows that Organizational Commitment has no significant positive relationship with Turnover Intention that has constructed in ($r = 0.149$, $p = 0.127$). This justifies that the Turnover Intention among employees of Credit Counselling and Debt Management Agency has no strongest relationship with the independent variable of Organizational Commitment. The outcome from the Pearson Correlation shows that there was no a significant relationships between Organizational Commitment and Turnover Intention and further review shown that both of the variables were significantly not connected to each other respectively.

On the contrary past studies and literature have found that there is **no significant relationships between Organizational Commitment and Turnover Intention.**

The study by Abg Othman et al.,(2013), found that, “The relationship between Organizational Commitment with Turnover Intention of employees in a production industry in Sarawak, Malaysia”, results discovered that Organizational Commitment was not having any sort of relationship with Turnover Intention with $p = 0.947$. The research also discovered that all the hypothesis in connection to Organizational Commitment were well supported. The outcomes demonstrated that Organizational Commitment and employee’s Turnover Intention has no significant relationship.

Therefore, the current research hypothesis related to H3 was not supported as the Organizational Commitment were found to be not correlated to Turnover Intention. According to Abg Othman et al.,(2013), had concluded that Turnover Intention of employees doesn't have any influences from Organizational Commitment. Hence, it can be determined that Credit Counselling and Debt Management Agency might have a higher or lower level of Organizational Commitment but it doesn't reflects any sort of relationships towards Turnover Intention. Therefore, the third objective of this study was not met.

V. CONCLUSION

This research takes an essential step ahead by notifying the elements that impact Turnover Intention among the employees in Credit Counselling and Debt Management Agency in Kuala Lumpur. This study also look into the relationship between the elements, which are Job Burnout, Job Security and Organizational Commitment towards Turnover Intention, this research also brings out that there's only few elements have significant relationship with the employees Turnover Intention in Credit Counselling and Debt Management Agency in Kuala Lumpur. Whereas, the other element doesn't reflect any sort of relationship with the employees Turnover Intention in Credit Counselling and Debt Management Agency in Kuala Lumpur. With the existence of this research and the recommendations will help Credit Counselling and Debt Management Agency in Kuala Lumpur to attain awareness of employee's turnover intention through the appearance of employees Job Burnout, Job Security and Organizational Commitment towards their committed job.

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