Employee Engagement and Turnover Intention among Islamic Bankers in Brunei Darussalam

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Abstract: Employee engagement and turnover intention are two factors that are important predictors of organisational success and failure. These are key indicators of issues that are related to the organisations' workforce. This study explores the levels of engagement and turnover intention between the different demographics of the Islamic bank employee in Brunei Darussalam. The study also examined the effects of employee engagement on the turnover intention among the employees. A total of 119 bankers completed the survey. Survey items were adapted from previous literature and subjected to Content Validity Index by 12 experienced Human Resource Managers. Except for income levels, the findings indicate no significant differences in terms of employee engagement and turnover intentions between the different demographics of the bankers. Also, Employee engagement was found to significantly impact turnover intentions among the respondents. The mixed results obtained from this study signal a need to further study engagement and turnover intention among employees in the banking sector especially in Brunei Darussalam.

Index Terms: Brunei Darussalam, Employee Engagement, Human Resource management, Islamic Banking, organizational performance, Turnover Intention,

INTRODUCTION

The business world has transited to the talent worker era. People and not technology or capital has emerged as the major driver of success of any nation or business in the future will be predicated less on capital and much more on talent or talented employee (World Economic Forum, 2011). The business world has transited to the knowledge worker era where employees are major determinant of business performance, and sustainability. Employees constitute and drive the organisation and they impact it in diverse ways (Rabbi, Ahad, Kousar & Al; 2015; Tymon, Stumpf, & Doh, 2010). However, underlying the ascendancy of employees in the business world is the increasingly scarcity of qualified employees across all regions and industries (Dogl & Holtbrugge, 2014).

This has led to fierce competition for finite available talents, and organisations across climes and industry have resulted to poaching and pinching employees from rivals. The employee challenge is well reflected in the Brunei Islamic banking industry. Brunei Darussalam, a nation in South East Asia, has a young and fast-growing Islamic banking industry. Though started in 1991 to operate side by side with the nation's conventional banking industry, the Brunei Islamic finance industry currently controls 40 percent and 30 percent of total assets and customers in the industry respectively. Nonetheless, the Brunei Islamic Banking industry like all industries all over the globe is bedevilled with employee challenge. According to Javed Ahmad, the former managing director of Bank Islam Brunei Darussalam, human resources is a major challenge, there is scarcity in the labour market and employers are scrambling for few available employees. This has resulted in poaching and pinching in the industry and the need to source for foreign talent. Consequently, local graduates are frequently presented with multiple or alternative job offers from competing organisations (Ahmad, 2009). Thus, the challenge faced by the industry is not just attracting enough talent which is not available, but the need for organisations to engage and retain employees to ensure continued competitiveness, success and sustainability.

Importantly, organisations have realised that it is imperative to have employees that are well engaged in order to be competitive, successful and sustainable (Glavas, 2016). This is because an engaged workforce is loyal, concerned and work for the future of the organisation. They give better performance and are very committed to the realisation of organisation's goals and objectives. They develop a positive emotional attachment which leads to positive attitude, high productivity, customer satisfaction and profitability (Gallup, 2013). However, even though scholars, practitioners and organisations agree on the positive outcome of employee engagement for employers and employees (Manish & Mussarat, 2016), the level of employee engagement has remained abysmally low in all industries across the globe. This has led to low productivity and profitability loss. Hence, consequent to negative picture of employee engagement and the potential of engaged employees in helping organisations to achieve set goals and objectives, organisations must be proactive in making the workplace a nice place to work as well as make themselves employers of choice to increase level of engagement of employees (CIPD, 2017).

Furthermore, extant literature has identified turnover intention as a significant employee behavioural outcome of lack of employee engagement (Huang, Lee, McFadden, Murphy, Robertson et al., 2016; Van Schalkwyk, Du Toit, Bothma, Rothmann, 2010). An unengaged employee in the organisation is willing to quit the organisation. Employee turnover intention aimed at exit by an employee from an organisation. According to the 2017 resourcing and talent planning global survey by CIPD, more than eighty percent (80%) of organisations are having challenges in retaining one or more staff (CIPD, 2017). Turnover among employees are always expensive for the organisation. Exit of experienced staffs who decided to quit their jobs will lead to direct and indirect costs for the organisations (Choi, Lee, Wan Khairuzzaman, & Ahmad, 2012). Direct costs incurred among others are recruitment, training, and onboarding new employees (Sellgren, 2007) as well as cost of distributing minimum required services (Al Mamun & Hasan, 2017), while the indirect cost include negative impacts such as low workforce morale and increase turnover (Heavey, Holwerda, & Hausknecht, 2013). Hence, employee turnover is a behavioural outcome that is associated with counterproductive activities (Salahudin, Baharin, Abdullah, Harun & Taufek, 2009), and an important construct to study in the face of current employee challenge.

Therefore, when employees are not well engaged, it may lead to employee intention to leave the organisation (Bailey Madden, Alfes, fletcher, 2015). Past studies posit that turnover intention is an indication of turnover in organisations (Bothma & Roodt, 2013). Turnover intention is costly and negatively impacts the organisation. It results in poor services being rendered by employees and erode organisational efficiency and effectiveness (Karatepe & Ngeche, 2012), it also affects organisational culture and employee morale. Thus, turnover intention is a serious issue for the organisation. This is viewed as a serious challenge to organisations especially when experienced employee exit amid global and local talent scarcity. Extant literature has posited that employee engagement predicts turnover intention (Agarwal, Datta,Blake-Beard & Bhargava, 2012; Bailey Madden, Alfes, fletcher, 2015; Soane, Truss, Alfes, , Shantz, Rees et.al., 2012). It is argued that engaged employees are less likely to quit and vice versa. Even though few studies have been done on the impact of employee engagement on turnover intentions, the results have been mixed and the studies are fraught with western bias. Hence, the need to further test the relationship especially in completely new context such as a Brunei Darussalam's Islamic finance industry.

There have been recent calls to study the impact of demographics on employee attitude. Past literature has suggested the potential influence of demographic factors on employee engagement (Robbinson, 2015), and turnover intentions (Emiroğlu, Akova, &Tanrıverdi, 2015). However, few studies have been carried out on this and consequently the impact of demographical variables on employee engagement and turnover intention remains unclear in literature. This study fills this gap by exploring the differences in the levels of engagement and turnover intention among different demographic variables.

It is against this background that this study is set out to explore the impact of employee engagement on turnover intentions among employees of Islamic banks in Brunei Darussalam. Also, the differences in the level of engagement and turnover intention among diverse demographic variables shall be explored. This is important to both practitioners and academics as it is set to provide the needed understanding on employee engagement and its influence on turnover intentions as well as how relative are the demographic variable to the constructs. This will go a long way in helping organisation to highlight better ways to reduce turnover and increase engagement among employees.

LITERATURE REVIEW

Employee Engagement

Employee engagement has risen to be one of the most significant concepts in the management field in recent years (Crawford et al. 2014). In the last 10 years, there have been many studies published on employee engagement as well as several meta-analyses too. However, there continues to be concerns about the meaning, measurement, and the development theory of employee engagement in line with Saks (2006), who said that relatively little is known about employee's engagement's antecedents and outcomes. Having said that, there are available studies that have been done since then that identify factors that are associated with engagement. For example, a study by Crawford (2010) found that job demand is associated with employee engagement. Similarly, Salahudin (2018) stressed that employees' perception of the demand at work is highly associated with employee engagement. Meanwhile, other studies explored organisational factors such as relationships at work, leadership, organisational communications, safety, rewards and remuneration, performance rewards etc. (Brad Schuk & Kevin Rose, 2013; Mishra., 2014). What is employee engagement? According to a published report by the institute of employment studies UK (2009), engagement is consistently shown as something given by the employee which can benefit the organisation through commitment and dedication, advocacy, discretionary effort, using talents to the fullest and being supportive of the organisation's goals and values. Similarly, Salahuddin, (2018), argues that employee engagement is basically the sense of attachment that an employee has over his/her workplace specifically over his/her interactions with every activity that takes place in the organisation. According to this definition, there are three areas that define employee engagement. The first is the sense of attachment towards the workplace. The second would be that of interactions that the employee experienced at the workplace while the third would be that of activities that are undertaken by the employee at the workplace. All these imply that employee engagement is made out from the accumulated experience of an employee has over his or her workplace. Now, why is this accumulated experience so important? According to some studies, understanding employee engagement will be advantageous for organisations. Over the years, organisations with high employee engagement are generally experiencing higher performance. Also, generally higher engagement will translate into higher employee performance. Similarly, Markos and Sri Devi (2010), posits that employee engagement translates into

performance although to a certain extent. They added that previous studies have also found positive relationships between employee engagement and other organisational performance outcomes such as employee well-being, employee retention, productivity, profitability, customer loyalty and safety. Adding to that, the Institute of Employment studies in the UK (2009), mentioned that engaged employees are more likely to stay with the organisation, perform 20 per cent better than their colleagues, act as advocates of the business and invest themselves fully in their work. As for the organisation, engaged workforce translates into enhance bottom-line profit and enable organisational agility and improved efficiency.

Turnover Intention

In the recent times, many studies have researched the issue on employees' turnover intention. Turnover intention can be explained based on individual differences, stress-and-change-related attitudes, contextual variables such as interpersonal relationship and culture and so on (Chen, Ployhart, Thomas, Bliese, & Anderson, 2011). Turnover intention is akin to thinking of quitting, intention to search, and intention to leave. It is the thought or feeling of exiting but not necessarily the act of quitting or exiting an organisation. It refers to the closest step to termination of service by employees, it is a plan to leave. In contrast, actual turnover is the termination of employee in an organisation (Chen, Ployhart, Thomas, Anderson, & Bliese, 2011). Hence, it is the most significant predictor of whether an employee will exit the organisation (Chen et al., 2011). Extant literature (Chen et al., 2011) posits that employee working environment and personal characteristics affect intention to leave.

Turnover can be categorized as voluntary turnover and involuntary turnover (Kaur, Mohindru & Pankaj, 2013). According to Salahudin et al., (2018), an organisation with high levels of employee turnover generally is perceived by the employees as being poorly managed. This is due to a lot of work–related issues that are left unsolved and eventually will lead to further deterioration of employees' well-being. Turnover impacts the organisation negatively, it has direct and indirect costs to organisation's bottom line (Henneman, 2016). Exit of experienced staffs who decided to quit their jobs will lead to direct and indirect costs to the organisations (Choi et. al, 2012). Direct costs incurred among others are recruitment, training, and onboarding new employees (Sellgren, 2007) as well as cost of distributing minimum required services (Al Mamun & Hasan, 2017), while the indirect cost include negative impacts such as low workforce morale and increase turnover (Heavey et al., 2013). Hence, employee turnover is a behavioural outcome that is associated with counterproductive activities (Salahuddin, 2009), and an important construct to study in the face of current employee challenge. Biron and Boon (2013), linked turnover intention to performance although they did mention that the relationship is inconclusive. While it might be inconclusive, probability of turnover intention affecting performance of employees and organisations cannot be taken lightly, hence there is need for further investigation on understanding of turnover intention among employees in organisations.

Employee Engagement & Turnover Intention

The development of mainstream human resource management (HRM) theory has long been concerned with how people management can enhance performance outcomes (Truss, 2013). Employee engagement, as part of people management, will enable enhanced performance outcomes which include decreased employee turnover. Employee engagement is relative to individuals' attitudes, intentions as well as behaviours (Saks & Gruman,2014). Several studies have highlighted turnover as an outcome of employee engagement (Agarwal et al. 2012; Bailey et al., 2015; Soane et al., 2012). Therefore, it is argued that engaged employees have tendency to be more emotional attached to the organisation and a lesser likelihood to exit it (Soane et al. 2012). In cognisance of this, extant literature found that employee engagement is negatively related to turnover intention (Du Plooy & Roodt, 2010). Thus, employee engagement is positively related to work outcomes such as satisfaction, motivation, wellbeing as well as intention to stay (Van den Berg, Bakker& Ten Cate, 2013; Yeh, 2013).

Several studies have highlighted turnover as an outcome of employee engagement (Agarwal et al. 2012; Bailey, et al.2015; Soane et al. 2012). Hence, it is argued that engaged employees are likely to be more attached to their organisation and would have a lower propensity to leave it (Schaufeli & Bakker, 2004). This view is supported by several researchers who found that work engagement is negatively related to turnover intention (Du Plooy & Roodt, 2010). Work engagement was found to have positive results relating to job satisfaction, a motivated workforce, employee well-being and less likelihood of leaving an organisation (Barkhuizen & Rothmann, 2006; Schaufeli & Bakker, 2004; Van den Berg, Bakker & Ten Cate, 2013; Yeh, 2013). In addition, a meta-analysis of 7,939 business units in 36 companies by Harter, Schmidt and Hayes (2002), reported a significant positive relationship between work engagement and business outcomes such as customer satisfaction and loyalty, profitability, turnover and safety.

Many studies over the years have explored both the good and bad effects of employee engagement within the scope of organisations (people management), especially when it comes to the ability of employee engagement to predict organisational outcomes including turnover of staffs. According to Baumruk (2006), organisations with higher employee engagement levels tend to have lower employee turnover. The implication here is simple, to decrease turnover levels, employees' engagement has got to be managed at favourable levels. Martin and Hetrick (2006), stated that one strategy to retain workforce is to have a highly engaging work culture. Similarly, individuals with a higher level of employee engagement would be less likely to leave the organisation (Memon, Salleh, Baharom & Harun, 2014). All these studies reported a negative relationship between employee engagement and turnover intention. Also, over twenty-one studies found a relationship between engagement (as a holistic factor) and turnover intentions as an outcome (e.g. Agarwal et al., 2012; Soane et al., 2012).

Furthermore, extant literature has suggested the potential influence of demographic factors on employee engagement (Robbinson, 2015; Chaudary & Rangnekar, 2017), and turnover intentions (Chang & Lyons, 2012; Emiroğlu,

Akova, & Tanrıverdi, 2015; Heavey, Holwerda, & Hausknecht, 2013). However, scant studies have been carried out on this and consequently the impact of demographical variables on employee engagement and turnover intention remains unclear in literature. Few extant literatures have reported mixed finding on the relationship between demographic factors and employee engagement. Chaudary and Rangnekar (2017), reported significant differences on employee engagement levels of employees with age, nature of organisation, position and income but gender, education, and experience were found not to be significant. Also, Shukhla, Adhkari and Singh (2015), reported significant differences with age, educational qualification, and experience but found gender, marital status, and income not significant. Previous studies also showed that demographic factors such as income, experience, position, as well as others have influence turnover intention (Chang & Lyons, 2012; Heavey, Holwerda, & Hausknecht, 2013; Shuck, Reio, & Rocco, 2011). For instance, income was found to be related to turnover intention and it has been argued that low wage increases turnover intention (Albattat & Som, 2013). Work experience was also argued to be a significant predictor of turnover intention. Employees with more experience have generally lower turnover intentions. However, the studies are few with mixed results. For example, while Emiroğlu, Akova, & Tanrıverdi (2015) indicate that the demographic factors such as age, gender, marital status, education, tenure, wage, position, designation are determinants for turnover intention, Hayes (2015) indicated that there is only significant relationship between age, income, and turnover intentions while there is no significant relationship between education, gender, and length of tenure.

Hypotheses Development

After careful analysis of the literature and focusing on the purpose of this paper, few hypotheses were developed to guide this research:

H1 – There are significant differences in terms of the levels of engagement experienced by different demographic groups.
H2 – There are significant difference in terms of the levels of turnover intention experienced by different demographic groups.
H3 – Employee engagement affects turnover intention among the bankers.

Methodology

This study used quantitative research method. This was more suitable for this study because it fits perfectly to investigate relationship between predictor and criterion variables (Fassinger & Morrow, 2013). Survey administration was carried out through a face to face administration technique with random sampling. This technique was used because of its significance in literature, moreover it is adjudged to yield the highest response rate in studies using random sampling (Bateman, Ian, Carson, Richard, Day, Hanemann, et al.,2004). Random sampling was used because it is a probability sampling technique that best suits quantitative studies as well as because of its potency against bias (Karthik, Sanjeev &Geetha, Suresh, 2011). This is possible because the population of the study is well defined and the sample frame was available from which we assigned randomly generated

numbers with which the sample size used in this study was extracted (Karthik, Sanjeev Geetha, &Suresh, 2011). The survey questionnaire was adapted in tandem with the suggestion of Harkness (2010). The items were adapted from past studies after a thorough literature review (Harter, Schmidt, & Hayes, 2002; Kahn, 1990; Mobley, 1979; Schaufeli, Bakker & Salanova 2006). Also,to ensure the validity of the items (Ardalan & Sohrabizadeh,2016), they were reviewed and scored by a team of twelve HR managers and experts using the content validity indexing (CVI) method. The score for each item was set in range 1-4 (from 1= not related to 4= completely related). All the items in the survey scored 3 and above and were all accepted (Lynn, 1996). Furthermore, to ensure reliability and validity of the survey items for the constructs, a pilot study was carried out. Factor analysis was run, and all the items confirm reliability of measurement items by loading significantly (values of ≥ 0.5) to the constructs with Cronbach alpha values well above 0.7.

Results and Findings

Demographic Profile of Survey Respondents

A total of 250 questionnaires were distributed out of which 119 were filled and returned with a response rate of 48%. Hence, with the census sampling technique used, the survey achieved an above average response rate. Bruneians constitute 93% of the respondent while only 7% are permanent residents. The gender spread was 57% and 43% for male and female respectively. Age brackets 30-40 is 46%, those in 41-50 are 46%, those in 41-50 years are 28% while those 51 – 60 years are 3%. On qualification, those who possess 'O' levels qualifications are (33%), for A' Levels 12% and diploma 5%, and the remaining for those who possess master's degrees and higher qualification. With regards to working experience, 7 years to 10 years is (34%), followed by those with experience of 10 years or more (27%), 25% are those with 4 to 7 years' experience and the remaining (13%) are those with less than 4 years' experience. On income levels, 48% of the respondents have between BND 1500 to BND 3000. Some 36% of the respondents earn BND 3000 to BND 6000. 12% of the respondents reported to have incomes of BND 700 to BND 1500 while only 4% of the respondents are having incomes levels lesser than BND 700. Most of the respondents are holding the Non-Executive title constituting 61% while the remaining are those of Executive titles.

Data Analysis

For the analysis, composite scores of each dimension of employee engagement and turnover intention were checked using factor analysis. As noted by Cohen, West, and Aiken (2013), correlation should precede regression analysis as its absence indicates non-existent of causal relationship. This study used correlation analysis to determine the relationship between employee engagement and turnover intention. Then regression analysis was carried out to test the hypothesis using One-way Anova and linear regression analysis to explore the differences among demographic variables and assess the impact of employee engagement on employee turnover. The results are presented and explained below:

Table 1: Summary of factor matrix

Variables	Mean	SD	1	2
Turnover Intention	2.24	0.877	1	-0.606
Employee Engagement	3.71	0.593	-0.606	1

From table 1 above, there were no cross loading of items in the factor analysis. The factor analysis matrix showed that all the five constructs were uni-factorial. The eigenvalues ranged from 2.22 to 5.33. The item loading for each factor is high with a minimum loading of 0.70. The factors accounted for 67.8% to 74.1% of the variance observed in the respective data. The Cronbach's alpha (α) varies from 0.83 to 0.89 and is good (Peterson, 1994). Bartlett's tests for sphericity (BTS) results indicate that data do not have identity matrix and is thus considered approximately multivariate normal and acceptable for factor analysis and other multivariate statistical tests. The Kaiser-Meyer-Olkin (KMO) values are all above than 0.70 indicating that the distribution of values is adequate for running factor analysis (Peterson, 1994).

Table 2: Correlation matrix (turnover intention, employee engagement)

Constructs	Loading	Eigenvalue	Varimax Explained	Alpha	BTS	KMO	p-value
Turnover Intention	0.76–0.84	3.389	67.78	0.89	0.801	0.82	0.0005
Employee Engagement	0.70-0.89	5.329	53.3	0.88	0.871	0.84	0.0005

In consonance with the position of Determining the presence of correlation among the variables should precede the regression analysis. "Correlation does not prove causation; however, the absence of correlation implies the absence of the existence of a causal relationship" noted Cohen, Cohen, West & Aiken (2013). Table 2 above presents the correlation matrix for constructs used in the study. The correlation coefficients (r) indicate the strength of the association between the variables. A coefficient is considered significant if the p-value is less than 0.05. The results reveal that there are significant correlations between all the independent variables. For the correlations, the coefficients are larger than 0.60. There are no correlations of 0.90 or above. Hence, collinearity and multicollinearity do not present data problems in this research (Hair et al., 1998).

4.2 Hypotheses Testing

Three hypotheses were developed and used for this study to test the significance of differences among selected demographic variables in relation to levels of employee engagement and turnover intention represented by H1 and H2. However, H3 represents the relationship between employee engagement and turnover intention.

H1: There are significant differences in terms of the levels of Turnover Intention experienced by different demographic groups (Gender, age, education levels, income, race, job title and Turnover Intention)

To test the hypothesis, a one-way Anova regression analysis was applied in relation to turnover intention and employee engagement and the result is given below in table 3 and 4.

Table 3: Anova test between age, education levels, work experience, income level and turnover intentions.

Turnover Intention		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	6.945	3	2.315	3.173	.027
	Within Groups	83.902	115	.730		
	Total	90.846	118			
Education Levels	Between Groups	1.475776	4	0.368944	0.47062	0.757195
	Within Groups	89.37061	114	0.783953		
	Total	90.84639	118			
Work Experience	Between Groups	3.041996	3	1.013999	1.328064	0.268719
	Within Groups	87.80439	115	0.763516		
	Total	90.84639	118			
Income	Between Groups	10.78035	3	3.593449	5.161322	0.002204
	Within Groups	80.06604	115	0.696226		
	Total	90.84639	118			

From table 3 above, the results of the one-way Anova revealed that there are no significant differences in the level of turnover intention across the demographic groups. However, only income group reported significant mean difference between the groups. Nonetheless, when the means of the different demographic factors we were able to infer the groups within group that reported high or low engagement levels. These are stated below:

1. The youngest group of respondents recorded the lowest turnover intention whereby the oldest respondents recorded the highest levels.
2. Respondents with the highest level of education reported the highest levels of turnover intention.
3. Respondents with the lowest working experience recorded the lowest levels of turnover intention
4. The Chinese ethnic respondents recorded the lowest turnover intention if compared to the Malay ethnic respondents
5. The executives are experiencing higher levels of turnover intention if compared to the non-executives.

Based on the results in table 3, H1 is partly rejected due to the clear evidence of no significance differences between the different categories of the bankers and their reported turnover intention. It is not fully rejected because there is a statistically significant difference between income levels and the turnover intention of the bankers.

H1: There are significant differences in terms of the levels of Employee Engagement experienced by different demographic groups (Gender, age, education levels, income, race, job title and Employee Engagement)

Table 4: Anova test between age, education levels, work experience, income level and employee engagement.

Employee Engagement		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	1.849	3	0.616	1.787	.154
	Within Groups	39.657	115	.345		
	Total	41.506	118			
Education Levels	Between Groups	1.536652	4	0.384163	1.095707	0.362176
	Within Groups	39.96923	114	0.350607		
	Total	41.50588	118			
Work Experience	Between Groups	1.33901	3	0.446337	1.277887	0.285351
	Within Groups	40.16687	115	0.349277		
	Total	41.50588	118			
Income	Between Groups	5.499619	3	1.833206	5.855057	0.000932
	Within Groups	36.00626	115	0.313098		
	Total	41.50588	118			

From table 4 above, the results of the one-way Anova revealed that there are no significant differences in the level of employee engagement across the demographic groups. However, only income group reported significant mean difference between the groups. Nonetheless, when the means of the different demographic factors we were able to infer the groups within group that reported high or low engagement levels. These are stated below:

1. Female bankers reported higher engagement levels
2. The Chinese ethnic bankers reported higher degree of engagement
3. The executives are more engaged than the non-executives
4. The highest income group reported the highest levels of engagement
5. The least experience bankers reported the highest levels of engagement
6. Bankers who hold bachelor's degrees reported the highest levels of engagement
7. The youngest bankers are the most engaged while the least engaged are the bankers in the oldest category

Based on the results in table 3 and 4 above, H1 is partly rejected due to the clear evidence of no significance differences between the different categories of the bankers and their reported engagement and turnover intentions. It is not fully rejected because there is a statistically significant difference between income levels and the engagement of the bankers.

H3 – Employee engagement affects turnover intention among the bankers.

To test this hypothesis linear regression was employed in order to capture the effect of employee engagement on turnover intention. The results are presented below.

Table 5: Results of Regression Analysis: Independent variable (Employee Engagement) Dependant Variable (Turnover Intention)

Independent Variable	Constant(B)	Value	R Square	F Statistics	B (Unstandardized)	T statistics	Significant
Constant	5.564	0.606	0.368	67.998		13.632	0.000*
Employee Engagement					-0.897	-8.246	

Based on regression result from table, the effect of employee engagement on turnover intention is significant (0.000) with a reported F statistic at 67.998. The adjusted R square value. Is also reported at 36%. This shows that 36% turnover intentions among the Islamic bankers in Brunei Darussalam is predicted by their employee engagement. Thus, the following linear regression model:

Turnover Intention (y) = 5.564 – 0.897(employee engagement) + e

The regression result showed that engagement affects turnover intention. Hence, any increase or decrease in employee engagement will lead to increase or decrease in turnover intention experienced by the bank employees. Thus, based on the regression results and the report of significance effect reported in the relationship H3 is accepted.

DISCUSSION

This study examines the impact of employee engagement on turnover intentions as well as the predictive influence of differences in demographic factors on the levels of employee engagement and turnover intentions among bank employees in Islamic banks in Brunei Darussalam. From the results of this study, there is no significant difference across the demographic factors on employee engagement and turnover intention of the respondents. This is in consonance with the similar studies on turnover intention (Emiroğlu, Akova, & Tanrıverdi 2015; Hayes, 2015), and on employee engagement (e.g. Chawdary & Rangnekar, 2017; Sukha, Adhkari & Sigh, 2015). Nonetheless, in tandem with past studies (e.g. Albattat & Som, 2013; Chang & Lyons, 2012; Heavey, Holwerda, & Hausknecht, 2013), there is significant relationship between income levels and the turnover intention of the bankers. Thus, it is necessary for income to be considered as a tool for entrenching employee engagements and reducing turnover intentions among employees of Islamic bank in Brunei Darussalam. Measure such as having a living minimum wage and pay for performance in the industry could help in achieving this. The study results also revealed statistically significance relationship between employee engagement and turnover intention. This agrees with past studies (e.g. Agarwal et al. 2012; Soane et al. 2012). Therefore, the findings of this study are important as it further establish the relationship of the two constructs in literature and will help guide practitioners as well as scholars in the application of the two concepts in the field of human resource management.

CONCLUSION

This study is focused on the importance of employee engagement and turnover intention as important variables in understanding and coping with workforce challenge in a market bedevilled by scarce labour market. Against this background, this study explored the relationship between employee engagement and employee turnover in a unique industry of Brunei Darussalam Islamic finance. In tandem with past studies, the findings indicated that employee turnover intention is significantly influenced by employee engagement. However, except for income levels, no significant differences were found among the demographic variables of age and educational levels. Engaged employees are less likely to quit. Thus, it is important for scholars and practitioners especially in the

Islamic banking industry of Brunei Darussalam to work on factors that will make employees well engaged and consequently reduce incidences of turnover among employees in order to guarantee success and sustainability of the businesses. Also, there is need for further studies on these important variables on employee outcomes in other industries to establish the generalisation of study findings especially in Brunei Darussalam. Future studies may also investigate the effect of engagement and turnover in terms of productivity, skills enhancement, personal development and many others. Also, there may be need for further studies to investigate how far turnover intention result in actual turnover among Islamic bank employees.

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