



The Role of Social Support, Affective Commitment, and Passion for Work on Turnover Intentions: A Study on Women Bankers

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Abstract

Drawing on the Social Exchange Theory (SET), the present study aimed to determine the factors underlying the association between workplace social support and female bankers' intention to quit. To this end, the study adopted a moderating-mediating model to measure the turnover intentions of 361 female employees of private commercial banks (PCBs) using time-lagged data. The findings revealed that affective commitment fully mediated the association between coworker support and turnover intentions, while it partially mediated the relationship between supervisory support and the intention to leave. Further, passion for work moderated the relationship between affective commitment and turnover intentions. This study contributes to the literature by exploring the role of workplace social support, affective commitment, and passion for work on the turnover intentions of female bankers. The results may help policymakers and practitioners formulate effective policies to retain and promote women in the banking sector.

Keywords: workplace social support, social exchange theory, affective commitment, passion for work, turnover intentions.

1. Introduction

The banking industry in Bangladesh plays a pivotal role in the socio-economic growth of the country owing to its dramatic expansion and improvement of financial inclusion through the accumulation of scattered wealth across the country. The banking industry consists of Private Commercial Banks (PCBs), State-Owned Commercial Banks (SOCBs), Specialized Commercial Banks (SCBs), and Foreign-Owned Commercial Banks (FCBs). According to Bangladesh Bank (2019), the central bank of Bangladesh, PCBs boast the highest number of employees (103787), followed by SOCBs (50050), SCBs (12165) and FCBs (2873). Amongst the female employees in Bangladesh, only 62% remained in the Banking industry as opposed to the 90% male employees. Meanwhile, the turnover rate of female bankers (38%) from the banking profession is significantly higher than that of their male counterparts (10%). A study on female bankers reported that the retention rate of male bankers is expected to remain steady and the attrition of females from the banking industry continues to be persistent (Rubel et al., 2017), indicating the tendency of 60% of women to remain in the banking industry as against 90% of men. A substantial disparity exists between the turnover rates of men and women, with women exiting the banking profession at a quadrupled rate compared to their

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male counterparts. A recent report by the Bangladesh Bank (2019) revealed that unlike other occupations, 40% of women exited the banking sector compared to 11% of the women working in non-banking sectors such as healthcare, teaching, and hospitality. This might be due to the high level of stress experienced by women, which is only peculiar to them (Upadhyay & Singh, 2017). The Bangladeshi banking sector is characterized by less formal support sources and policies for women. This induces additional stressors along with the existing glass ceiling effect, stereotypes, power deficits, and work-family conflicts (Uddin et al., 2021), which ultimately influence their departure intentions. Moreover, excessive workload, multiple responsibilities, and excessive demand may also result in an increase in turnover intentions of female bankers.

Faced with this gradual depletion of talent from human capital, organizations and policymakers in Bangladesh have attempted interventions to attract and retain female bankers to improve the competitiveness of Bangladesh in national and global financial services (Uddin, 2021). Given the significance of banking to the achievement of Sustainable Development Goals (SDGs) of a country and the competitive advantage of women bankers, it is critical to understand the underlying reasons for women's departure from the banking profession, unearth some of the conditions that may encourage them to rethink their decision to leave, and prevent the "brain drain" of women bankers.

Previous studies have highlighted the work-life balance of women bankers and women's occupation in urban Bangladesh (khan, 2016). However, despite the gradually increasing turnover of female bankers, studies exploring the antecedents of female bankers' turnover intentions are limited. The existing literature has identified perceived working conditions and social support among social workers (Fazio et al., 2017; Lin, 2017), coworker support and organizational embeddedness among restaurant employees (Self & Gordon, 2019), work-family conflict among information technology professionals (Singh et al., 2018; Treuren & Fein, 2018), job resources and personal resources among technical employees (Harden et al., 2016), HR practices and citizenship behaviors (Cesário & Magalhães, 2016), and transformation leadership as key drivers of turnover intentions. Moreover, stress (Giauque et al., 2016) and emotional labor and burnout have been also reported as vital antecedents of Turnover Intentions (TI).

The aforementioned studies indicate a glaring research gap between the social support and turnover intention of female bankers. Moreover, the novelty of this study can be extracted from the fact that only a few studies have independently investigated the mediating and moderating variables to assess the turnover intention among women bankers. Thus, it is essential to investigate the turnover intention of females employed in the banking sector as opposed to those who leave the job to help discover some predictors of their from the profession. Coworkers and supervisors are essential sources of workplace social support for women and are positively related to their job satisfaction, career accomplishment, and organizational commitment (Lee, 2017). Social support is an essential strategy utilized by women to deal with stress, improve their health status, reduce strains, and freely share thoughts and problems of work and personal affairs, which ultimately influences their prolonged existence in the profession (Ferguson et al., 2012). Similarly, an internal desire for passionate activity influences people to disengage from activities, thereby resulting in their continuous stay in the organization. Passion motivates the flexible accomplishment of tasks and positive experience by working women, and develops ego-invested and self-structure among individuals that demonstrate strong persistence toward the profession (Vallerand et al., 2010).

The banking profession and organizations are characterized by intensive competition, work pressure, multiple demands by customers, emphasized stay in the office, long working hours, and an expected prioritization of work over life and family. With these hard-driving job

attributes, the banking workplace makes it essential for individuals to generate resources from the social source of workplace such as supervisors and coworkers, thereby making banking workplaces challenging for women to accomplish their obligations. In this backdrop, coworkers' and supervisors' support with respect to the intention of women bankers to remain or depart the banking sector is yet to obtain widespread coverage in the popular press. Indeed, some studies have recommended that resources from coworkers and supervisors are a key issue driving the departure intention of working women (Singh et al., 2018) in the STEM fields. Despite this, no study has investigated the role of workplace social support from coworkers and supervisors on turnover intentions or the various mechanisms that might affect this link.

Underpinning the basic tenets of SET (Cook et al., 2013), this study proposes that coworker and supervisory social support will have both direct and indirect influence on turnover intentions. Particularly, coworker and supervisory support due to social interactions results in the development of a sense of obligation that stems from the exchange (Ilies et al. 2000). These supports are also critical in the stereotypically masculine banking workplace environment that conflicts with usual caregiving and domestic roles of women, and provides a fairly detailed and accurate account of sources of influence. Equipped with these sources of support, employees reciprocate by demonstrating their organizational commitment and positive attitudes to remain in the organization (Cropanzano & Mitchell, 2005).

This study proposes that having a source of social support, female bankers may demonstrate a higher affective commitment toward the organization, which may eventually reduce their intention to quit. The study also proposes that the passion for career aspirations can reduce turnover intentions, indicating that the turnover intention of employees is negatively influenced by coworker and supervisor support in circumstances that a higher degree of passion is demonstrated. This is owing to the fact that individuals are more likely to be dedicated in social efforts with greater supervisory and collegial support (Vallerand, 2010). Such passion may impede the intention of female bankers to exit the profession. These objectives are obtained by linking the social exchange theory (SET) to a rounded and integrated standpoint on why female bankers intend to quit the banking profession and what could help modify their intentions. However, based on the above discussion, the following research questions (RQs) are addressed:

- What are the impacts of social support sources (coworker and supervisory support) on turnover intentions?
- What is the mediating role of affective commitment on the existent relationship between social support sources and turnover intentions?
- How does passion for work mediate the relationship between affective commitment and turnover intentions?

This study makes valuable contributions to existing literature, as little attention has been paid by scholars to the variables understudied in the context, and most especially, the banking sector. The findings of the study can be employed as a guide by the authorities in this sector to adopt strategies that can mitigate the turnover intention of female employees. First, this research intends to provide valuable insights into the antecedents of the turnover of female bankers from the profession, which has been relatively understudied so far. Banking profession is characterized by tremendous work pressure, long working hours, intense training, and investment to develop occupational skills, and significant entry and exit costs (Chahal et al., 2013). Therefore, a study of TI predictors in the context of banking may offer an opportunity for banking organizations to utilize and promote the working women. Second, this research aims to affirm the SET theory by highlighting the support of coworkers and supervisors to drive female bankers to reciprocate with a strong commitment and less quitting intention, especially in a stereotypically male-dominated occupation like the banking sector, which in turn, has rippling

effects in the broader society. Third, this work extends shreds of literature on social support and turnover by integrating them into a theoretical context, and providing a nuanced understanding on why and when the support of coworkers and supervisors drive their turnover intentions, which have various implications for other professions with respect to the significant recruitment and quitting costs (Ng & Feldman, 2009).

2. The Research Context of the Current Study

Banking workplaces provide a promising setting to illuminate the dynamics of SET. The banking job and banking workplace are male-dominated and might hence be regarded as incongruent with stereotypically female characteristics, which may pose a challenge to their banking career and roles. These socio-cultural traditions are more challenging to female bankers who, by tradition, are responsible for domesticity. Owing to the demands of their traditional roles, the perceptions of being supportive, caring, and nurturing are essential to overcome the challenges of the banking professions (Upadhyay & Singh, 2017). The potential for reciprocity is more apparent in banking where employees are interdependent and engaged in frequent social interactions. Amongst this, a work environment with overwork, long working hours, and intense competition may question their commitment, and hence instigate their turnover intention. However, the situation of the banking industry in Bangladesh is unique in some ways; it seems to reflect a pattern that does not exist elsewhere (Tajeddini et al., 2017a).

The banking is one of the top ten highly stressful workplaces (Kumar & Sundar, 2012), with recent studies revealing unique experience of men and women in the banking profession. Over the last fifteen years, women have increasingly ventured into various employment sectors including banking (Uddin et al., 2021). However, due to gender stereotypes, discrimination, lack of adequate formal support structure to mitigate work-life conflicts, glass ceiling, power deficits, socio-cultural and traditional norms, and lack of policies to empower women, their substantially in the banking profession remains threatened. The stereotypical perceptions about women and their traditional roles have often resulted in getting involved with ill-suited careers, and women may be held back from obtaining thriving skills essential for their economic survival (Tajeddini et al., 2017b). However, the banking sector in Bangladesh is an emerging service sector with substantial contributions to the socio-economic development of the country; recent statistics of employee turnover, particularly of women, are relatively well documented. Thus, an understanding of the predictors of the predictors of the turnover intentions of working women in banks is of paramount importance to their wellbeing, and so is the formulation of strategies to mitigate their turnover intentions. Particularly, social support from supervisors and coworkers has been observed to be a reducer of conflict and stress and a promoter of work-life balance amongst industrial employees, with similar findings being reported among working mothers in Bangladeshi banks (Uddin et al., 2020a). Considering these, this study set out to investigate the role of social support in the prediction of turnover intentions of working women in the banking sector.

3. Theoretical Framework and Hypotheses Development

This study draws on the social exchange theory (SET), which has been widely employed to study relations between supervisors and their employees, employees and their employers, employees and their coworkers, and organizations and employees (Rai, 2013). The SET argues that the frequent and cordial social interactions of employees with their coworkers and supervisors generate social support and create a sense of obligation for them (Ilies et al.,

2000). Employees further reciprocate the demonstration of effective performance with positive attitudes such as organizational commitment (Cropanzano & Mitchell, 2005). Previous studies suggest that similar interactions or exchanges between employees, coworkers, and supervisors may impart the feelings of commitment and willingness to reciprocate with positive behaviors such as reduced turnover intentions (Chung-Kai & Chia-Hung, 2009). The literature regards these exchanging relationships among organizational members as social in nature (Cropanzano & Mitchell, 2005; Molm et al., 2000). The individual and organizational outcomes of supervisor and coworker support stemming from social exchanging relationships and networks are greater commitments that subsequently reduce exit intentions (Harden et al., 2016), resulting in the argument of the researchers that social support from supervisors and coworkers predicts the commitment and turnover intentions of employees (Cropanzano & Mitchell, 2005; Masterson et al., 2000). Thus, the SET explains how social supports from supervisors and coworkers drives employee turnover intentions (Harden et al., 2016). Based on that, it is in this study that female bankers interact with coworkers and supervisors, which helps develop a feeling of obligation within them, resulting in better commitment, which in turn triggers a stronger intention to remain in the organization and reduces turnover intention. In short, the key elements of our theoretical framework are perceived coworker support, perceived supervisory support, affective commitment, passion for work, and turnover intentions (See Figure 1). Hypotheses development is further explained.

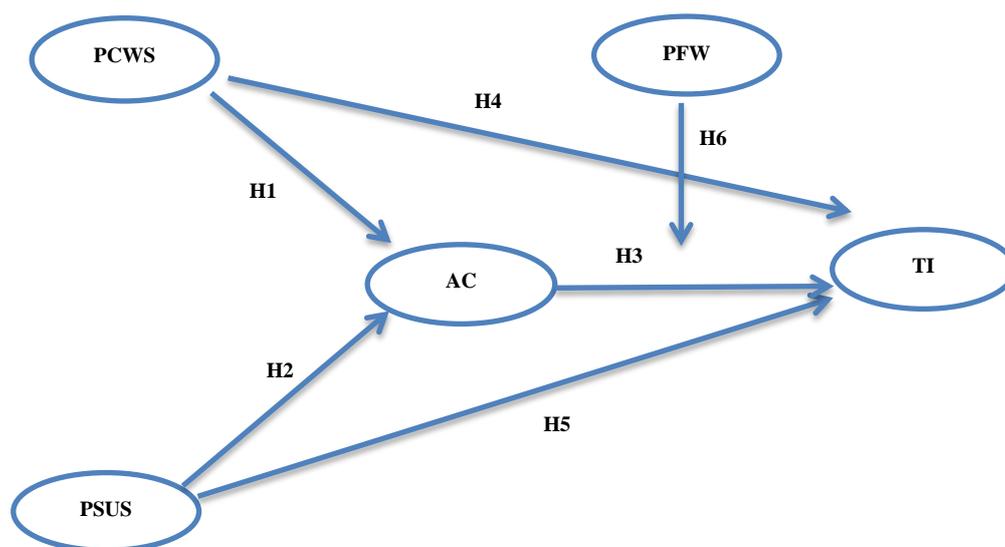


Figure 1. Hypothesized paths

Note: PCWS; Perceived coworker support, PSUS: Perceived supervisory support, AC: Affective commitment, PFW: Passion for work, TI: Turnover intention

3.1. Perceived Coworker Support and Affective Commitment

Coworker support has been regarded as a valuable resource leading to an increased employee attachment, as it helps to develop psychological strength and competence to handle multiple job tasks (Chênevert et al., 2015) and solve work-related problems. Moreover, it has been observed that coworkers offer desired assistance and a sense of dedication and willingness to serve the organization persistently (Limpanitgul et al., 2017). Such support enmeshes people in a relational web that increases their lodging with the organization. Previous studies have provided empirical evidence on the role of PCWS on AC. As an instance, a study conducted among frontline employees in the Chinese hospitality industry revealed a positive relationship

between coworker support and affective commitment. The results of another study conducted by Sloan (2017) on state employees showed that coworker support demonstrated a relatively greater influence on affective commitment on women than men. A study of 192 Airbnb users demonstrated that peer support also positively influenced customers' revisit intention and loyalty (Tajeddini et al., 2022). However, the study by Lambert et al. (2016) on the employees of a private prison similarly reported PCWS as a key driving force for commitment. In addition, the findings of a study on hospital employees using time-lagged data in Canada revealed a positive relationship between coworker support and affective commitment, resulting in the proposition of the following hypothesis:

H1: coworker support will be positively related to affective commitment.

3.2. Perceived Supervisory Support and Affective Commitment

The PSUS is defined as “an individuals' belief of how much a supervisor values their work and cares about their well-being” (Rhoades & Eisenberger, 2002, p. 6). Supervisors demonstrate supportive behaviors to employees through advising, caring for their emotions and sentiments, and providing suggestions on work-related issues, which increases their dedication to the organization. Supervisors can also play a vital role in the development of emotional attachment to work (Rhoades & Eisenberger, 2006). A recent study reported that supervisors' appreciation, feedback on performance, and evaluation of employees help develop a feeling of support, which subsequently stimulates employees' emotional attachment to work and the organization (Fukui et al., 2019). A study conducted on 228 white-collar employees in Eastern Canada revealed a significantly positive effect of supervisory support on affective organizational commitment (Lapointe & Vandenberghe, 2017). Another study conducted using the cross-sectional data of 27 organizations in China explored the tendency of a definite link between the trust of supervisors and commitment of employees (Eby et al., 2015). However, research revealed that working women tend to be more committed to their jobs in a supportive work environment (Burke et al., 2010) as social support from supervisors improves the psychological strength, sense of security, and stability of women bankers (Sowmya & Panchanatham, 2011). Hence, considering the above-mentioned evidence, the following hypothesis is proposed:

H2: Supervisory support will be positively related to affective commitment.

3.3. Affective Commitment and Turnover Intentions

Affective Commitment (AC) is defined as a psychological bond between employees and their organizations, and it describes the possibility that employees will not exit their organizations voluntarily (Allen & Meyer, 1996). Numerous studies have reported negative relationships between the AC and turnover intentions (e.g., Perreira et al., 2018; Wong & Wong, 2017), including a study conducted among law firms solicitors in Hong Kong, which revealed a negative relation between commitment and turnover intention (Loi et al., 2006). Accordingly, studies conducted among female nurses found a negative association between affective commitment and withdrawal intentions (Tourangeau & Cranley, 2006). Besides, the study conducted by Perreira et al. (2018) explored a negative impact of commitment on TI. In the context of women engineers in the US, a negative impact of commitment on turnover intentions was also discovered. Another study also found the negative role of affective commitment on turnover intentions (Fazio et al., 2017), resulting in the proposition of the following hypothesis:

H3: Affective commitment will have a negative impact on turnover intention.

3.4. Mediating Effect of Affective Commitment

Given a direct and strong association between the social support from coworkers and supervisors and organizational commitment (Carless, 2011), it is hypothesized that social support indirectly influences turnover intention through the mediation of commitment. Coworker and supervisory support may assist individuals to better handle work challenges and manage diverse work demands and career aspirations (Van der Heijden et al., 2009), which consequently oblige them to remain in the organization. Previous studies have investigated the mediated effect of supervisory coaching and performance feedback (Lee, 2017), organizational embeddedness (Self & Gordon, 2019), Shahpouri et al. (2015), and psychological capital (Yim et al., 2017). However, it has been observed that employees having supportive coworkers and supervisors exhibit greater attachment and less exit intention (Vandenberghe & Bentein, 2009; Zhou et al., 2009). Through coworker and supervisory support, individuals (particularly working women) are obliged to remain devoted and bound to their job and organization, which ultimately reduces their quitting decisions (Vandenberghe & Bentein, 2009). Thus, the following hypotheses are proposed:

H4: Affective commitment mediates the relationship between perceived coworker support and turnover intention.

H5: Affective commitment mediates the relationship between perceived supervisory support and turnover intention.

3.5. Passion for Work as a Moderator

Passion provides a deeper feeling toward job duties that individuals love, view as essential, and spend substantial energy and time on (Lafrenière et al., 2013). Guided by the SET, the greater inclination of individuals towards work improves their social bond in a workplace where supervisors and coworkers reciprocate with supportive behaviors for their employees and colleagues (Lawler, 2001). Given this, it is argued in this study that people possess different aspirations owing to their varying passions, as employees possessing a higher level of passion tend to be more sensitive to social exchanges from their supervisors and coworkers (Lin, 2017). Passion could also drive commitment through its influence in the process of social interactions (Lin & Chen, 2016), where the negative role of commitment on turnover intentions becomes stronger. Particularly, employees would become more loyal to their organization if their passion for work is integrated with the organizational commitment. Thus, it is expected that:

H6: Passion for work will moderate the negative association between the affective commitment and turnover intention, such that the association will become stronger for female bankers possessing a higher level of passion.

4. Methodology

4.1. Sample and Procedure

This study employed the convenience sampling method to collect data from Bangladeshi female bankers through a self-administered questionnaire conducted from November 2019 to January 2020. This study solicited respondents from 39 PCBs located in the two metropolitan cities of Dhaka and Chittagong of Bangladesh. Respective branch managers/heads were approached and briefed over email, phone, or social media to obtain permission for surveying their employees. Following this, questionnaires were distributed among participants through

their branch managers/heads, with the managers'/heads' cooperation being sought to facilitate the administration of the survey process. The study also informed the participants that participation in the study was voluntary, and that they could withdraw at any time they deem fit without the need for any explanation.

To eliminate the possibility of common method bias, this study collected data in two different waves (Podsakoff et al., 2003). In the first wave (T1), data on perceived social support and demographic variables were collected from respondents. The second wave survey (T2) was conducted after one month of T1, with the scale comprising affective commitment, passion for work, and turnover intention being distributed among female bankers who partook in the first wave survey. Prior to the distribution of measures to the respondents, they were coded to match the responses between the first and the second wave survey. Despite this coding, the participants were unidentified and unanimously responded.

In the first wave, 320 questionnaires were distributed among the participants, out of which 181 responses (56%) were received back. Then, one month after T1, a total of 196 (61%) respondents participated in the T2 survey. After the elimination of 16 incomplete responses, the survey resulted in a final sample of 361 female bank employees, with their average age being 36.49 years ($SD=11.37$). Most of the respondents (86%) had a master's degree, 12% earned a bachelor's degree, followed by 2% others. Around 91% of the participants reported to have worked for 40 hours or more on a weekly basis. The study discovered 12.35 years as the average length of service tenure ($SD=7.39$). With regards to marital status, 87% were married, 9% were unmarried, and the remaining 4% were widowed or divorced. About 50% of the respondents had two children, while 31% had only one child. To determine the sample representativeness, the non-response bias was examined through a comparison between early and late responses, as suggested by Armstrong and Overton (1977). The results of the t-test reported an insignificant difference (age, $t=1.34$, $p=0.193$; marital status, $t = 1.192$, $p = 0.217$; education, $t = 1.031$, $p = 0.463$) between the two groups of responses, thereby demonstrating the representativeness of the sample.

4.2. Measures

The survey questionnaire (Table 1) was developed by adapting well-tested measurement scales in previous literature to assess the variables under study. Further, two academic and industrial experts reviewed the scale to evaluate the extent to which items reflected all aspects of key dimensions to ensure the content validity. We made slight changes in the wording of some items to improve readability and format of the measurement scale, as suggested by experts (Tajeddini et al., 2022). The scale was anchored by a seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree) to assess all the constructs being under study. The perceived coworker support and supervisory support (T1) were examined by adapting a 10-item scale comprising five items from Karasek et al. (1982). The affective commitment (T2) was studied using the 6-item measure documented by Meyer et al. (1993). The passion for work (T2) was also studied with five other items from Lin and Chen (2016). Finally, this study evaluated the turnover intention by adapting a 5-item scale developed by Dysvik and Kuvaas (2013). The reliability coefficients were reported as 0.837, 0.843, 0.916, 0.781, and 0.867 for coworker support, supervisory support, affective commitment, passion for work, and turnover intention, respectively with all coefficients exceeding the threshold of 0.60 (Black & Babin, 2019).

The study accounted for age, education, weekly working hours, service tenure, number of children, and marital status as participants' demographics, as specified by Blau (2009) and Post et al. (2009).

Table 1. Constructs and Reliability

Constructs	No. of items	Scale type	Nature of response	Cronbach's alpha	Source
Perceived Coworker Support (PCWS)	05	7-point Likert scale	Strongly disagree (1) Strongly agree (7)	0.837	Karasek et al. (1982)
Supervisory Support (PSUS)	05	7-point Likert scale	Strongly disagree (1) Strongly agree (7)	0.843	Karasek et al. (1982)
Affective Commitment (AC)	06	7-point Likert scale	Strongly disagree (1) Strongly agree (7)	0.916	Meyer et al. (1993)
Passion for Work (PFW)	05	7-point Likert scale	Strongly disagree (1) Strongly agree (7)	0.781	Lin & Chen (2016)
Turnover Intention (TI)	05	7-point Likert scale	Strongly disagree (1) Strongly agree (7)	0.867	Dysvik & Kuvaas (2013)

5. Results

5.1. Descriptive and Correlations

Descriptive statistics (Table 2) such as the means and standard deviations of the predictor variables revealed the above-average level of the PCWS, PSUS, AC, and PFW amongst participants, with correlations among variables being also significant. Particularly, passion for work demonstrated a strong correlation with the turnover intention ($r = -0.491$, $p < 0.001$). The perceived coworker support ($r = -0.484$, $p < 0.001$), supervisory support ($r = -0.321$, $p < 0.001$) and affective commitment ($r = -0.297$, $p < 0.001$) also highlighted significant correlations with the turnover intention. These in general revealed a substantial influence of social support sources, affective commitment, and passion for work on the turnover intention.

Table 2. Descriptive Statistics and Correlations

S. No.	Constructs	Mean	SD	1	2	3	4	VIF
1.	PCWS	3.72	0.84					1.673
2.	PSUS	3.59	0.86	0.37*				1.394
3.	AC	3.47	0.92	0.431*	0.517*			2.146
4.	PFW	3.38	0.83	0.372*	0.564*	0.419*		2.019
5.	TI	2.74	1.17	-0.484*	-0.321*	-0.297*	-0.491*	1.708

5.2. Results of Measurement Model

The reliability and convergent validity were examined using factor loadings, Average Variance Extracted (AVE), and composite reliability. As depicted in Table 3, the results showed that all the factor loadings were greater than the cut-off value (>0.70). All CR values also were above the threshold limit of 0.70, as recommended by Hair et al. (2017). Furthermore, all AVE values exceeded the minimum threshold of 0.50 (see Ali et al., 2018; Hair et al., 2017). Hence, the results attained the desired level of reliability and convergent validity.

Additionally, the Fornell and Larcker's (1981) criterion as well as Heterotrait-monotrait (HTMT) ratio (Henseler et al., 2015) were employed (Table 4) to measure discriminant validity, since HTMT is essential in determining discriminant validity (Tajeddini et al., 2022). Table 4 demonstrates the outcomes of Fornell and Larcker's (1981) criterion utilizing the AVE square root. The correlations among constructs were compared against the square roots of each

variable under study. To fulfill the criterion of discriminant validity, the square roots of the AVEs should be above correlations among the constructs. In this study, the results demonstrated that all correlations among the constructs were less than the threshold limit of 0.85 (Kline, 2005), thereby establishing the discriminant validity with sensitive HTMT criterion.

Table 3. Convergent Validity and Composite Reliability

Constructs	CR> 0.60	AVE>0.50
Perceived Coworker Support (PCWS)	0.883	0.701
Perceived Supervisory Support (PSUS)	0.845	0.674
Affective Commitment (AC)	0.816	0.619
Passion for Work (PFW)	0.827	0.708
Turnover Intention (TI)	0.849	0.691

Note: CR: Composite reliability, AVE: Average variance extracted

Table 4. Discriminant Validity (HTMT Criterion)

Construct	1	2	3	4	5
PCWS					
PSUS	0.537				
AC	0.627	0.684			
PFW	0.631	0.576	0.546		
TI	0.593	0.618	0.628	0.573	

5.3. Structural Model

This section utilizes the confirmatory factor analyses to compare a set of four alternative models with the proposed model (see Table 5). The results indicated that the proposed model exhibits a better fit of the data set compared to the other models ($X^2 = 584.386$, CFI=0.923, TLI = 0.881, GFI = 0.871, RMSEA =0.021, SRMR = 0.058), confirming the unidimensionality of the model.

Furthermore, this study examined alternative structural model in the assessment of the proposed hypotheses. Initially, the partially-mediated model (Model A) was compared with the fully-mediated model (Model B), with all path coefficients from coworker and supervisory supports to AC being controlled to zero, and the opposite direct model (i.e., Model C) where all path coefficients to and from the affective commitment were limited to zero. The results of the fit statistics of the three alternate structural models are presented in Table 6. Overall, the fit statistics of the proposed model was observed to be considerably better than the alternative Model B ($X^2=876.37$, $X^2/df=3.09$, GFI=0.827, CFI=0.934, SRMR=0.062, RMSEA=0.038, $p<0.001$) and Model C ($X^2=839.84$, $X^2/df=3.02$, GFI=0.589, CFI=0.951, SRMR=0.047, RMSEA=0.057, $p<0.001$). The results highlighted the significance of fit indices CFI, GFI, SRMR, and RMSEA. Hence, the proposed model (i.e., the partially mediated model) indicated a better fit to the data set.

Table 5. Measurement Model

Measurement model	X^2	CFI	TLI	GFI	RMSEA	SRMR
5-factor model: PCWS, PSUS, AC, PFW, TI	584.386	0.923	0.881	0.871	0.021	0.058
4-factor model: PCWS/PSUS, AC, PFW, TI	674.617	0.918	0.873	0.864	0.029	0.128
3-factor model: PCWS/PSUS/AC, PFW, AC	734.843	0.764	0.729	0.727	0.036	0.173
2-factor model: PCWS/PSUS/AC/PFW, AC	762.174	0.659	0.618	0.629	0.037	0.269
1-factor model: PCWS/PSUS/AC/PFW/AC	786.326	0.583	0.561	0.525	0.041	0.317

Figure 1 presents the parameter and path values of the proposed partially-mediated model (Model A), and all results, except for the relationship between coworker support and affective commitment, were observed to be significant. The findings supported H1, as the perceived coworker support had a significant influence on affective commitment ($\beta=0.217$, $p<0.001$). Accordingly, the perceived supervisory support was reported to have a positive effect on affective commitment and supported H2 ($\beta= 0.271$, $p<0.001$). In the process of testing hypothesis H3, results reported a significantly negative impact of affective commitment on turnover intention ($\beta=-0.435$, $p<0.001$), thereby confirming H3.

Table 6. Result of Fit Indices for Structural Models

Models	Model	X ²	df	X ² /df	GFI	CFI	SRMR	RMSEA
C	Direct Effect Model	876.37*	283	3.09	0.827	0.934	0.062	0.057
B	Full Mediation Model	839.84*	278	3.02	0.859	0.951	0.047	0.038
A	Partial Mediation Model	718.93*	273	2.63	0.874	0.971	0.043	0.032

5.4. Measuring the Mediating Effect

Following the established guidelines in literature (Baron & Kenny, 1986), the mediating effect of affective commitment (Table 6) was examined in the association between social support and turnover intention. The direct effect measures the extent to which the dependent variable changes when the independent variable increases by one unit and the mediator remains constant (Muller et al., 2005). As shown in the direct effect model (Model C) (see Table 6), coworker and supervisory support are significantly related to affective commitment ($\beta=-0.219$, $p<0.001$; $\beta=-0.427$, $p<0.001$). Furthermore, the fully-mediated model revealed the coefficient of coworker and supervisory support on affective commitment as being significant (PCWS-AC: 0.341, $p<0.001$; PSUS-AC: 0.539, $p<0.001$). A full mediation (Model B) occurs when the inclusion of the mediation variable drops the value of the relationship between the independent and dependent variables to zero (Baron & Kenny, 1986). At last, according to the partially-mediated model, the PCWS was reported to have an insignificant effect on the turnover intention ($\beta=-0.041$, $p>0.05$). The partial mediation (Model A) revealed that the mediating variable accounts for some, but not all, of the relationship between the independent and dependent variable. It implies the non-existence of a significant relationship between the mediator and dependent variable and also some direct relationship between the independent and dependent variables (Cohen et al., 2003). However, the results revealed affective commitment as a full mediator of perceived coworker support and turnover intention. Hence, it can be concluded that the effect of coworker support on affective commitment helped improve turnover intention, thereby supporting hypothesis H4. Besides, the perceived supervisory support also negatively affected turnover intention ($\beta=-0.362$, $p<0.001$). Along with this indirect affective commitment, the PSUS negatively influenced the turnover intention by a value of 0.117 (0.27×-0.435), which was lower than the direct influence ($0.117<-0.362$) of supervisory support. Therefore, affective commitment had a partial mediating effect on the association between the PSUS and turnover intention, supporting H5. Unlike previous studies (Tajpour & Hosseini, 2021) that investigated the mediating effect of social media, this study contributes further by exploring AC as a mediating variable between social support and the TI of Bangladeshi female bankers. In fact, another study reported a partial mediation of responsible leadership on TI of Australian employees (Haque et al., 2018). In a similar vein, other studies reported career indirect effect of commitment among high-tech employees (Lin, 2017) and personal resources through mediation of work engagement on TI (Shahpouri et al., 2015). However, our finding is similar to a previous study that reported that organizational commitment mediated the association between

supervisory support and TI (Kang et al., 2015). This study contributes to the field by exploring direct and indirect effects of valuable social support sources such as coworker and supervisory supports on the TI of female bankers.

Further, we calculated the coefficient of determination (R^2) to measure the explanatory power of the proposed model. The findings demonstrate an R^2 value of 0.308 for passion for work, which is considered acceptable (see Hair et al., 2017). This result reveals that 30.8% of the variance in TI might be explained by PFW. Moreover, the effect size (f^2) was calculated for affective commitment on TI. Following the guidelines in the literature (Chin, 1998), a medium effect size ($f^2 = 0.342$) for AC was reported on turnover intention (Table 6). The study also performed the Stone-Geisser test of predictive relevance (Q^2) as a cross-validated redundancy measure to examine the extent to which the constructs attained goodness-of-fit (Duarte et al., 2010). A Q^2 value of greater than 0 ($Q^2 > 0$) indicates the predictive relevance of the proposed model. The results presented in Table 6 reported a Q^2 value of 0.203, which is greater than zero, establishing the predictive relevance of the model.

Table 7. Structural Model (Standardized Path Coefficients)

Paths		Direct effects				
		Path coefficients	T-value			
PCWS	→	TI	-0.219*	4.346		
PSUS	→	TI	-0.427**	7.207		
Paths		Full mediation		Partial mediation		
		Coefficients	T-value	Coefficients	T-value	
PCWS	→	TI		-0.041	0.61	
PSUS	→	TI		-0.362**	6.27	
PCWS	→	AC	0.341*	5.294	0.217**	2.91
PSUS	→	AC	0.539*	8.419	0.271**	3.83
AC	→	TI	-0.274*	4.716	-0.435**	4.62
R^2			0.381			
Adjusted R^2			0.379			
Q^2			0.203			

Note: * $p < 0.001$

5.5. Measuring Moderating Effect

Concerning the moderated-mediation of passion for work on turnover intention, the study examined hypothesis H6 following guidelines offered by the works in the literature (Hayes & Preacher, 2014). According to Hypothesis 6, it is assumed that passion for work moderates the power of the mediated association between social support sources and the turnover intention, such that the effect would become strengthened with a higher passion for work as opposed to a lower-level of passion. The findings demonstrated the considerable interactional impact of social support sources (i.e., PCWS and PSUS) and passion for work on the turnover intention ($\beta = -0.258^{**}$). To better understand this moderation, the study examined the statistical significance of interaction effect using path coefficients, t-values, lower limit confidence intervals (LLCI), and upper limit confidence intervals (ULCI) by employing the bootstrapping procedure (Aquirre-Urreta & Ronkko, 2018). The results (Table 7) revealed that the role of affective commitment on the turnover intention was more substantial for employees who exhibit a higher level of passion for their jobs ($\beta = 0.531^{**}$, LLCI = 0.386, ULCI = 0.683) as opposed to those demonstrating lower passion ($\beta = 0.283^{**}$, LLCI = 0.172, ULCI = 0.459), thus supporting H6. Although previous studies reported that only supervisory support moderated the association between perceived customer relationship, job stress, and TI (Fong et al., 2018), our findings reported a significant PFW moderation of the association social support (i.e., supervisor and coworker support) sources, affective commitment, and TI.

In contrary, a study of 192 Airbnb users demonstrated the positive influence of social values on customers' revisit intentions and loyalty (Tajeddini et al., 2022). Other studies found the moderating role of the perceived career opportunity (PCO) in the relationship between emotional exhaustion and TI (Lu et al., 2015). However, our research suggests that the role of social support from coworkers and supervisors on the turnover intention would be more profound through an affective commitment for individuals having a higher passion for work, compared to those exhibiting a lower level of passion. The results are presented in Table 8.

Table 8. Test of Moderation

Predictor	Beta	T-value	P-value	F	R ²	Change in R ²
AC	0.419	6.472	0.000	.342		
PFW	0.407	4.219	0.000		0.308	(0.042)
AC×PFW	-0.258	3.137	0.001			
PFS±1	Conditional	SE	t-value	p-value	LLCI	ULCI
SD	effect					
Low	0.283	0.084	5.164	0.000	0.172	0.459
High	0.531	0.079	4.738	0.000	0.386	0.683

Legends: LLCI: Lower limit confidence interval, ULCI: Upper limit confidence interval, POS: Perceived organizational support, PFS: perceived family support

To further clarify the moderation of passion for work (PFW), a separate plot was drawn for PFW to highlight PFW to examine the significant interaction with affective commitment, as hypothesized by H6. The figure suggests that the impact of affective commitment on turnover intentions is higher when PFW is greater as opposed to when it is lower. The simple slope test also confirmed that the simple slope was greater for employees with high PFW than for employees with low PFW. Figure 2 reveals that the PFW strengthened the negative influence of affective commitment on turnover intentions.

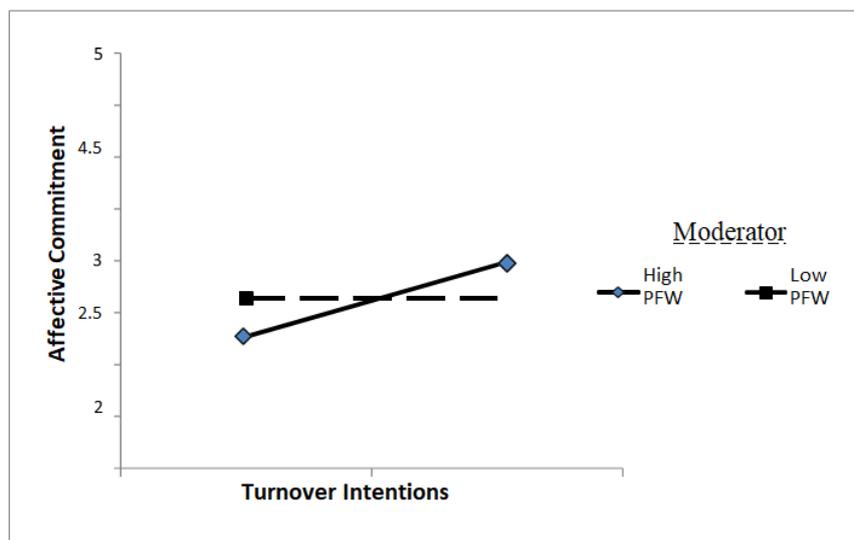


Figure 2. Interaction Plot for Passion for Work (PFW) as a Moderator Between Affective Commitment and Turnover Intentions

6. Discussion

This study provides a valuable understanding that complements existing works of literature on the concepts of commitment and turnover intention. Particularly, this research explored two essential antecedents of coworker and supervisory support, which indirectly drive the turnover intention via the full mediation of affective commitment. Furthermore, passion for work was

found to moderate the association between coworker support and organizational commitment and the relationship between supervisor support and commitment.

Unlike previous studies (e.g., Wong & Wong, 2017) that investigated the mediating effect of AC on job security, TI, career commitment, and TI relationships (Lin, 2017), this study discovered AC to be a significant mediator between social support sources from coworkers and supervisors and TI. On the other hand, previous studies revealed POS as a significant mediator between AC and TI, while this study explored passion for work as a key moderator between AC and TI. Similarly, Lin (2017) discovered passion to be an essential moderator in the relationship of self-efficacy and social support with career commitment. However, this study contributed to the field by exploring the direct and indirect effects of PCWS, PSUS, and AC, and the extent to which PFW strengthens the relationship between AC and TI. In another study (Fazio, Gong, Sims, & Yurova, 2017), findings reported AC as a partial mediator between perceived social support and TI, while this study suggested AC as a full mediator between social support and TI. Fazio et al. (2017) did not specifically mention the various types of social support, and was only classified by Uddin et al. (2020a, 2020b, 2021) that coworker and supervisory support were a valuable social form of social support for working women in Bangladeshi commercial banks. Thus, this study extended the existing literature via the clarification of workplace social support sources and examined their corresponding effect on the commitment and TI of female bankers. Guided by these results, the study explicates the theoretical and practical implications in the subsequent sections.

6.1. Conceptual Contribution

First, by investigating the influence of workplace social (e.g., coworker and supervisory), personal (e.g., passion), and organizational (e.g., organizational commitment) support on turnover intentions and utilizing a distinct theoretical lens, this study extends earlier research on social support and its outcomes, which has been limited to highlighting the theory and concept. Moreover, the results have some implications for increasing the affective commitment and reducing the turnover intention of female bankers particularly in Bangladesh, where socio-cultural and traditional norms confine women to the home. Furthermore, this study affirms the reciprocity assumption of the SET theory by demonstrating that the PSWS and PSUS have direct positive effects on Organizational Commitment (OC) and indirect negative effects on TI, and that OC is a key mediator between social supports and TI, while passion is an essential moderator in the association between OC and TI. Although previous studies perceived OC and PFW as key predictors of turnover intentions (Lin, 2017), this study regards them as a mediator and moderator with a valuable means to make social supports more effective to foster commitment and reduce employee turnover.

Second, the findings revealed that PCWS and PSUS indirectly influence employees' OC and TI, respectively. This indicates that employees who perceive their supervisors and coworkers as supportive are likely to demonstrate a stronger commitment towards their organization and, hence, less likely to exit the organization. These supports are more pronounced for working women saddled with dependent care and domesticity that limit their options to leave and explore alternatives, particularly from a social exchange context where the effort and time expended on their jobs created a greater imbalance. With the high level of work pressure, competition, long working hours, and the challenges to deal with financial resources, it is essential to require employees "to do more with less." To this end, social support is a significant facilitator for female bankers, which subsequently enables them to reciprocate with greater commitment and sustainability towards their jobs.

Third, the results revealed that informal social interactions with supervisors and coworkers in

the work domain might generate positive attitudes, such as a strong sense of commitment and behavioral intentions to leave the organization. In line with the view of Self et al. (2019), informal social interactions at the workplace domain foster support for women and enable them to accomplish not only work responsibilities but also family roles. It is partly due to the provision of informal flexibility by coworkers and supervisors via the permission of late sign-ins and/or outs in cases of emergencies, which might be reciprocated with a strong commitment and intentions to remain in the organization. The importance of informal social support from coworkers and supervisors empower women, facilitate the importance of providing informal supports due to the disparity of receiving support between men and women.

Fourth, the moderating role of PFW is distinct in the relationships between career development and work performance (Chou et al., 2016; Lin & Chen, 2016). Underpinned by the SET, our findings revealed that passion is illustrative of making the PCWS and PSUS in inducing female bankers' reciprocation of a greater commitment and persistent service to the organization. In other words, it postulates that female bankers with strong passion for working in a supportive work setting have a greater likelihood to remain with the banking organization and profession, especially when a higher level of organizational commitment is perceived. Besides, this effect is more distinct for female bankers having a higher level of passion for work, as it tends to develop their emotional attachment towards the profession and organization. It is partly due to the passion of developing a profound interest in job tasks and creating a sense of obligation and unique confirmation to pursue work duties (Vallerand, 2010).

6.2. Practical Contributions

First, employee turnover is not only costly but also results in various competitive disadvantages for the organization, particularly in the competitive banking sector. This study suggests that initiatives geared at improving the turnover of female bankers need to consider the effect of PCWS and PSUS, all of which positively influence female bankers' intention to remain in the organization and profession. PCWS and PSUS not only foster OC but also develop their thoughts of remaining in the organization, thereby presenting numerous approaches for organizational management and HR professionals to encourage female bankers to sustain in the banking profession. Our findings can be employed as a guide for banking organizations to adopt strategies that will help mitigate female turnover intentions.

Second, since the findings demonstrate that a lower level of OC triggers the exit intention of female bankers, this may further motivate decision-makers and banking organizations to contemplate the provision of a workplace abound with supportive colleagues. Supportive policies must be implemented with nurturing workplaces to develop a higher OC and intention to remain in the organization. This is essential for organizations employing women with traditional caregiving and household roles in a socio-cultural context with gender stereotypes. Organizational management and HR managers should be responsive to the potential and actual effects of informal PCWS and PSUS on female bankers with work and non-work demands that may renounce the benefits of other organizational policies unless integrated with a supportive culture. A meta-analysis reported the instrumentality of support practices to enhance their overall quality of life (Kossek et al., 2011). Increasing female bankers' loyalties through providing informal support towards their profession can also augment economic growth and development, and enhance their wellbeing and families (Tajeddini et al., 2017b). It is also critical to persuade female employees to stay in the banking sectors for the benefit of themselves, their families, empowerment of women, and to promote overall economic growth and development. Doing so has been underscored by the UNMDGs (United Nations Millennium Development Goals) (Tajeddini et al., 2017b).

Third, our findings may be used as a guide for policymakers to formulate gendered policies to facilitate support for working women in the banking sector. Particularly, specific guidelines should be established to direct peers and supervisors rendering all sorts of support in the workplace, strengthen their affective commitment, and improve their sustainability with the job. It is suggested that authorities organize training programs for women aiming to increase their self-efficacy to utilize coworker and supervisory supports for their wellbeing, which may help to foster their commitment and diminish their withdrawal interest.

Fourth, based on the reciprocity of social exchanges between employees and supervisors, social support may be regarded as a kingpin to reduce thoughts about exit (Ng & Butts, 2009). Given this, the study argues that working women with supportive coworkers and supervisors are obliged to exhibit greater contribution, loyalty, and devotion to their work and organization. Hence, it is suggested that banking management take initiatives or implement programs that support and nurture their well-being of working women, the benefit of which may extend beyond the larger organization. Female bankers and other women professionals positioned in top-level management of various sectors can also play a vital role in retaining and promoting female employees in banking and other professions by facilitating their well-being. Thus, it is requested for banking management to initiate fruitful efforts to direct and coordinate resources towards the recognition of the contribution of female bankers and the demonstration of greater appreciation for them, which can combat the negative perceptions associated with female employees exiting their job. Supporting women at banks to sustaining their employment may increase gender diversity on bank employment. This study suggests minimum mandatory thresholds of women, as various countries across the world have introduced quotas to increase gender diversity (De Masi et al., 2020). Thus, this study suggests the significance of formulating a rule that pushes banking organizations to increase the number of women in banks. This may also facilitate to exploit the benefits of gender diversity.

Finally, the loss of women's potential human capital from the banking sector could have adverse effects on smooth banking operations and increase costs of organizing training programs for newly hired employees. It may also deprive the banks of the experienced employees and their contributions to the sound management and utilization of financial resources. To this end, the bank management is suggested to undertake realistic measures to promote and retain experienced female bankers for the development of banks and the country as a whole.

6.3. Implications for Community

The findings also have implications for community. Sustaining women in the banking sector could make women relatively well off financially. In spite of women's heavy workload at home, sustaining in the banking profession allows them to gain more control over their lives and attain greater economic independence. The banking industry could provide an opportunity to employ educated women, which further can provide a prestigious way for women to be financially stable through an extension of traditional gender roles. In a male dominated society like Bangladesh, such a prestigious career employment is welcomed, which may also increase their family and social stability. The informal social support along with affective commitment and passion for work enables women to pursue their banking jobs simultaneously accomplishing their traditional gender roles. Sustaining and developing their career in the banking profession help them build self-esteem and gain respect in the eyes of their families and community. The female bankers are also likely to gain greater independence and autonomy due to their banking profession. Encouraging women to sustain and develop their career in the banking sector through social support, affective commitment, and passion for work can facilitate the wellbeing of specific women and their families.

6.4. Conclusion

Drawing on the Social Exchange Theory (SET) and using time-lagged data, this study distinctly built and examined the mediating role of affective commitment and the moderating role of passion for work. This study proposed a valid 5-factor model (consisting of PCWS, PSUS, AC, PFW, and TI) that utilizes social support dimensions, such as PCWS and PSUS, as antecedents and turnover intention as the dependent variable. The findings demonstrated that PCWS (-0.219) and PSUS (B=-0.427) have a significant negative influence on turnover intentions. Affective commitment fully mediated the relationship between PCWS and TI and partially mediated the relationship between PSUS and TI. Furthermore, results indicated a considerable interactional effect of social support sources (i.e., PCWS and PSUS) and passion for work ($p=0.001<0.05$; $B=-0.258$) on the turnover intention of female bankers. The study suggested that social support from coworkers and supervisors might foster affective commitment aimed at sustaining their careers with their current organizations, and would reduce their intention to exit an organization. Hence, authorities in the banking sector might use the findings in this study as a guide to formulate strategies that can mitigate the turnover intention of female employees.

6.5. Limitations and Directions for Future Studies

First, the major limitation of this study was that the data were collected from a single industry in a single-country setting, thus increasing the potential of Common Method Bias (CMB). However, the results reported no potential threats of CMB, which reduced the possibility that CMB interpreted the underlying mechanisms, and ultimately increased the acceptability and generalizations of findings. Moreover, as the study was mainly based on quantitative data, further studies employing a mixed-methods research design is required. Second, the mediating role of affective commitment on turnover intentions was examined simultaneously using time-lagged data, which helped minimize the CMB. However, further research need to be carried out to corroborate the findings by examining the mediating and predictor variables at different times to eliminate the potential for converse influence. Third, the mediating role of PFW with affective commitment mechanism was found to be a key predictor of turnover intentions. Further studies could extend our model by taking gender, organizational values, personality, and career adjustment into account, while also examining social support practices, commitment, and withdrawal intentions links. Fourth, the demographic information revealed that 81% of respondents had children, while 87% were married, indicating their responsibility towards childcare and traditional family roles and their eventual susceptibility to work-family conflict. However, this research extends the existing debate by acknowledging the limitations that other studies need to examine considering work-work-family conflict and its impact on turnover intentions. Finally, this study suggests that future scholars study TI by including samples from other industries that also employ women, such as ready-made garments, healthcare, and education. The conduction of comparative studies will also be appreciated.

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