



## **The role of Psychological Contract and Abusive Supervision on Employee Turnover Intention: A Mediated-Moderation Model**

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### **Abstract**

The focus of this research is to explore the relationship of psychological contract and abusive supervision with the turnover intention mediated by employee wellbeing and moderated by work life balance. This is an original contribution to the existing literature. In order to identify the relationships among variables, 181 employees working in different banks have been taken as a sample. The data was collected by self-administrative questionnaire. The structural equation modeling has been done with the help of Smart PLS. This research applied the theoretical lens of conservation of resources (COR) theory. The findings were also consistent with prior studies concerning the interactive relationship between psychological contract, abusive supervision, employee wellbeing, work-life balance and their influence on turnover intention. The results of this study indicated that abusive supervision, work life balance and psychological contract breach are positively related with employee wellbeing while turnover intention has a negative relation with employees' wellbeing. Moreover, employers should avoid unrealistic promises to their workforce and well-behave them, they should also provide the wellbeing opportunity and help them in work life balance in order to avoid turnover intention.

**Keywords:** *Psychological Contract, Abusive Supervision, Employee Wellbeing, Work-Life Balance, Turnover Intention, Banking Sector*

### **Introduction**

One of the most exigent issues of the banking sector of Pakistan is employee turnover (Aleem et al. 2020). It results in the financial implications for the organization that are related to various costs like recruitment costs, training and selection costs, and attrition costs (Hassan, M., & Jagirani, T. S., 2019). All these costs ultimately result in decreasing the profitability of the organization (Loi et al., 2006).

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According to a study by Ejaz, (2007), it was identified that labour force of Pakistan is comprised of large numbers of skilled, unskilled, and professional and unprofessional workers with a particular way of thinking and expectations from employers. The performance level of employees is affected by their broken psychological relationship with their employers. Some of the other issues include turnover intentions and low work engagement (Malik & Khalid, 2016). In a service industry the sustainability and competitiveness of employees has attracted researchers to study the psychological contract of employees in depth (Hussain et. al 2020).

In banking sector of Pakistan issue of effective employee management is present (Malik & Khalid, 2016). Organizations need skilled and performance driven employees in order to achieve its objectives. Performance of organization is effected by the precision in work of employees. This precision or accuracy in work is accomplished only if job fit is perfect for employees (Guo, 2016). According to Sharkwai et.al (2013) skills and behaviour of employees are interrelated. Therefore, positive attitude and behaviour is a value addition for skilled employees that ultimately have a positive impact on their performance. In the pilot study that has been conducted with executives of 4 commercial banks, they were asked regarding the problems faced by them as employers in employee management while considering the skills and performance level of employees. The results of the study highlighted the need of research on psychological contract in order to explore perception of employers in the context of Pakistan.

In relation to the above scenario the most highlighted problems by the executives were can be categorized in various heads. Firstly, issues related to the general and communication skills of employees. Secondly, value behaviour issues; including perception, self-confidence and grooming, patience, work life balance, loyalty and commitment and lack in professionalism. Thirdly, lack of work ethics that includes lack of integrity, punctuality, fourthly, other issues that is, unionized staff, work politics flexibility, adaptability, inclusiveness, awkwardness in working with female bosses.

The individuals which are referred to lie in generation Y or millennial may hinder the growth of each other because of different mind-set, conflicting status, lack of effort or self-insecurities. Because of these issues employers are required to establish a psychological contract with continuous revision policy and this in fact will be the focus of this study.

### **Problem Statement:**

Psychological contracts between employers and employees are not explicit in the banking sector of Pakistan, due to which they remained unable to meet expectations of employers that ultimately result in poor employees' performance. According to Employers' Perception Survey Report (2018) the employers are unable to find significant skills and competencies in the employees, ultimately the performance of employees are not upto the mark.

### **Literature Review**

#### **Conservation of resources (COR) theory**

Conservation of resources (COR) theory of motivation is based on the notion that individuals strive to acquire, retain or protect those resources that are valuable to them. This



include all types of physical resources such as, money or any other physical object, or non-physical resources that include health, time, relationships, personal characteristics or energy (Hobfoll, 1989). People act defensively if those resources are threatened or lost. They try to preserve what is remaining of those resources or act proactively to act upon various strategies to enhance their resources (Hobfoll, 1989). According to Halbesleben et al. (2014), people feel distressed because of the loss of resources because availability of those resources is limited.

In this research COR is adopted to act as a theoretical lens as it is among the most significant literature on organizations (Halbesleben et al. 2014). Also COR is beneficial in clarifying behavioral and affective reactions of employees, that includes the reaction towards psychological contract breach (Kiazad et al. 2014) and offensive administration along with intention to leave the organization (Hussain et al. 2020). In a study conducted by Carlson et al. (2014), it was found that employees with supervisors with abusive nature, are expected to experience burnout situation, that leads to shortage of time and low energy level to put efforts for resources enhancement. Also, if expected encouragement is not received, psychological contract breach could result in a kind of loss of resources (Kiazad et al. 2014).

### **The link between psychological contract breach and turnover intention**

The study of Feldman and Tumlum (2000) claims to observe a direct association among breach of psychological contract and turnover intention (Chiu, Hui, Won, & Bae, 2020). According to Feng (2004) and Haque (2020) this breach results in Exit, Vpice, Loyalty, and Neglect (EVLN) of employees. Psychological contract has been divided into two types by Rousseau (2005), that is relational psychological contract and transactional Psychological Contracts. The first type, that is the Relational Psychological Contract is an emotional exchange between the two concerned parties i.e. employee willing to be a loyal and long-term employee as well as making adjustments to ensure the job security. On the other hand, Transactional Psychological Contract is as goes with its name an economic exchange between the two concerned parties i.e. training of employee, overtime, appreciation, and taking extra work for remuneration in future (Moquin, et.al, 2019). Furthermore, if this loss is huge in magnitude then it also causes the staff to portray behavior of withdrawal (Li, Wang & Gao, 2017). This claim proves an indirect relationship between turnover intention and psychological contract.

### **Abusive supervision and Turnover Intention**

Employee quits, are the crucial problem in this era and considered as a natural phenomenon. In the studies related to organizational behaviour and human resource management demonstrated this issue and suggested remedies to avoid turnover (Bigliardi et al., 2005; Memon et al., 2014). Researchers defined turnover intention as employee separation and willingness to avoid current job (Rahman & Nas, 2013). It has also been said that turnover intension is also a positive sign from the growth aspects of employees and they tend to develop themselves as a professional Memon et al., 2014).

Turnover intention is also have the relationship with the abusive supervision (Tepper, 2000). In this model it is exhibited that the abusive supervision increases the employee intention to leave and it is supported by the empirical evidences (Tepper, 2000). In a study (Porter & Steers, 1973) focused that employee expect healthier supervisor relationship and it effects their performance



as well. The “expectation met “model also deliver that if this expectation doesn’t meet it results in employee turnover

According to the findings of researchers Hussain, et.al, (2020), abusive supervision is main issue that led employees to dislike their supervisors and their work. Employees’ tendency to quit the organization can be increased due to abusive supervision (Griffeth et al., 2000).

### **The relationship between the state of the psychological contract, intention to leave, and employee well-being**

Those individual beliefs, which are shaped by the organization about the terms of the exchange agreement between the individuals and their organization is known as Psychological Contract (Rousseau 1995). According to Gakovic & Tetrick (2003), In employment relationships, there are perceptions of each party about the promises made and their related obligations. Sometimes, organizations are not willing or unable to keep their mutual promises and related obligations.

As per Rousseau (1995), this becomes the reason of psychological contract breach. This is proven by various studies that there is a directly propotional relationship between the psychological contract breach and employees’ intention to leave (CIPD, 2010; Collins, 2010; Zhao et al., 2007). According to Mobley (1982), an employee’s intention to leave can be elaborated as employee’s subjective evaluation of the probability to leave the organisation in the near future.

It is obvious that employees remain committed to the organization if they relate thier perception with psychological vontarct positively they tend to lower thier efforts to leave organization (Guest et al., 2010). In a study Guest et al. (2010) concluded that the wellbeing of employees consisted on physical, emotional and mental state of mind that leads them healthier. In a study Gracia et al. (2007) mentiond that there is a positive correlation between stae of psychological contarct and employees satisfaction with thier work life balancd, and psychological wellbeing.

### **The mediating effect of employee well-being on the relationship between the state of the psychological contract and intention to leave**

In a study researchers Rucker, Preacher, Tormala, & Petty, (2011) identified that thier is a mediation effect of wellbeing on psychological contract and turnover intention this relationship can be determine the work outcomes from Affective Event Theory (AET; Weiss & Cropanzano, 1996). In this theory resaerchers emphasised that negative action and events spread negativetiy at workplace and resulted in negative concequences. Therefore, intuition or rationale must be used to avoid these negative concequesnces. In theory of planned behaviour it is mentioned that attitudes leads towrads behaviour, there is a positive relationship between the wellbeing of employees and turnover intention (Zhao et al., 2007).

In a study researchers found that employee wellbeing mediates the relationship between psychological contract and turnover intention Thoresen, Kaplan, Barsky, Warren, & De Chermont, (2003). In thier study Zhao et al., (2007) finds that negative emotions effects the employee behaviour and leads to turnover. In a study reaserchers concluded that the psychological contract breach leads to turnover intention and thies relationship medates by employee wellbeing. In a study by Firth et al. (2004) found that there is no relationship between psychological contract and turnover intention. They have found indirect relationship among psychological contract and turnover intention. Many other studies (Amstrong-Stassen, al-Ma’Aitah, Cameron, & Horsburgh, 1994; Igbaria & Greenhaus, 1992) concluded the indirect relationship between psychological



contract and turnover intention. It has also been found that there is no direct relationship between psychological contract and turnover intention of employees and relationship moderates by abusive supervision.

### **Work–Life Balance inducements and Turnover Intentions**

In few studies it has been concluded that employee retention is very important and critical to organizational effectiveness. Most of the organizations tend to focus on employee work life balance in order to avoid higher turnover rate (Hammer et al., 2011). Employees always feel comfortable and ready to work more if they were provided work life balance. In a study Finegold et al., (2002) showed that employees work life balance is positively correlated with the turnover intention. In another study researcher Rucker, Preacher, Tormala, & Petty, (2011) found the strong relationship between turnover intention and work life balance. In the research of them they found indirect relationship among turnover and worklife balance. Employee retention is crucial with the work life balance and to avoid turnover intention (Rahim, N. B., Osman, I., & Arumugam, P. V. 2020).

In a study generation Y employees are not reported to have failed to make relationship between wellbeing and turnover intention but generation X employees considered work life balance important to avoid turnover intention (Finegold et al., 2002). It has also been concluded that turnover intention may also reduce if psychological contract gets fulfilled. If employees fulfill their psychological contract so there is a less tendency to leave the organization (Morgan and King, 2012)

### **The moderating role of Work Life Balance**

In the essence of few researches it has been concluded that organizational commitment, job satisfaction and higher organizational performance goals can be achieved by providing work life balance (Allen et al. 2000). The work life balance is also a considerable factor and plays a dominant role in individual wellbeing that leads to personal, family and life satisfaction (Keyes 2002; Marks and MacDermid 1996). Moreover, according to researchers this is the crucial issue in the field of organizational behaviour, human resource management and employees' relation and drew the attention of scholars Le, H., Newman, A., Menzies, J., Zheng, C., & Fermelis, J. (2020).

In a study researchers demonstrated that the work life balance leads to job satisfaction and employee turnover also reduced. It has been concluded that employee wellbeing and turnover intention moderated by the work life balance (Sirgy, M. J., & Lee, D. J., 2018) this relationship shows the consistent pattern. In the study of Smola & Sutton, (2002) they highlighted that in work life balance the generation Y is much better than generation X that leads them to be high performers. In addition to this worklife balance is comprised of multiple activities in which employee wellbeing is utmost important. If employees physically and mentally unwell then it may lead to turnover (Hall, Kossek, Briscoe, Pichler, & Lee, (2013).

### **Conceptual Framework and Hypothesis Development**

According to the survey of literature following model is established.

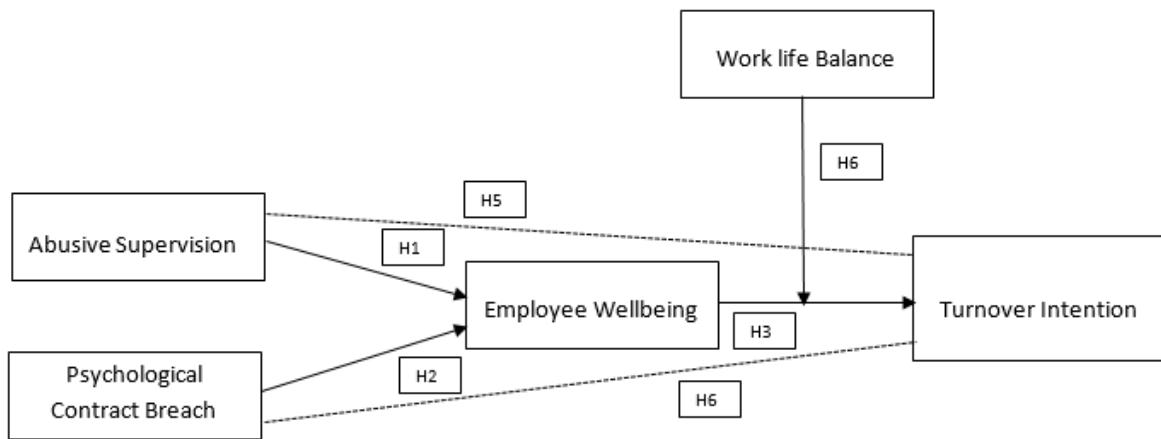


Figure.1 Conceptual Framework (Authors' Own)

- H1. Abusive supervision has a positive effect on employee wellbeing
- H2. Psychological contract breach has a positive effect on employee wellbeing
- H3. Employee wellbeing has a positive effect on turnover intention
- H4. Psychological contract breach mediates association between employee wellbeing and turnover intention
- H5. Abusive supervision will mediate association between employee wellbeing and turnover intention
- H6. Work life balance moderates association between employee wellbeing and turnover intention

**Data and Methodology**

To examine the problem at hand, this study comprised the positivism paradigm in which we used a deductive strategy. The quantitative methodology adopted (Creswell & Creswell, 2017). To investigate the relationship among variables, this study composed a survey-based method for the collection of data (Saunders et al., 2009). A 5-Item scale was adapted to this study. Work Life Balance (WLB) Netemeyer, Boles and McMurrrian, (1996), Turnover Intention (TOI), Psychological Contract Breach (PCB) Coyle-Shapiro, J., Kessler, I., 2000., Abusive Supervision (AS) Tepper, B. J. (2000). Employee Wellbeing (EWB) Zheng, X., Zhu, W., Zhao, H., & Zhang, C. (2015) taken from prior literature. Cronbach alpha value minimum .70 to be considered as good measure for construct reliability. Our results revealed by using PLS-SEM met the thresholds mentioned below (Table.2).

Ten banks (public and private) were selected as unit of analysis for this study. A purposive sampling technique used to collect data from selected banks. Questionnaire was distributed to employees working in banks in the province of Sindh, Pakistan. We sent 500 questionnaires to respondents and we received only 181 responses (45.52%) as sample for this study.

**Table 1: Demographic Profile of respondents**

	Demography	Frequency	Percentage (%)
<b>Gender</b>	Male	111	61.32
	Female	70	38.67



<b>Age</b>	24-30	77	42.54
	31-35	34	18.78
	36- 40	38	20.99
	41- 45	32	17.67
<b>Educational level</b>	Undergraduates	65	35.91
	Graduates	39	21.54
	Mphil/Ph. D	40	22.09
	Others	37	20.44
<b>Work Experience</b>	1- 3	66	36.46
	4-7	45	24.86
	8-10	36	19.88
	Above 10	34	18.78
<b>Position Level</b>	Customer Service Officer-Cash	88	48.61
	Customer Service Officer-Clearing	49	27.07
	Operation Manager	35	19.33
	Manager	9	4.97
<b>Total (respondents)</b>		181	100

According to Table 1, the demographic profile demonstrated that 61.32% of the respondents were male while 38.67% were female. As far as the age of the respondents was concerned, approximately 42.54% of the respondents aged between 24 and 30 years old, 18.78% aged between 31 and 35 years. Moreover, when putting the qualification of the respondents into consideration, 35.91 % of the respondents were undergraduates. In the aspect of experience, it was revealed that 36.46% of them held 1-3 year of experience, 18.78% has above 10-year experience. There were. 48.61% customer service officers-cash and 4.97% were managers.

### **Power analysis**

The sample size was examined by priori power analysis on G\*Power 3.1.9.2 (Faul et al., 2007). The results demonstrate 85 sample size is required to conduct study to achieve 80% with medium influence (0.15) at level of significance 5% (0.05) for the model. This study used 181 samples to achieve research objectives.

### **Common method bias**

The results of single factor test demonstrate approximately 26% variance; it shows there is not an issue of common method bias in our data.

### **Internal consistency reliability**

A minimum Composite reliability (CR) should be higher than 0.7. Our analysis revealed that all variables have acceptable CR – abusive supervision (0.909), employee wellbeing (0.766), psychological contract breach (0.830), turnover intention (0.948), Work life balance (0.857).

### **Convergent validity**

CV is “the degree to which the variable compares favorably with alternative measures of the same variable. The outer load of the variable must be greater than 0.708, as the amount is squared. (0.708) equals to 50% AVE (0.50). All indicators have acceptable loadings in CV. The table 2 shows AVE scores -abusive supervision (0.668), employee wellbeing (0.721), psychological contract breach (0.756), turnover intention (0.786), and work life balance (0.518) – confirmed the CV of the measurement model



**Table 2: Items and Construct Validity and Reliability**

<b>h</b>	<b>Factor Loadings (&gt;0.5)</b>	<b>VIF</b>	<b>Cronbach Alpha <math>\alpha</math></b>	<b>Composite reliability (&gt;0.7)</b>	<b>AVE (&gt;0.5)</b>
<b>Abusive Supervision (AS)</b>			<b>0.883</b>	<b>0.909</b>	<b>0.668</b>
AS1	0.709	1.891			
AS2	0.726	1.927			
AS3	0.810	1.934			
AS4	0.780	2.893			
AS5	0.766	1.982			
AS6	0.823	2.473			
AS7	0.747	2.050			
<b>Employee Wellbeing (EWB)</b>			<b>0.790</b>	<b>0.766</b>	<b>0.721</b>
EWB1	0.142	1.391			
EWB2	0.775	1.659			
EWB3	0.864	2.122			
EWB4	0.130	2.380			
EWB5	0.162	2.566			
EWB6	0.529	1.341			
EWB7	0.672	1.431			
<b>Psychological Contract Breach (PCB)</b>			<b>0.768</b>	<b>0.830</b>	<b>0.756</b>
PCB1	0.628	1.422			
PCB2	0.637	1.923			
PCB3	0.281	1.151			
PCB4	0.527	1.328			
PCB5	0.637	2.030			
PCB6	0.691	2.424			
PCB7	0.784	2.044			
PCB8	0.695	2.268			
<b>Turnover Intention (TOI)</b>			<b>0.932</b>	<b>0.948</b>	<b>0.786</b>
TOI1	0.921	1.924			
TOI2	0.898	2.446			
TOI3	0.857	2.837			
TOI4	0.894	1.876			
TOI5	0.862	2.864			
<b>Work Life Balance (WLB)</b>			<b>0.795</b>	<b>0.857</b>	<b>0.518</b>
WLB1	0.724	1.882			
WLB2	0.792	2.562			
WLB3	0.280	1.215			
WLB4	0.758	2.100			





<b>WLB5</b>	0.829	2.854
<b>WLB6</b>	0.785	2.422

Sources: Authors' Estimations from SmartPLS 3.0

### Discriminant Validity

The HTMT value should not be more than 0.85 for the DV to be calculated (Clark and Watson, 1995; Kline, 2011). Our study fulfilled the above criteria as HTMT values are less than 0.85 (Table.3).

**Table 3: Heterotrait-Monotrait Ratio (HTMT) Discriminant Validity**

	<b>AS</b>	<b>EWB</b>	<b>PCB</b>	<b>TOI</b>	<b>WLB</b>
<b>Abusive Supervision (AS)</b>					
<b>Employee Wellbeing (EWB)</b>	0.657				
<b>Psychological Contract Breach (PCB)</b>	0.289	0.550			
<b>Turnover Intention (TOI)</b>	0.545	0.440	0.332		
<b>Work Life Balance (WLB)</b>	0.732	0.831	0.457	0.433	

Sources: Authors' Estimations from SmartPLS 3.0

### Structural model

The results of  $f^2$  demonstrate that abusive supervision ( $f^2=0.756$ ) has a large on employee wellbeing. While psychological contract breach ( $f^2=0.308$ ) has moderate effect on employee wellbeing. Furthermore, employee wellbeing ( $f^2=0.378$ ), work life balance ( $f^2=0.459$ ) has moderate effect on turnover intention. Moreover, work life balance ( $f^2=0.698$ ) has a large effect on employee wellbeing (Table 5).

**Table 5.  $f^2$  values of the path model**

<b>Predictor construct</b>	<b>Target Construct</b>	<b><math>f^2</math></b>	<b>Effect Size</b>
<b>Abusive Supervision</b>	Employee wellbeing	0.756	Large
<b>Psychological contract breach</b>	Employee wellbeing	0.308	Moderate
<b>Employee Wellbeing</b>	Turnover intention	0.378	Moderate
<b>Work Life Balance</b>	Employee Wellbeing	0.698	Large
<b>Work Life Balance</b>	Turnover Intention	0.459	Moderate

Sources: Authors' Estimations from SmartPLS 3.0



**Direct relationship**

In Table 6, the direct effect path from AS → EWB ( $\beta = 0.591, t= 14.621$ ), path from EWB → WLB ( $\beta = 0.728, t=16.222$ ), path from PCB →EWB ( $\beta= 0.377, t= 7.235$ ), PCB → TOI ( $\beta = 0.139, t=3.627$ ), and WLB → TOI ( $\beta = 0.274, t=5.918$ ) are positive and significant. While EWB → TOI ( $\beta = 0.240, t=1.837$ ), was not supported.

**Mediation relationship**

The table 6 shows AS→EWB→TOI ( $\beta = 0.142, t=1.830$ ), and PCB→EWB→TOI ( $\beta = 0.091, t=1.781$ ) were not supported.

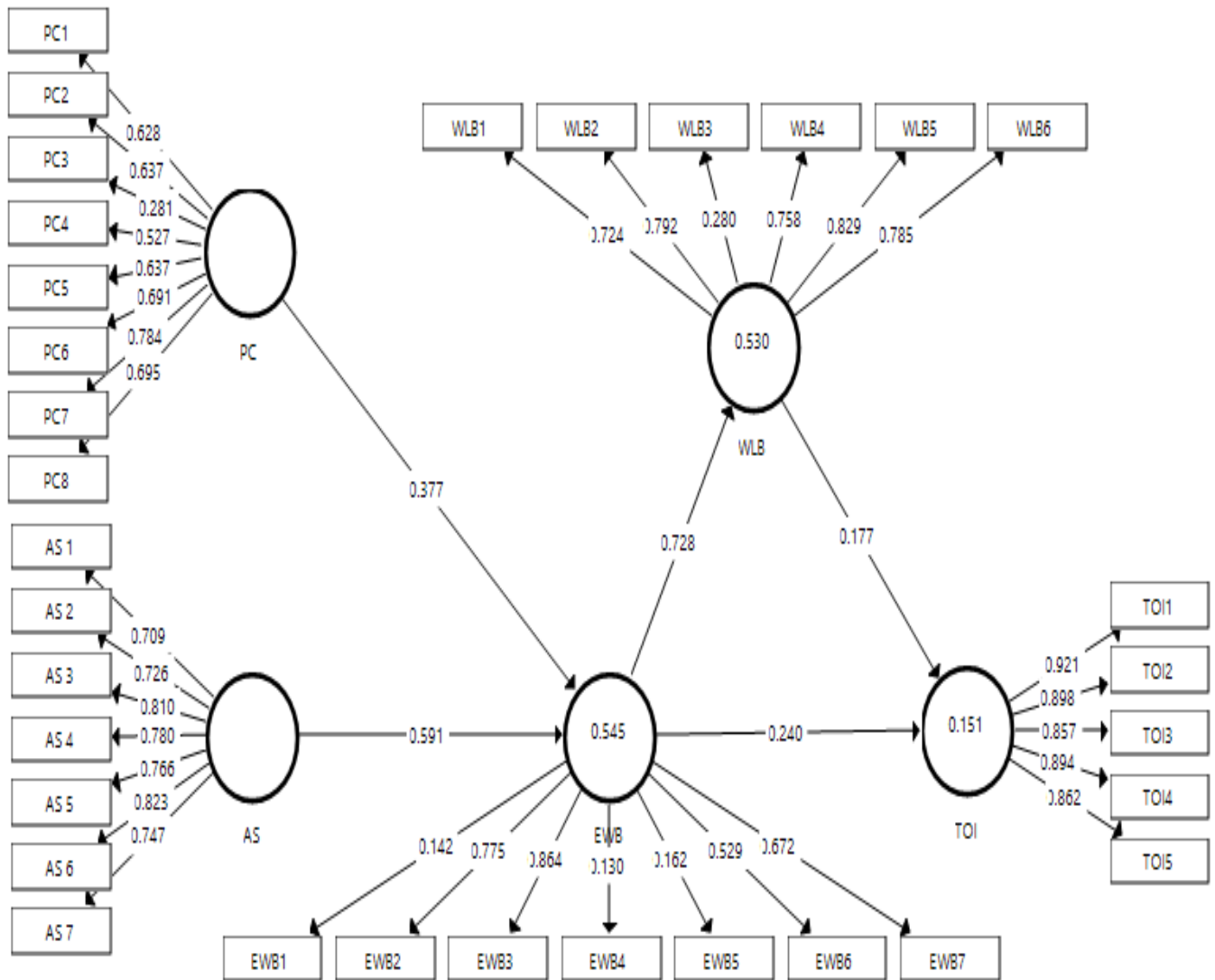
**Moderation relationship**

The table 6 demonstrate that WLB->EWB->TOI ( $\beta = 0.430, t=10.266$ ), was significant.

**Table 6: Path Coefficient direct and indirect relationship**

Hypothesis	Beta $\beta$	Sample Mean (M)	Standard Deviation (STDEV)	t-value	P Values	Decision
<b>Direct Relationship</b>						
H1: AS→EWB	0.591	0.582	0.040	14.621	0.000	Supported
H2: EWB→TOI	0.240	0.241	0.131	1.837	0.067	Rejected
H3: EWB→WLB	0.728	0.727	0.045	16.222	0.000	Supported
H4: PCB→EWB	0.377	0.379	0.052	7.235	0.000	Supported
H5: PCB→TOI	0.139	0.140	0.038	3.627	0.000	Supported
H6: WLB→TOI	0.274	0.276	0.046	5.918	0.000	Supported
<i>Indirect Relationship (Partial Mediation Effect)</i>						
H7: AS→EWB→TOI	0.142	0.141	0.078	1.830	0.068	Rejected
H8: PCB→EWB→TOI	0.091	0.091	0.051	1.781	0.076	Rejected
<i>Indirect Relationship (Moderation Effect)</i>						
H9: WLB->EWB->TOI	0.430	0.424	0.042	10.266	0.000	Supported
<i>Coefficient of determination (R<sup>2</sup>)</i>						
Dependent Variable: Turnover Intention	0.151					
Mediator: Employee Wellbeing	0.545					
Moderator: Work Life Balance	0.530					

Sources: Authors' Estimations from SmartPLS 3.0



**Figure.2** Graphic report of the estimated structural model Source: Authors' extracted from SmartPLS

### Discussion and Conclusion

This study anchored in theoretical perspective of Conservation of resources (COR). The result of present study demonstrates that (H1) abusive supervision is positively related with employee wellbeing. This study found that those supervisors' who abuse their employees at workplace, it affects wellbeing and performance of employees. This finding is similar with the results of previous research (Lin et al. 2013). Hypothesis (H2) employee wellbeing was not supported with turnover intention. This finding is contradicting with the results of prior studies (Belkin et al. 2020; Vaart et al. 2013). Hypothesis (H3) employee wellbeing has significant impact



on work life balance. This result is aligned with the finding of recent studies by (Gulzar et al. 2020; Rahim et al. (2020). Employee wellbeing an imperative aspect of employees, it also brings happiness at workplace and as well as in their personal life.

Furthermore, hypothesis (H4) Psychological contract breach is positively associated with employee wellbeing. This is in line with findings of both Gracia et al. (2007) and Parzefall and Hakenen (2008). Hypothesis (H5) psychological contract breach has significant relationship with turnover intention. This study found that banks (employers) breach the contract of employees which increase the turnover intention among employees so they quit organizations due to psychological contract breach from employers. This finding is similar with the prior studies (Collins, 2010; Zhao et al. 2007). Hypothesis (H6) work life balance confirmed positive relationship with turnover intention. This study found that if employer provides work life balance to their employees at the workplace so employees don't leave the organization. This finding is also consistent with the previous similar studies on work life balance and turnover intention in banking sector (Jaharudding and Zainol 2019; Shujat and Bhutto 2011; Adriano and Callaghan 2020).

The finding of mediation analysis (H7) revealed that abusive supervision has not indirect relationship between employee wellbeing and turnover intention. This finding contradicts with the prior studies (Hussain et al. 2020; Dai et al. 2019; Wang et al. 2020). Furthermore, (H8) psychological contract breach has not mediating impact among employee wellbeing and turnover intention. This finding is aligned with the finding of Cassar and Buttigieg (2015).

Hypothesis (H9) work life balance has moderating effect between employee wellbeing and turnover intention. This result confirms with the similar findings of previous research (Zheng et al. 2015; Fayyazi and Aslani 2015). This study found that work life balance is motivator for the employees at the workplace because their wellbeing is not affected by the policies of employers. It has been suggested by this study to the employers, they can devise employee-friendly policies to maintain the retention of employees as long-term strategy by providing them work life balance.

### **Implications for managers**

This study provides few practical implications. First, employers should devise employee-friendly as a retention strategy in the banking sector. Second, organization should avoid unrealistic promises to their employees at the workplace, which leads to increase the turnover of organization. Third, top management must introduce a system at workplace, where managers are punished on their aggressive behaviors towards employees.

### **Limitations and future direction**

This study has few limitations. This study applied quantitative methodology. Future researchers may adopt mix-methods (qualitative and quantitative) to get more constructive results. This study investigate service sector (banking). Future researchers should explore multi-sectors such as Oil & Gas, Tourism, Education, and Automotive industry. Hence, the model of present study can be replicate by adopt time-lag method to examine causal association in the frequent occurrence of employee breach and abusive supervision. Lastly, this study conducted in the developing country context. Future researchers may explore our model in developed countries to see the cultural effect.

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