





# Job engagement and turnover intention in commercial banks: Moderating role of decent work



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**Orientation:** The need to investigate the moderating role of decent work on the relationship between job engagement (JE) and turnover intention (TI) has arisen from the economic challenges that have resulted in high employee turnover in the banking sector.

**Research purpose:** The study aims to understand how the relationship between JE and TIs can be explained by the moderating effect of decent work.

**Motivation for the study:** Studies on the moderating role of decent work on the relationship between JE and TIs are scarce in the financial sectors.

**Research approach/design and method:** A purely quantitative approach was employed with 200 employees sampled from selected commercial banks in Masvingo Province, Zimbabwe. A survey research design was used, and Structural Equation Modelling (SEM) as the data analytical tool.

**Main findings:** A negative correlation between JE and TI was found, implying that when JE is high, TIs are low. The sub-dimensions of decent work, that is, social dialogue; social protection; employment creation and rights at work were found to significantly moderate the relationship between JE and TI.

**Practical/managerial implications:** Employees value social dialogue, their rights at work, and the growth of the organisation. The rate at which banks hire new recruits ensures job security for current employees. Commercial banks should provide social services, for their employees and their families, as this promotes job security and reduces turnover intentions.

**Contribution/value-add:** The study contributes to the existing literature on the relationship between job engagement and turnover intentions by introducing a new moderator: decent work.

**Keywords:** decent work; job engagement; turnover intention; commercial banks; Masvingo; Zimbabwe.

## Introduction

Over the years, financial conduits have become a significant aspect of the Zimbabwean economy. Banks are unique businesses, not only as guarantors of deposits but also as suppliers of capital. The banking industry is the heart of the economic development of any country (Munyoro & Dube, 2017). Its role in sustainable development is enormous because of its intermediary role in any economy. The availability of banking infrastructure is considered as one of the prerequisites for rapid and balanced development of any country. However, the banking industry is highly volatile with a demanding work environment. Often, it encounters vast problems that include failure to retain top talent because of the lack of decent work. Resultantly, the labour turnover trend in Zimbabwean banks such as CBZ, Zb and Steward Bank has been on an upward trajectory from 12% in 2017 to 32% in 2021 (Chinyanganya et al., 2023). This has precipitated the loss of revenue because of dwindling productivity (Mashavira & Mahapa, 2023).

The success of any organisation depends on dynamic and diverse factors. One of these factors is job engagement (JE) and retention of the talent pool in the organisation (Dzikamai, 2017). Chivandire (2019) postulates that JE can be considered as one of the vital components that support organisations to be vigorous in the long run. Job engagement is defined as an active and positive state that entails an attitude of vigour, action and absorption towards the assigned roles in the workplace (Wan & Duffy, 2023). Regarding talent retention, Namubiru (2023) argue that an explicit challenge confronting most organisations in the light of high uncertainty in retaining qualified employees is the issue of turnover intention (TI). Turnover intention, being the

immediate precursor to actual turnover (Yang et al., 2020) is defined as the likelihood that an employee will leave his or her job within some specified time, as perceived by the employee (Takase, 2010).

It goes without question that human capital has become an indispensable part of organisations. Most businesses in the modern era are competing to retain talent (Ferraro et al., 2020) and explore possible ways to improve the quality and quantity of their attachment (Wandera, 2021). One such way is by adopting decent work, where people can get decent pay and cultivate good relationships with counterparts in the workplace (Wan & Duffy, 2023). Namubiru (2023) observed that decent work augments social protection (SP) and purchasing power of the people and decreases inequalities resulting in economic sustainability. In view of the above, the United Nations identified decent employment as one among many of its sustainable development goals in 2019 (Namubiru, 2023). Decent work refers to opportunities for both women and men to have decent and productive work in conditions of freedom and equity, security and human dignity (International Labour Organisation, 2022). Four important sub-dimensions explain the notion of decent work, and these are, viz: SP, social dialogue (SD), employment creation (EC) and rights at work (RWs) (International Labour Organisation, 2022). Decent work has been impartially researched in the past and because of this, evidence is deficient about its contribution to the variables under study (England et al., 2020). Besides the lack of evidence, Wandera (2021) stated that it seems some incongruities hinder people's acceptance of the relationships between the variables. Because of such inconsistencies, there exist wasted prospects for progress that may potentially affect the engagement of employees in the banking sector.

Regarding the nexus between JE and TI, the fact that JE associates with TI in the negative direction has been proven empirically (Agarwal & Gupta, 2018). Chada et al. (2022) attempted decent work in the Zimbabwean retail sector. However, what remains diffused and eclectic is the magnitude of the correlation between the two variables. Scholars (Baron & Kenny, 1986) have concluded that a third variable (the moderating variable) may be at play between the correlation of JE and TI. Chada et al. (2022) singled out organisational justice as such a moderator in their cross-sectional study of 225 employees in Jakarta, Indonesia, the current study extends the frontiers of extant literature by looking at decent work as the moderator. Hardly has any study used decent work to moderate the relationship between JE and TI in Zimbabwean banks in Masvingo Province. Yet, treating and managing human capital as valued strategic assets in driving competitive advantage, positions them as requisite to an organisation's success (Deepika, 2024). Decent working conditions are essential for enhancing JE and reducing TI in organisations. The challenges of staff retention and JE persist as significant concerns for organisations, especially for those organisations operating within volatile and ambiguous environments as being obtained in Zimbabwe (Mashavira & Mahapa, 2023).

Importantly, decent work is employed as a moderating variable to understand how work arrangement and dignity influence JE and TI. This establishes the research gap and conveys the uniqueness of this study. In part, the objectives include understanding the relationship between JE and TI, understanding how SD moderates the relationship between JE and TI, highlighting the moderating influence of SP on the relationship between JE and TI, and understanding how right at work moderates the relationship between JE and TI.

## Theoretical framework

### Psychology of work theory

The primary objective of the Psychology of Work Theory (PWT) is to align current vocational research and practice with a social justice agenda promoting greater inclusiveness within vocational psychology and equity in the distribution of resources that contribute to decent and dignified work for all (Duffy et al., 2022). In constructing this new approach to understanding and intervening in the work lives of people and communities, Duffy et al. (2022) articulated several core assumptions underlying the theory framework. Firstly, it is assumed that work has the capacity to be an essential aspect of positive human functioning; specifically, PWT researchers view access to decent, dignified and stable work as a basic human right and as integral to a person's capacity to survive, to connect to others and the broader social world and optimally to thrive in a life of meaning and purpose (Wan & Duffy, 2023). Secondly, work is viewed as inseparable from the context of the worker. That is, individuals' cultural background, family context and social identities are thought to influence their experience within their work environment, and vice versa. Therefore, PWT is largely focussed on disparities in access to decent work across social contexts and identities (Duffy et al., 2022).

In a major effort to deepen and broaden the impact of PWT, Duffy et al. (2022) developed a theoretical model to guide the empirical examination of predictors and outcomes of decent work. With decent work as the central variable in PWT, Duffy and colleagues positioned contextual variables as the foremost drivers of decent work, with well-being both within and outside of work as the ultimate outcome.

### Personal engagement theory

Kahn's (1990) Personal Engagement Theory denotes that people express themselves physically, cognitively and emotionally in the roles they occupy. The theory holds that people are more excited and content with their roles when they draw on themselves to perform their roles and that people vary in their levels of attachment to their roles (Purcell & Hutchinson, 2007). Furthermore, Kahn suggested that people vary their levels of personal engagement according to the meaningfulness of a situation or perceived benefits, the perceived safety of a situation and their availability, based on resources they perceive they have (Kahn, 1990). Conversely, an individual can become disengaged and defend the self by withdrawing and hiding his or her identity, ideas and feelings.

The theory posits that engaged employees are filled with positive energy, which drives them to actively and persistently immerse themselves in their work, leaving little time and space for negative thoughts such as leaving the organisation (Belete, 2018). Engagement theory posits that engaged employees are brimming with positive energy, which drives them to actively and persistently immerse themselves in their work. This dedication leaves little room for negative thoughts, such as contemplating leaving the organisation (Mashavira & Mahapa, 2023). As per the theory, it is the work conditions that decide the stay of employees in an organisation. More so, employees become more efficient and effective when they feel that their jobs promote work-life balance. They will then develop organisational citizenship behaviours, or they will strive to work to become more stable (Rugotwi et al., 2025).

## Hypotheses development

### Job engagement and turnover intention

Turnover intention strongly predicts the behaviour of employees towards turnover and one of the factors that regulate TI is JE (Dalla-Costa & El Alam, 2022). In Chigbu et al. (2024), it was established that higher ratings of decent work experience relate positively to employee ratings of engagement in the work and that they also influenced outcomes such as job satisfaction and employee TI. Chakraborty et al.'s (2021) study on employee turnover in banks in India indicated that when employees lack important resources, they perhaps allocate themselves to work with mental resilience and psychological resources like mental effort, thus decreasing their retention energy. The study also found that TI has a negative relationship with JE. It shows that JE is the reason for employees to stay longer in the organisation (Chakraborty et al., 2021). Therefore, organisations that have engaged workers are less likely to be on recruitment drives often.

According to Sanhokwe and Takawira (2023), engaged employees always focus on completing their work and are more energetic as compared to disengaged employees. Engaged workers construe work as challenging rather than stressful or demanding. Work engagement is described as a scenario where employees show energy in whatever they do and want to be involved in every aspect of work (Nashwan et al., 2021). Studies have established a significant association between JE and TI. For instance, Kang (2021) found that JE directly determines the TI of employees. A cross-sectional survey by Ibrahim and Husein (2024) among banking employees in Egypt revealed a significant inverse correlation between JE and employee TI. Even though the study was restricted to a few banks with only 65 employees as a sample size, the findings tend to give some hints on the relationship between JE and TI among commercial banks. Thus, employees who feel disgruntled with their work, try as much as possible to search for better opportunities.

A high level of dissatisfaction and turnover disaster among employees was discovered in the banking sector in Malaysia. This was demonstrated by the findings of Kim et al.'s (2021) conceptual study which stated that a turnover crisis starts when an employee disengages from work because of a poor working environment. Thus, employees' disengagement eventually impacts their commitment to work and leads them to leave the organisation (King, 2000). Malik et al. (2018) researched TI and its impact on organisations. The research used 277 participants from five major industries in Pakistan. The study established that JE is negatively correlated with employee TI.

Although most research on the JE-TI association has concentrated on industries more than the banking sector, the key role of JE in any firm cannot be disparaged (Cheung & Magramo, 2020). It is well-thought-out as an important measure of how employees feel about their job and their commitment towards organisational goals (Gilpin, 2018). Clear evidence presented that engaged employees are more likely to be resourceful as well as inventive than disengaged employees. Cheung and Magramo (2020) stipulate that disengaged employees often miss their creativities and fervour towards work which can lead to absenteeism and eventually turnover. Based on the above evidence, it is hypothesised that:

**H1:** Job engagement positively influences turnover intention in the banking sector.

### Social dialogue, job engagement and turnover intention

The ILO (2022) describes the term SD as the interchange of information between employer representatives, employee representatives as well and the government through negotiations and consultations, mostly on dimensions of economic and social policies that are common (Francis & Keegan, 2020). Graça et al. (2019) define it as a recognised way to advance employment relations and labour conditions. It can take place as tripartite or bipartite negotiations and can be informal, institutionalised or both. According to Francis and Keegan (2020), the central goal of SD is to encourage consensus-building and promote democracy among the key stakeholders in labour relations. Effective SD processes promote rapport between management and employees, and this encourages social and industrial peace within the employment circle (Rattrie et al., 2020). Therefore, SD is an important pillar for decent work as it fosters employee JE which in turn hinders TI.

Nourafkan and Tanova (2023) posit that SD opens communication channels that are critical in improving workers' well-being and satisfaction. It allows for an increase in employee voice, and that subsequently leads to pragmatic working conditions. When better working conditions exist within an industry, JE is enhanced while TI is inhibited (Huang et al., 2016). Social dialogue also empowers employees to address workplace-related grievances with their supervisors before they escalate into costly strikes (King, 2000). This helps to nurture their engagement towards work.

Social dialogue helps to achieve structural improvement of working conditions, like the introduction of minimum wage in certain sectors (King, 2000). This contributes to decent living conditions and eventually improves employee engagement towards work. To authenticate the association, the following hypothesis was formulated:

**H2:** Social dialogue moderates the relationship between JE and TI.

### **Social protection, job engagement and turnover intention**

In ensuring income security for employees, SP is one of the important pillars of decent work, it plays a key role in ensuring income security for employees. Social protection is a vital path to human dignity, socio-economic development and poverty reduction (Huang et al., 2016). According to Ferraro et al. (2020), more productive jobs elevate incomes and help fund SP, which not only contributes to better household incomes but also improves the employability of the population as well as productivity. To have access to basic needs, people in modern societies depend mainly on the income they get after being employed (Bashir & Durrani, 2017; Saks, 2006). Even though employment was found to be the main source of income for most of the population, the global deficit in quality jobs suggests that well-remunerated work is not always available for most people. This means that the lower the income, the higher the chances of low engagement and TI. This situation is obvious as people always seek better alternatives.

King (2000) argues that the basic aim of SP is to protect people from economic hardships and social problems that may result from the vagaries of the market and the changing circumstances of life by rewarding shortfalls in income. Hence, in the absence of SP, employees tend to seek alternative employment somewhere, with the probability of increased TI. Social protection puts more emphasis on facilitating access to social services like education and health. These services are very important in creating productive personnel and promoting the stability of the workforce (Rattrie et al., 2020; Saks, 2006). Taking this into consideration, employees tend to gain job satisfaction if the employer realises their SP issues because this contributes to decent work and improves JE as well as diminishing TI. Social protection may alleviate poverty challenges for both short and long-term periods. To validate the relationship between SP, JE and TI, it is hypothesised as follows:

**H3:** Social protection moderates the relationship between job engagement and turnover intention.

### **Employment creation, job engagement and turnover intention**

Unemployment is the main root of poverty (Vignoli et al., 2020). For those who are underprivileged and those who are poor, a job is the only asset at their disposal, for them to improve their well-being. Poverty reduction and empowerment programmes for the less privileged can be sustained by creating employment opportunities for all.

Kim et al. (2021) postulate that it is crucial to provide decent jobs that empower many people as this also brings a positive decision for JE and hinders TI among employees. Saks (2006) argues that organisations that regularly recruit new employees, psychologically induce a sense of job security in them, thus reinforcing their engagement towards work and hindering their intention to quit. A social viewpoint on development emphasises the view that the most possible way towards socio-economic development and personal welfare is through decent work (Ferraro et al., 2020). Prolific employment opportunities positively contribute towards the achievement of the agreed development goals internationally. Creating jobs is a keystone of any economic recovery programme. It is crucial to create decent employment that both emphasises income security and workforce empowerment as that helps to improve JE and impedes TI across businesses (Chakraborty et al., 2021).

Employment enables individuals to cater for their living standards; it also puts to good use the human resources aspect of the organisation (Aburumman et al., 2020). In a modern economy, businesses that succeed are those that provide better working conditions and strive to maximise the potential of their personnel. Different organisations must consider a diverse range of candidates for the positions they offer. Reducing poverty can be achieved by transforming the welfare culture into one that prioritises work, reinforces JE and deters TI. The creation of employment opportunities is the most effective means of tackling poverty and social exclusion among employees (Gou et al., 2021). According to Kang (2021), employment enables individuals to improve their way of living, hence, reinforcing their engagement towards work. To substantiate these associations, it is hypothesised that:

**H4:** Employment creation moderates the relationship between job engagement and turnover intention.

### **Rights at work, job engagement and turnover intention**

The right to work is a basis for the realisation of fundamental human rights and human dignity. It includes the opportunity to earn a livelihood through employment chosen freely without any coercion (Francis & Keegan, 2020). Employees' rights encompass a large array of human rights: from the right to decent work to the right to join any union organisation of choice and the right to equal opportunity and protection against any form of discrimination in the workplace (Huang et al., 2016). According to ILO (2022), the work environment must be safe and free from any health hazards. In realising the rights of employees at work, the organisation must provide reasonable working hours. Employees must be provided with reasonable work hours, adequate rest and leisure time as well as periodic paid holidays. Specific rights related to the workplace include but are not limited to the health and safety of everyone in the work environment and the right to individual privacy at the workplace. Right to work also captures the implementation of fair wages across all industries, prevention of discrimination at work and ensuring equal remuneration for work of equal value.

King (2000) states that it is important for all employers to guarantee a minimum wage to the workforce as this promotes a decent living for most employees and their families. If the employer fails to fulfil such decent living conditions, employees tend to disengage from work as well as seek alternative work elsewhere.

According to Francis and Keegan (2020), it is well known that most people desire to be employed, however, it is not just a matter of employment but a decent job. Better wages, balancing work and family demands, working hours, conditions of work and protection from discrimination at the workplace are core elements of the employment relationship (Francis & Keegan, 2020; Huang et al., 2016). If the proper relationship fails to exist, there will be slim chances for JE and the manifestation of TI among employees. All organisations must acknowledge the right of workers to express their freedom of association, for example, by joining any trade union of their choice. This helps to facilitate the engagement of employees and staff retention, thereby increasing productivity and performance (Gou et al., 2021). England et al. (2020) argue that regulations that exhibit respect for workers' human rights and acknowledge labour rights are key areas of business responsibility, and these practices bring competitive advantage to the organisation if implemented. According to Zhang et al. (2021), the realisation of better labour practices has become a critical constituent and crucial pillar if the organisation needs to have well-committed and engaged employees:

**H5:** Rights at work moderate the association between job engagement and turnover intention.

## Research methodology

The research philosophical pathway followed the positivist paradigm assumption with emphasis on the quantitative model of inquiry through measurement and quantification of constructs for accurate or objective prediction of the association between variables (Creswell, 2017). The positivist paradigm allows for deep analysis in measuring the results of the association between variables and it provides an understanding of the combined effects of variables on the response variable, rather than just their individual effects (Adewumi & Chipunza, 2023). In other words, the positivist research paradigm is employed to measure the interaction or relationship between two or more constructs (the independent variable and dependent variable). For this study, the positivist paradigm is justified to measure the different constructs of the independent variable (decent work) including SD, SP, EC and RW on the relationship between JE and TI (dependent variables). The positivist paradigm aligns with the verification of hypotheses and generalisation of research findings. Studies that align with this assumption generally test hypothetical relationships or associations between variables through the application of quantitative techniques. As evidenced in this study, the hypotheses were verified through the assumptions of the positivist paradigm for generalisation.

The study was premised on the survey research design. The adoption of the survey research design supports the uncovering of a greater understanding of the interaction of variables through the utility of a wider response sample. For instance, as all the employees that constitute the population cannot be selected to participate, it is justified to select a few that can be used as a representative sample of the larger population of interest. The sample participants were recruited based on a simple random sampling technique. The assumption of the simple random design was rightly justified to allow for the participation of every possible element that constitutes the population, without bias (Adewumi & Chipunza, 2023; Kang, 2021).

The population of the study consisted of managerial and non-managerial employees drawn from selected banks in Masvingo Province, Zimbabwe. The inclusion of both managerial and non-managerial employees as respondents for the study is justified for a broader perspective, especially because both categories of employees are affected by decent work challenges. More precisely, it is justified to draw insight from a large sample size for generalisation of research findings in tandem with the traditions of quantitative study. The Masvingo Province is justified as one of the most economically vibrant in Zimbabwe with about 14 different bank operations (Province of Masvingo, 2024). In other words, the focus on only Masvingo is appropriately justified with the presence of 14 banks to give large data suitable for a quantitative study. A total of 200 responses were retrieved and analysed. This was suitable to give a context for the generalisation of research findings in tandem with the traditions of the quantitative study.

## Research instrument

The structured questionnaire with items adapted from previous standardised scales comprised four sections. The items were worded in the English Language as all participants were conversant with English. The questionnaires were physically administered to participants across the selected banks in Masvingo Province, Zimbabwe. Section A sought to collect the demographic data of respondents such as age, gender and so on. Section B comprised closed items measuring decent work with responses on a five-point Likert scale ranging from strongly agree to strongly disagree. Decent work was measured on a scale developed by Duffy et al. (2022), comprising 15 items with five sub-scales corresponding to the five components of decent work. The scale focusses on RW, SD, SP and EC. Kim et al. (2021) confirm the high reliability and construct validity of the decent work scale. An example item here was, 'I feel emotionally safe interacting with people at work'.

Section C measured JE. Job engagement was measured using an adapted version of the Utrecht Work Engagement Scale (UWES-17) developed by Schaufeli and Bakker (2004). The UWES is structured into three subsections: vigour, dedication and absorption. The internal consistency of the

sub-scales of the UWES was found to be good. In all cases, values of Cronbach's alpha were found to be equal to or exceeded the critical value of 0.70 (Kim et al., 2021). An example item, measuring the sub-scale on absorption was, 'I am immersed in my work'. Section D measured TI. Turnover intention was measured using an expanded version of the original three-item scale by Mobley et al. (1978). Mobley et al. (1978) established a Cronbach alpha of 0.91 for the three-item scale by Mobley et al. (1978). An example item was 'I often think of leaving the organisation'.

## Data analysis

The retrieved questionnaires were precoded and subjected to statistical analysis. Cronbach's alpha was employed to ascertain and measure the reliability of each construct. Data were analysed using IBM SPSS 21 and AMOS 24. Hayes' Process Macro v 4.1 was used in SPSS 21 for descriptive statistics, correlation analyses and moderation. The Amos 24 program was utilised with confirmatory factor analysis (CFA) to assess the consistency and construct validity of the measurement model.

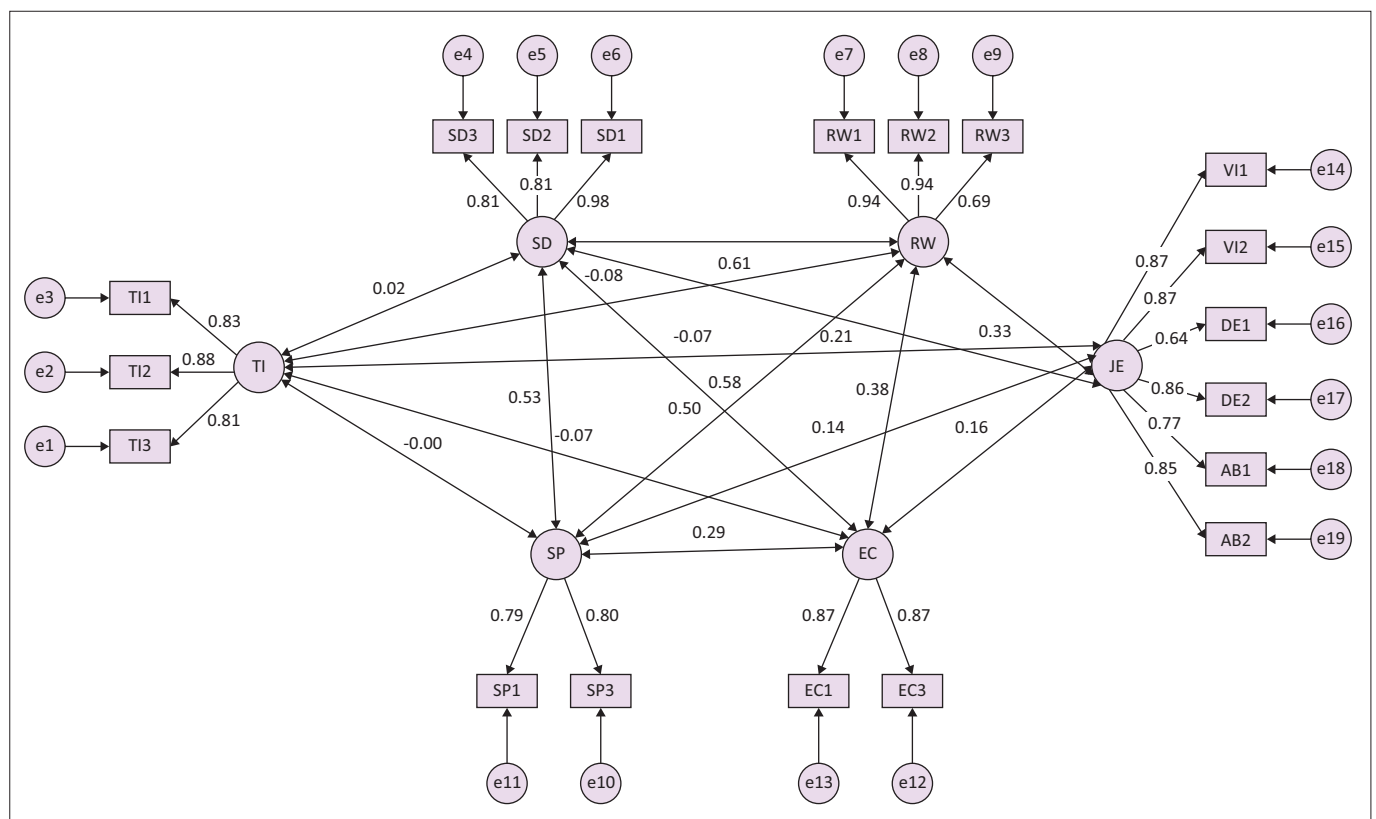
## Confirmatory factor analysis

The CFA was employed to understand the moderating effect of decent work on the relationship between JE and TI. The significance of CFA has been argued in testing theories or hypotheses relating to some set of variables. The measurement model in Figure 1 was generated to test the different hypotheses and determine their statistical relationships.

## Interpretation of the model

The CFA was used to determine the validity and reliability of the study variables. The results of the CFA were used to validate the data measurement model. The expanded diagram signposts the latent variables for this study. 'SD' represents social dialogue, 'SP' social protection, 'EC' employment creation, 'RW' rights at work, 'JE' job engagement and 'TI' turnover intention, respectively. All observed variables and their respective indicators were acceptable. It is understood that, as far as this study is concerned, all the items represented in the measurement model were valid. A further validity check was confirmed through the reliability and validity test. In addition, it is clear from the model that the factor loading of each of the items shows its significance to the constructs. For example, a factor loading above the 0.5 threshold is generally considered acceptable. For clarity, the factor loading of the item 'SD' is 0.81. This explains that it measures SD at 81% with an error margin represented as 'e4'.

The measurement model also indicates that the coefficient value of all the double-head arrows explains a bivariate relationship between the constructs. For emphasis, the correlation coefficient between 'SD' and 'SP' is 0.53. This is a clear indication that when either of the variables increases by 1, the other increases by a 5.3% standard deviation margin. Table 2 further explains if these correlations are statistically significant or otherwise. The results showed that  $\chi^2$  (Chi-square) value/Probability



JE, job engagement; TI, turnover intention; SD, social dialogue; SP, social protection; EC, employment creation; RW, rights at work.

FIGURE 1: Measurement model.

Density Function (pdf) = 1.981 (< 3.0), adjusted goodness fit index (AGFI) = 0.936 (> 0.90), Tucker–Lewis index (TLI) = 0.973 (> 0.90), composite fit index (CFI) = 0.976 (> 0.90) and root mean square error of approximation (RMSEA) = 0.048 (< 0.08) implying that the data fitted well to the measurement model.

### Reliability and discriminant validity analysis

The validity and reliability of this study were based on its truth value, the consistency of the results and its transferability (Babbie, 2020). The study was aimed at providing credibility and confidence in the truth of the data and findings that are substantial and believable. Cronbach alpha, the most widely used objective measure of reliability was used to check the reliability level of the instrument. The motive is that this is a test for the questionnaire's internal stability, and it objectively presents how well individual items in a scale connect with other items. Hair et al. (2019) argued that Cronbach's alpha measures the internal consistency of the construct, with a limit threshold of 0.7. For this study, the recommendation of Bryman and Bell (2011) was considered with the convergent validity measured with the factor loading, which was predicted to be above 0.5. The average variance extracted (AVE) was projected to be above 0.5 and the composite reliability (CR) was equally expected to be above 0.7. Statistically, the results as shown in Table 1 reveal a good reliability fit for all measured constructs, as Cronbach's alpha and CR values for all variables were both higher than 0.7 (Hair et al., 2019). Again, the factor loading for all the constructs also surpassed the recommendation of a 0.5 threshold (Hair et al., 2019). The AVE for all the constructs is above 0.5 and this supports Bryman and Bell's (2011) recommendation. The argument from all of these is that the items show significant convergence in tandem with their various constructs.

Further, discriminant validity was also ascertained. The aim was to compare the square roots of all the AVEs with the correlation coefficients. The numbers in bold are the square root of AVE. The AVE value of the variables' square root was greater than their association (see Table 2). The scales were valid in both convergent and discriminant ways as indicated by Hair et al. (2019).

### Moderation analyses

A simple linear regression graph, proposed by Aiken et al. (1991), was designed to determine decent work's (SD, SP, EC and RW) moderating effect on the relationship between TI and JE (see Figure 2). According to the simple linear regression graphs, improvements in SD will strengthen the positive link between TI and JE (see Figure 2a) and improvements in SP will improve the positive relationship between TI and JE (see Figure 2b). Furthermore, EC will have a beneficial impact on the link between TI and JE for a positive relationship (see Figure 2c) and RW will strengthen the good relationship (see Figure 2d).

### Ethical considerations

The study followed strict ethical considerations in the collection and analysis of the data. The anonymity and confidentiality of participants were adequately protected during the data collection and reports phase of the study. Participants were advised not to state their names or that of their organisation on the questionnaire and all responses were presented in a consolidated form and not in their raw form to ensure that no one can point the results to any participant or organisation. To advance voluntary participation, the preamble of the questionnaire advised all targeted participants of their right to choose not to participate and participants were notified about the anticipated benefits of the research findings to obtain their consent. Ethical clearance to conduct this study was obtained from the Julius Nyerere School of Social Science, Great Zimbabwe University Research Ethics Committee with reference number 25/03/2021.

## Interpretation and discussion of findings

### Relationship between job engagement and turnover intention

The relationship between JE and TI was tested and the hypothesis that *there is a significant positive relationship between JE and TI* was rejected. The hypothesis tests found that there is a negative correlation between the variables, such that when the JE level is high, the TI level is low. The result of correlation analysis represents a statistically negative correlation as the coefficient value was found at -0.068 indicating a strong negative relationship. The results imply that most respondents overwhelmingly indicated that the two variables negatively affect each other. These findings corroborate those from a cross-sectional survey by Ibrahim and Husein (2024) among banking employees in Egypt. The study established a substantial negative correlation between JE and employee TI. Notwithstanding the fact that the research was confined to a few banks with only

**TABLE 1:** Validity and reliability statistics for construct variables.

Variable	TI	JE	SD	SP	EC	RW
CR	0.879	0.717	0.874	0.774	0.863	0.898
CA	0.792	0.740	0.782	0.716	0.784	0.824
AVE	0.707	0.546	0.697	0.632	0.760	0.750

CR, composite reliability; AVE, average variance Extracted; JE, job engagement; TI, turnover intention; SD, social dialogue; SP, social protection; EC, employment creation; RW, rights at work.

**TABLE 2:** Inter-construct correlations.

Construct variable	TI	JE	SD	SP	EC	RW
TI	<b>0.841</b>	-0.068	0.018	-0.004	-0.062	-0.078
JE	-0.068	<b>0.739</b>	0.205	0.136	0.156	0.334
SD	0.018	0.205	<b>0.835</b>	0.526	0.502	0.606
SP	-0.004	0.136	0.526	<b>0.795</b>	0.289	0.582
EC	-0.062	0.156	0.502	0.289	<b>0.872</b>	0.378
RW	-0.078	0.334	0.606	0.582	0.378	<b>0.866</b>

Note: Bolded diagonal values indicate the significance of the constructs.

JE, job engagement; TI, turnover intention; SD, social dialogue; SP, social protection; EC, employment creation; RW, rights at work.

65 employees, the conclusions by Ibrahim and Husein (2024) are supportive of the situation in Zimbabwean commercial banks. The same findings were also established by Ferraro et al.'s (2020) conceptual study, which argued that problems of turnover challenges begin when an employee experiences negativity from a poor working environment and considers disengaging from the current job.

### Social dialogue versus job engagement and turnover intention

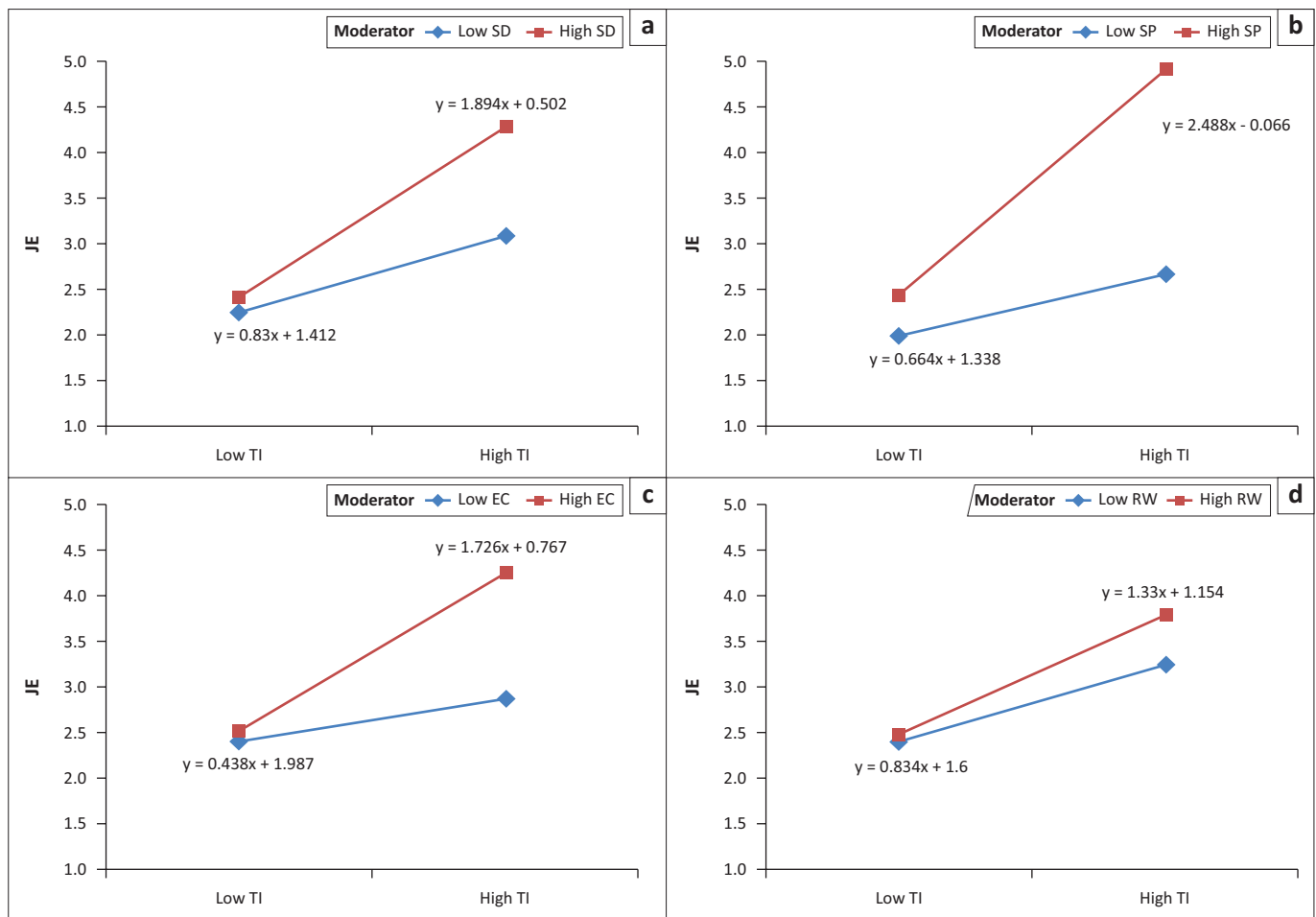
The moderation effect of SD (a sub-dimension of decent work) on the relationship between JE and TI was tested and the hypothesis that *SD significantly moderates the relationship between JE and TI* was accepted. The correlation coefficient value was found at 23.0740 presenting a strong significant moderation. The moderation effect of SD was statistically significant with the values ( $\beta = 0.7545$ , 95% CI = [0.6693, 0.8397],  $t = 17.4661$ ,  $p < 0.01$ ) showing a positive relationship. This means that SD as one of the important pillars of decent work strongly moderates the association between JE and TI. Social dialogue proves to be the fundamental inducement for decent work as the results revealed that it enhances JE while shrinking TI. The results show that employees in commercial banks value social engagement between their employers and employee representatives to the extent that they become

committed and have no intentions to leave the organisation. These results resonate with Namubiru (2023) and Babapour et al.'s (2022) separate studies which confirmed that SD opens communication channels that are critical in improving greater worker well-being and satisfaction for the promotion of social peace and stability within the employment circle.

The  $t$  value ( $t = 2.9455$ ) shows a positive moderation of SD between JE and TI. This corresponds with Wan and Duffy's (2023) findings on the impact of SD on employee engagement. Employees who are engaged through SD reveal qualities like commitment and loyalty to the organisation, which eventually enhance their attachment to the organisation. Employees become engaged when work conditions are equitable and have an intention for turnover if unfairness prevails. Put differently, JE is caused by the apparent ratio of what employees receive from the job compared to their effort towards the job. This means that if the organisation recognises ways to improve labour conditions through constructive negotiations, JE is likely to increase with reduced TI.

### Social protection versus job engagement and turnover intention

The research hypothesis that *SP (another sub-dimension of decent work) significantly moderates the relationship between JE*



JE, job engagement; TI, turnover intention; SD, social dialogue; SP, social protection; EC, employment creation; RW, rights at work.

**FIGURE 2:** Interaction of decent work on the relationship between turnover intention and job engagement.

and TI was accepted. It was found that SP significantly moderates the association between JE and TI. The bootstrap presents the following result to show SP moderation ( $\beta = 0.6465$ , 95% CI = [0.4515, 0.8416],  $t = 6.5360$ ,  $p < 0.01$ ). The results correspond with Lucky et al's., (2013) findings on the connection between SP, job satisfaction and JE of frontline employees. The researcher utilised a sample of 91 participants and established a substantial positive correlation between JE, job satisfaction and SP of employees in the workplace.

The significant relationship between SP, JE and TI resonates with the argument by Saks (2006) that the basic purpose of SP is to give security to people against poverty that may arise from the vagaries of the market and the contingencies or changing circumstances of life by rewarding for shortfalls in income. Chen et al. (2023) observe that SP policies can provide safety webs to protect consumption dimensions or incomes, and this reduces the level of jeopardy to employees' health and well-being and weakens their disengagement level. The positive effects of SP on JE and TI resonate with Herzberg's Hygiene factors which help eliminate deterrents to JE and satisfaction. Hence, if there is no SP, employees tend to seek alternative employment, and thus TI increases. Thus, the results suggest that SP significantly moderates the relationship between JE and TI.

### Employment creation versus job engagement and turnover intention

The results revealed that EC (another sub-dimension of decent work) significantly moderates the relationship between JE and TI. Employment creation moderation results show a statistically significant relationship ( $\beta = 0.7545$ , 95% CI = [0.6693, 0.8397],  $t = 17.4661$ ,  $p < 0.01$ ). The results present a 95% level of moderation, revealing a positive significant relationship between the role of EC towards the relationship between JE and TI. This means that EC led to higher JE in the banking sector as well as averting employees in developing TI. The rate at which a specific organisation employs new people guarantees job security to employees who are already in the organisation, thus inducing their engagement towards work as well as preventing TI (Chada et al., 2022).

Similar findings were shared by Schaufeli and Bakker (2024) who established that employment opportunities are created when organisations provide better working conditions that facilitate dignified living conditions. Decent life creates value for both the individual and social level as it reduces poverty and inequality for most people. Saks (2006) supports the current findings with the position that creating employment opportunities for the majority is the only effective means of tackling poverty and social exclusion among employees. According to Nashwan et al. (2021), employment allows individuals to improve their level of living standards and by extension reinforce their engagement towards work.

### Rights at work versus job engagement and turnover intention

The moderation role of the RW (another sub-dimension of decent work) on the relationship between JE and TI was tested and the hypothesis that *RW significantly moderates the relationship between JE and TI* was also accepted. It was found that the RW significantly moderated the relationship between JE and TI. The bootstrap results presented the following results. Rights at work moderation ( $\beta = 0.5653$ , 95% CI = [0.4061, 0.7245],  $t = 7.0025$ ,  $p < 0.01$ ). These results explain that employees in the banking sector value their RW to the extent that if the organisation ensures the fulfilment of these rights, then employees' JE is enhanced while their thoughts to leave the organisation are moderated. The  $t$  value of 7.0025 shows that most of the participants strongly agreed that the rights of employees at work positively moderate the linkage between JE and TI in the banking sector.

The same findings were reported by Gupta et al. (2017), who examined the impact of freedom of expression on the JE of university teachers in Pakistan. The relationship was examined and a positive correlation between the rights of employees at work and JE was established. The study concluded that employees' rights positively affect JE and further cause a decline in turnover decisions in the organisation. These studies indicate that employees' RWs are so important that their absence often leads to exhaustion, reduced organisational commitment and eventually TI. Wandera (2021) also argued that respect for the right of workers to organise as well as the elimination of discrimination in the workplace help to enhance JE and employee retention. Bongani and Theuns (2020) postulate that if employees' expectations towards the organisation are not fulfilled, the consequences are on JE and commitment with the increased decision to leave the organisation. This supports and explains the moderation role of RWs on the linkage between JE and TI.

### Limitations and directions for future studies

The economic and political environment in Zimbabwe may hinder commercial banks from effectively implementing the Decent Work Agenda. Macroeconomic instabilities, exchange rate pressures and high inflation (one of the highest in the world at 284% in 2022) and the prevailing economic crisis characterised by rising prices, corruption, cash shortages and a huge debt overhang (BTI Country Report, 2024) could impede efforts by commercial banks to enhance the quality of work life. Furthermore, the cross-sectional survey was limited to commercial bank employees in Masvingo Province. Future studies could be longitudinal in nature and even focus on other banks in Zimbabwe at large for more robust and generalisable results. The other limitation of the current investigation was that it was purely quantitative, yet a mixed methods survey could allow for a combination of two dominant research paradigms and has the potential to downplay the inadequacies of a single method, thereby offering more validity and reliability to research findings

(Hafsa, 2019). The current study focussed on how decent work moderates the relationship between two selected constructions, yet such constructs as grit, job satisfaction, employee experience and commitment, among others, which are equally relevant to the employment relationship were left out. Future investigations could unravel how other constructions would relate to decent work as well.

## Conclusion and recommendations

The findings exhibited a significant negative correlation between JE and TI. This implies that the level of JE affects TI. The implication is that if employees are not highly engaged in their jobs, they develop thoughts of leaving the organisation. Given the negative correlation between the two variables, banks should effectively implement strategies that enhance the engagement of employees for business sustainability. The study also established that the four sub-dimensions of decent work, viz, SD, SP, EC and RW significantly moderate the association between JE and TI.

The moderation effect of SD implies that, firstly, employees are highly engaged and abridged in TI when they participate in constructive negotiations at their workplaces. This presents the need for managers to institutionalise negotiations and consultations with employees. Secondly, regarding SP, managers and employers should facilitate social services like access to health and education to their employees and their families as that guarantees JE and helps reduce TI. This can be achieved by having medical and social schemes that support employees in times of distress. Thirdly, pertaining to EC, managers in commercial banks are advised to acknowledge that employees value the growth of the organisation and that the rate at which the banks employ new people guarantees job security to employees who are already in the organisation, thus inducing their engagement towards work as well as preventing TI. Fourthly, as the RWs significantly moderate the relationship between JE and TI, managers should observe human rights at the workplace like equal opportunities, protection against discrimination and upholding human dignity. Employees should not be harassed or discriminated against because of colour, race, sex (including pregnancy, gender identity or sexual orientation), religion, disability, nationality, age or genetic information like one's family medical history. Further, employees must be free to choose how they are represented by any association or trade union without the interference of employers. It is further recommended that employers should ensure fair wages, provide equal remuneration for work of equal value and provide reasonable working hours to allow adequate rest and leisure time to strike a healthy balance between work and life.

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## Authors' contributions

T.M. and N.M. conceived the idea presented in this study. They developed the theory and performed the computations. S.A. and C.C. verified the analytical methods. T.M., N.M., S.A. and C.C. investigated and supervised the findings. All authors discussed the results and contributed to the final manuscript.

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## Data availability

The data that support the findings of this study are available from the corresponding author, S.A., upon reasonable request.

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