


## Emotional Exhaustion, Organizational Commitment, and Job Hopping in the Banking Sector: A Mediation Analysis Approach

 Hina Majeed<sup>1</sup>

 Mahwish Shahid<sup>2</sup>

 Khalid Ibrahim Al-Sulaiti<sup>3</sup>

 Ibrahim Al-Sulaiti\*<sup>4</sup>

### How to cite this article:

Majeed, H., Shahid, M., Al-Sulaiti, K.I., & Al-Sulaiti, I. (2023). Emotional exhaustion, organizational commitment, and job hopping in the Banking sector: A Mediation analysis approach. *Journal of Excellence in Management Sciences*, 2(2), 44 – 61.

Received: 8 May 2023 / Accepted: 27 August 2023 / Published online: 10 October 2023  
© Society of Management Research and Consultancy 2023

### Abstract

**Purpose** – The purpose of this study is to explore the job-hopping appellation for job-changing patterns of employees in the banking sector of Pakistan. The present study focused on determining the impact of emotional exhaustion on job hopping with the mediating role of organisational commitment in the banking sector of Pakistan. The study also examines the mediating role of organizational commitment between emotional exhaustion and job-hopping behavior.

**Design/ approach methodology**– The hypothesis is tested on the data collected through a self-administered questionnaire from 200 banking sector employees in Pakistan.

**Findings** – Findings indicate that Emotional Exhaustion is positively associated with job-hopping behavior and negatively associated with organizational commitment. Organisational Commitment is negatively associated with job hopping. Organizational commitment does not mediate the relationship between Emotional Exhaustion and job hopping.

**Research limitations/implications** –The present study is a questionnaire survey-based study that had been ensured within a limited period. The external validity associated with cross-sectional studies is limited than experimental studies. The study indicated the

<sup>1</sup>University of Management and Technology (UMT) Lahore, Pakistan

<sup>2</sup>University of Management and Technology (UMT) Lahore, Pakistan.

<sup>3</sup>Al Rayyan International University College in partnership with University of Derby UK- Doha, Qatar.

<sup>4</sup>Newcastle Business School, Northumbria University, Newcastle upon Tyne, United Kingdom.

\*Corresponding Author: kisqatar@hotmail.com



limitation of the cross-sectional approach; thus, it calls for future research by incorporating a longitudinal research approach.

**Practical implications** –Banks must create an environment of satisfaction for employees with the least stress to reduce employee mobility which is very important in a competitive world. Banks might need to sustain the development of comfort and happiness of employees by focusing on reducing the exhaustion experienced at work in order to avoid loss of human capital under the parasol of job hopping.

**Keywords:** Job Hopping, Emotional Exhaustion, Organizational Commitment

## 1 Introduction

The mobility of jobs has become the biggest concern of different organizations in the present competitive world (Liao et al., [2023](#)). This is due to enhancing emotionally exhausting issues; along with employees' own volitions towards job shifting (Shah et al., [2023](#)). Moreover, employees at present are more determined to seek the best working paradigm to sustain a healthy life through working in a better-offering workplace (Local Burden of Disease, [2021](#)). In doing so, the employees not only shift jobs based on monetary or non-monetary factors (Fried et al., [1987](#)). But a natural internal level intention is among the reason behind the changing of job for no apparent reasons (Hussain et al., [2017](#)). Such behavior has been quoted as hopping behavior (Zeb et al., [2022](#)). It has also been regarded as the reaction of people influenced by social culture around the workplace that is, employees switch jobs due to the majority of other people switching jobs (Khatri et al., [2001](#)).

Changing jobs is a pattern of individuals altering organizations in the time period of one or two years based on personal volition or fun as resultant of company closure or layoff issues (Kafeel et al., [2015](#)). This pattern of job shifting is not a totally new phenomenon and was conceptualized as the hobo syndrome behavior over 35 years ago (Munasinghe et al., [2004](#)). Job hopping has been defined as the practical intention of people to shift jobs due to personal craving to experience new things (Pranaya et al., [2014](#)). Moreover, job hopping has been regarded as the result of lack a of commitment to the job. It followed is by other alternatives (Griffeth, Hom et al., [2000](#)).

However, an employee who is more committed to the job is more associated with an organization with less job-hopping behavior and could be enabled with realistic progressive advantages or benefits. It has been viewed as having a higher organizational commitment level (Nzukuma et al., [2011](#)). Organizational Commitment roots lie among the advanced research work led through. It has been discussed as the theory of the management, behavioral, and organizational sciences that became traversing for practically over 50 years (To & Yu, [2023](#)). Organizational commitment was recommended as a significant predictor of job turnover conduct of workforces which leads to job mobility. So, the foremost concern of this study related to the commitment the of organization that had been to empirically investigate its primary antecedents along with results (Cohen et al., [1990](#)). Furthermore, effective organizational commitment has been viewed as the best of the paradigms of commitment. Thus, a worker gets implicitly and explicitly involved with the association, preferring job remunerations and satisfaction as major devotion upgrading factors (Cohen et al., [2007](#); Parish et al., [2008](#)).

The behavior of employees plays a key role in employees and the workplace. Employees experiencing exhaustion and fatigue from work tend to demonstrate low gratification and higher intention to leave work (Mulki, Jaramillo et al., [2006](#); Fried et al., [1987](#), Rathi et al., [2016](#)). Emotional exhaustion was referred to as the feeling that one feels when drained emotionally

through one's work (Mulki et al., [2006](#)). Emotional exhaustion has been regarded to possess a negative impact over the employees as well as organization. It enhances the importance of this factor to the researches and academics. It has been referred as a dimension leading towards the burnout among employees of organizations (Halbesleben et al., [2004](#)). It results through high level occupational stress affecting the working of employees, leading to the outlook of employees as possessing less energy to continue a job (Skaalvik et al., [2011](#)).

### 1.1 Research Gap

Job hopping is not an organizational attribute that has been abundantly utilized as there is limited research on this aggressive, yet disrupting organizational behavior (Jaffar et al., [2023](#)). Previous literature has been found to entail studies regarding job hopping. Moreover, teaching, music, hospitality, and information technology (IT) sectors have been focused on more in past studies (Meng et al., [2023](#)). The sectors like the banking sector in which employees experience higher stress, dissatisfaction and burnout issues that lead to job hopping have not been accounted. (Ghazali et al., [2018](#)). A past study conducted by Saleem has led towards the indication of the gap that exists in the past literature regarding determining the relationship of hobo syndrome (job-hopping) with different personality variables along with impulsivity regarding the shifting of jobs in the banking sector of Pakistan. Moreover, the majority of the past research has used turnover and job mobility terms interchangeably to define this process (Hafeez et al., [2023](#)). Furthermore, organizational commitment has been elaborated by previous studies to mediate different relationships involving turnover intention as dependent variable rather than job hopping (Ritzer et al., [1967](#)). Thus, the existence of this gap led to the need to explore the relationship between emotional exhaustion and job the mobility behavior of employees.

### 1.2 Problem Statement

The mobility of jobs has become the biggest concern of different organizations in the present competitive environment. This is due to enhancing emotionally exhausting issues and commitment along with employees' own volitions towards job shifting. Moreover, employees at present are more determined to seek the best working paradigm to sustain a healthy life through working in a better-offering workplace (Ghazali et al., [2018](#)). The focus of the study is to determine the association that behavior factors have with employee job-changing patterns; in the banking sector of Pakistan. Frequent complaints and issues have been observed regarding poor policies and their implementation in this sector (Mahmood et al., [2023](#)). Moreover, a few past researches that determined the job-hopping attitude in the Pakistan banking sector by incorporating different aspects of this factor and had reported enhancement in mobility behavior (Liu et al., [2023](#)).

### 1.3 Purpose of the Study

The prime concern of the study is to determine the deficient factors that influence the job-changing pattern of the employees. In doing so, the present study focuses on getting a deep insight into the association of emotional paradigm with job shifting or mobility of employees along the role of organizational commitment in the banking sector of Pakistan (Shaheen et al., [2023](#)).

### 1.4 Research Objective

The main objective of the research is given below:

1. To identify the relationship between emotional exhaustion and job hopping.
2. To study the mediating role of organizational commitment on job hopping in banking sector.
3. To investigate the mediating role of organizational commitment among emotional exhaustion

and job hopping in the banking sector of Pakistan.

### 1.5 Research Questions

The discussion regarding the existing gaps and the past studies suggestions presented above facilitate us to construct research questions addressing the present study, which are;

1. What is the role of emotional exhaustion in determining the job-hopping behavior of employees?
2. Organizational commitment mediates the relationship between emotional exhaustion and job hopping in the banking sector of Pakistan.

### 1.6 Justification and Rationale

Different reasons lead towards the selection of the present research study paradigm. The past research have been more focused towards the relationship among the exhaustion factors and the working patterns and job shifting paradigms that incorporated in the present global world (Al-Sulaiti & Fontenot, 2004; Al Khulaifi et al., 1999). Furthermore, job shifting has been associated with the self-efficacy (Adnan et al., 2023). Though, those studies had referred to the varying results, thus, suggesting that the emotional exhaustion are being predicted through ones' own strengths and beliefs, that is, self-efficacy. It has been referred as a dimension leading towards burnout among employees of organizations leading towards the outlook of employees as possessing less energy to continue a job (Khawaja et al., 2023).

Turnover has been of ample attention of past research. However, thb hopping has been less explored in past research. Past researches have emphasized over job hopping being associated more with the fun and intrinsic behavior of employees leading to change job. However, less direct focus is given to other factors influencing the job-hopping behavior. Thus, the present study focuses to explore the influence of emotional anguish have on job mobility attitude of employees; along with the role of organizational commitment (Ullah et al., 2023).

### 1.7 Significance and Scope

To overcome the past study gaps, and the majority of the studies have been conducted in considering the relationship between job satisfaction and job mobility in the educational sector (Dicke et al., 2015). The study, though, has pointed towards the call the future researches conducted within different sectors. Moreover, the present research has been conducted in accordance with the past study of that indicated that job-hopping (Hobo syndrome) has been an enhancing pace in the banking sector of Pakistan (Bashir & Gani, 2020). Furthermore, the present research focuses to analyze the mediating role of affective organizational commitment in indicating the association of emotional exhaustion with job hopping in the banking sector of Pakistan for first time (Chen et al., 2023). The outcome of the study will also contribute to addressing the severe emotional issues which led to job hopping. Few past researches have been done working over the issue of job hopping in accordance with the job complexity in Pakistan in the banking, nursing, health, and development sectors. The banking business is the most sensitive business all in the world. The banking sector contributes towards the GDP of nations, particularly developing nations like Pakistan (Zia-ur-Rehman et al., 2021). So, the present study facilitates the banking sector to enhance the understanding regarding emotional exhaustion and the role organizational commitment plays in it. Moreover, it will have practical importance and has enhanced the empirical evidence regarding job hopping paradigms experienced in banks (Farrukh et al., 2021).

## 2 Literature Review and Theoretical Framework

### 2.1 Emotional Exhaustion and Job Hopping

It has been proposed through past research that emotional exhaustion occurs due to stress and has a significant place in the research paradigms because it is associated negatively with different organizational outputs. These outputs include the commitment of employees, and employee's propensity of quitting job (Luchak et al., [2007](#)) and issues associated with mental health. Furthermore, it's been proposed by previous research that emotional exhaustion has a positive association with job-shifting intention (Moore, [2000](#); Wright & Cropanzano, [1998](#)).

So, this evidence from past research leads to the positive association of emotional exhaustion with job shift intention of employees. Nevertheless, past research have been more focused on the intentional aspect and the impacts perceived by employees as a result of emotional exhaustion, than being focused on the shift in practical behavior of the job shift of employees (Goswami & Goswami, [2022](#)). Thus, it led to the existence of a gap in the past literature being more associated with the intentional behavior of job change along with being limited to the teaching and hospitality sectors. Moreover, the past literature elaborated an indirect association between emotional exhaustion and job-shifting behavior of employees being regarded under the turnover intention umbrella (Mulki et al., [2006](#)). Thus, this call for the existence of a pitfall within the research literature that demands to explore new edges. So, the following hypothesis is being proposed.

H1: Emotional Exhaustion is positively associated with job-hopping behavior.

## 2.2 Emotional Exhaustion and Organizational Commitment

It is revealed in previous research that Emotional exhaustion is negatively connected with organizational commitment (Ahmed, [2016](#)). (The enhanced stress, emotional resource depletion, emotional fatigues, burnout, and higher exhaustion from work make a worker less committed and loyal towards his job. A worker who experiences a lower emotional exhaustion level indicates higher affective organizational commitment. Nonetheless, rare studies have been done in the past which show organizational commitment as a mediating variable with emotional exhaustion particularly in the banking sector which calls for further research (Banguis & Quines, [2022](#)).

H2: Emotional Exhaustion is negatively associated with organizational commitment.

## 2.3 Organizational Commitment and Job Hopping

Past authors have emphasized positive outcomes of organizational commitment that involves the improved performance of the employees and also enhanced level of productivity, and diminished job-changing target. Organizational commitment has also been proposed by previous research connected negatively with job hopping (Ahmed [2016](#)) Thus, the following hypotheses are being proposed.

H3: Organizational Commitment is negatively associated with job hopping.

## 2.4 Emotional Exhaustion, Organizational Commitment, and Job Hopping

Previous study reveals that Emotional exhaustion is negatively related to organizational commitment (Ahmed [2016](#)). Another previous examination had been led in teaching segment of Malaysia that demonstrated the mediating role of affective organizational commitment with turnover aim but indicated different results with job hopping (Bryman et al., [2012](#)). This study highlighted connected restrictions that lead to fluctuating results, thus, it calls for need of research led within other sectors. Nonetheless, previous literature did not test the organizational commitment as mediating role alongside the job hopping in the banking sector that ought to be done in order to discover novel ideals model of research (Ampomah & Mensah, [2023](#)). Thus, the following hypotheses are being proposed.

H4: Organizational Commitment can significantly mediate the relationship between emotional exhaustion and job hopping.

## 2.5 Theoretical Framework

The research model presented in Fig 1 below synthesizes the independent variable emotional exhaustion towards one dependent variable named job hopping mediated by organizational commitment respectively. The theory that supports this study is Conservation of Resource Theory (COR) as theoretical support is important in the study (Shuja & Abbas, 2022). According to this theory, an individual perceives emotional exhaustion in result of threat of losing something valuable (Halbesleben et al., 2004). This threat has been evolved due to emotional resources diminution or due to reduction in the personal investment being made by an individual that do not garner projected outcomes (Wright et al., 1998). In this aspect resources have been regarded as individual personal characteristics, energies or the conditions that serve one to attain satisfaction and success. It has been further evolved by past literature that depletion of emotional resources occurs as a result of the enhanced demand for jobs and continuous level of work (Dicke et al., 2015). The COR theory further suggests that employees with higher emotional exhaustion tend to experience higher dissatisfaction levels, exhibit lower commitment level and have higher intention to shift the job (Alercon et al., 2011).

## 3 Conceptual Framework

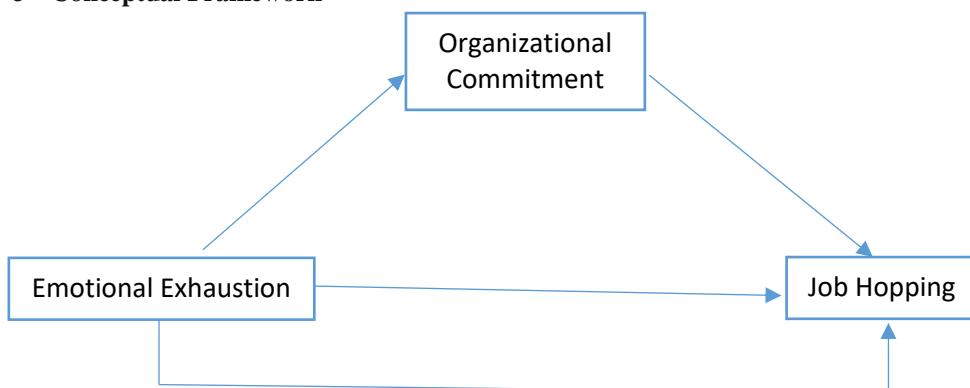


Figure 1.3.1 Sample and data collection

The study focuses on the analysis of the responses obtained from the employees of the banking sector of Lahore in order to test propositions put down through this research study. The data has been collected through surveys. The structured questionnaire had been adopted. The researcher personally visited all the sampled branches of banks and distributed the questionnaires. Total of 250 questionnaires were distributed, out of which 200 were completed. Thus, the actual sample size utilized for analysis was 200 questionnaires which comprise 80% of the response rate. This response rate indicates a good response as it has been suggested by (Beecroft et al., 2008) that the response rate of 50% is considered adequate and above 70% is considered good.

## 3.2 Measures and Questionnaires

### 3.2.1 Emotional Exhaustion.

In order to measure emotional exhaustion, the scale originally developed by Maslach and Jackson (1981) has been utilized that comprises of total of 7 items. However, this scale has also been utilized by past studies including (Moore, 2000); Lapointe et al., 2011; Skaalvik et al., 2011), and Feng and Angeline (2010), and reported reliability values greater than 0.7. The responses were

taken on five-point Likert scale ranging from strongly disagree to strongly agree is taken. A sample item regarding chosen scale is “I feel emotionally drained from my work.”

### 3.9.2 Organizational Commitment.

Organizational commitment has been measured through its subscale dimension of affective commitment. The scale developed by that comprises of 8 items, also utilized in study of Feng and Angelina 2010 and reported reliability value greater than 0.7 has been adopted. Five-point Likert scale has been used. An example of the items included to measure organizational commitment is “I do not feel like part of a family at this bank.”

### 3.9.3 Job Hopping.

The scale used to measure job hopping was developed by (Khatri et al., 1999) that has also been utilized by past studies (Pathak, 2014) and reported a reliability value greater than 0.7. It comprises three items, an example of which is “To me, switching job is kind of a fun.” The five-point Likert scale has been used to measure it.

## 4 Data analysis

Data have been analyzed through utilizing the statistical applications of SPSS. The reliability, descriptive tests, Pearson correlation tests were applied using SPSS software. We followed the set criteria in the literature (Khalid et al., 2023; Khalid & Al-Sulaiti, 2023; Micah et al., 2023). Regression was run to test the hypothesis. In order to test the mediation, use the Hayes process (2013) for testing the hypothesis.

Table 1

Demographic Characteristics of Sample (N=200)

<b>Demographic Measures</b>	<b>F</b>	<b>%</b>
<b>Gen Gender</b>		
Female	115	42.5
Male	85	57.5
<b>Age</b>		
20-24 Years	33	16.5
25-29 Years	21	10.5
30-34 Years	53	26.5
35-39 Years	69	34.5
40 Years & Above	24	12
<b>Monthly Income</b>		
Rs. 15000-25000	43	10.9 0.215
Rs. 26000-35000	53	0.265
Rs. 36000-45000	56	0.28
Rs. 46000 or above	48	0.24
<b>E</b>		
<b>Education</b>		
Graduation	144	72
Masters or Ph. D.	55	27.5
<b>Job</b>		

<b>Work experience</b>		
1-3 Years	56	28
4-8 Years	55	27.5
9-13 Years or above	89	44.5
<b>Bank Name</b>		
Alfalah Bank	17	8.5
Allied Bank	18	9
Faysal Bank	22	11
Bank of Punjab	21	10.5
N National Bank of Pakistan	24	12
Askari bank	11	5.5
Habib bank limited	16	8
<a href="#">Meezan Bank Limited.</a>	17	8.5
<a href="#">Standard Chartered Bank</a>	15	7.5
MCB Bank Limited	13	6.5
United bank limited	17	8.5
<a href="#">Dubai Islamic Bank</a>	9	4.5

The table 1 depicts the frequency distribution regarding the demographic characteristics of the respondents. It includes the gender, age, monthly income, education, and job tenure and bank name. The gender demographics represents that the majority of the respondents 115 (42.5%) were female, while the 85 (57.5%) were male.



This represents the preference of females towards jobs in banking sector in Pakistan. The education level statistics, however indicates that majority of the respondents 144 (72.0%) had graduation and 55 (27.5%) hold master degree. Furthermore, majority respondents 89 (44.5 %) upholds job tenure of 9-13 year.

**Table 2**  
**Descriptive Statistics, Zero-Order Correlations, and Reliability**

Variable	Mean	SD	$\alpha$	1	2	3	4	5	6	7	8	9	
1. OC	20.9	2.76	0.624	1									
2. JH	13.1	1.32	0.877	-.206**	1								
3. EE	30.7	1.94	0.727	-.143*	.766**	1							
4. Gender	1.57	0.49		.048	.001	.018	1						
5. Age	3.15	1.25		.009	-.102	-.080	.192**	1					
6. Education	1.27	0.44		.051	.029	-.089	.008	-.011	1				
7. Bank	5.98	3.32			-.080	-.078	-.063	-.390**	.216**	1			
8. Monthly income	2.60	0.70		.205**							1		
9. Work experience	2.16	0.83		.039	.002	-.134	.079	.036	.262**	.193**		1	
				-.025	-.046	-.043	.121	.913**	-.055	-.345**	.009		1

Table 2 depicted the means, standard deviations, alpha and correlations among the studied variables. Means and standard deviations and alphas are presented in the first three columns. This test was performed after controlling the effect of all demographic variable such as age, gender, level of education, monthly income and work experience. We note that emotional exhaustion is negatively correlated with organizational commitment ( $r = -.143, p = 0.05$ ). Emotional exhaustion is positively correlated with job hopping ( $r = 0.766, p = 0.01$ ) and job hopping is negatively correlated with organizational commitment ( $r = -0.206, p = 0.01$ ).



Table 3

**Regression results of emotional exhaustion on job-hopping**

Outcome: job-hopping	R	R square	T	p	$\beta$
Emotional exhaustion	0.766	0.586	16.748	0	0.52

Table 3, provides the regression results for the hypothesis 1 of this study by using SPSS version 23. The value of beta coefficient shows that one unit increase in emotional exhaustion the job-hopping will increase by 0.52 units. Hypothesis 1 stated that Emotional Exhaustion will be positively related to job hopping. Our results, as shown in Table 3, provide support for the positive relationship between emotional exhaustion and job-hopping ( $\beta = 0.520$ ,  $p < 0.05$ ).

Table 4

**Regression results of emotional exhaustion on organizational commitment**

Outcome: organizational commitment	R	R square	T	P	$\beta$
emotional exhaustion	0.143	0.02	-2.029	0.04	-0.203

Table 4 provides the regression results for the hypothesis 2 of this study by using SPSS version 23. The value of beta coefficient shows that one unit increase in emotional exhaustion the organizational commitment will decrease by 0.203 units. Hypothesis 2 stated that emotional exhaustion is negatively related with organizational commitment. Our results, as shown in Table 4 provide support for the negative relationship between emotional exhaustion and organizational commitment ( $\beta = -0.203$ ,  $p < .05$ ).

**Table 5****Regression Results of organizational commitment to job hopping**

Outcome: job hopping	R	R square	T	p	$\beta$
Organizational Commitment	0.206	0.042	-2.985	0.00	-.099

Table 5 provides the regression results for the hypothesis 3 of this study by using SPSS version 23. The value of beta coefficient shows that one unit increase in organizational commitment, the job hopping will decrease by 9.9 units. Hypothesis 3 stated organizational commitment will be negatively related to job hopping Our results, as shown in Table 4 provide support for the negative relationship between organizational commitment and job hopping ( $\beta = -.099$ ,  $p < .05$ ).

**Mediation Analysis**

IV → Mediator → DV	Effect	SE	L.C.L	U.C.L	P Value
Total effect	.5203	.0311	.4590	.5816	.0000
Direct effect	.5107	.0311	.4494	.5721	.0000
Indirect effect	.0096	.0076	-.0015	.0276	<i>Insig</i>

For Hypothesis 4, whether the relationship between emotional exhaustion and job hopping is mediated by organizational commitment. Organizational commitment does not mediate the relationship between emotional exhaustion and job hopping. So, hypothesis 4 rejected.

**5 Discussion and Conclusion**

## 5.1 Key Findings

The primary objective of present study is to determine the impact of emotional exhaustion has on the job-hopping behavior of the employees of the banking sector. Emotional exhaustion results in enhancing the level of job hopping among employees that proves the acceptability of H1 hypothesis. Therefore, the job mobility attitude of employees could be controlled and improved through reducing the exhaustion and fatigue with work. This could be done through focusing on ensuring the sustainability of improved environment and enhanced association of employees with work decisions (Li et al., [2023](#); S. A. R. Shah et al., [2023](#); Wang et al., [2023](#)). The researches have expected a significant positive association of emotional exhaustion and job hopping. According to theories associated with emotional exhaustion, it has been found that the emotional exhaustion lead towards enhancing the job-hopping attitude of employees. The employees that experience higher exhaustion from work due to enhanced work stress and decrease in work resources, thus, showcase lower association and affiliation and higher dissatisfaction intrinsically. This ultimately led towards the enhanced behavior of job shifting (Halbesleben et al., [2004](#)). Thus, the findings of the present study was found in direction of past researches that indicate a positive linkage of emotional exhaustion and job hopping behavior (Parish et al., [2011](#); Moore, [2000](#); Mowday et al., [1982](#); Mulki et al., [2006](#)). Thus, the results of present study signposted that increase in emotional exhaustion led towards the increment in the job-hopping behavior of the employees in banking sector of Pakistan. These results have been found to support the proposed H1 Hypothesis and proved the acceptance of H1.

In present study, researcher have hypothesized the existence of relationship among the emotional exhaustion and the organizational commitment. The results back the hypothesized association by indicating that the employees with higher exhaustion results in lower organizational commitment. These results have been found to support the proposed H2 and proved the acceptance of H2.

Moreover, the present study expected the negative relationship of organizational commitment and job hopping. The results of present study conducted on employees of banking sector of Pakistan supported the hypothesized association through confirming that if an employee possessing lower level of commitment it tends to represent higher job hopping towards the organization which support H3. Thus, the findings of the present study has replicated the findings of the past studies (Perrachione et al., [2008](#); Rusu, [2013b](#); Chacon et al., [2007](#); Islam et al., [2016](#)) through showing that employees that are less committed to organization has more job hopping behavior. The present study also focuses to determine the mediating role of the organizational commitment among emotional exhaustion with job hopping. The result does not support the hypothesis 4.

## 5.2 Practical and Theoretical Implications

The findings of the present quantitative research study done in banking sector of Pakistan have greater practical and theoretical implications in human resource field, both for researches along with practitioners. From practical aspect, the study recommends that the employers should ensure the sustainability of the healthy environment to facilitate the employees with least stress and exhaustion level. Moreover, appraisal and balanced working paradigms could be adopted in order to confirm gratifying and soothing emotional balance among employees, as sustaining valuable human capital has become the major focus of organizations at present. Satisfied and unexhausted employees do not adopt the job-hopping behavior and remains loyal and committed towards the

organization, thus, resulting in positive growth of organization. Therefore, organizations must ensure the sustainability of satisfaction of employees with least stress as employee mobility has become the major concern for organizations in the competitive world.

The study contributes substantially towards the industry through indicating the significance of the behavioral and attitudinal aspects on job associated decisions of employees. Employees experiencing unsatisfying atmosphere or unbalance among the expected and the original circumstances at work might lead them to move towards other work opportunities. This will result in downfall of organization in terms of losing the best workforce. Therefore, organizations might need to sustain development of comfort and happiness of employees through focusing on enhancing their commitment and reducing the exhaustion experienced at work. Thus, due to these reasons, the study findings are of great value to practitioners and might facilitate them with different prospects of development.

### 5.3 Limitations of Study

Despite of all the fruitful contributions being made by the present study both on theoretical and practical aspects, certain limitations in terms of the sampled data and generalizability of research exists. The present study is questionnaire survey-based study that have been ensured within limited time span. Moreover, the external validity associated with cross-sectional studies is limited than experimental studies. The researches associated with human resource management entailing cross-sectional approach as extensively used method have been considered accepted (Kondo et al., 2007; dicke et al., 2015). However, still the researches indicate the caution considered in terms of generalizability, as the present study focuses on employees of banking sector. Thus, the study requires to be done in other sectors as well, as job hopping has been considered as phenomena indicating varying results depending upon different nations and cultures. Furthermore, less numbers of variables have been considered in the present study; for instance, no moderating variable has been adopted. Moreover, organizational attributes have not been adopted as mediators. Thus, it calls for study to be done with other varying but associated moderating and mediating variables.

### 5.4 Future Research Indications

The present study has been proved an important avenue for literature. However, there are still certain limitations that lead towards the future research's suggestions. The study indicated the limitation of cross-sectional approach; thus, it calls for future researches conducted with incorporating longitudinal time approach through utilizing certain manipulations regarding variables. Moreover, the quantitative research methodology has been adopted. Yet, in order to explore more paradigms of emotional exhaustion, organizational commitment and job hopping, the qualitative experimental and field study might lead towards exploring other paradigms of associated variables. Another basis that laid the foundation for future research has been the limited selection of respondents from sampled banks. The future researches could pursue multiple data collection sources incorporating managers and higher officials.

Furthermore, the present study could be replicable in other sectors and even other countries, as all the variables involved in present study could involve different aspects in different settings. In Pakistan, an individual entail high emotional level and sustains collectivist cultural norms and

values. Thus, the higher satisfaction and low stress level impacts the commitment factor of employees to higher level, which ultimately lead towards low job-hopping behavior. However, in foreign countries, individualistic culture exists and satisfaction of employees incorporate more monetary aspects than behavioral aspects and employees may entails different job-hopping behavior. Moreover, job shifting behavior has its roots within different sectors that future researches might incorporate, such as educational or hotel sector.

### 5.5 Conclusion

The present study results facilitate with vigorous evidences that higher emotional exhaustion results in higher job-hopping behavior of employees. The direct effect proves that if emotional exhaustion is high then job hopping behavior also high. The results also show that if organizational commitment is low the job-hopping behavior is high. Job hopping has been concluded as a phenomenon incorporating different aspects as the reaction towards the unbalanced environment, personality issues, need for better living, turnover culture reaction of due to fun aspects. The better appraisal and sustainability of balanced working paradigms result in lower exhaustion with work. Burnout entailing emotional exhaustion due to stress, overload of work and biased working paradigms results in depletion of commitment level of employees towards work. This results in employees moving towards other working opportunities in this competitive corporate world as employee experiences loss in emotional resources being invested by employee according to the conservation of resource theory. Thus, the need is for employers to reduce the exhaustion behavior of employees in order to avoid loss of human capital under the parasol of job hopping.

## 6 References

- AkAlarcon, G. M. (2011). A meta-analysis of burnout with job demands, resources, and attitudes. *Journal of Vocational Behavior, 79*, 549–562.
- Adnan, M., Rashid, M., Khan, S. N., & Baig, F. J. (2023). Impact of Service Quality on Business Sustainability: A Mediation-Moderation Prospective. *Pakistan Journal of Humanities and Social Sciences, 11*(2), Article 2. <https://doi.org/10.52131/pjhss.2023.1102.0564>
- Al Khulaifi, A., Al-Sulaiti, K., & Al Khatib, F. (1999). Banking Performance and Economic Growth in Qatar: An Empirical Investigation. *Journal of Administrative Sciences and Economics, 10*(2), 5-27. <https://doi.org/http://hdl.handle.net/10576/6927>
- Al-Sulaiti, K. I., & Fontenot, R. (2004). Country of origin [COO] influence on foreign vs. domestic products: Consumers' perception and selection of airlines in the Arab Gulf Region. *Global Business Research-Academy for Global Business Advancement, 1*(1), 260-277. <https://doi.org/10.48730/rjp6-8433>
- Ampomah, R., & Mensah, F. O. (2023). The Moderating Role of Gender Between Job Satisfaction and Organisational Commitment in Ghanaian Colleges of Education. *British Journal of Multidisciplinary and Advanced Studies, 4*(4), Article 4. <https://doi.org/10.37745/bjmas.2022.0244>
- Banguis, V. B., & Quines, L. A. (2022). The Mediating Effect of Work Ethics on the Relationship between Organizational Behavior Foundations and Classroom Management. *American Journal of Multidisciplinary Research and Innovation, 1*(6), Article 6. <https://doi.org/10.54536/ajmri.v1i6.1091>
- Beecroft, P., Dorey, C., & Wenten, M. (2008). Turnover intention in new graduate nurses: A multivariate analysis. *Journal of Advanced Nursing, 62*(1), 41-52. <https://doi.org/10.1016/j.jvb.2011.03.007>
- Boz, İ. T., Ayan, A., Eskin, I., & Kahraman, G. (2014). The effect of the level of self-monitoring

on work engagement and emotional exhaustion: A Research on Small and Medium Size Enterprises (SMEs). *Procedia - Social and Behavioral Sciences*, 150, 1080 – 1089  
<https://doi.org/10.1016/j.sbspro.2014.09.122>

- Bryman, A. (2012). *Social Research Methods* (4th ed.). Oxford: Oxford University Press.
- Banguis, V. B., & Quines, L. A. (2022). The Mediating Effect of Work Ethics on the Relationship between Organizational Behavior Foundations and Classroom Management. *American Journal of Multidisciplinary Research and Innovation*, 1(6), Article 6.  
<https://doi.org/10.54536/ajmri.v1i6.1091>
- Bashir, B., & Gani, A. (2020). Correlates of Organisational Commitment Among University Teachers in India: An Empirical Investigation. *Asia-Pacific Journal of Management Research and Innovation*, 16(1), 7–20. <https://doi.org/10.1177/2319510X19872632>
- Bashir, B., & Gani, A. (2020). Correlates of Organisational Commitment Among University Teachers in India: An Empirical Investigation. *Asia-Pacific Journal of Management Research and Innovation*, 16(1), 7–20. <https://doi.org/10.1177/2319510X19872632>
- Chen, X., Mamun, A. A., Hussain, W. M. H. W., Jingzu, G., Yang, Q., & Shami, S. S. A. A. (2023). Envisaging the job satisfaction and turnover intention among the young workforce: Evidence from an emerging economy. *PLOS ONE*, 18(6), e0287284. <https://doi.org/10.1371/journal.pone.0287284>
- Chew, R. (1996). Excessive labor turnover: The case of clerical staff in Singapore. *International Journal of Manpower*, 14(9), 32-40. <https://doi.org/10.1108/01437729310048254>
- Cohen, A. (2007). Commitment before and after: An evaluation and reconceptualization of organizational commitment. *Human Resource Management Review*, 17(3), 336-354  
<https://doi.org/10.1016/j.hrmr.2007.05.001>
- Dicke, T., Parker, P. D., Holzberger, D., Kunina-Habenicht, O., Kunter, M., & Leutner, D. (2015). Beginning teachers' efficacy and emotional exhaustion: Latent changes, reciprocity, and the influence of professional knowledge. *Contemporary Educational Psychology*, 41, 62–72. <https://doi.org/10.1016/j.cedpsych.2014.11.003>
- Diestel, S., & Schmidt, K. H. (2010). Direct and interaction effects among the dimensions of the Maslach Burnout Inventory: Results from two German longitudinal samples. *International Journal of Stress Management*, 17, 159–180.
- Feng, W. C., & Angeline, T. (2010). Turnover intention and job hopping behaviour of music teachers in Malaysia. *African Journal of Business Management*, 4(4), 425-434.  
<https://doi.org/10.1037/a0018967>
- ForFreudenberger, H. J. (1974). Staff burn-out. *Journal of Social Issues*, 30, 159-165.
- Fried, Y., & Ferris, G. R. (1987). The validity of the job characteristics model: A review and meta-analysis. *Personnel Psychology*, 40(2), 287-322. <https://doi.org/10.1111/j.1744-6570.1987.tb00605.x>
- FriGanco, Ziedonis, M., Rosemarie, H., & Agarwal, R. (2014). More stars stay, but the brightest ones still leave: Job hopping in the shadow of patent enforcement. *Strategic Management Journal*, 36(5). <https://doi.org/10.1002/smj.2239>
- Griffeth, R., Hom, P., & Gaertner, S. (2000). A meta-analysis of antecedents and correlates of employee turnover: Update, moderator tests, and research implications for the next millennium. *Journal of Management*, 26(3), 463–488.  
<https://doi.org/10.1177/014920630002600305>
- Ghazali H,et al. (2018). Examining the influence of perceived organizational support towards job-hopping behavior. A case of casual dining restaurant employees in Klang valley area.
- Goswami, M., & Goswami, A. K. (2022). A comprehensive examination of psychological capital research using bibliometric, TCCM and content analysis. *Benchmarking: An International Journal*, 30(5), 1588–1622. <https://doi.org/10.1108/BIJ-10-2021-0586>
- Hafeez, A., Dangel, W. J., Ostroff, S. M., Kiani, A. G., Glenn, S. D., Mokdad, A. H. (2023). The state of health in Pakistan and its provinces and territories, 1990–2019: a systematic

- analysis for the Global Burden of Disease Study 2019. *The Lancet Global Health*, 11(2), e229-e243. [https://doi.org/10.1016/S2214-109X\(22\)00497-1](https://doi.org/10.1016/S2214-109X(22)00497-1)
- Halbesleben, J. B., & Buckley, M. R. (2004). Burnout in Organizational Life. *Journal of Management*, 30(6), 859-879.
- HuaHultell, D., Melin, B., & Gustavsson, J. P. (2013). Getting personal with teacher burnout: A longitudinal study on the development of burnout using a person-based approach. *Teaching and Teacher Education*, 32, 75–86. <https://doi.org/10.1016/j.tate.2013.01.007>
- HusImran, H., Arif, I., Cheema, S., & Azeem, M. (2014). Relationship between Job Satisfaction, Job Performance, Attitude towards Work, and Organizational Commitment. *Entrepreneurship and Innovation Management Journal*, 2(2), 135-144.
- Hussain, S. T., Lei, S., Jamal Haider, M., & Akram, T. (2017). Transactional leadership and organizational creativity: Examining the mediating role of knowledge sharing behavior. *Cogent Business & Management*, 4(1). <https://doi.org/10.1080/23311975.2017.1361663>
- Jacobsen, S. E., Schwab, R. L., & Schuler, R. S. (1986). Toward an understanding of the burnout phenomenon. *Journal of Applied Psychology*, 71, 639-640 <https://doi.org/10.1037/0021-9010.71.4.630>
- Jaffar, A., Rehman, S., Aldereai, O., Al-Sulaiti, K. I., & Shah, S. A. R. (2023). Tourism management in financial crisis and industry 4.0 effects: Managers traits for technology adoption in reshaping, and reinventing human management systems. *Human Systems Management*, 42(5), 1-18. <https://doi.org/10.3233/hsm-230067>
- Khawaja, K. F., Sarfraz, M., & Khalil, M. (2023). Doing good for organization but feeling bad: When and how narcissistic employees get prone to shame and guilt. *Future Business Journal*, 9(1), 38. <https://doi.org/10.1186/s43093-023-00217-0>
- Kafeel, N., & Alvi, A. K. (2015). What Play Significant Role in Increasing Turnover Intention: Job Hopping or Perceived Organizational Politics. *Science International-Lahore*, 27(5), 4781-4786.
- Khalid, A.-S., Al-Sulaiti, I., & Shah, S. A. R. (2023). Resetting the hospitality redux through country-of-origin effects: Role of tourism, culture, transportation and restaurants selection in Arab countries. In *Country of Origin Effects on Service Evaluation* (1st. ed., pp. 1-21). Qatar University Press. <https://doi.org/https://doi.org/10.1016/qu.2023.100011>
- Khalid, Al-Sulaiti., & I. Al-Sulaiti (2023). Tourists' Online Information Influences their Dine-out Behaviour: Country-of-origin Effects as a Moderator. In *Country of Origin Effects on Service Evaluation* (1 ed., pp. 1-20). Qatar University Press. <https://doi.org/https://doi.org/10.1012/qu.2023.100007>
- Khatri, N., Fern, C. T., & Budhwar, P. (2001). Explaining employee turnover in an Asian context. *Human Resource Management Journal*, 11, 54-74 <https://doi.org/10.1111/j.1748-8583.2001.tb00032.x>
- Kondo, A. (2007). Does the first job really matter? State dependency in employment status in Japan. *Journal of the Japanese and International Economies*, 21(3), 379-402. <https://doi.org/10.1016/j.jjie.2006.04.002>
- Khawaja, K. F., Sarfraz, M., & Khalil, M. (2023). Doing good for organization but feeling bad: When and how narcissistic employees get prone to shame and guilt. *Future Business Journal*, 9(1), 38. <https://doi.org/10.1186/s43093-023-00217-0>
- Lapointe, É., Vandenberghe, C., & Panaccio, A. (2011). Organizational commitment, organization-based self-esteem, emotional exhaustion and turn over: A conservation of resources perspective. *Human relations*, 64(12), 1609-1631 <https://doi.org/10.1177/001872671142422>
- Liu, Y., Cherian, J., Ahmad, N., Han, H., de Vicente-Lama, M., & Ariza-Montes, A. (2023). Internal Corporate Social Responsibility and Employee Burnout: An Employee Management Perspective from the Healthcare Sector. *Psychology Research and Behavior Management*, 16, 283–302. <https://doi.org/10.2147/PRBM.S388207>

- Li, Y., Al-Sulaiti, K., Dongling, W., & Al-Sulaiti, I. (2022). Tax Avoidance Culture and Employees' Behavior Affect Sustainable Business Performance: The Moderating Role of Corporate Social Responsibility [Original Research]. *Frontiers in Environmental Science*, *10*, 964410. <https://www.frontiersin.org/articles/10.3389/fenvs.2022.964410>
- Liao, X., & Lyu, B., (2023, Sep). Sexual harassment in the workplace: Rituals as Prevention and Management Strategies in COVID-19 Crisis. *Heliyon*, *9*(9), e19530. <https://doi.org/10.1016/j.heliyon.2023.e19530>
- Local Burden of Disease, H. I. V. C. (2021, Jan 8). Mapping subnational HIV mortality in six Latin American countries with incomplete vital registration systems. *BMC Med*, *19*(1), 4. <https://doi.org/10.1186/s12916-020-01876-4>
- Mahmood, B., Yasmeen, B., Ramzan, M., & Zafar, J. (2023). Examining The Mediating Role Of Self Efficacy Between Workplace Incivility And Organizational Commitment: An Empirical Assessment. *Journal of Positive School Psychology*, 813–835.
- Mathieu, J., & Zajac, D. (1990). review and meta-analysis of the antecedents, correlates, and consequences of organisational commitment. *In Psychological Bulletin*, *108*, 171-194. <https://doi.org/10.1037/0033-2909.108.2.171>
- Micah, A. E., Bhangdia, K., Cogswell, I. E., Lasher, D., Lidral-Porter, B., Maddison, E. R., . . . Dieleman, J. L. (2023). Global investments in pandemic preparedness and COVID-19: development assistance and domestic spending on health between 1990 and 2026. *The Lancet Global Health*, *11*(3), e385-e413. doi:10.1016/S2214-109X(23)00007-4
- Meng, Q., Yan, Z., Shankar, A., & Subramanian, M. (2023). Human–Computer Interaction and Digital Literacy Promote Educational Learning in Pre-school Children: Mediating Role of Psychological Resilience for Kids’ Mental Well-Being and School Readiness. *International Journal of Human–Computer Interaction*, 1-15. <https://doi.org/10.1080/10447318.2023.2248432>
- Moore, J. E. (2000). Why is This Happening? A Causal Attribution Approach to Work Exhaustion Consequences. *Academy of Management Review*, *25*(2), 335-349. <https://doi.org/10.5465/amr.2000.3312920>
- MoMowday, R. T., Porter, L. W., & Steers, R. M. (1982). *Employee–Organisation linkages: The Psychology of commitment, absenteeism, and turnover*. New York: Academic Press.
- Mowday, R., Steers, R. M., & Porter, L. W. (1979). The measurement of organizational commitment. *Journal of Vocational Behavior*, *14*(2), 224 – 247. [https://doi.org/10.1016/0001-8791\(79\)90072-1](https://doi.org/10.1016/0001-8791(79)90072-1)
- Mulki, J. P., Jaramillo, F., & Locander, W. B. (2006). Emotional exhaustion and organizational deviance: Can the right job and a leader's style make a difference? *Journal of Business Research*, *59*, 1222–1230. <https://doi.org/10.1016/j.jbusres.2006.09.001>
- Munasinghe, L., & Sigman, K. (2004). A hobo syndrome? Mobility, wages and job turnover. *Labour Economics*, *11*, 191–218
- Ng, T. W., & Feldman, D. C. (2011). Affective organizational commitment and citizenship behavior: Linear and non-linear moderating effects of organizational tenure. *Journal of Vocational Behavior*, *79*(2), 528-537. <https://doi.org/10.1016/j.jvb.2011.03.006>
- Nzukuma, K. C., & Bussin, M. (2011). Job-hopping amongst African Black senior management in South Africa: original research. *South African Journal of Human Resource Management*, *9*(1), 1-12. <https://hdl.handle.net/10520/EJC95930>
- Parish, J. T., Cadwallader, S., & Paul, B. (2008). Want to, need to, ought to: employee commitment to organizational change. *Journal of Organizational Change Management*, *21*(1), 32-52.
- Pathak, D. D. (2014, July). Job Hopping and Turnover Intentions: An Empiricle Study. *International Journal of Research in IT & Management*, *4*(7).
- PerPines, A., & Aronson, E. (1988). *Career burnout*. New York: The Free Press.
- Pranaya, D. (2014). Job Hopping - An Analytical Review. *International Journal of Research in Business Management*, *2*(4), 67-72.



- Rathi, N., & Lee, K. (2016). Emotional exhaustion and work attitudes: Moderating effect of personality among frontline hospitality employees. *Journal of Human Resources in Hospitality & Tourism*, 15(3). <https://doi.org/10.1080/15332845.2016.1147935>
- Ritzer, G., & Trice, H. M. (1967). An empirical study of Howard Becker's side-bet theory. *Social Forces*, 47, 475-479.
- RRusu, R. (2013a). Affective organizational commitment, continuance organizational commitment or normative organizational commitment? *Buletin Stiintific*, 18(2), 192-197.
- Ryan, C., Ghazali, H., & Mohsin, A. (2011). Determinants of intention to leave a non-managerial job in the fast-food industry of West Malaysia. *International Journal of Contemporary Hospitality*, 23(3), 344-360.
- Saunders, M., Lewis, P., & Thornhill, A. (2012). *Research Methods for Business Students* (6th ed.). London: Pearson Education Ltd.
- Schwarzer, R., & Hallum, S. (2008). Perceived teacher self-efficacy as a predictor of job stress and burnout: Mediation analyses. *Applied Psychology*, 57, 152-171 <https://doi.org/10.1111/j.1464-0597.2008.00359.x>
- Shah, S. A. R., Zhang, Q., Balsalobre-Lorente, D., & Pilař, L. (2023). Technology, Urbanization and Natural Gas Supply Matter for Carbon Neutrality: A New Evidence of Environmental Sustainability under the Prism of COP26. *Resources Policy*, 82, 103465. <https://doi.org/10.1016/j.resourpol.2023.103465>
- Shah, S. H., Fahlevi, M., Rahman, E. Z., Akram, M., Jamshed, K., Aljuaid, M. (2023). Impact of Green Servant Leadership in Pakistani Small and Medium Enterprises: Bridging Pro-Environmental Behaviour through Environmental Passion and Climate for Green Creativity. *Sustainability*, 15(20). <https://doi.org/10.3390/su152014747>
- Shuja, K. H., & Abbas, J. (2022). Criminal Recidivism in Pakistan: A Grounded Theory of Social & Environmental Causes and Psychological Consequences. *Nature-Nurture Journal of Psychology*, 2(2), 41-53. <https://doi.org/10.53107/nmj.v2i2.6>
- Shaughnessy, J. J., Zechmeister, E. B., & Zechmeister, J. S. (2006). *Research methods in psychology*. Boston: McGraw-Hill. <https://doi.org/10.1111/j.1464-0597.2008.00359.x>
- Skaalvik, E. M., & Skaalvik, S. (2011). Teacher job satisfaction and motivation to leave the teaching profession: Relations with school context, feeling of belonging, and emotional exhaustion. *Teaching and Teacher Education*, 27, 1029-1038 <https://doi.org/10.1111/j.0965-075X.2003.00249.x>
- Shaheen, S., Abrar, M., Saleem, S., Shabbir, R., & Zulfiqar, S. (2023). Linking organizational cynicism to deviant workplace behavior: Testing the mediating role of employee negligence in Pakistani higher education institutions. *International Journal of Leadership in Education*, 26(3), 427-449. <https://doi.org/10.1080/13603124.2020.1869313>
- To, W. M., & Yu, B. T. W. (2023). Impact of difficult coworkers on employees' turnover intention: The mediating roles of perceived organizational support and affective commitment. *Asia-Pacific Journal of Business Administration*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/APJBA-11-2022-0477>
- Ullah, I., Hameed, R. M., & Mahmood, A. (2023). The impact of proactive personality and psychological capital on innovative work behavior: Evidence from software houses of Pakistan. *European Journal of Innovation Management*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/EJIM-01-2022-0022>
- VanVianen, A. E., Feij, J. A., Krausz, M., & Taris, R. (2003). Personality factors and adult attachment affecting job mobility. *International Journal of Selection and Assessment*, 11, 253-264.
- Viega, J. F. (1981, March-April). Do managers on the move get anywhere? *Harvard Business Review*, 20-38. <https://doi.org/10.1111/j.0965-075X.2003.00249.x>
- Wright, T. A., & Cropanzano, R. (1998). Emotional Exhaustion as a Predictor of Job Performance and Voluntary Turnover. *Journal of Applied Psychology*, 83(3), 486-493.

<https://doi.org/10.1037/0021-9010.83.3.486>

- Wang, S., Abbas, J., Al-Sulati, K. I., & Shah, S. A. R. (2023). The Impact of Economic Corridor and Tourism on Local Community's Quality of Life under One Belt One Road Context. *Evaluation Review*, 47(3), 0193841X231182749. <https://doi.org/10.1177/0193841X231182749>
- Wudy, D. T., & Jerusalem, M. (2011). Changes in teachers' self-efficacy and experiences of stress. *Journal of Research and Practice*, 58, 254-267. <https://doi.org/10.26717/BJSTR.2020.29.004872>
- Zeb, A., Goh, G. G. G., Javaid, M., Khan, M. N., Khan, A. U., & Gul, S. (2022). The interplay between supervisor support and job performance: Implications of social exchange and social learning theories. *Journal of Applied Research in Higher Education*, 15(2), 429–448. <https://doi.org/10.1108/JARHE-04-2021-0143>
- Zia-ur-Rehman, M., Latif, K., Mohsin, M., Hussain, Z., Baig, S. A., & Imtiaz, I. (2021). How perceived information transparency and psychological attitude impact on the financial well-being: Mediating role of financial self-efficacy. *Business Process Management Journal*, 27(6), 1836–1853. <https://doi.org/10.1108/BPMJ-12-2020-0530>