The Relationship between Leadership & Project Staff Turnover

العلاقة التفاعلية بين القيادة وأسباب استقالة موظفي المشاريع في الخدمات المصرفية الإماراتية

by

TAHANI AHMAD JAWAD AHMAD

A thesis submitted in fulfilment

of the requirements for the degree of

DOCTOR OF PHILOSOPHY IN PROJECT MANAGEMENT

at

The British University in Dubai

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Thesis Supervisor
Professor Halim Boussabaine

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Abstracts

The purpose of this study is to investigate the relationship between leadership styles and their impacts to staff turnover in banking sectors at the United Arab Emirates. The objectives are to relate the type of leadership are two which were the focus in this paper, either Transformational Leadership or Islamic Leadership, along with moderating variables (Wiener et al. 2003) which are the influencing variables, job satissfaction, job status and opportunity. The research method was based on quantitative and qualitative, published literature reviews and primary resource which was a designed online survey distributed to 500 participants. However, the participated audience was 200 applicants. They were mainly project leaders, branch leaders, team leaders and operation or support officers. The survey consisted of 43 pages of 151 questions which were related to demographic questions, work experience, work environment, job opportunities, job status, job satissfaction (Al-Swidi et al. 2012), and management styles. The research questions were related to causes of turnover, like what are the issues that lead to employees' resignations. Secondly, the style of leadership that influences turnover. Thirdly, the leadership traits, why leadership's traits are related to turnover. Fourthly, the research discussed the emerged latent variables. The number of sample size with completed answers is finally reached to 200, female and male, Arab and Expatriate. As a result, they represented banking sectors around the emirates.

The interpretation of the data using factor analysis revealed 11 new variables as explained in the analysis study, where it was clarified using regression, and correlation post relating them to the research hypothesis. The findings of this study were concentrated in banking sectors precisely on leadership styles and their impact on turnover with the moderating variables which impacted the variables, opportunity, job status and job satisfaction (Al-Swidi et al. 2012) which were analysed based on individual responses at the survey.

The results demonstrated that turnover as depdendent variable and leadership styles (Islamic and transformational leadership) as independent variables. The correlation is high between Islamic leadership and transformational leadership and turnover, besides a high significance between turnover and job status, job satisfaction and job opportunity.

The study demonstrated that turnover is correlated positively between turnover and Islamic leadership, turnover and transformational leadership. However, with the availability of moderating (Wiener et al. 2003) variables there were partial or negative relationship between transformational leadership and job satisfaction (Al-Swidi et al. 2012) as well as Islamic leadership and job satisfaction to turnover, also, there is negative correlation between Islamic leadership, turnover and partial correlation to job status.

In conclusion, the research theme based on banking sectors where employees evaluated their leaders based on set of questions which was an online questionnaire which took about 15minutes to 20 minutes to answer them. The survey content was related to leadership styles, turnover, job status, job satissfaction and job opportunities which were taken from various published literature papers. The main outcomes out of this paper were positive correlation between turnover and islamic leadership, turnover and transformation, turnover and moderating variables; job status, job satissfaction and job opportunities. On the other hand, with the presence of these moderating (Wiener et al. 2003) variables there were negative relationships between turnover and Islamic leadership, and turnover along with transformational leadership. The research were concluded with set of recommendations and future enhancement for future researchers who can explore additional data.

Abstracts in Arabic

والغرض من هذه الدراسة هو دراسة العلاقة بين أساليب القيادة وآثارها على استقالة الموظفين في القطاع المصرفي في دولة الإمارات العربية المتحدة . تتمثل الأهداف في دراسة نوع القيادة التي كانت محور البحث، إما القيادة التحويلية أو القيادة الإسلامية، جنبا إلى جنب مع المتغيرات الاعتدال التي هي المتغيرات المؤثرة، والرضا الوظيفي، والوضع الوظيفي والفرص. واستند طريقة البحث عن والتعليقات الكتابات المنشورة الكمية والنوعية والمورد الرئيسي الذي كان تصميم استطلاع على الانترنت وزعت على500 مشارك .ومع ذلك، كان عدد المشاركين في الاستبيان والذي بلغ 200 مشارك ومشاركة بمسمى وظيفي مديري المشاريع، ومديري الفروع، قادة الفريق ومساعدي الضباط .ويتكون هذا الاستبيان من 43 صفحة من 151 الأسئلة التي تتعلق الأسئلة الديموغرافية، والخبرة العملية، وبيئة العمل، وفرص العمل، والوضع الوظيفي، مدى الرضا الوظيفي، وأساليب الإدارة .وتتعلق الأسئلة البحثية لأسباب استقالة الموظفين، مثل ما هي القضايا التي تؤدي الى استقالات الموظفين .ثانيا، أسلوب القيادة، ما أسلوب القيادة التي تؤثر على استقالة الموظفين .ثالثا، الصفات القيادية، لماذا ترتبط سمات القيادة على استقالة الموظفين .رابعا، البحث يتضمن المحاور والعوامل المؤثرة التي ظهرت في الدراسة. وأخيراً وصل عدد العينة مع الإجابات المكتملة إلى 200، من الإناث والذكور والإماراتيين والأجانب. ونتيجة لذلك، فقد مثلوا القطاعات المصرفية في جميع أنحاء الإمارات.

وكشف تفسير البيانات باستخدام تحليل العوامل 11 متغيرا جديدا كما هو موضح في دراسة التحليل، حيث تم توضيح ذلك باستخدام التراجع، ووظيفة الارتباط المتعلقة بالفرضية البحثية. تركزت نتائج هذه الدراسة في القطاعات المصرفية تحديدًا على أنماط القيادة وتأثيرها على معدل استقالة الموظفين مع المتغيرات المعتدلة التي أثرت على المتغيرات والفرص والحالة الوظيفية والرضا الوظيفي الذي تم تحليله بناءً على الاستجابات الفردية في الاستطلاع .أظهرت النتائج أن معدل استقالة الموظفين المتغير المتميز وأنماط القيادة الإسلامية والتحويلية) كمتغيرات مستقلة. العلاقة عالية بين القيادة الإسلامية والقيادة الانتقالية واستقالة الموظفين، إلى جانب أهمية كبيرة بين استقالة الموظفين وحالة العمل، والرضا الوظيفي وفرص العمل. وأظهرت الدراسة أن معدل استقالة الموظفين يرتبط بشكل إيجابي بين استقالة الموظفين والقيادة الإسلامية، استقالة الموظفين والقيادة الانتقالية. ومع ذلك، مع توافر متغيرات الاعتدال، كانت هناك علاقة جزئية أو سلبية بين القيادة الانتقالية والرضا الوظيفي وكذلك القيادة الإسلامية والرضا الوظيفي عن معدل استقالة الموظفين. أيضا، من نتائج البحث هو وجود علاقة سلبية بين القيادة الإسلامية واستقالة الموظفين وعلاقة شبه جزئية لحالة العمل .في الختام، استند موضوع البحث على القطاعات المصرفية حيث قام الموظفون بتقييم قادتهم بناءً على استبيان الكتروني قائم على أسئلة تستغرق حوالي 15 دقيقة إلى 20 دقيقة للإجابة عليها. كان محتوى الاستطلاع مرتبطًا بأنماط القيادة واستقالة الموظفين العمل أساسيات الوظيفة وقياس رضا الموظفين في العمل وفرص العمل التي تم الحصول عليها من العديد من الأبحاث المنشورة. النتائج الرئيسية من هذه الورقة كانت علاقة إيجابية بين استقالة الموظفين والقيادة التحويلية والقيادة الإسلامية، ومعدل استقالة الموظفين والتحول، ومعدل استقالة الموظفين ومتغيرات الاعتدال. أساسيات الوظيفة، العمل وقياس رضا الموظفين وفرص العمل. من ناحية أخرى، مع وجود هذه المتغيرات التي أدت علاقات سلبية بين استقالة الموظفين والقيادة الإسلامية، ومعدل استقالة الموظفين بجانب القيادة الانتقالية. واختتم البحث بمجموعة من التوصيات والتحسينات المستقبلية للباحثين المستقبليين الذين يمكنهم استكشاف بيانات إضافية في قطاع البنوك المصرفية.

Dedication

I declare that this thesis, which I submit to British University in Dubai for examination in consideration of the award of PhD in Project Management degree is my own personal effort. Where any of the content presented is the result of input or data from a related collaborative research programme this is duly acknowledged in the text such that it is possible to ascertain how much of the work is my own. I have not already obtained a degree in British University in Dubai or elsewhere based on this work. Furthermore, I took reasonable care to ensure that the work is original, and, to the best of my knowledge, does not breach copyright law, and has not been taken from other sources except where such work has been cited and acknowledged within the text.

Signed: Tahani Ahmad

Student Number: 2013132022

Date: September 2018

Acknowledgements

First and foremost, I want to thank my advisor Professor Halim Boussabaine. It has been an honour to be his Ph.D. student. He has taught me, both consciously and unconsciously, how good research is done. I appreciate all his contributions of time, ideas, and guidance to make my Ph.D. experience productive and stimulating. The joy and enthusiasm for the research was contagious and motivational for me, even during tough times in the Ph.D. pursuit. I am also thankful for the excellent example he has provided as a successful professor.

I would like to thank also my colleagues at the banking sectors in the UAE who have contributed so actively during the distribution of the online survey, without them I would not be able to gather real data. The group have been a source of friendships as well as good advice and collaboration. I am especially grateful for my colleagues who supported me throughout my PhD journey, and I would like to acknowledge honorary to Project Leader Mohammed Ali, and I appreciate his help since the beginning of the PhD journey.

I would also like to acknowledge British University in Dubai (BUiD) faculty and the students, where I get always positive motivational encouragements to complete and continue the thesis. My time at BUiD was made enjoyable in large part due to the many friends that became a part of my life.

Lastly, I would like to thank my family for all their encouragement, my parents who raised me with a love of science and supported me in all my pursuits. Besides, I cannot forget to thank my encouraging friends whose faithful support during Ph.D. is so appreciated.

Tahani Ahmad J.
British University in Dubai
September 2018

List of Acronyms/Abbreviations

Abbreviation	Description
IL	Islamic Leadership
IL1	Leader Interpersonal Values
IL2	Sociable Leader Traits
IL3	Leader Fundamental Responsibilities
JS	Job Satisfaction
JSM1	Increments and Motivation
JSM2	Performance Reviews
JSM3	Employee Value
MS	Leader Style
OP	Job Opportunity
ST	Job Status
STM1	Resource Primary Needs
STM2	Job Continuity
TL	Transformational Leadership
TL1	Persuasive Skills
TL2	Articulated Leader
TL3	Extrovert Leader
TO	Turnover
TON1	Job Atmosphere
TON2	People Communication
ModIL1Sat	Islamic Leadership 1 and Satisfaction Interaction
ModIL2Sat	Islamic Leadership 2 and Satisfaction Interaction
ModIL3Sat	Islamic Leadership 3 and Satisfaction Interaction
ModIL1Status	Islamic Leadership 1 Job Status Interaction
ModIL2Status	Islamic Leadership 2 Job Status Interaction
ModIL3Status	Islamic Leadership 3 Job Status Interaction
ModIL1Opp	Islamic Leadership 1 Job Opportunity Interaction
ModIL2Opp	Islamic Leadership 2 Job Opportunity Interaction

ModIL3Opp	Islamic Leadership 3 Job Opportunity Interaction
ModTL1Sat	Transformational Leadership 1 Job Satisfaction Interaction
ModTL2Sat	Transformational Leadership 2 Job Satisfaction Interaction
ModTL3Sat	Transformational Leadership 3 Job Satisfaction Interaction
ModTL1Status	Transformational Leadership 1 Job Status Interaction
ModTL2Status	Transformational Leadership 2 Job Status Interaction
ModTL3Status	Transformational Leadership 3 Job Status Interaction
ModTL1Opp	Transformational Leadership 1 Job Opportunity Interaction
ModTL2Opp	Transformational Leadership 2 Job Opportunity Interaction
ModTL3Opp	Transformational Leadership 3 Job Opportunity Interaction
DF	Degree of Freedom
VIF	Variance Inflation Factor

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Chapter 1: Introduction

This chapter introduces the general background of the research topic, discusses the rational of the research, and identifies research problem and questions. In addition, the chapter defines research aim, objectives, and research hypotheses. Finally, this chapter concludes with description of significance of the research and presentation of thesis outline.

1.1 Research Background and Context

Human resources are the most essential assets for business growth (Mitchell et al. 2011). Organisations operate effectively and efficiently with the right employees who are experienced at their roles, since the skill-set leads to innovation, firm's profitability, and employees' satisfaction (Wei-Skillern et al. 2007) Jamal (1990). As part of the company growth, is to retain the important valuable resources at the firms in order to sustain developing the business and precisely within the market.

There have been several studies in the literature reporting that many corporates encounter a significant issue, which is related to having a high turnover ratio within their different departments, teams or sections Carley (1992) (Balfour & Neff 1993) (Anvari et al. 2014). In recent years, several studies have focused on banking employee development within their role as Al-Ali (2007) explains that employees consider that banking career (Copper et al. 2000) opportunities is less in pay compared to public sector, according to the study he completes in qualitative and quantitative survey to cover 20 executives of Human Resources department employees. The study covers organisation culture, work conditions and job specifications. As part of the findings is that the high turnover in private sector (banking) is related to employers' lack of career development plans that affect most employees' resignations. The males have better opportunities than female, in sequences, turnover of female is higher than male due to job promotions or awards. The recorded percentage is (21%) female confirmed their discrimination in banking sector.

Darwish (1998) study using sample data of 14 organisations in the UAE because it has a mixture of culture environments to target 235 participants, 16% is team members and 84% leaders of consultative leadership style. The findings are that Islamic influence, values and beliefs drive the decision-making process to reinforce lows in term of time and delay changes. In addition, all business and environment consideration display the leadership style and reflect on leader's personal traits which are such as age, gender, education, and national culture, tenure in present organization, experience and marital status. The concluded study demonstrates that there is a positive correlation between leadership style with

employee job satisfaction with their immediate supervisors and leadership style consistent influence on the organizations' productivity and profitability. However, the turnover is not precisely declared that it is affected by leadership style.

In recent years, there has been an increasing amount of literature on leadership and turnover, as Elanain (2014) examine the relationship of leadership qualities to staff turnover in the Middle East, precisely in United Arab Emirates (UAE) organisations of Dubai as a non-Western context. The sample data is collected using (241) team members from different Dubai's organisations using questionnaire. The study contains the scales Leader-member exchange to test the role conflict, organisation commitment and job satisfaction. The regression analyses are used to proof that role conflict is a moderator between turnover influences whereas job satisfaction and organisation commitment partially moderate the relationship between leader member exchanges to turnover. In other words, leaders' qualities and relationship affects followers, therefore, this should be monitored and maintained to ensure high quality relationships.

The main purpose of the study is to find implications to reduce staff turnover of followers. Author describes that this study is meant to review the literature which are secondary data in the context of two types of leadership, Islamic and transformational leadership which are associated and moderated by three environmental working conditions, job satisfaction, job status and job opportunity. Besides, the researcher collects data primarily using online survey to measure banking employees at the Islamic and conventional banks to evaluate their leadership styles. The outcome of this research is to identify the leader's traits which causes turnover. Also, link the literature with critical analysis of the identified factors of leadership styles, turnover factors and moderating factors which are tested in the UAE banking sectors.

Besides, Iqbal mentions that the leader is the one who provides solution to any issue or problem that people at the workplace has, or triggers solution where possible Iqbal (1981, p.182). Therefore, leaders are the one who should do the right things in order to enable their followers practice the right attitude, develop ethical behaviours and encourage innovative actions (Badawi & Beekun 1998). If the leaders are also following this type of leadership, 'Al Ameen', s/he shall administer the better practices, maintains the resources and controls the environment. The two types of Islamic leadership are called servant leader and Guardian-leader as both are focusing on developing people's trust (Amanah) (Daud et al. 2014), sincerity and integrity.

The fundamental morals of the Islamic leadership according to (Badawi & Beekun 1998) are Iman, Islam, Taqwa and Ihsan Aabed (2006). Hence, the research is going to cover the leader's behaviors

that follows these values with their followers in diverse environment, such as banking sector where they are more than 40 nationalities.

The expected outcomes of the research are to understand the causes include leadership styles on organization's turnover, identify turnover factors and verify their relationships with leadership styles. This will contribute to bank's knowledge especially Human Resources department to refer to and increase organizational loyalty, reduce turnover and retain talent resources. As stated in Amaliah research, good relationships in the organisation contributes to provide social support, good mental health, increase happiness and at the end improves job performance (Amaliah et al. 2015).

The benefits are reflected on leaders because they influence resources life, attitude and impact turnover since every department has its unique atmosphere, operations and environment. Besides, the boards of directors/executives can guide leaders and instruct to retain, train and invest on their careers. Then, leaders can react critically within their role to adjust employees' decision about resignation and continue their service. The motivation is to understand the factors of turnover of employees. This will aid to focus on strategies that overcome this problem by practicing constructive guidelines to convince employees remain and serve longer.

1.2 Problem Statement

It is well documented in the literature that organisation invest considerably in human capital to create both tangible and intangible business value. Investments can also include employees' turnover (Irani & Love 2004). This is necessary for business continuity (Irani & Love 2004). There have been numerous research investigations over the years by various researchers and scholars that that focused on staff turnover. The studies have demonstrated that staff turnovers can have both positive and negative consequences. It also argued that staff turnover could have a negative impact on the performance, due to the disruption of existing routines or work pattern, of organisations. Previous studies have primarily concentrated on staff turnover may affect the knowledge (Daud et al. 2014), or the loss of staff has accumulated experience, continuity leading under performance. Biron (2013) argues that there is a relationship between productivity and employees' performance indicators and turnover. Other cited negative consequences of employee turnover include "operational disruption, demotivation, temporary replacement costs, exit cost, negative public relations, personnel costs, and strategic opportunity costs, i.e., the cost of not taking the business opportunities that may exist in the market place at any particular time (Phillips 2012). However, others argue that organisations may

benefit greatly from the original thinking and motivation (Humphreys & Einstein 2004) (Mone & London 2018) (Kiruja & Mukuru 2018) that new staff may bring to the organisation Benjamin (2012). A considerable amount of literature has been published on turnover causes as a problem for organisations' budget and human resources. Studies have been carried out to explore the relationship between various construct with staff turnover Springer (2011). These studied variables include HR, leadership styles (Murphy & Drodge 2004), organisation performance (Daud et al. 2014), job satisfaction etc.

According to (Syed et al. 2014) argued that Human Resources management team should also play a role with their practices to inline them with the firm's vision and investment strategies to retain employees and enhance their productivity in the banking sector. HR practices are an important factor in employee development and loyalty and help to realize objectives for an organization. Previous studies have established that leadership style can to high staff turnover due to several leader practices (Puni et al. 2016). Both negative and positive results are reported in literature. These conflicting views suggest that the effect of leadership on turnover may depend on the nature of the cultural environment in which turnover occurs. Thus, the relationship between leadership style and turnover in an Islamic cultural environment is also of paramount importance to this study because it is related to various banking structure who aim to keep transform their banking products, expand their business locally and globally. Therefore, it is essential to understand on the leadership styles who interact with the line managers who supervise number of employees. Therefore, building the knowledge in UAE banking sectors is critical as there are various work have been developed by different researchers and practitioners who investigate this relationship between leadership and turnover in various theories and empirically studies. This interprets the essential practices and skills required to reduce turnover in banking sectors.

The implications of this research are to help leaders understand the causes on turnover, this can assist them to identify during the recruitment/training/probation process. Also, the motives of this study are to present to current leaders what impacts employees' resignations, expand the understanding of management factors which influence turnover. In addition, contribute to knowledge of studying the transformational leaderships and Islamic leadership in multi-cultural environment such as banking which impacts turnover with the presence of moderating variables described as environmental working conditions, such as job satisfaction, job status and job opportunity. This can add value to the academic researchers and practitioners to bridge the gap in the existing body of knowledge.

A large and growing body of literature has investigated on the relationship between leadership styles and staff turnover in an Islamic cultural environment. It is postulated by this research that when the employees work independently, the turnover is low and with the highly controlled environment leadership, style the turnover is high. The purpose of this research is to identify the leadership style, which mostly drives employees to resign, find out the interactive relationship between leadership and causes of project staff turnover and as the implication of this research is to recommend better practices for HR, leaders and banks to adjust their firms; to help employees continue their services without encountering leadership styles obstacles in the UAE banking sectors. Most researchers confirm that low turnover means better utilization of employees as they are experienced, productive thus it is

essential to keep them motivated to continue their service. The importance of this study is that it implies how job basic needs such as working hours (Schultz & Schultz 2015), salary,
promotion, feedback motivation Osabiya (2015), (Mone & London 2018), (Kiruja & Mukuru 2018), training, and job satisfaction Alam (2015), are necessary to retain employees (Asamoah et al. 2014). In addition to other factors of management relation and leader styles (Ibidunn et al. 2015), (Cloutier et al. 2015).

The study boundaries are related to banking candidates who are mainly branch managers, operation officers, project managers and project leaders who evaluated their managers and answered questions related to turnover. The participated banks are around the UAE not only in one emirate. The researcher approached the central banks in Dubai and headquarter, Abdu Dhabi but both did not participate at the study.

1.3 Research Questions

Leaders are the key units that plan corporate strategies, create business values and firm hallmark (Doz & Kosonen 2010). Hence, they can set the principles, the sensible processes and the right approaches to identify the resources who should fit every role. Hence, certain actions must be taken accordingly, so such scenarios leaders can play a vital role to develop employees based on their current qualities, to choose the right person at the right career. The managements should communicate with all employees, listen to employee's feedback, review their performance, check their motivational factors, and train them to build up their functional skills, plan their career and reward them. Therefore, the actual problem which the researcher attempts to study the causes of turnover in relation with leadership styles of banking managers since this environment is very hectic. With the demand of customers and business performance, banking systems have strict and competitive goals to achieve in terms of profits, financial income which makes managers in pressure in terms of taking projects which all should accomplish with high return on investment. Therefore, banks need to realize how to utilize the resources equally with the adequate level of challenges, working hours and capabilities to avoid losing employees who would decide to leave in case of unbearable pressure. Theorists and practitioners attempt to define the reasons that urge employees leave, with the disliked traits and attitudes of managers in order to reduce turnover ratio in banking so that the business continues with talented resources, good leadership styles and successful operation strategies.

In this context, turnover and leadership styles are complex (Asamoah et al. 2014), (Kafeel & Alvi 2015) (Kinyua et al. 2015) (Kee et al. 2016) who confirms that turnover impacts the bank service

delivery, development and competitiveness. Therefore, it is important to have low turnover with motivated employees who can cope up with the bank policies, achieve bank objectives and goals and maintain long term relationship. Nevertheless, enhancement of banking sector practices and performance go beyond measuring turnover. They need to integrate leadership styles which at this essence is considerably inevitable to be adaptable with constantly changing banks business environments (Cheruiyot et al. 2017). Theorists responses to this challenge (Kouzes & Posner 2002) in two main approaches; it is either making changes in response to problems as reactive approach or anticipating the possible future problems and opportunities to react and meet the demand as proactive approach. Besides, leadership styles and turnover concept occur as experience to conceptualize those approaches (Iqbal et al. 2015). This concept can be manifested in the banking process in the organizational structure to adapt good leadership and turnover management techniques in private organizations (banks) in order to compe up with better strategies to retain reosurces (Awan & Tahir 2015). Therefore, here are the research questions:

1. What are the issues that lead to turnover?

2. What type of leadership style that causes turnover?

3. Do leadership's traits are related to turnover?

1.4 Research Motivation and Aim

The research motivation is related to the empirical evidence which is done to study the likelihood of leadership impacts on turnover, as there are various attributes of turnover, leaderships traits and behaviors, leader styles Islamic leadership, Transformational leadership with the moderation analysis variables such as Job Status, job satisfaction and job opportunity. The researcher aims to focus on leadership behaviors that impact on turnover positively as this will help mainly to enhance job environment in banking, develop feedback and performance schemes, emphasize on employees' expectations and needs to make banking better place to work and contribute at the end to retain resources. Therefore, this research aims to:

- Understand the relationship between leadership styles on turnover in Arab banking environment.

1.5 Research objectives

- Identify the reasons of project employee turnover, by studying the relationship with the leadership style project leaders to specify the traits, styles, characteristics that cause the employee's resignations in the UAE banking sectors.

- Review literature of leadership styles and turnover with the presence of moderating variables, environmental working conditions such as job satisfaction, job status and job opportunity.

- Study association between leadership styles Islamic leadership and turnover moderated by job satisfaction, job status, and job opportunity.

- Study association between leadership styles Transformational leadership and turnover moderated by job satisfaction, job status, and job opportunity.

- Identify the characteristics of Islamic leadership that impact turnover and the characteristics Transformational that affect turnover in banks.

1.6 Research hypotheses

Based on the research problem discussed earlier, and the stated objectives and questions; the research general hypotheses are formed as following:

H1: Turnover is associated with Islamic Leadership.
H1.1 Association between turnover and Islamic Leadership and moderated by Job satisfaction.
H1.2 Association between turnover and Islamic Leadership and moderated by Job Status.
H1.3 Association between turnover and Islamic Leadership and moderated by Job Opportunity.

H2: Turnover is associated with Transformational.
H2.1 Association between turnover and Transformational Leadership and moderated by Job satisfaction.
H2.2 Association between turnover and Transformational Leadership and moderated by Job Status.
H2.3 Association between turnover and Transformational Leadership and moderated by Job Opportunity.

1.7 Research Approach and Justification

The research is going to be studied in the United Arab Emirates with quantitative method, as the content is going to cover various aspects of leadership and turnover to include various instruments of survey. The reasons are participants are going to be in various locations, from different departments, thus, to collect effective data the research is going to use various documents, for example, online survey, questionnaire distribution to fitful the data analysis requirements. Hence, this will be primary data, and secondary data of existing theories. The manuscript is social empirical that develops existing theory to investigate a problem that many organisations encounter especially with their talent resources.

1.8 Significance

According to the Gulf news (2008, p. 1), high staff turnover in UAE organizations costs about AED 9.9 billion a year, besides another article published by Gulf News, Augustine (2015) that it is a challenge (Kouzes & Posner 2002) to retain talent employees who are skilled in the finance sector that turnover is on the rise in the UAE banking sector. Seventy-five senior finance executives from companies across the UAE (Suliman & Al Obaidli 2011) stated this during the interviews Gulf news (2008, p. 1). A Research that is completed by (Shukla & Sinha 2013) to study the negative impact of turnover on banking sectors performance that the study explains how banks can generate profits, retain resources and gain employees trust and satisfaction. The paper is based on quantitative for three parameters, job satisfaction, work environment and career growth. As related by Martin (2016), he blames the recruitment strategies for employees' turnover in banks. He suggests that employees require mentor leaders to check their training, potential talents before they reach the disappointment stage.

This research will add values to employees, job seekers, leaders and practitioners because it focusses on team members in banking sector, at the field of Information Technology, in Dubai Banks, UAE. This will expand literature on turnover factors to understand the correlation with leaders' styles. Furthermore, this work will expand our understanding of Islamic leaders' attributes that correlate with turnover. Besides, being leaders who have Arab culture, Islamic values is also unique at the banking context to focus on the Islamic culture at Islamic bank or Non-Islamic bank (conventional system bank).

This research will add value to the leaders, practitioners as it focuses on studying leadership styles that impact turnover, leadership traits and its impact their subordinates. In addition, this empirical research will have a survey and interview method to inline the initiative of Dubai Government Projects in innovation, happiness, society development and Small Medium Enterprise projects. This will be also

beneficial to study the career opportunities out of turnover consequences to create new job offers after those talents leave their organisation.

1.9 Research Contribution

This research introduces new leadership style called Al Ameen: the research is going to add a style of leaders who are called 'Kulukum Raee' or Shepherd leadership style based on the prophets Mohammed peace be upon him said: 'Kulukum Raee' wa kulu Raee' masool An Raeeteh' Ibn-ʿArabšāh (1873). It means every responsible person has the full responsibility to take care of his nation. The Full hadith is cited by Al-Bukhari and Muslim that Ibn 'Umar (May Allah be pleased with them) reported: I heard Messenger of Allah (*peace be upon him*) saying, "All of you are guardians and are responsible for your wards. The ruler is a guardian and responsible for his subjects; the man is a guardian and responsible for his family Ward (2016); the woman is a guardian and is responsible for her husband's house and his offspring; and so, all of you are guardians and are responsible for your wards." Hence, this style will be the type of leaders, Muslim, Arab which can also indicate the Middle East culture and Islamic values Ibn-ʿArabšāh (1873). Also, it is stated that:

> *Abd Allah ibn Umar (God be pleased with them) reported that the Messenger of God (peace be upon him) said: "Behold! Each of you is a guardian, and each of you will be asked about his subjects. […]."*

The contribution that the researcher investigates at this research is related to Islamic leadership that included leaders traits and behaviours, such as convection, eloquence (*fasaha*), faith, forbearance, compassionate, balanced, kind, flexible, good enterprise (*iqdam*), serves honestly, capable, seeks suggestion, patient (*sabr*), intention, seeks problem justification, respects, passionate, integrity, code of conduct, honest, treats other equally (*adl*), shares knowledge, self-discipline, relationship management, job respect, relationship with employees, good approach, smart, serves at the bank, cooperative, job speed, quality, achieves, open door policy, enthusiastic, professional, trustworthy, work happy, smile, friendly, takes responsibility, humour, shows happy life. All of these are categorised under Islamic traits of banking sectors. In addition, this research includes another type of leadership which Transformational leadership is. This includes leaders traits and behaviours, such as highlight strength, think, plan career developments, inspire, state feedback, goals achievement, charismatic leadership, potential capabilities, reward team, plan ahead, innovate, manage efforts, leadership methods, role model, solves issues/problems, take decisions, manage critically, sensible, manage sensitivity, manage boundaries, develop/support others, plan change, ethical team

development, thinks creatively, task delegation, accomplish goals, focused, treat others professionally, proud of team, set targets, confident, has perspectives, has vision, plan performance indicators, effective in meetings, coach teams.

Besides, there are moderating variable which was investigated at this research was job satisfaction that included relationship with upper management is good, you get support from subordinate, manager recognises your performance, your job satisfaction rate is high, salary increase option as part of performance evaluation, job satisfaction is high, job is interesting, have good relationship with your manager, want to improve how the performance review happens with your manager, job increment is linked to your job performance, manager informs you that you will receive increment annually, conduct a formal appraisal/performance review with your boss, get support from your manager.

The associated factors/causes of turnover are related to employees desire to leave work environment, sense of accomplishment from work, Job has lots of challenges (Kouzes & Posner 2002), have positive aspects about the job, Like your manager personality, Colleagues/peers cooperate with you, relationship with upper management, relationship with line manager, Job is aligned with interest, Lack of training programs, fair performance rating/reviews (Edmondson et al. 2005), (Zagorsek et al. 2006), (Hannah et al. 2011) (Piaralal et al. 2016) career promotion, lack of leaves, lack of reward and recognition Johnson (2018) (Long et al. 2016) like the benefits (Vnoučková & Klupáková 2013), job security Khan (2013) Kiruja (2015), internal processes (Howell & Shea 2006) (Piaralal et al. 2016), flexible working hours (Grandey et al. 2015) and work load (Vnoučková & Klupáková 2013) (Hale et al. 2016).

The implications and benefits of this research which will add values to the practitioners and academic research.

- Invest on resources and observe negative leaders' traits

The return of minimizing the turnover are beneficial to company return on cost investment by increasing team goals, innovating for passionate performance and focusing on team excellence to enlarge company growth. Furthermore, to understand leadership styles and their influence on team performance can certainly assist to process the internal environment procedures and policies. Hence, to identify leaders' characteristics and leadership behaviours can support the organisation managements to focus on the positive leaders' habits and adjust the negative habits of leaders so that the management can control the positive leadership to continue growing in the market.

- Save cost of training new resources and increase productivity

Due to the impact of turnover are significant to organisations senior leaders, because it is indeed costly because it affects the human resource. It is evaluated as a global challenge to all organisations. Hence, it is wise decision to retain the talented employees to run the businesses and avoid paying the cost of turnover as the employees are already experienced, trained and skilled to perform their job. This will contribute to productive performance, excel effectively and adhere to organisation rules efficiently.

- Retain talents at the banking sectors and motivate them

It is a challenge to keep those talent employees as they have various expectations from their employees to keep them motivated. Identifying the determinant factors is also difficult as individuals have different motivating factors, such as payroll, incentives, allowances, pension, and other benefits. Hence this research is also focus on the drivers of turnover to focus on the remuneration packages. Thus, personnel requirements are also another aspect which should be carefully considered by employers to specify the schemes, awards and recognition programme. This is all contribute to employee satisfaction which will reflect his/her commitment, effective performance and personal values to boost their engagement at the job. Employee morale is also necessary to represent win-win attitudes to survive at the organization culture.

1.10 Ethical Considerations

In writing this research, there are several qualitative and quantitative studies, mainly PhD thesis, published manuscripts and published literature. These sources have appropriately 'local' orientation to meet the standard structure of writing a doctorate research. Therefore, the content of this research is used for academic purposes as the participated audience and industries who participate at the surveys and interviews identities remain autonomous. All information is treated with high confidentiality as the use of it for educational purpose not for any personal advantage or that of a third party. Besides, the research will obtain the voluntary and informed consent of human subjects.

In the appendix (12.1), the researcher is going to use Research Ethics Form and submit it to the university Dean; to ensure that the research complies with the policies and procedures of ethical research. Once it is approved by the ethics committee, the research is accordingly going to inline and consistent with the requirements of the PhD standards. Appendix (12.2) where the researcher used for employers to know that this research based on academic requirement and will be used for educational purposes. Appendix (12.3) includes the survey cover letter for respondents to know further about the survey objectives and use. Appendix (12.4) includes the survey questions that the researcher used for the online questionnaire.

1.11 Limitations

The boundaries of the research are limited to the United Arab Emirates culture where the participants are going to be based in Dubai and from various banking sectors. Besides the audience are going to be multicultural of different nationalities and multi-religions. The focus is going to be on how it is like to have a leader or leader at the workplace to the multi-nationality employees, this will have a clear context to preview the Islamic values in relationships with the followers.

The topics that are not part of the research includes leaders' perception on Islamic leadership, leaders' appraisals scheme, followers' perception about leaders, leaders' key performance indicators, leaders' life-style, turnover benchmark in banking, human resources management disciplinary actions and organisational values and ethics.

The topics that are mainly related to human resources practices in leader styles, leaders and followers training and induction programmes, new joiners' awareness and organisational protocols, turnover decision-making (Rashid Rehman & Waheed 2012) stages and leader psychological interactions with followers. The subject groups that are not included at the research are academics, top management, middle management and line management. The targeted sites which are studied at this research is only Dubai, hence, the research does not include other parts of countries or other Emirates since the targeted population are in Dubai. The contextual factors which are not included related to employees' reactions with leaders' actions, turnover advantages and disadvantages to the employees.

The causal factors are not covered related to temporary leaders who are assigned to teams, for example, a relocated leader or acting leader, newly appointed leaders as an internal recruitment or after receiving a promotion, external recruited leader to expert followers, re-structured organisation that involves teams shuffle. The time boundary of the research was from 1990's.

The selected types of leadership as per the author are two, transformational leadership (Ariyabuddhiphongs & Khan 2017) and Islamic leadership. According to Stewart (2006) (Ayranci & Ayranci 2017) transformational leadership is popular in the organisational context compared to the other types of leadership. Besides, this type enforces followers to achieve their goals, motivate them to accomplish their objectives. Transformational leaders (Abouraia & Othman 2017) are visionary as per (Bass & Avolio 1997), focused on inspiring employees, encourage creativity Amabile (1997), provide effective collaboration and deep commitment towards organisation values, objectives and hallmark. Hunt (1999) (Ayranci & Ayranci 2017) describes this type as substantially emphasized in

business and (Jung et al. 2003) Jaskyte (2004) posited that they are extraordinary to work with teams. Therefore, the author has selected transformational leadership.

The other type of leadership is Islamic, as per the author, being part of the UAE where Islamic culture Mutua (2017) and Muslim country, it is significant to study the leadership styles in Islamic and conventional banks and their influence on turnover. Author reviewed the available literature in western cultures, however Islamic leadership in minimal and located at different countries other than UAE banking sector. Therefore, this will examine the associations with the presence of moderating factors, job satisfaction, and job status and job opportunity. Therefore, this researcher will perform primary investigation on multinational candidates who have mixed religion, culture to do the questionnaire that involves leadership traits and working environment statements to conclude the turnover causes, such work as carried forward by (Isa & Lee 2016) (Hisham et al. 2016) (Dhar et al. 2017) (Al-khrabsheh et al. 2018).

1.12 Methodology Overview

The data collection for this manuscript is a quantitative method research, based on primary and secondary, primarily consists of questionnaire that is going to be circulated to different participants in different banks, in, middle management. This survey questionnaire magnifies the reasons of employees resign, observe their exit interviews suggestions and review their performance appraisals. The secondary method is going to be applied using case studies, journals, research papers, HR magazines, HR policies, practices and regulations.

It is important for the organization to look at the turnover (Lim et al. 2017) ratio, as it should be part of their strategic objectives to keep their effective employee, focus on their career development, and match employee growth opportunities with organizational needs.

There are crucial roles of the organization management, leaders and team leaders in the company, which certainly influence the resources life within their respective units and departments. Since every department has its unique atmosphere, operations and environment. Therefore, the organisation boards of directors/executives are responsible to guide department heads who have direct resources to manage them well, train them and retain them as a process of managing their careers. Hence, an important role of a supervisor is knowing how to manage their employees so that they do not reach to a stage where they think or decide to leave permanently.

The research defines the role of leaders, reasons of resignations, strategies to keep the resources such as training courses, coaching, team building activities, scholarship programs, etc. Besides, the

literature can contribute to knowledge related to government and nongovernment sectors where the research is going to studied in the United Arab Emirates.

There is a conceptual framework that previews the relationship between the causes and effects of every component that is going to be studied. The components are employee traits/characteristics, job satisfaction, leadership styles and turnover intention.

1.13 Outline Chapters

Chapter 1: Introduction

Provides an introduction, purposes and objectives of the research along with the significance of the research.

Chapter 2: Turnover

Highlights literature reviews about employees' turnover.

Chapter 3: Leadership Styles

Has theoretical literature reviews about leadership and management styles.

Chapter 4: Leadership & Turnover

Demonstrates the relationship between Leadership Style and Staff Turnover, a theoretical framework of the relationship and measures staff turnover impact.

Chapter 5: Research Conceptual Framework

Includes the framework of existing research papers and proposed framework for this research.

Chapter 6: Research Design & Methodology

Includes the research methodology, the approach for data collection, and the participants of the research. It is all about research design and methodology adaption process.

Chapter 7: Research Findings & Results

Includes the main results of the research and the new findings and results of the collected data in the survey.

Chapter 8: Factor Analysis

Includes analysis of the collected data and its interpretations based on the literature and survey.

Chapter 9: Correlation & Regression Analysis

Analyses the data interpretations and link them with the literature reviews.

Chapter 10: Discussion

Discusses the results and analysis of the study, presents a holistic discussion of key research questions and outlines the findings reached out of this thesis.

Chapter 11: Conclusion

Summarises the research findings, gives the obtained results, and presents recommendations for future research work.

Chapter 2: Turnover

Introduction

This chapter describes turnover background, concept, causes that makes bank employees leave their jobs at the UAE banking sectors and how researchers define turnover. This section also includes details of the types of turnover, like voluntary or non-voluntary. There is also a formula for turnover where it shows how employees' resignation can affect the business. Author has extracted turnover factors from the literature and came up with a new list of turnover causes which will be utilized for the research questions. These factors are discussed at this chapter. From the author perspective causes, factors and reasons mean the same.

2.1 The concept of Staff Turnover

There is a large volume of published studies describing definitions of turnover, Harkins (1998) states that turnover means 'entrance of new employee from the organisation'. Whereas Arokiasam (2013) describes turnover with 'Departure of existing employees interchangeably with voluntary separation or exit (Mobley et al. 1979), (Jaffari et al. 2011) states turnover is like how many new hired employees who are going to replace the resigned personnel, so turnover only happens when a replacement of a resigned resource is successfully hired. Mondy (2010) defines turnover with 'voluntary cessation of membership of an organisation by an employee of that organisation. Hence, staff turnover is the rotation of workers around the labour market, in different companies, or occupations and jobs and between states of employment and unemployment'. (Nel et al. 2001) identifies that 'in an organisational context, turnover can be defined as the termination of an employee's intraorgnisational career trajectory which is composed of a sequence of job changes (Neves et al. 2018) from job entry to exit.

Over a quarter-century ago it was estimated that there had been over 1,500 studies of employees turnover Bluedorn (1982). Turnover happens when an employee leaves the organisation, this can be done either by the employee decision or employer decision. The impact is negative because the organisation loses an expert who gained experience, knowledge and trained to deliver specific services then he or she is no longer there to serve. According to Arokiasam (2013), he describes turnover with four types voluntary, involuntary Avoidable and Unavoidable Turnover.

To expand more, voluntary means when a resource chooses to resign as per his or her choice. This can happen after receiving a better opportunity with another employer or having enough with the current employer or due to lack of job satisfaction. Therefore, the employee decides to leave the organisation. Involuntary means that the employer decides to terminate the employment relationship this can include the occasion of death, retirement, dismissal (Allen et al. 2003). In addition, employer can have the process of redundancy to cut costs, or downsizing. Therefore, employees may not share the actual reasons of the involuntary when they join another company, they usually refer to certain contacts from the X employer. Hence, staff can sometimes not highlight the actual reasons of resignation to obtain a better opportunity for their next career. Avoidable turnover means the management can participate to retain the employee either by training, motivating or rewarding the employee who requests to resign. So according to Luecke (2002), employers can prevent this type of turnover by covering the psychological, organisational and cost elements and enable employees change their mind to stay rather than leave. Unavoidable turnover means that the employee decides to leave either to change role (Neves et al. 2018), job and country, which goes beyond employer's control.

Previous studies have reported turnover mainly focused on employees who are evaluated based on their performance, who are either poor performers or top performance. Generally poor performance employees who contribute with lower productivity tend to resign more than the other group (McEvoy & Cascio 1987), (Williams & Livingstone 1994). However, firm leavers consider good talents if they are going to get a better alternative jobs than their current one (Jackofsky & Peters 1983). Although logical, there are two studies have failed to find evidence according to (Jackofsky & Slocum 1987), Rosse (1987). In this research turnover is as per this study means departure of existing employees due to the influence of leader traits. According to the researcher, this paper indicates that turnover is considered as dependent variable where it is related to the leadership and moderating variables, job status, satisfaction and job future opportunities.

2.2 Turnover in banking sector

Several study analyses have examined the turnover is well documented in the literature that organisation invest considerably in human capital to create both tangible and intangible business value. Investments can also include employees' turnover (Irani & Love 2004). This is necessary for business continuity (Irani & Love 2004). There have been numerous research investigations over the years by various researchers and scholars that focused on staff turnover. The studies have demonstrated that staff turnovers can have both positive and negative consequences. It also argued that staff turnover could have a negative impact on the performance, due to the disruption of existing routines or work

pattern, of organisations. It is also stated in the literature that the level of staff turnover may affect the knowledge, or the loss of staff has accumulated experience, continuity leading under performance. Biron (2013) argues that there is a relationship between productivity and employees' performance indicators and turnover. Other cited negative consequences of employee turnover include "operational disruption, demotivation, temporary replacement costs, exit cost, negative public relations, personnel costs, and strategic opportunity costs, i.e., the cost of not taking the business opportunities that may exist in the market place at any particular time. However, others argue that organisations may benefit greatly from the original thinking and motivation that new staff may bring to the organisation Biron (2013). Prior research has also pointed out that unnecessary high turnover causes an unnecessary problem for organisations' budget and human resources. Studies have been carried out to explore the relationship between various construct with staff turnover. These studied variables include HR, leadership styles, organisation performance (Daud et al. 2014), job satisfaction etc.

According to (Syed et al. 2014) argued that Human Resources management team should also play a role with their practices to inline them with the firm's vision and investment strategies to retain employees and enhance their productivity in the banking sector. Previous studies have established that leadership style can to high staff turnover due to several leadership practices. Both negative and positive results are reported in literature. These conflicting views suggest that the effect of leadership on turnover may depend on the nature of the cultural environment in which turnover occurs. Thus, the relationship between leadership style and turnover in an Islamic cultural environment is also of paramount importance to this study. There are few published studies on the relationship between leadership styles and staff turnover in an Islamic (Shamsudin et al. 2015) cultural environment. It is postulated by this research that when the employees work independently, the turnover is low and with the highly controlled environment leadership, style the turnover is high. The purpose of this research is to identify the leadership style, which mostly drives employees to resign, find out the interactive relationship between leadership and causes of project staff turnover and recommend better practices for HR to adjust within their firms to help employees continue their services without encountering leadership styles obstacles in the UAE banking sectors.

Since the context is in the United Arab Emirates Banking sectors therefore, it will be an effective paper for the stakeholders, Human Resources departments for government and semi-government too to help them retain their competent, motivated and highly skilled employees, by reviewing their strategies of retention. Besides, it can provide help banking managements to have a better outlook of updating their internal practices, policies and procedures related to employees' motivational factors while identifying why employees resign and leave their organisation. In addition, this will give clear picture for

management to know their leaders' styles, which enforce people to submit their resignations. Hence, Top Management can realize further about drivers that control keeping the committed work force and sustain their services with the same employer. Moreover, in terms of performance and productivity (Daud et al. 2014), this can be measured as well to preview the impact of turnover on the organisation performance (Daud et al. 2014) (Schott and Ritz 2017), the approximate cost of turnover and causes of turnover (Long et al. 2016) (Kumar et al. 2017), (Nantsupawat et al. 2017) (Kadiri et al. 2018) Johnson (2018).

2.3 Staff Turnover

Studies have found that Employees intend to leave organizations due to two factors; one employee see their employer as a good quality of work environment while others see that it is a bad quality of workplace environment. Employees who feel as (Markey et al. 2012), lack of engagement within the organization, dissatisfaction Landau (2009), lack of involvement with other employees, lack of communication, lack of participation within the job activities. These are perceived as impact on employees' intention to leave with good workplace environment. Whereas employees who feel lack of appreciation and trust with the management, harm, hazard, uncertainty, emotional distress, lack of productivity, and discrimination are considered under category of employees who see their employer as a bad workplace environment. According to (Markey et al. 2012), employees who considered a good place to work are less likely to quit their job whereas employees who perceived a bad workplace are significantly high to intend leaving their jobs. Therefore, work environment is a quitting decision. Besides, employees' status who intend to leave are mostly single employees, stressed and dissatisfied with their job.

In addition, there are other drivers which can increase employees' intention to quit which are described as socioeconomic variables (Markey et al. 2012), including, age; gender job status either (permanent, part-time, casual, seasonal, contractor); and training status (on-the-job, industry, number of employees' employee worked at, total service years in the industry, organisation existence within the market. Therefore, management can play a role here by increasing the satisfaction level, plan for strategies to reduce employees stress, and increase staff appreciation and recognition to remove all threats at work.

(Longa et al. 2014) mention that there are two influencing factors that encourage employees to resign, one is perceived ease of movement which means that the resources can easily look for external opportunities and alternatives whereas the second factor is perceived desirability of movement that relates to job satisfaction level (Abdullah et al. 2011), (Morrell et al. 2004), (Piaralal et al. 2016). As

agreed by various researchers that leaders should have the insights view to proactively monitor the employees before they intent to quit, that the organisation should have innovative decisions to retain key performers and plan well in order to reduce resignation intentions. (Longa et al. 2014) (Quratulain & Khan 2015) (Rittschof & Fortunato 2016) where they increase their commitment (Neves et al. 2018) by engaging them with various challenges, job responsibilities so that they can reduce their burnouts or dissatisfaction elements.

2.4 Causes of Turnover

According to the author, generally the terms of factors, reasons and causes are same, Recently, researchers have shown an increased interest of turnover causes (Long et al. 2016) Johnson (2018) such as Arokiasam (2013) who states that employee turnover has many reasons which depend on, these reasons play also an essential role to relate turnover with them, for example, occupational content, leadership styles, Personal factors, job content factors, work environment factors and external factors, career promotion, and job satisfaction.

Several studies have revealed that employees consider pay is a motivational factor (Schott & Ritz 2017) for them, which can also cause of turnover (Long et al. 2016) Johnson (2018) because if employees see that his/her wage does not equal the services they provide then this will result to resignations. Besides, when employees put extensive efforts, achieve goals and perform well, and get no rewards this will decrease their dedication and job morale. Career promotion can also cause turnover (Long et al. 2016) Johnson (2018) as employees expect recognition when business achieves the organisation objectives to have a higher rate of reward, bonus, and better career opportunity Arokiasam (2013). This will be an effective reason to hook employees to retain and can cause a negative reason to leave.

Job satisfaction leads to resignations due to the dissatisfaction employees feel towards his/her employer therefore, this relationship causes high turnover because employees quit Arokiasam (2013) to look for another alternative place to work. Medina (2012) confirms that job satisfaction can also be a driver for job performance (Piaralal et al. 2016) and turnover (Long et al. 2016) Johnson (2018) thus if the employee job satisfaction rate is low then this will cause to have a declined performance (Ton & Huckman 2008) and high percentage of turnover.

Another cause of turnover (Long et al. 2016) Johnson (2018) is to have a mismatch between the employee interest and the job; this is called ‘job fit’. To expand more, the employee desires to do certain tasks and his job responsibilities to do other than his/her interest. Employee’s reaction is going to be indeed to leave the organisation where he/she feels more productive, happier worker and more interested to align interest with job requirements.

Several studies investigating that employees intend to leave when there are various reasons, such as, lack of trust, lack of recognition, unfair payment practices, uncertainty about future of company, lack of interest in

future growth, lack of clear expectations. Moreover, when employees feel that the job is uninteresting or unfulfilling job, excessive travel requirements, negative relationship with colleagues, lack of teamwork among employees, unfair treatment, lack of support of new ideas, imbalance between work and personal life negative relationship with supervisor (Vnoučková & Klupáková 2013). Besides, employees care about further elements, such as flexibility of employment, stability of job position, excessive workload, lack of resources, inadequate benefits, inconvenient cooperate culture, lack of focus on quality. In addition, subordinates will tend to resign if there is inadequate salary, lack of focus on productivity, disproportion between remuneration and performance (Piaralal et al. 2016) lack of honesty, ethics and integrity, lack of open communication, lack of feedback Pacewicz (2012) (Rashid & Waheed 2012) Subramoniam (2013) (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016) lack of support on new ideas and lack of education growth. Khan (2014) confirms that there are three main causes of an employee turnover (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018), which are retirement benefits, job security and financial crises. They are independent variables, whereas turnover is dependent variable.

2.5 Motivates for staff to leave their jobs

There are many reasons that urge employees to leave their jobs, one it can be due to the leadership ineffectiveness because they drive processes and internal procedures especially if the employees have stressful job and bad supervisors. It is always encouraged to have supportive supervisors who are competent to engage employees; in order to enable them to remain at their jobs (Porter & Steers 1973). Another reason is influence from co-workers where if someone resigns another employee would think about resignations. According to (Price & Mueller 1986) research, they conducted a study of 477 employee in 15 different firms that co-workers can influence others to resign due to the social life they work in, so they feel if one employee chooses to leave then another employee will follow him or her.

Due to market opportunities, employees can search for better job alternatives, which can easily cause of turnover (Long et al. 2016) (Kumar et al. 2017) (Nantsupawat et al. 2017) (Kadiri et al. 2018) current trend Arokiasam (2013) shows that many individuals have various qualifications, educational backgrounds that can help them to find various available jobs in different positions.

Numerous studies have attempted to explain that organisation culture can be also a construct of turnover because there is a link between employees' productivity and organisation culture along with turnover (Daud et al. 2014) (Long et al. 2016) (Kumar et al. 2017) (Nantsupawat et al. 2017) (Kadiri et al. 2018). This can influence the employee to stay or leave. Employees can be attempted to leave

their jobs if they feel there is no balance between work and personal life, so this means that the family commitment is affected by work pressure
and stress. Therefore, they will think to look for more flexible working hours rather than having fixed working hours Arokiasam (2013). Employees also leave if there were no growth opportunities, such as training and development sessions that employer provides Arokiasam (2013) them as part of their role requirement. Hence, this can affect turnover rate because there is not at all or maybe some limited chances for self-development.

2.6 Turnover Measurement

It is extremely essential to know if the company is encountering a high turnover (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017) (Kadiri et al. 2018), low, or medium so that the management can take the required actions accordingly. A simple formula can measure the staff turnover using a specific duration. However, it is important to classify the turnover, for example voluntary resignations because turnover rate defines the voluntary resignations who rather to leave their current employer in order to join another. Whereas involuntary, transfer, promotion, retirement or death are not included as part of the turnover at this research.

The formula is clarified below to calculate the voluntary turnover by finding the number of resigned employees and dividing this number with the total number of employees at the organisation.

A. Resignations = total number of resigned employees (i.e. for the entire year)
B. Number of Employees = total number of employees at the organisation.
C. Your Turnover rate = divide resignations by number of employees (divide A by B)

Management also requires identifying the cost of employees' turnover, which can influence its operations in terms of recruitment, training, supervision, and mentoring. In addition, a formula can calculate the cost of turnover.

A. Total Resignations (number of turnover)
B. Total number of employees (organisation current staff)
C. Average cost of every resigned employee
D. Total turnover cost (loss from the organisation budget)

Multiply the total resignations (A) by the average cost of every resigned staff (C) then the result is going to be the total annual cost of turnover, which the company loses. Management can decide what

is the saving rate of turnover, this can be also measured as part of the turnover cost saving. Accordingly, the management can calculate this as follows:

A. Saving rate (percentage)
B. Total employees
C. Reduced number (Savings from reducing turnover)
D. Total resignations
E. Average cost of every resigned employee
F. Result of employee turnover
G. Overall reduced cost of turnover

Multiply Saving rate (A) by total employees (B) to get the reduced rate, which is going to be (C), then subtract total resignations (D) to the reduced saving number (C). Then multiply result of employee turnover (F) to the average cost of every resigned employee (E) to get the overall reduced cost of turnover (G). This formula is called as direct turnover cost, which can include all the paid amount on the employee before recruitment until resignations, such as advertisement using different media channels, recruitment cost, interview cost (Vnoučková & Klupáková 2013), administrative cost, supervision cost, training cost, training materials, resignation amount.

2.6 Turnover Formula

As per Adkins (2015), when employees leave their employer this means, they lose money, which was paid for the designee's total investment in training, recruitment and orientation. To replace this resigned resource, a new employee is going to use the similar process and cost to equip him or her to fit the job. This repeated process cost is going to reduce the overall profit because it is considered waste of money. Therefore, corporates should focus on reducing turnover to do better investment and better moneymaking processes. The formula for business industry is simple higher turnover (Long et al. 2016), Johnson (2018) leads to low profit, while low turnover rates give higher profit.

Some industries measure turnover rates monthly, quarterly or yearly as quoted by Adkins (2015), so to find the meaningful pattern numbers of turnover (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018) should be high to analyse the timeframe of resignations rate in the organisation. Adkins stats that there is no high or low turnover because turnover rate is specific to every organisation in the calculated duration. The Human Resources management for example can decide the duration; if it is, an annual then Human Resources can reflect on the turnover rate for the current year and compare it the past five years. Else, if the duration is quarterly, then HR can look at quarter one of the current years and the past years quarter

one and so on for the other quarters. Therefore, organisations must observe the percentage of turnover and track the number of employees who leave their environments. In terms of cost, the replacement of experienced employee with a new employee is expensive because the resignation process has various protocol and recruitment procedure has several action steps. For instance, to get a new hire, leaders' interview and screen the potential job seekers, complete all pre-requisites documents to enable him joins the organisation. Then, administration work takes place to create all privileges to allow the new employee to access the required resources, such as systems or applications authentication, laptop or other IT related software or hardware. Then train and orient the new employee to provide the necessary awareness and knowledge of the organisation internal business policies, procedures, job requirements and role responsibilities. Leaders need to regularly check, monitor and track new joiners' performance (Piaralal et al. 2016), productivity (Daud et al. 2014) and learning (Hall & Moss 1998) curve until they complete the probation period to confirm his or her status in the organisation.

2.7 Overall Turnover

In order to calculate the organizational overall turnover, using a simple formula that Adkins (2015) mentions that turnover rate (R) equals to resigned employees (S) divided by average number of employees and multiplied by one hundred to get the percentage of turnover. To get the employees average number we need to add up the total number of employees at the beginning period (B) and end period (E) and then divide by two. Then multiply the number to one hundred to get the percentage. Hence, the formula is R = S / ((B + E) /2) %. To emphasize about the duration, the management stakeholders require making a call on this; because this measurement period is going to be used to clarify the parameters B and E. The figure out of this formula interprets the employee turnover rate, for example, if you have (60) sixty employees at the beginning of the year and (40) forty employees at the end, the average number of employees is (50) fifty. Suppose (30) thirty employees resigned, so this means (30/50), which gives (0.60). Then multiply by it to hundred percent (100%), which expresses the figure as sixty (60%).

2.8 New Employee Turnover

It is also advisable to measure the specific segment of employees who resign in shorter period than the overall employees' turnover (Long et al. 2016) (Kumar et al. 2017) (Nantsupawat et al. 2017) (Kadiri et al. 2018) such as the tenure period less than one year. Hence, the idea is going to be clearer of how many employees decided to leave their employers. The following action step is to find out why, the problems that cause their resignations and find out how to mitigate these problems in next new

recruitment batches. For example, if thirty (30) employees resigned during your six months from date of joining, so to calculate this divide (6) six
by (30) thirty employees then multiply the result by hundred (100%) to get the percentage of new employees who left. The rate is going to be (20%) twenty percent. Later, it is leaders' responsibilities to reflect on possible factors which contributed to trigger employees' resignations, possible problems are trainings issues, lack of attention, inadequate learning atmosphere (Hall & Moss 1998), attitudes or behaviors values. By then leaders can verify these reasons and reverse these factors to make them criteria, which Human Resources should ensure to commit within their processes to retain employees.

2.9 Turnover Factors

Based on the above background literature review the research compiled a list if causes that contribute to turnover, the below table shows the factors/variables of turnover (Long et al. 2016), Johnson (2018). This research will develop this further (see chapter 8).

Table 2.1 Turnover factors

List of variables	References
X1: strategy execution X2: compensation strategy X3: management experience	(Holtom et al. 2008)
	(Holtom et al. 2008)
	(Olowodunoye & Balogun 2012)
X1: network centrality X2: perceived co-worker X3: personal citizenship behaviour X4: overall job attitude X5: organizational commitment X6: integrative behavioural criteria X7: job Embeddedness	Khan (2013)
X1: Job satisfaction X2: Social Support X3: Emotional intelligence	(Van den Berg et al. 1999), (Vandenberg et al. 1999), (Griffeth et al. 2000), (Jones et al. 2000), (Swartz & Iacobucci 2000), (Wilcox et al. 2000), (Abbasi & Hollman 2000), Zuber (2001), Arokiasam (2013)
X1: Pay	Quarles (1994), (Shaw et al. 1998)
X1: Diversity X2: Poor management X3: Lack of consistent	(Michal et al. 2001)

X1: Reward	(House et al. 1996), (Magner et al. 1996), (Weiss & Cropanzano 1996), Labov (1997), Ting (1997)
X1: Personality X2: Job X3: Productivity	Campion (1991), (O'Reilly et al. 1991), (Thompson et al. 2006)
X1: Performance X2: Retention	Price (1989), (Alexander et al. 1994), (Lee & Mitchell 1994), (Cobb et al. 1995)
X1: Attitudes X2: Characteristics X3: Preferences X4: Motives X5: Needs	(Steel et al. 1990), (Idson & Feaster 1990), (Argote et al. 1990)
X1: employee satisfaction	(Warrick et al. 1981), Gordon (2002), (Bertrand et al. 2003), (Wright & Stepp 2006), Hamidifar, (2009), (Matsa & Miller 2011), Belonia (2012)

Summary

The purpose of the chapter is to study the causes of employee turnover (Long et al. 2016) Johnson (2018) in banks, as there are several papers that give attention on turnover causes/factors. The implicit of this research is the assumption that turnover is driven by identifiable characteristics of workers expectations, work environment, and job compensations. In order to address these characteristics, leaders can reduce the occurrence of turnover in their respective organizations. As noted by several researchers, however, the consequences of turnover have received significantly.

The researcher has studied the reasons of turnover and selected certain causes of turnover in this research which are based on employees' pre-requisites of the job that aid resources to remain in their role longer term at their workplace. Besides, various industry studies have estimated the cost of turning over one employee earning. This paper addresses turnover issue through empirical examination due to the impact of leadership in banking sectors.

Chapter 3: Leadership Styles

Introduction

This chapter presents the leadership styles which specifies the components and important aspects of leadership ethics, traits and behaviours in various theories. There are various styles of leaders who have different influences on followers' behaviours who can adapt to the style of their leaders. The focused types of leadership in this research are two, transformational and Islamic.

3.1 Leadership

Researchers have studied leadership, as there are many definitions of leadership, according to Davis (1967) stated that

"*Leadership is the ability to persuade others to seek defined objectives enthusiastically* (Beekun & Badawi 1998). *It is the human factor which binds a group together and motivates it toward goals. Management activities such as planning, organizing, decision making are dormant cocoons until the leader triggers the power of motivation in people and guides them toward their goals."* Whereas Murad (1996) defines leadership as "*The ability to see beyond assumed boundaries, and to come up with solutions or paths that few can visualize* (Beekun & Badawi 1998). *The leader must then project this vision for everyone to see and pursue* Murad (1996)."

Leadership is a sustained process that certainly reflects on team members productivity (Howell & Shea 2006), as they work together to achieve delivering innovative services or products, meeting customer needs and accomplishing organization's goals. The researcher attempts to focus on common types of leaders' models, such as transformational, transactional, participative and laissez-fair. There are numerous behaviours of leaders towards their followers, characteristics of leaders, variables of leaders and variables of team performance (Piaralal et al. 2016).

More recent studies have confirmed Leadership style in fact is a process that seriously influences the functionality of any team within an organization. It can positively affect, influence and assist team members to complete the assigned tasks, achieve the planned targets and contribute to organization's goals. Besides, leadership can control effectively and efficiently the team's behaviours (Sun et al. 2015) to develop commitments, compliance and dedication (Lojeski & Reilly 2012).

Furthermore, leadership type can identify the culture of the organization because this represents the top management values, ethics and vision (Homan & Greer 2013). Therefore, leadership is essential. Executives should treat their employees as assets in order to make the organization functional and operational (Xenikou & Simosi 2006). Organizations without employees will not sustain in the market because members execute, implement and work together to fulfil job requirements (Woodfield & Kennie 2008). The team success can be accomplished when the team's objectives along with their department's plans. Therefore, to retain employees, maintain their productivity and keep their performance high (Daud et al. 2014), (Piaralal et al. 2016) leadership style is a vital topic to focus on.

Growing concern regarding leaders' behaviours (Howell & Shea 2006) consider leaders as champions in the organization because they lead their teams. Leaders should always motivate employees, express enthusiasm and create diversity within the team. In order to succeed, leaders should have confidence in involving the right resources. Trust and knowledge are also essential values because leaders' social and political styles influence the performance of team members.

The problem is that leadership style is different, which makes it complex to understand as there are many types of leaders, for instance transformational (Jung & Sosik 2002) (Eisenbeiß & Boerner 2013), transactional, formal, informal, charismatic and non-charismatic leadership (Kickul & Neuman 2000). In addition, there are different behaviours of every leadership, for example, task-oriented leadership, relation-oriented leadership, participative leadership and delegation leadership. All have various effects to team performance (Kennedy et al. 2009) (Innocenzo et al. 2014) (Piaralal et al. 2016).

Team performance (Piaralal et al. 2016) depends on leadership style because members respond to their leader once they believe in his/her capabilities, skills and competencies. The effective leaders encourage their followers (Horwitz & Horwitz 2007) to be confident, innovative and optimist. Employees should have the capacity to think outside the box, implement new solutions, and overcome challenges Thamhain (2004) (Piaralal et al. 2016). Then, leaders are evaluated through their team performance where everyone contributes to the team efforts.

The hypotheses of this research are eight; there is a relationship between transformational leaders and team performance, transformational leaders and empowerment, transformational leadership (Eisenbeiß & Boerner 2013) and group cohesiveness Sosik (2000), transformational leadership and team effectiveness and transformational leadership and collective efficacy Sosik (2000).

The aim of this research is to proof that leadership style is a significant aspect in teams' success, performance (Piaralal et al. 2016) and growth in a company. The objectives are to understand the leadership styles and their reflection on team performance, the positive characteristics of leaders, specific leadership styles in different environments and leader behaviours.

The importance of this study is that leaders and team endeavours play an essential role in the society. Their relationship reflects to the entire organization (Humphreys & Einstein 2004). The impact is serious since top management considers every individual as a team player that supports to company's sustainability, growth and development. Besides, top management invests on motivating their resources (Smollan & Parry 2011) to enhance their potentials, improve their skills and increases their credibility. Therefore, both actors (leaders and team members) are the success factors to the organization.

The rational of this research are to investigate theoretically on individual differences in leadership behaviours, leaders' styles and their relationships to team processes and outcomes. This study can confirm to organizations and group research the crucial roles of leaders in forming the teams Sosik (2000).

3.2 Leadership Types

The relationship between leaders and teammates is critical; the failure to understand this important relationship would cause serious issues. The reason is that this connection influences the entire organization strategies, effectiveness and hierarchy (Erez et al. 2002) (Pieterse et al. 2010). There are different types of leaders discussed at recent studies; authors consider leaders as champions, effective leaders or efficient leaders. The focus of the current literature is to express in depth transformational leadership behaviours, roles and outcomes. As well as, covers the other common types of leadership, transactional leadership, participative and laissez-fair Flauto (1999), (Farling et al. 2009). (Puni et al. 2014) at two Ghanaian banks focus on Autocratic, Democratic and Laisser-faire (Long et al. 2012*)* discuss the relationship between transformational (Jung & Sosik 2002) (Al-Swidi et al. 2012) and transactional leadership to employee turnover.

3.2.1 Effective Leaders

Effective leaders can integrate the roles and tasks between teammates to be effective teamwork. They need to concentrate on the interactions between them in order to excel professionally at their dynamic

environments (Schippers et al. 2008). Individuals are generally equipped with various functional talents (Hiller et al. 2006), to make a stronger team these resources need to strengthen their proficiency in order present the organizational operations (Maynard et al. 2012). In other words, they are knowledgeable enough to perform their projects and know how to operate within their unit.

According to (Limsila et al. 2008) and (Mathieu et al. 2008), behaviours of effective leader means having a mixture of dimensions, abilities or qualities, such as, coaching, communicating, encouraging group work and establishing high standards with high quality. In addition, leaders should be effective in delegation, rewarding outstanding performers, developing and releasing human resources, building agreement between team members, (Lira et al. 2008) supporting reasonable risk-taking situations, forecasting for opportunities, improving the organizational practices, managing diversity and innovation (Sorra & Klein 1996), and implementing overall effectiveness throughout leadership and teamwork communications.

Well-known studies on leadership behaviours confirm that effective leaders influence their fellows thorough their behaviours, which means effective leader traits has a major impact on team performance (Piaralal et al. 2016). Superior and subordinate relationship can be developed and enhanced through training programs by improving Behavioural approaches, psychological characteristics and personality traits. Some items, which belong to the personality traits, can be appearance, intelligence, self-reliance Bakış (2009) and persuasiveness skills.

The characteristics of effective team as per Bakış (2009) are several, for instance, team should have clear goals, open and honest communication, commitment, active participation and involvement. Team members should be cooperative when making decisions (Rashid Rehman & Waheed 2012) since challenging situations prove the level of team bonding. Trust adds massive value to the interactions between leaders' authority and individuals. Most organizations board of directors urge leaders to be transparent with their followers. This guarantee delivering better services & outcomes (Mandell & Pherwani 2003), meeting internal and external customer expectations and applying high quality, less cost and proper timelines to every project.

3.2.2 Transformational leaders

The transformational leadership directs members towards the group mission, goals and objectives (Ojokuku et al. 2012). Both should be competent to achieve the planned targets. Leaders have direct influence on individual performance (Piaralal et al. 2016) at specific processes. (Zaccaro et al. 2001) indicates that effective transformational should have four essential qualities, control conflicts, norms

or emotions, emotional contagion and team composition. Hence, leaders ought to comprehend these qualities to build up effective team with outstanding performance.

As stated by (Schippers et al. 2008) that the transformational leadership style is often considered as unidimensional factor. However, in the recent multi leadership questionnaire research, it is advised that this type have three components. They are charisma or inspirational, intellectual stimulation and individualized consideration. The first is to identify the leader's vision Bakış (2009); the second is to enlighten followers to be creative, the third to meet followers' needs and assist them to grow intellectually, professionally and socially Barbuto (2005).

The study examines (Howell & Shea 2006) the relationship between leaders' behaviours and team performance (Piaralal et al. 2016). Both concentrate on transformational leaders who can assist employees to overcome challenges, share beliefs and execute activities within their roles. Besides, leaders can construct, communicate and inspire followers to adapt to change (Neves et al. 2018) develop new ideas and work interdependently Blackwell (2004). Therefore, the results will be positive because this will increase subordinate capabilities, self-interest and morale (Yukl & Taber 2002) (Gupta et al. 2010). In addition, the team will be dedicated to do their assignments, resolve problems or issues and meet their job performance expectations (Hannah et al. 2011) (Piaralal et al. 2016).

Characteristics and behaviours of the transformational leader simulate enhancements opportunities for team effectiveness, productivity and performance (Piaralal et al. 2016). Team members learn by actions, so this type of leadership supports practical experience. In addition, the literature confirms that leaders urge followers to share ideas, solve problems within the group, and seek further awareness Dionne et al. (2004). As highlighted in (Sosik et al. 1997) literature, (47) members have transformational leaders have strong relationship with team performance factors (Atwater et al. 1999) (Piaralal et al. 2016) (Lira et al. 2008) group cohesion, collective efficacy and empowerment.

There are various variables for leaders' personality, for example, intelligence (cognitive abilities), extroversion and openness to experience McCaulley (1990), conscientiousness (Zander & Forward 1968), dominance Stogdill (1948), and self-confidence Stogdill (1948), level of energy and activities Stogdill (1948), task-relevant knowledge Stogdill (1948) and masculinity and sociability (Lord et al. 1986). (Vnoučková & Klupáková 2013) believe that leaders' role is important to empower and inspire subordinates to achieve tasks, goals and objectives. It is always encouraged to have open communication between leaders and employees, respect employees equally to avoid any mental problems, turnover & absenteeism and treat all subordinates to gain their satisfactions. According to (Vnoučková & Klupáková 2013) analysis, they identify several significant factors lead to employee

intention to leave their jobs. For example, leaders' attitude, positive or inspiring leader, care for employees, create and share goals, tasks and strategies, encourage open communication, praise, recognise and appreciate employees. Laureani (2010) proves in his research that leaders should have various skills while communicating with other employees, such as to have proper knowledge and skills, consistent and fair, recognition employee contributions, create clear communication and direction, have interest and concern for employees, confident and trust in staff and interact and motivate his/her team.

3.2.3 Transactional Leadership

The transactional leaders are those who ensure that subordinates perform well, accomplish their tasks, and fulfil the job requirements. Group members must work with commitments in order to achieve the organizations goals (Chaudhry & Javed 2012). The components of transactional leaders are contingent reward, Management by exception active and management by exception passive. The authors identified the variables of this relationship by visiting the demographic diversity like, functional background, educational background, organizational tenure (Bell et al. 2011) with team performance (Piaralal et al. 2016) variables like creativity Amabile (1997), innovation Damanpour (1991) (Sorra & Klein 1996) task knowledge and efficiency (Ramzan & Riaz 2013).

3.2.4 Participative Leadership

A review by (Zaccaro et al. 2001) identifies the participative leader with different functions to coach, model and encourage teams to perform activities within the team. Furthermore, this type of leadership has phases to motivate, plan, coordinate, develop and provide feedback to personnel. Hence, members confidence increases, behaviours of mutual support boosts and new competencies fosters Solansky (2008) (Rashid & Waheed 2012).

As per (Hiller et al. 2006), he proves that there is a positive correlation between the participative leadership style with the team performance (Piaralal et al. 2016) through the four factors, planning, organizing, problem solving, consideration and mentoring. The factor analysis captures (n=277). Whereas the mean of the mentoring dimension and team performance is (n=45) to the participative leader. In leadership literature, theorists explain the relationship between participative leader and delegates as dyadic (Yukl & Fu 1999) because both parties interact together all the time. Leaders and subordinates cooperate, share experience, build mutual trust and develop loyalty, which adds value to the team performance (Piaralal et al. 2016) and satisfaction.

Participative leaders delegate depends on subordinates and consult them for advice especially in role-making procedures, decision-making processes and problem-solving situations. This encourages team members to seek additional responsibilities (Yukl & Fu 1999), more discretion and extra assignments. The end-result, the more the leader involves the team candidates the better satisfaction, performance (Piaralal et al. 2016) and accomplishment the team members achieve. Conceptually, participative leadership is beneficial to all teams in different environments, because this leadership style provides high capacity for getting the job done.

3.2.5 Laissez-Fair leadership

Another style of leaders is laissez-fair, which is unique because leaders involve members to make decisions on their own about their work. They do not interfere within the work of the unit as they only provide materials, answer questions but avoid feedback. Leaders encourage individuals to have 'think on your feet' strategy but take full responsibilities of their made decisions (Graen et al. 2006) (Bradley et al. 2009).

This style is a mixture of psychology and sociology in many of literature because the correlation between a leader and a follower has a complex structure. Most theories call this relationship as Leader Member Exchange (LMX). Social learning is the most common traits of laissez fairleader, followers or the subordinates are considered as attributes, which contribute to this leadership style. Self-management can be another indicator for team members' abilities, which increase beside their confidence due to their leaders' characteristics Sosik (2000). This boost can measure subordinates' abilities, team performance and leader performance. Team performance (Piaralal et al. 2016) and laissez-fair leader behaviours are consistent, flexible and bidirectional relationship (Atwater et al. 1999).

Islamic Leadership

Al Ameen is an Arabic word that means trustworthy, and it is a value that Islam urges all Muslims to have as part of their ethics. It is stated in the Holy Quran and mentioned by the Prophet Muhammad Peace Be Upon Him (PBUH). (Badawi & Beekun 2005) confirms that leadership is all about Amanah in Islam that is interpreted by fair interaction between leaders and team members, structured guidance to followers and protected relations with sincerity and integrity and without offensive affairs. The fundamental moral of Islamic leadership is four, Iman, Islam, Taqwa and Ihsan as per (Badawi &

Beekun 2005) research. They are the main facets that construct the leaders' traits and behaviours according to the Islamic leadership (Zebal et al. 2014).

According to Mir (2010), Islamic leadership means that Muslim leaders have the practices that keep other individuals rights as prat of their responsibilities, for example, care about workers' interests, and this was described as "Haqooq-ul-Abad". It means that the leader follows the obligations towards other people in the society. Keeping the priority to Allah (God) by following the right behaviours of faith Aabed (2006) elements which was known by "Haqooq Allah". The described five values are piety "Taqwa", humility (Al-Ghazali, 1983, p. 49), social responsibility (Ekström & Idvall 2015) Freeman (2016) self-Development, and mutual consultation "Shura".

The main purpose of having Al Ameen leader is to create models who can serve other people at the society by creating a vision to construct environments that has fair, welfare-oriented, egalitarian, and free from discrimination, exploitation, and oppression Mir (2010) "Amr Bil Maroof" that is to have collective care for human beings through spreading good and positive behaviors. Also, by defeating all negative or undesired behaviours that is described by "Nahi–Al-Munkar". As stated in Mir's research that Islam is referred to the action 'Aslama' that means "accept to the will of Almighty Allah" Mir (2010).

Leaders can motivate, inspire and guide team members and be their effective model to encourage them to commit to work rules, support them to learn and grow intellectually and professionally. Besides, leaders should have the strength to guide other fellows to perform at the job, as wisdom, integrity and ethics are the highly needed qualities in every Muslim leader.

Ahmed (2014) claims that Muslim leaders is successful where s/he practices rules of Shariah, for example, follow internal management rules, plan objectives, build employees relations, spread motivation, apply human resource perspectives, solve problems, train and develop others, allocate resources, develop human capital, care for environmental ethics and corporate social responsibilities, follow work ethics, and practice the meaning of work.

Marbun (2013) mentions that the essential attributes of leaders act as links between leadership attributes to requirement to move forward and cause leaders' behaviors. The right Muslim leader should have good intentions, possess rational awareness and spiritual awareness. The attributes are various, such as Justice (Adl), kindness and care (Ihsan) Daud et al. (2014), Truthfulness (Sidq) (Daud et al. 2014), Trust (Amana), Self-improvement (Itqan), mindfulness of ALLAH S.W.T. (Taqwa),

keeping promises and sincerity (Ikhlas), Patience (Sabar) and consultation (Shura). However, the focus on three Taqwa, Itqan and Akhlaq.

These values help Islamic leaders to better understand management and leadership and high great attention to serve other people. Islam (Quran & Sunnah) have stated these values so that other people utilize it to help each other live in a positive environment. These are basic parameters which can be developed in various cultures and countries. When leaders practice these attributes, the outcome would be improving work atmosphere.

3.3 Leaders Behaviours on Team effectiveness

It is recognized by researchers that leaders' behaviours can impact and influence project team to deliver innovation due to the consequences and output of innovation Harrington (1995) to the organizations. The purpose of this paper is to demonstrate the critical attitudes that leader's show which affect the team effectiveness and abilities to promote innovative ideas, solutions and enactments to their current workplace.

The research is based on studying recent literature reviews, to critique the actual factors of leaders' behaviours, evaluate team players impact and then review the innovation results. Besides, this paper has a conceptual framework to identify the relevant attitudes of leader's behaviours and their relationship to team's effectiveness and innovativeness. The conceptual framework is linked to current two case studies which are projects in the United Arab Emirates banking sector.

Being in the Information Technology field and projects community enforce organizations to be innovative, effective and successful to carry forward project with outstanding results. Furthermore, the benefits of delivering a successful project is improve products and services Rogers (1995), enhance project environments and boost development Slaughter (1998). Therefore, it is essential to highlight the required qualities which team leaders should practice accelerating employees' innovation Harrington (1995) to gain the maximum benefits.

Leader behaviours that impact project team to deliver innovation are inspirational, charismatic, idealized behaviour and attributes and intellectual stimulation. Besides, champions can influence tactics, build network, take risks to enable project team to innovate and function effectively. During projects phase's, champions encounter various challenges along with the project team. Therefore, leader should react confidently to persist under adversity, take the right authority and demonstrate the team responsibilities to overcome any barriers during initiatives process implementation. The main purpose of project team and champion role is to deliver and pursue the innovative ideas with structured problem-solving strategies and decision-making approaches.

Information technology change rapidly at the globe; hence, organisations compete to achieve the recent technologies with the best products characteristics, personalized services and innovative ideas to satisfy their customers. Therefore, diversity can assist organisations to be unique in generating creative projects, promoting new adapted concepts, or designing smart products. This can be achieved

by a collaboration of employees among each other Wysocki (2007) and their relationship with their leaders. The reason is they lead their direct employees to perform effectively at the workplace.

Kanter (1997) claims that innovative ideas can be generated from innovative people, besides Roberts (1988) emphasizes that organizations need talented employees to succeed during the stages of innovation. Therefore, leaders must have the traits to influence team employees by being passionate to drive change (Neves et al. 2018), this can be done by being active decision makers (Salas et al. 2001). This can guarantee that their ideas will be derived through the implementation process to achieve innovation (Vakola & Rezgui 2000). PMs can achieve team innovation by being actively passionate in the decision-making process (Conti & Kleiner 1997), (Christensen & Bower 1996) and (Tushman & O'Reilly 1997, p. 117) where leaders should be talent to control their directed resources, in order to follow the right process and drive them to complete the innovative projects.

(Jenssen & Jorgensen 2004) describes project champions as risk takers Markham (1998) to promote enthusiastically the possible changes (Neves et al. 2018) into the corporate by implementing innovative initiatives, utilizing the required processes and acquiring resources (Shane et al. 1995). Besides, those champions should have the right authority and the enough resources. Champions adapt new ideas, have diplomatic tactics Markham (1998), and positive behavioural (Markham et al. 1991) support to innovate.

Leaders are champions who direct employees to achieve project goals, those resources are mainly described as 'project teams' who should effectively engage with the organisation's mission, vision and values. Therefore, team players are considered as the asset who follow, implement and execute leaders' strategies, plans and tactics. Hence, team members' performance is essential because their efforts generate the innovation (Vakola & Rezgui 2000) result.

Furthermore, leaders are responsible to assess the current business environment to encourage employees' structure better services, suggest innovative ideas and improve products which will be a return for their business profits, productivity (Daud et al. 2014) and company reputation in the market. Hence, teamwork is important between leaders and project team members to effectively achieve innovation Damanpour (1991) because in summary innovation means it is an output of a change (Rouse et al. 1992) (Neves et al. 2018).

Every leader has group of employees which is usually called as Project team, they are the assigned individuals to work in line with organisation goals and department objectives. Those resources are allocated by the project executive members in order to complete the assigned tasks, run projects and

achieve the common goals. According to Redding (1972) (Druskat & Wheeler 2003), (Morgeson et al. 2011) the project team means they are members who act cooperatively to resolve differences, communicate with other groups, and seek to buffer project from external forces.

There are various leaders' behaviours that influence team's innovation Damanpour (1991) (Pearce & Sims 2002) focus on leader's behaviours dimensions by stating five elements, charismatic leader, idealized behaviour, intellectual stimulation, idealized attributes, and inspirational motivation (Schott & Ritz 2017). (Burns et al. 2006) agrees as well that leaders should adapt certain essential characteristics to cope with team players to innovate; such as charisma, individual consideration, intellectual stimulation and inspirational motivation. According to Burns, this will enable leaders to share the common goals, values and organisation objectives. (Sweeney & Lee 2001) described that influence tactics should be part of leader's characteristics to influence project team to innovate, as there are various individuals who are involved as part of the hierarchy. Hence, leader should realize that these tactics will contribute to gain the project team to be committed, supportive and productive to perform. The leader triggers employees by concentrating on the organisation objective where followers will accordingly interact with their associates to achieve these tactics. As per (Tracey & Yukl 1992) (Yukl et al. 1993) (Lee & Patric 2001) tactics can be inspirational, persuasion, coalitation and consultation. The champion can orient the project team so that they accelerate their efforts to excel innovative efforts during their practical experience, generate ideas during project cycles and execute ideas to implement them (Howell & Sheab 2001).

Another behaviour is inspirational attitude while leading the team; because team members demand motivational (Schott & Ritz 2017) interactions from the leader. This will refuel them to continue innovating. Besides, leader should value differences of individuals' cultures where all team members should also adapt to sustain the innovation Damanpour (1991), Harrington (1995) (Vakola & Rezgui 2000) circle. This can include diversity, culture awareness, beliefs, values, religion. Team members always refer to leader when conflict occurs, therefore, s/he requires to resolve these conflicts Verma (1996) with integrity with corrective actions. Then, team players reaction will highly admire and respect Rosenau (1998) the leader and have trust Kadefors (2004) within their relationship.

In addition, leader needs to demonstrate euthanistic attitude Kets de Vries (2001) by empowering the project team to take responsibilities in making positive change (Neves et al. 2018) within the organisation, doing tasks differently and maximising their innovation Damanpour (1991) (Sorra & Klein 1996) horizon. Therefore, leaders should be people oriented to encourage team members be flexible, creative (Arad et al. 1997), (Mumford et al. 1997) and imaginative to raise their enthusiasm

at their workplace. This will reflect into their productivity (Daud et al. 2014) learning and performance (Edmondson et al. 2005).

According to (Jenssen & Jorgensen 2004), champion's human and social capital characteristics are required behaviours to endeavour the team members to innovate using various strategies. Hence, the item 'resource acquisition strategies' where it means the innovation (Kim & Mauborgne 2007) process happens to deliver successful initiatives. The output result will be viewed throughout the resources performance at the organisation. There are two factors that also control team innovation Harrington (1995), and they are environment and organisation. These variables may affect the quality or delivery timeline of the project resources, such as project fund, organisation culture, etc.

To expand more about leaders' behaviours that include competencies, personality characteristics, experience, trust, social network Woolcock (1998), knowledge, strategies and resources capacities. Additionally, leaders are charismatic, risk takers, self-confidence, persistent, motivator, flexible, social, independent, political, clever, intellectual simulator, energetic and enthusiastic (Jenssen & Jorgensen 2004). Also, leaders require to be skilful professionally and socially with project individuals.

The literature specifies some strategies that leaders must apply in order to enable team members follow them during the process of innovation Harrington (1995). However, it does not state how effective these strategies are to all team members and if they are one of the success factors of implementing the initiatives at the bank. Besides, champion's method to deliver these strategies is not mentioned, in other words, how project team received these strategies either by peer training, or champion knowledge sharing sessions or group orientation. Identifying the methods is also beneficial to track these how team members adapted, practiced and applied them correctly.

Moreover, the research specifies two internal factors which are organisation and environment, it is essential to define champion solutions, challenges, and team member's learning lessons. For example, when fund issue is raised, can the impact be limited to innovation Harrington (1995) timeline, scope or this may lead to stop the initiative? If so, then this can cause project failure especially with less support from executives to approve additional fund. Nevertheless, positive relationship between the management and leaders can solve this fund, if the champion has the approval influence to manage the hierarchy approvers.

An enhancement can be altered which is related to resource acquisition since the project team can be either permanent resources with the organisation payroll or temporary based on the project delivery timeline. Hence, the authors can segregate champion behaviours of the followed strategies with the

two groups of team resources. This can ensure the credibility and relevance to project team involvement.

(Walter et al. 2011) proves that the required behaviours to have effective and innovative project is to build network among them, keep on adversity, lead the idea and purse the innovative initiatives. The framework is identified with clear elements of the champion behaviours; in order to have productive innovative outputs in the organisation. This will be like a blueprint of positive performance to witness the innovative IT projects, processes, products or services to meet or exceed customers' needs.

Leader intend to achieve successful innovation, witness sales growth and increase profit generation opportunities to boost the company's reputation. Out of the four qualities, the champion should keep the new idea alive to gain trust of team members to continue innovating. It would be beneficial to mention how leader corresponds to change (Neves et al. 2018) resistance which can be encountered by the project team members. Also, the possible challenges that can follow post the innovation implementation. Fisher (2011) argues that project champions should be able to understand the project team behavioural characteristics in order to drive them to function innovatively and effectively. This behaviour will create a transparent layer to understand team abilities, encourage them to excel and deal with each other in their daily working life.

Moreover, team members take part in the innovation process with various performance levels, team members can be either top performers, middle or underperformers; hence, leaders need to recognize all levels since they are the project team and establish the sensible communication methods to avoid undesired reactions. Leader and project team share common goals which should all individual contribute to achieve them applying their experience, knowledge and talent to make it present innovation ready to be utilized.

Previous research has shown that leaders' dimensions implicate team effectiveness to innovate as team members require certain structure to follow to contribute positively to the bank. These dimensions are specified at the framework, such as persistence under adversity where team need to execute their best capabilities to overcome all obstacles and challenges. The second dimension is to build the right relationship to support team members cooperate with each other. The third dimension is leader takes responsibilities to engage all team to communicate effectively. Besides, in banking sectors there are various processes and procedures that should be followed in protocols. The fourth element is to accelerate all potentials to develop ideas, generate new initiatives and enhance business operations to gain revenue, achieve commercial success and boost bank book-value.

There have been several studies in the literature reporting that leader behaviors such as, risk taker, however leaders must also follow processes because banks have terms and conditions which should be applied in the controlled environment. Another behaviour is that leader is strong network builder who have networking and communication skills to manage their teams. The leader is intellectual stimulator for their multicultural teams, to proactively involve them to collaborate among each other, utilize their experience, knowledge to experiment this project. The leader can construct a good bridge between the team and have positive relationship. Several studies have revealed that with smart leaders and their tactic they can influence aggressive decision-making strategies and inspirational skills the leader transmits this to the team to overcome the raised challenges.

Previous studies have reported leaders can enhance bank internal processes with the help of internal stakeholders; to firmly quote their responsibilities towards the expected outcomes, publish the new roles and responsibilities as part of the internal procedures and update the process or workflow to capture clearly tangible and intangible benefits.

Being charismatic leader means the followers comply with the leader as this powerful behaviour inspired team members to see the positive interpersonal skills. Hence, they input their full potentials, extend their efforts and work hard to win as a team. Leaders must always reward and recognize the team efforts team; to highlight their exceptional and outstanding performance.

Team have different backgrounds, culture, languages, believes and values, however, leaders should be knowledgeable to build the common goals, share the same targets and plan the path. Thus, being charismatic leader helps a lot the team adapt, cooperate and collaborate with each other; in order to direct them to common aim.

Leaders should be able to solve challenge, as they are the champion who should be having knowledge, experience and decision-making strategy to drive their teams perform their roles effectively and efficiently. Leaders must be active, attentive and critical thinker as described in previous literature; who should share the success stories and share knowledge with the team. These practical learning are mutually given by the leader who regularly feeds the team; to build strong network. In consequences, team successfully grow and with leader persistence, problems/challenges will be resolved. Leader needs to be optimistic and deliver bank goals and drive team to succeed. Passionate leader's passion reflects their passion to their team. Therefore, motivated leader adds to team morale, increase their aspiration and enthusiasm to accomplish the planned goals.

3.4 Leadership Factors

Introduction

This chapter explains the main aspects of leadership factors, as there are various variables that influence leadership as per the published papers. Therefore, this section highlights and the main reasons that drive leaders to retain employees and reduce turnover as per the common similar research contexts.

The causes of leadership have been widely investigated, the table below describes the factors (causes) of leadership along with the published literature.

Table 3.1 leadership factors

Variables	References
X1: Leader power X2: leader interaction X3: decision making X4: relationship X5: control of reward X6: punishment X7: Achieve goals	(McGregor (1960), Mullins (1999)
X1: Encourage productivity X2: Involve employees X3: ensure employee satisfaction X4: increase employees' commitment	Luthar (1996), (Wilson et al. 1994), (Hackman, Johnson & Choi 2007).
X1: Job completion X2: motivation X3: inspiration	(Puni et al. 2014), (Schott & Ritz 2017)
X1: leadership traits	Mobley (1979), Price (1989), (Cobb, Wooten & Folger 1995), Avery (2004) (Riaz & Haider 2010), (Long et al. 2012)

Summary

Banks management can allocate an annual budget to enable leaders run approved projects based on their department entities. The focus can be in information technology department, along with sales and marketing because these are the two units which execute innovation schemes. The benefits of this budget are to assist leaders to run smooth projects with less complications of internal process approvals which can possibly delay due to risk, internal securities or audit circumstances.

Besides, the same allocated yearly budget, innovation box, can also encourage the winner leaders along with his/her teammates who implemented a successful innovation project to reward them in front of bank executive and board members to announce their recognition. This will increase the competition factor among other department and project teams to motive them to win as well. Without champions, the ideas may remain dormant, hence, it is beneficial to evaluate the innovation outcomes. For example, project executives can review the potential success, cost and revenue before approving the idea and involving project teams. This will mitigate the risk of running unsuccessful project.

Application team can run an evaluation survey to evaluate the behaviours of the leaders to observe the tactics, talents, positive or negative attitudes to help leaders overcome the areas of improvements. This can be done either by the team members who work with the leader, employees' level or by department heads. This survey can be shared with the leader to transparently check his/her performance. Also, project team can also be evaluated by their leaders which can demonstrate their 360-degree performance during the project. Then, the results of the leader feedback Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), (Banks et al. 2014), Adeoye (2014) (Gonnah & Ogollah 2016) can be shared with the same project team individuals to help them grow professionally in future innovation projects.

Gathering learned lessons should be part of any innovation closure so that other leader can utilize during the innovation process and project phases. This will be a good reference to refer to in order to avoid any redundant situation, same mistake or raised risk. Leaders can run a proof on concept projects in one unit to observe the beneficial outcomes of the innovation returns. Then, the same project can be implemented elsewhere to include additional branch location, unit or segment at in the rollout phase.

Research & Development or others call it learning and development, which is part of Human Resources department role is to ensure innovation occurs at the bank. Besides, this department should encourage, motivate and enhance the awareness of innovation especially to leaders, and team players. Since, human resources at the organisation are the one who can critically innovate. Thinking outside the box

is a talent therefore, talented employees can be awarded to recognize their efforts in establishing the new innovative project. This will keep them motivated, energetic and inspired to achieve more dynamic innovations at the workplace. Hence, the performance will be high, and if team players performance high this will contribute to the department key performance indicators, return and investment and productivity (Daud et al. 2014) matrix.

Also, for future research it is significant to know the potential gain based on qualitative benefits or quantitative benefits to the bank. This can be calculated with real figures based on post implementation of the innovation. In other words, the outcome of innovation Damanpour (1991) can drive banks to have better commercial programs, promotional services and obtain additional financial returns. This will boost their businesses to aid them grow at the banking industry.

Leaders always look for creative employees who always bring up innovation Damanpour (1991) to increase bank profitability, as leaders' roles require monitor their resources in order to keep up the bank reputation, increase their customers and apply high quality with the bank standards and procedures. The focused types of leadership Avery (2004) in this research are two, transformational and Islamic.

Chapter 4: Leadership & Turnover

Introduction

This chapter explains the main aspects of leadership styles and turnover, as there are various variables, moderating variables that influence the two themes in different literature. Therefore, this section highlights and discusses the common similar research contexts. For example, how can leaders manage employees' career, trainings, besides how leadership style reduces and mitigate turnover. Also, how to build teams during projects, problems in team management and how leadership can manage employees. The focused types of leadership in this research are transformational and Islamic.

4.1 Employees and Leaders relationship

There are many causes that leads to turnover behaviour, for example, the negative relationship between employee and the management, employee with other employees. Another matter is to have a mismatch between employees' career expectation and the actual career, which leads to dissatisfaction. All drive employees to look elsewhere to work. Moreover, management adds extreme value to adjust this turnover behaviour by recognising the dedicated, enthusiastic and committed employees who are always keen to productivity (Daud et al. 2014), profitability, customer satisfaction and plan for long-term engagement with the employer (Cardon & Stevens 2004). In addition, employee engagement is essential criterion to reduce turnover behaviour according to Cook (2008).

The relationship between leaders' traits and turnover has been widely investigated as (Kouzes & Posner 1987) describes leadership by inspiring others with shared aspirations, this directs leaders to clearly define the expected deliverables, planned goals either short term or long term to enable employees focus on achieving them. This will assist organisations to success. Leaders are the one who influence their teams, hence leaders' attitude, interactions and characteristics all affect employees' decision to remain at the organisation or leave. Leaders' behaviors can affect turnover according to Hay (2002) due to the strategies which are practiced by leaders to reduce turnover as per Messmer (2004) and this can contribute to increase talent retention. Show personal interest towards employees, for instance by acknowledging their strength, plan a competitive compensation, drive professional growth and support employees effectively. This can help top performers to retain to look forward to accomplishing other challenging projects, taking more responsibilities and contributing to organisation success.

Top management are the point of contact to all employees as they play a critical role to retain their resources, according to Weikel-morrison (2002). Supervisors input the practises and drive them to employees so that they can implement them at the workplace to perform their assigned tasks and activities. Employees' desire is to have work appreciation from leaders which will encourage them to stay at the job.

Leaders can be also employees' coach that trust, open communication and appreciation are required to help talented manpower to follow these processes and practices. It will also support employees to have active interpersonal interactions with leaders Weikel-morrison (2002). As part of employees' expectations from top management is to recognise the achieved targets, increase incentives and increase post (promotion). Any of these are essential to retain talents at the firm.

It has conclusively been shown that There are certain elements that motivate employees for example, leaders' personality (Argote et al. 1990), job fit Campion (1991), job satisfaction (Miller & Wheeler 1992), relationship with upper management Cappelli (1992), fringe benefits (Cobb et al. 1995), reward, and recognition and career promotions Labov (1997), pay (Shaw et al. 1998), and training (Pearce & Mawson 2009). All of these can motivate and encourage the employees to stay with their employer longer. (Longa et al. 2014) state that leaders can practice various roles in order to motive employees which can be related to benefits and compensations, performance management programs, training facilities and programs, and employee relations along with the management. Schermerhorn's (1996) framework is part of Human Resources management that helps to motivate employees to retain within their employers by having the right processes to attract talent resources, develop them and maintain the qualitied workforce. Thus, this framework can help to motivate employees if the management decides to implement these principles suggested by Schermerhorn. (Vnoučková & Klupáková 2013) agree that motivation can be a tool to reduce employee turnover, which will lead to have a lack of organisational efficiency. Leaders are the one who motivate employees to fulfil the requirements and stay in the organisation longer. In addition, human resources have a dominant role to develop subordinates' soft sills, guide and support employees with the career path.

Leaders are the most essential point of contact, which drive employees to decide either to stay in the organisation or leave. In addition to other factors which seriously affect turnover, such as job satisfaction. Hence the management requires to make the internal environment dynamic to retain its important assets survive. Employees are the backbone of the organisation so to achieve objectives, market competitive edge and vision the management needs to pay attention to keep their assets motivated, satisfied and inspired to work towards achieving the company's goals, meet customer expectations and society needs.

4.1.1 Leadership can reduce turnover

Several attempts have been made to study the relationship between training and turnover. The management can train arrange training programs to have a good rate in order to increase the job performance (Pearce & Mawson 2009) then less turnover. Whereas if the training courses are low, then this leads to have poor performers and high turnover. Arokiasam (2013) recommends that employers need to look at valuable employees who can contribution massively to the organisation, compete to achieve high achievements and successful strategy execution. Therefore, attracting talented employee to stay within the organisation can decrease the rate of turnover. In addition, Arokiasam suggests increasing the attractiveness between team members to unionism, which can also help to reduce turnover.

Management should always manipulate policies to support encourage employees' commitment and loyalty so that they can reduce the tension of turnover and losing best talented employees. Therefore, to study factors of turnover is essential to verify how to minimize it within the organisation. As part of the objectives of mission statement, there should be clauses of employees' long-term benefits, organisation culture, job security, financial growth all can drive the workforce to be satisfied at their jobs. Various papers debate that there is a relationship between leadership Avery (2004) and turnover by interrelating employee's performance and impacting organisation productivity (Daud et al. 2014) (Warrick et al. 1981). This relation contains employee satisfaction, organisation effectiveness, absenteeism, interpersonal attitudes, employees' behaviour and motivation level. In fact, leadership style can also affect employees' self-confidence, morale and health which can be healthy or unhealthy at the work environment. For example, if the leadership style was negative, then this result to have a tense employee whereas if the leader style is positive then this will construct a good climate where employees feel less fear (Warrick et al. 1981).

4.1.2 Build teams to mitigate Turnover

Due to its complexities in structuring diverse team members to work together. It is a challenge when teammates are multicultural human resources with different backgrounds, experience and talents, hence the right programme leader who can succeed in making them unite together to achieve the team goals. The following section has some of the definitions that scholars and practitioners define project management, a programme, and projects. Besides, the reasons to study team building in large programmes and how to create effective team who can deliver, achieve and unite in different

programmes and projects. In addition, the problems which can encounter the programme leader to build a team in large programmes in order reduce turnover at the banking sector.

Project management is about ‘planning, directing and controlling of all tasks and activities along with resources with the objective of achieving a certain project with pre-defined parameters of quality, time and cost’ (Morris & Hough 1986). Harris (1990) describes projects with 17 different definitions of projects or project management, for example ‘a project has a group of related tasks, activities that together satisfy one or more objectives. In addition, Harris (1990) defines programme as ‘a group of projects which are managed in a collaborative Heathfield (2014) climate to gain benefits which would not be possible were projects to be managed independently and outlines programme management with ‘a coordinated support, planning, prioritization and monitoring of projects to meet changing business needs’ Harris (1990).

Over the past twenty years many researchers call programme or ‘program’ with various names. However, it is rarely well defined in the context of project management or programme management and business management. Because programme can be called as large programme or ‘macro projects’ that has groups of relevant projects. Others call it ‘multi-project’ environment Ferns (1991), or ‘all projects which can be undertaken by any organisation’. Some papers call programmes as ‘portfolio of projects’, or ‘large projects’, or ‘complex change’ (Neves et al. 2018), but generally it is agreed that a programme consists of composed projects.

Additionally, (Thamhain & Wilemon 1986) & Dunn (2013) describes the effective programme management with ‘the ability of keeping the personnel involved, engaged and interested in a in the job, then obtain and refuel team commitment along with the management, and be able to resolve issues or complexities on the technical human and organizational challenges’.

As per by (Lycett et al. 2004) research that programme management can bridge the gap between organisational strategy along with the project delivery that teams are going to be more strategy focused, task-oriented in projects. These two areas are critical issues which every fundamental programme management can improve to guarantee flexibility (Cicmil & Hodgson 2006), adaptability and effectiveness of the programme.

The research topic is related to building a team as it is a challenging responsibility that programme leaders must develop on the job because it requires many skills to adapt. Learning with practise can be the key to cooperate with multicultural team members. There are certain areas to look after, for

example, programme leaders require to understand his/her team in order to recognize their key characteristics, identify key resources, know their competencies either job related or personal, and understand members' behaviours. However, programme leaders have the most difficult task, which is to energise the team to strengthen the team dynamics so that they can work, cooperate and communicate peacefully. This will ease on the programme leader to allocate the right human resources in different projects and conclude with positive result, which is building a team.

There are various reasons to study building a team, one is that the team is extremely essential for the organization's productivity (Daud et al. 2014), economic and growth as without it the corporate cannot sustain its business. Two, employees are considered as assets to any employer because through them it can run its operations, deliver services and aid organisation to be globally competitive Arokiasamy (2013). Third, building a team requires lots of attention, efforts and motivation from the organisation management. Therefore, to survive in the dynamic environment it is mandatory to maintain the backbone of the company which is employees Arokiasamy (2013). Fourth, to succeed in the market it is significant topic to build the team first then concentrate on the delivery of work. This will help supervisors, programme leaders and department heads open their eyes to build an effective team who can work towards the same objectives, have common goals and move towards common approach.

In addition, there is an advanced step to make the team effective which can be driven with the help of the programme leaders along with the organisation board of directors; to ensure these factors are structured well. Some of the factors which assist to make the team effective are organizational culture, technology Badawy (1998) and task design, mission clarity, rewards, performance feedback Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016), training and consultation, and physical environment. Hence, building a team requires extensive efforts by the management as (Sundstrom et al. 1990) justifies that team boundaries moderate serious impact of organizational context on team development. All these boundaries are part of the organisational context which can be managed as internal procedures and processes.

Building a team can have various definitions, according to (Marks et al. 2001) who describes a team building process which can be a context related to multiphase framework. This process includes goal accomplishment (Cicmil & Hodgson 2006), multitask development, time-based achievements. In addition, building a team must have the required dimensions to enable team members organize their assigned tasks, job responsibilities and assignments. (Luftman & Brier 1999) defines a team who should be committed to execute the planned goals in agreed timelines, with an open communication and innovation environment to adapt new ideas. In addition, team peers' willingness adds value so that staff can observe and feel that they are engaged (Cicmil & Hodgson 2006) so that they participate at

the development of the organisation and commit to apply its strategies. As stated in Andersen (2003) research that team members are the one who can deliver the expected business outcomes meet the standards and excel to achieve the organisation holistic view. Furthermore, Jaafari (2006) identifies a team building as a complex society that has a mixture of organisation units that has insights, actors' competence, synergy, teamwork and flexibility. Besides, it is required to predict its development by forecasting team members' behaviors for future events since their characteristics change as the time passes and with the rapid of technology Badawy (1998), or global change, or other social and economic reasons (Neves et al. 2018).

With reference to (Sundstrom et al. 1990) study, he defines a team as a small group of interdependent individuals who share their responsibilities to achieve organisational outcomes. Whereas Dyer (1984) declares that a team is about interdependence with significant elements of teamwork because this can improve the individual performance (Katzenbach & Smith 1993) since the team members support each other. Thus, they can be involved in different applications, participate in groups with different teams, and join different projects. They have certainly different actions and negotiation skills which can designate their team effectiveness as part of the organizational context (Sundstrom et al. 1990) boundaries and team improvement.

Williams argues that as part of team development, meeting new challenges of project environment establishes good project foundation and teamwork basics Williams (2003). To strengthen the team building is to enable the empowerment (Cicmil & Hodgson 2006) which can release employees' creativity Amabile (1997) Heathfield (2014) to drive them to suggest better processes to apply within their jobs. However, it is also essential to consider when and whom to empower Heathfield (2014) from the team to make decisions because it is certainly advised not to give it to all. Successful programme leaders can identify who is the right member who can be fit to be empowered, for instance, in case a team member made a wrong decision then it would be wise to make a corrective action by the team member to learn from mistakes with the support of programme leader if required. Thus, it is part of programme risks where programme leader to decide when to share the risk and to select the risk owner after evaluating risks impacts among the team members.

Previous research findings recommend that a team building exercise can consist of various components which can lead to have team effectiveness. These elements can be driven by programme leaders along with team support, one is goal setting, two is interpersonal relations, three is problem solving, and four is related to role clarification (Klein et al. 2009). To expand more, a team require to realize their goals in order to be clear what to achieve. Interpersonal relations are to have a smooth relationship with each

other, to tolerate peers and their attitudes or skill-set. Many values should be there such as respect, integrity, knowledge sharing, and cooperation Aabed (2006). During programme lifecycle members encounter various challenges where they need to take ownership to resolve these problems and issues. Besides resources must know their roles clearly
pre-initiating the programme or project in order to share responsibilities and set clear expectations Heathfield (2014). (Klein et al. 2009) endorses that as part of team building process to check the team number, in other words to check the team size because programme leaders can allocate the resources along with their assigned project tasks, risks and assignments to measure their delivery and productivity (Daud et al. 2014). Later, it is essential to reflect on the achieved outcomes and deliverables of every individual.

(Iles & Auluck 1990) discuss that there is a necessity to focus on the building a good bond between members because this will be recognized as part of their social work practices. As part of the team development principles, leaders can have various techniques Badawy (1998) to follow to enhance teamwork skills especially during the programme schedule to avoid any conflicts Dyer (1984). These techniques can be revised regularly to check the effectiveness and relevance to the team objectives, goals and strategies. In fact, this can be a smart evidence for the approach that the team is headed to within the organizations (Iles & Auluck 1990).

As proposed by (Liebowitz & Meuse 1982) that the organisation can create a strategy to develop teams within the entire functional departments called as team building strategy. This can consist of various models of team building, a description of the main purposes of team building and present a team building process to outline all techniques, problem diagnosis and suggested solutions. Besides, list all roles that the team members play which can be reviewed by consultants. In addition, find out the prerequisites to develop team building success factors which can encourage project human resources succeed (Liebowitz & Meuse 1982).

A study that (Hlaoittinuna et al. 2008) made who proposes three main stages where the project and programme leaders can adapt to develop a new team building method which is based on evaluating a competency level. It can be modelled in the project or programme management. First, this method highlights a competency matrix which calculates a task-actor compatibility and indicates the resource competency levels. Second, uses a clustering algorithm specifies the employees' expertise, reduces the problem complexity and inputs tasks list along with the involved actors and organize them into groups, task group and actor group. Each member of the actor will have x number of tasks. This will help the programme leaders to set actors in the right teams. Third, as Hlaoittinun recommends having a task model to show the learning curve in order to consider the programme resources competency dynamics.

This can be good computerized experiments that suggests three action steps to demonstrate the result of team member expertise which will help the programme leaders find good trade-offs between project cost and (Hlaoittinun et al. 2008) competency dynamics.

Many researchers have argued that there should be an approach for multidisciplinary team building using three action steps to help them focus on delivering (Hlaoittinun et al. 2007) their tasks in line with their technical competencies. One, is to measure the task and team member profile to validate if he is suitable to perform the task or not. If not of course to look for the compatible right individual and if yes, then to assign him/her to complete the assignment. Two is to develop an algorithm that analyses to create a matrix of a team member knowledge and task required skills Heathfield (2014) in order to provide an alternative solution if the member is not suitable to perform the task. This program generates a systematic information by sequencing a row to display data about team member incidence and a column of task matrix. Three is to generate a model to display the task assignment result if it is good to assign or a problem to assign. Hence, this method as proposed by Hlaoittinun can help programme leaders to adapt and apply at the process of building a programme team as a good prediction example to solve team building problems.

Gordon (2002) argues that it is becoming 'we' culture that suits the business needs rather than 'I' culture. Besides it takes time and efforts from the management to build a team who will empower the organizational strength to offset meeting new challenges. Hence, to build a team it requires to have various ten characteristics, without them it will be difficult journey for the teamsmanship Gordon (2002), organisation and humanity. These characteristics are set clear goals Dyer (1984), define roles, create open communication, have effective decision making, create a balanced participation environment, value diversity, manage conflicts between team members, have comfort zone and positive atmosphere to allow members to be comfortable with each other, encourage cooperative relationships, and encourage participative leadership style Gordon (2002). Leaders should be willing to share responsibilities with the team as this will give them confidence and recognition to complete the given task(s). Once these principles are applied at the team, then the programme leaders will be able to build a successful team who is capable to deliver the expected tasks at the agreed timelines, approved budget and expected quality standards.

The researcher Gordon (2002) defines a team by a small group of people, can be (5 to 7) individuals, who are committed to a common purpose, possess complimentary skills and must agree on performance goals (Katzenbach & Smith 1993) for the team. To be an effective team, then individuals need to have mutual accountability and complementary skills to meet internal and Gordon (2002) external customers.

In fact, corporates realize that building a team is essential and it is mandatory from executives to care, consider and maintain the teams in a good shape. The reason is that team's success reflects on the business success. Therefore, it is important to keep the morale of the employees high, build a competent Heathfield (2014) individuals with high capabilities in order to motivate them to excel within their respective roles. If an employee is motivated to work, then this means s/he will be energetic enough to achieve his/her objectives with the highest qualities, abilities and skills.

(Samardzic et al. 2010) suggests using different approaches in programme management in order to identify, construct, and improve team building and effectiveness, such as organisational interventions, training courses and tools. Most studies Samardzic refers to confirm that training can positively control the level of team effectiveness. It can be a simulation training, team-based training, management training and project quality improvement for continuous (Samardzic et al. 2010) enhancements.

As mentioned at the research of (Lesser & Storck 2001) that currently organizations grow massively in size, geographical scope, and complexity. Therefore, this outstanding increase will impact team structure, groups and members' communication, knowledge sharing and learning capacity. However, there are common elements that combine the team such as interests, goals and culture. This impact can also affect the organizational performance because throughout the mixture of members, different communities the values will be unique. Hence, it is required to build a team that has strong relationship that link the members socially, which will help to develop common organizational value. Besides, the programme leaders can observe the behavioural changes (Neves et al. 2018) that can influence business performance. At the study, there are four dimensions that can affect the team building and their performance, connect with each other either locally or globally, build relationships with trust and mutual (Lesser & Storck 2001) obligation, and share a common language by team members. This will drive the programme team members to effectively collaborate with each other during the programme. In addition, this will encourage them to acknowledge their common values and their differences or uniqueness as every member completes the team.

A research which complete to (Dunn & Holt 2004) identify further about team building, it is described as a program of diverse individuals who have team performance (Piaralal et al. 2016) enhancement to improve their interpersonal (Hardy & Crace 1997) dynamics. This exercise, team building, can increase the percentage of unity between the resources in the programme to enable them function effectively, satisfy customer needs, and solve problems (Brawley & Paskevich 1997) that may raise

during the process of team interactions (Woodcock & Francis 1994). Besides, team building can have different techniques to develop positive team performance (Piaralal et al. 2016).

Adair (1987) describes team building as groups of people who have different needs, however, group members' work to achieve the group tasks to fulfil their individual needs. Therefore, team building is mainly about developing individual needs, achieving tasks, building and maintaining team relationships among members because it is necessary to accomplish group tasks and to build a team in a large programme or mega project is a mandatory step to deliver services, identify concerns, solve issues between the teammates and enhance relationship of the team (Dunn & Holt 2004). Team individuals require motivations, performance review Gardner (1995) & (Hardy & Crace 1997) and continuous development plan to enhance their learning and job knowledge. Programme leaders are encouraged to evaluate the efficiency, effectiveness and service quality which are delivered by the project human resources. This can be also reflected on the process evaluation which is followed during the programme team (Dunn & Holt 2004) settings.

Recommended action steps (Kormanski & Mozenter 1987), Adair (1987), Williams (2003) where programme leaders can succeed to build a team using five steps, forming, storming, norming, performing and adjourning. Forming is about creating awareness environment so that the resources become aware to accept their assigned roles and responsibilities during the programmes. Then they can commit to their assigned tasks. Storming is to include the members to the group so that they feel they belong to the organisation. Once staff feel of belonging, they can be ready to develop and grow professionally. Norming is about communicating, collaborating and cooperating another team support. Performing is to measure the team productivity (Daud et al. 2014), check raised problems and closed issues to evaluate the achieved tasks. Adjourning means that the four stages are on track and the process is going on with successful results.

Many leaders fail to build a team because their focus is only to assign tasks to resources and get these tasks accomplished. Hence, senior leaders need to differentiate between building a team and assigning a team because the first one involves effective interaction between people and accomplishment of business goals (Cicmil & Hodgson 2006) during the programme timeline Heathfield (2014). Moreover, building a team can financially support executives and organisation management because this approach attains team members interest to retain in the organisation, so the cost saving factor is there to obtain the skilled resources rather than recruiting new employees and spend money to train him/her. Besides, skilful project resources will be more customer-focused, work focused and task-oriented who can be allocated in various projects. In summary, this will add to business profitability to invest on resources continuous improvement and obtain their knowledge in different programmes within the same organisation.

4.1.3 Potential Problems in Team Building

Generally, during the programme or projects phases there will be several problems which encounter the programme team which lead to programme failure. Therefore, it is mandatory to resolve every issue, close every problem and settle any conflict. Working smartly is a skill which shall be adapted and practiced well in order to move on with the programme plans. According to (Tosi et al. 1986), the most frequent issues are related to group dynamics, team formation and cooperation in the physical activities. Leaders need to pay attention to members' personal characteristics that includes, attitudes, values and security needs. Also, employees' interests and common goals, personal goals along with team objectives. Besides, members influence that some members can exert power and management attention.

The main purpose of group dynamics is to encourage team peers to cooperate, boost effective team relations and increase productivity (Daud et al. 2014). Hence, if there are issues in group dynamics this means they will impact team performance (Piaralal et al. 2016), satisfaction (Tosi et al. 1986), and staff competencies. In addition, programme leaders need to ensure that these factors are positively present so that s/he can develop team relationship and enable interaction opportunities to structure stable strong group dynamics. Else emotional issues can cause problems among the team functional duties and lead to have negative intellectual pursuits and low productivity.

Another problem is related to individual behaviour (Tosi et al. 1986) which vary among every participant due to four factors, such as identification, compliance, social facilitation, and internalization. Individuals are distinguished however it is important to gather them together to focus on team goals and create one team spirit. Programme leaders are the one who can bring team colleagues together in work groups so that these differences fade in order to influence members to behave in positive manners. Tosi explains (Tosi et al. 1986) identification by referring to the group agreement which occurs when people respect each other whereas compliance happens when teammates agree to their own beliefs and preferences which is more about obedience. Social facilitation appears because of people influence and with the team member (s) presence. The fourth factor is internalization that relates to people desire to change (Neves et al. 2018) their own behaviour after accepting other requests, or after expecting rewards post their behaviour change.

These factors are crucial to control resources behaviours, team members need to be willing to change, flexible and keen to take risk to help others to behave rationally. Because team success is reflected to group success, then group success means organisation success. The main purpose of team building in large programmes is enhance organisational reputation, effectiveness, productivity and profitability (Daud et al. 2014). A fundamental purpose of any team is to share the same goals, commit to team strategies and work interdependently. Effective members interact with each other whether the group is dyads (two members), triads (thee members) or small (four to nine) or large (ten and above) Shaw (1981).

Morris and Hough provide a good summary (Morris & Hough 1986) about successful and failure programmes which inter-relates team building in three projects, Concorde, the Channel Tunnel and the Giotto spacecraft which belong to various fields, technology, engineering and administration. A successful programme means that programme leaders along with his/her team have succeeded in delivering the expected product in the agreed schedule, the approved budget and with the highest quality standards.

Ferns (1991) recommends that leaders require to exercise certain phases as part of maintaining bank processes and implement accurately. Leaders have positive impact on their teams who should be professional to deliver good business strategies in relation to team building.

Leaders are the planners of all logistics, change (Neves et al. 2018) functions and direct teams so that they excel at their roles. Leaders must have positive interpersonal and conflict resolution skills and identify the training programmes for the team members to increase their knowledge, deliver with the highest quality tasks and monitor changes and meet business objectives and demands.

Lack of teamwork, lack of clear and objectives and lack of evaluating job performance always lead to conflicts. Team members always require regular review to assess their understanding their role, besides leader needs to observe their teams' backlogs and tasks which require attention. Resources also need recognitions among senior management who can visibly view their progress.

4.1.4 Leadership must manage employees effectively

As part of leadership styles, leaders should align resources in the workplace so that they cope up together, work in teams, have positive relationship with each other. As per Ferns case study, he specified the benefits building teams which indicates good leadership styles; to meet business needs, have more savings, and reduce risks. To expand further, in order to satisfy the senior management, leaders require to align project resources as per business strategies, the organisation priorities and objectives so that they are achieved as planned, for example yearly objective, quarterly accomplishment or day-to-day operations.

Leaders should consider many aspects of team management in order to prepare them to solve job challenges, plan career growth and job continues improvements. Leaders are the one who can cut costs, utilize resources, and manage employees to perform their job effectively and efficiently. Generally, leaders can select the required tools, plan training courses and design procedures for every project. Thus, leaders should wisely choose a set of tools to use in projects rather than using different resources in every project. Another good example is to train team members who can exchange knowledge with other fellows, record learned lessons and project risks, issues and problems. Individuals always seek additional learning, training courses and build their potential skills.

Yukelson (1997) model is used for this case study to conceptualize team building research referring to different participants who are team players and coaches from Penn State University. A framework that is suggested by Yukelson (1997) behind intervention programmes related to team building consists of several components which are six elements. They are related to vision Aabed (2006), team role clarity and acceptance, leadership, group or individual accountability, team identity and open communication. To expand further, the shared vision consists of team common goals and individual roles, whereas team clarify, and acceptance refer to collaborative teamwork. Leadership is related to have positive cohesiveness, team culture and programme leaders' styles. Then every team member needs to be accountable and responsible towards the team and deliver the expected from every role. Team identity should also be unique to every team. The most essential component is to have honest and open communication where all members can freely discuss all programme and project matters with the team.

A case study is completed by (Voight & Callaghan 2001) who applied this framework to their female teams in order to achieve high performance and contribute to team unity. They also evaluate their programs using consultant evaluation from to track and assess the teams' objectives. The collected data is based on interviews where the coaches and players get in touch with the researcher to do a formal assessment which is designed for team building process. Feedback Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016), and inputs are gathered in several meetings and discussions with different teams who are mainly from United States, South and West regions.

Hence, based on Yukelson framework it is essential to consider the required elements in team building which are the six components, team shared vision, team role clarity and acceptance, leadership, group or individual accountability, team identity and open and honest communication. This will assist leaders to control and effectively create a professional team who can contribute to organisation success. When leaders practice actively these values, this can contribute to retain employees as the percentage of turnover will decrease significantly. Besides, the knowledge, experience and talent are going to be reflected to the organisation performance (Daud et al. 2014), department productivity and team efficiency.

Summary

The focused type of leadership in this research is transformational, therefore, the characteristics are considered where the study provides further information on transformational leadership influence process on resources decision to leave banks. As leaders play a vital role to build the leadership relationship on followers' ultimate determining the consequences of this relationship.

Team members require to have a comfort zone where they can perform their tasks, live their roles and practice their career with less complexity of micro leadership. Besides, specific leadership traits can influence employees to resign, or leaders' behaviours can also lead to employees' resignation as well. For example, when leaders fail to be involved when support is needed, or when manages focus on mistakes, exceptions or deviations, avoid making decisions, keep track of all mistakes, and treat individuals as not part of work group.

Author presented new list of turnover causes which are extracted from the literature, which will be used in the data collection instrument (online questionnaire/survey) which are: Leave Work Environment, Sense of accomplishment from work, job has lots of challenges, have positive aspects about the job, like your manager personality, colleagues/peers cooperate with you, good relationship with upper management, good relationship with line manager, job is aligned with interest, lack of training programs, fair performance rating/reviews, good career promotion, lack of leaves, lack of reward and recognition, like the benefits, job security, good internal processes, flexible working hours and have work load. Each item is stated at the questionnaire so that the survey respondents can evaluate the stated factor. For example, using the Likert-scale from 1 'strongly disagree' to 5 'strongly agree', they can answer how the element is currently visible, available and valid to them, at their current banking environment. The same concept applies to all variables of turnover statements. At the end, the author will analyse the concluded factors which will be discussed at the research.

Chapter 5: Research Conceptual Framework

Introduction

This chapter presents the framework models of existing literature for leadership and turnover; besides it includes the researcher conceptual framework which is proposed in this research. It also discusses the components of turnover, leadership models and related assumptions.

5.1 Review of Existing Research Frameworks

A Conceptual framework contains descriptive categories within relationships besides, it is considered as the actual contribution to the study which support a successful research along with the discussed variables of turnover, leadership and the moderating variables (job status, satisfaction and job opportunity). Hence, it is the evident in text (Maxwell & Loomis 2003) Punch (2009) (Savin-Baden et al. 2010) (Cooksey & McDonald 2011). Johnson (2004) describes the framework as "… logical progression of ideas" that it should be designed to accomplish examining concepts. (Trochim et al. 2006) contends that there are two purposes for the framework, first is to provide the logic and rationale for the reader to understand the researcher's hypothesis. Second, is to reflect the type of the investigation that the researcher attempts to achieve. The purpose of framework as per (Leshem & Trafford 2007) is to demonstrate a unit which is suitable for theories to direct the research design and identify the fieldwork. Besides, it is a coherence between the conceptual conclusion and empirical observations. Gredler and Shields (2008, p.75) confirms that the framework in a study means it involves a conceptual thinking, in other words it is a mechanism to connect words and ideas in terms of their relationships.

Kritikakou defines a framework as the "basic tool for navigation across a target research domain is the classification frame-work, resembling a binary tree with orthogonal splits" Kritikakou (2013). (Rodopoulos et al. 2015) states that the framework means a structure of categories that address the analysis in a top-down model to propose the methodology. This can compromise the research which hybrid the complete categories. Besides, the framework demonstrates the research opportunities and trends that identify all the mapped work to identify the research components. This study identified several relevant frameworks that were proposed in the literature. Importance and relevance to this work described in the following sections. (Kouzes & Posner 1987) demonstrates the relationship between turnover and leadership practices which is designed by that clarifies the values of leadership role and its abilities to lead to have job satisfaction and then towards turnover. The five elements of leadership practices are to model the way, which means the leader feature to be a good example to subordinates. Next, as part of leaders' abilities is to inspire employees by sharing the

vision that keeps them motivated to achieve the planned objectives. Another value is taken risks in and work smartly to challenge the process. Employees' innovation is required to enhance processes. Fourth significant aspect is to empower team members to work as a team by enabling them to act. Finally, is to recognise employees by rewarding them, acknowledging their contributions and encourage the heart to work creatively. All these values are essential in relationship between leaders and teams to increase their performance and job satisfaction which will also impact the turnover intention. Employees' need to feel they are involved, appreciated, and recognised as talents to be part of the organisation assets to continue their loyalty and service.

The conceptual framework of Likert's management theory was developed by (Kouzes & Posner 1987), (Al-Sharafi & Rajiani 2013), it focuses on four types of management styles, exploitive or authoritative, benevolent or authoritative, consultative and participative. Furthermore, the subscales of the instrument subscales measure six categories which are, leadership, communication, motivation (Schott & Ritz 2017), (Mone & London 2018), (Kiruja & Mukuru 2018), goals (Chaudhry & Javed 2012), decision making, and control, whereas subscales for job satisfaction are extrinsic satisfaction, interpersonal satisfaction, involvement needs, and intrinsic task satisfaction.

This is relevant to the study because it has the factors of leadership practices that connect the job satisfaction and turnover intention. Furthermore, the hypotheses of the research are to prove the positive relation that influence the leadership to turnover, which will be supported by evidences of team member responses in the survey.

Silverthorne (2004) believes that the best fit at the job is the employee who has the highest job satisfaction which will lead to have lower turnover rate, this means that the job is fulfilling the employees' expectation hence, s/he may not think to resign. Besides, culture is necessary for qualified resources to retain, motivate them consistently to enable them to perform outstanding results. When employees have high job satisfaction, then turnover intention is also related (Lambert et al. 2001).

(Egan et al. 2004) if the turnover rate is low in the organisation, this can significantly benefit the business because there will be less loss of hiring, training and replacement of talented employees' costs. The reason is that new joiners require high costs to increase their competencies, assign mentors and establish their productivity (Daud et al. 2014) & Medina (2012). Therefore, cost is essential for top management to consider in turnover to focus on keeping it to the minimum.

Researchers believe the cultural differences can also lead to turnover of team members and job satisfaction. The culture is also a factor of leaders since there are multi-national leaders who manage

multicultural team members. Therefore, it is a variable that can be studied to confirm the influence of this connection between leadership and turnover. Moreover, one framework has various items of leadership practices which contribute to employees' job satisfaction so that they can get the leaders attention and support with their routine job. This can also to have turnover of team members.

(Long et al. 2012) the conceptual framework is based on the leadership styles, and the focus only on two types which are significantly related to employees' turnover intention that involves employees to act. The first type of leadership style is Transformational and the second one is Transactional leadership. Types of leadership styles that can impact the turnover. It focuses on leadership types where leaders can be identified to highlight their behaviours, traits of characteristics. Besides, those transactional and transformational leaders' attitude and relationship towards employee. Then, the research can investigate employee's turnover causes as well, turnover impact to the organisation, turnover formula etc. In addition, other types of leadership will be also included to understand the most leadership style that has the most influence on turnover.

The relationship between project leader behaviours to enable the project team to innovate effectively based on the collected data from two successful projects which are implemented by Information Technology project leaders in a bank that is in Dubai. The positive behaviours of IT leaders involve the project team to enable them to perform, apply and deploy the project objectives. Hence, these behaviours are to have charismatic leader who is able empower individuals, influence, inspire large group of people to inherent the enthusiasm to innovate. Then, tactic influencer, every PM has certain yearly plans and percentage target that s/he needs to succeed implementing them, hence, this requires significant effort to transform the passion to the project team to achieve them.

Moreover, with the relationship with internal suppliers or external vendors, stakeholders' decisions and organisation process the leader needs to be aggressive decision maker to control all raised issues. Project team requires this behaviour to construct their confidence or trust, manage their actions and focus on delivering the innovation with less showstoppers.

Taking risk is a behaviour that IT champion has with every innovative initiative, this attitude is significant as various innovation may run for short time. Therefore, when IT PM attempts something new, this may succeed for fail. However, the consequences cannot be known unless they are tested. Hence, project team is in line with the leader who is willing to experience the innovation that can be opportunities to win.

Also, network building behaviour is necessary because every innovation project stakeholder is different; besides, project team can change. Hence, to build positive rapport help the leader run projects with positive human relationships. Team satisfaction requires this communication rapport from the champion so that the cooperation level boost in implementing project tasks.

The leader is the first person who should be passionate to innovate so that the project team can observe and see that while studying any innovation project. This will significantly encourage project team to adapt this passion into their souls to continuously think of innovation Damanpour (1991).

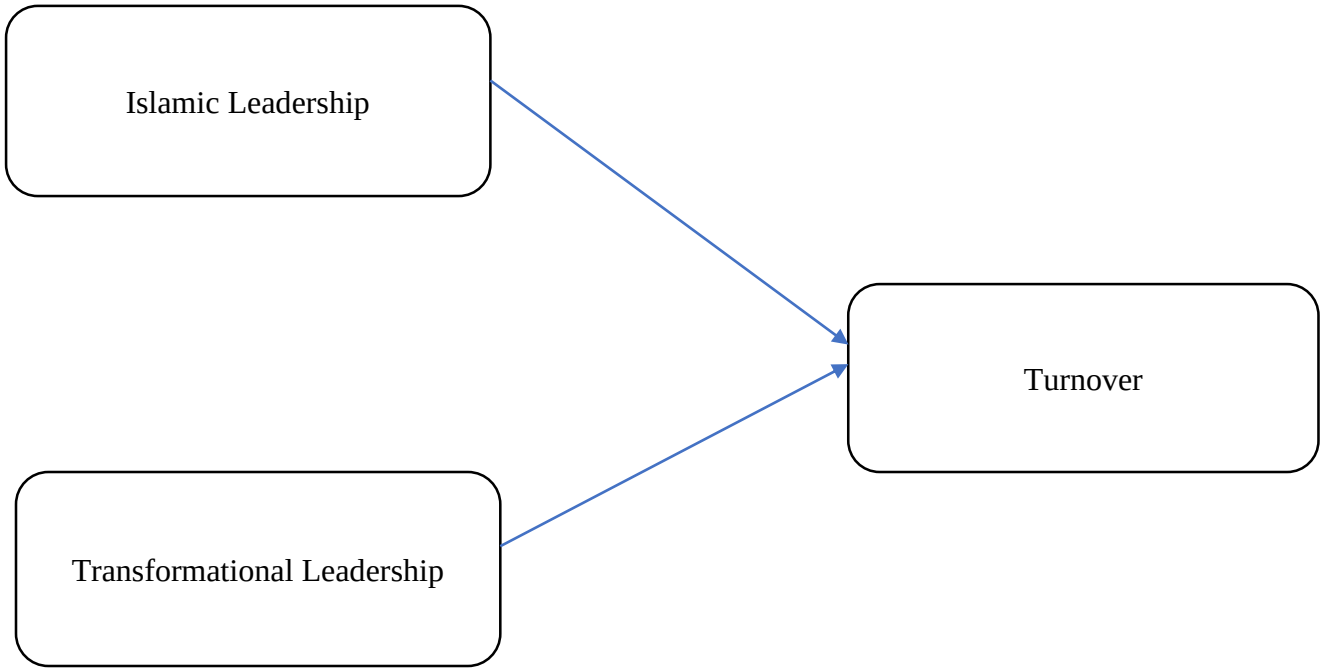
Intellectual stimulation champion is who has the characteristics to develop people think intellectually, with mental activities project team can think outside the box, with critical thinking to solve issues differently, communicate constructively with each other. Identifying different individuals' emotions is talent, hence leader intelligence drives to cooperate with various project team personalities.

The main output of this is to help project team deliver innovation in the bank regularly as there are various initiatives which can be adapted to serve customer needs, increase bank profits and help project team sustain improving processes, technologies, products and services.

5.2 Adopted Conceptual Framework for Leadership & Turnover

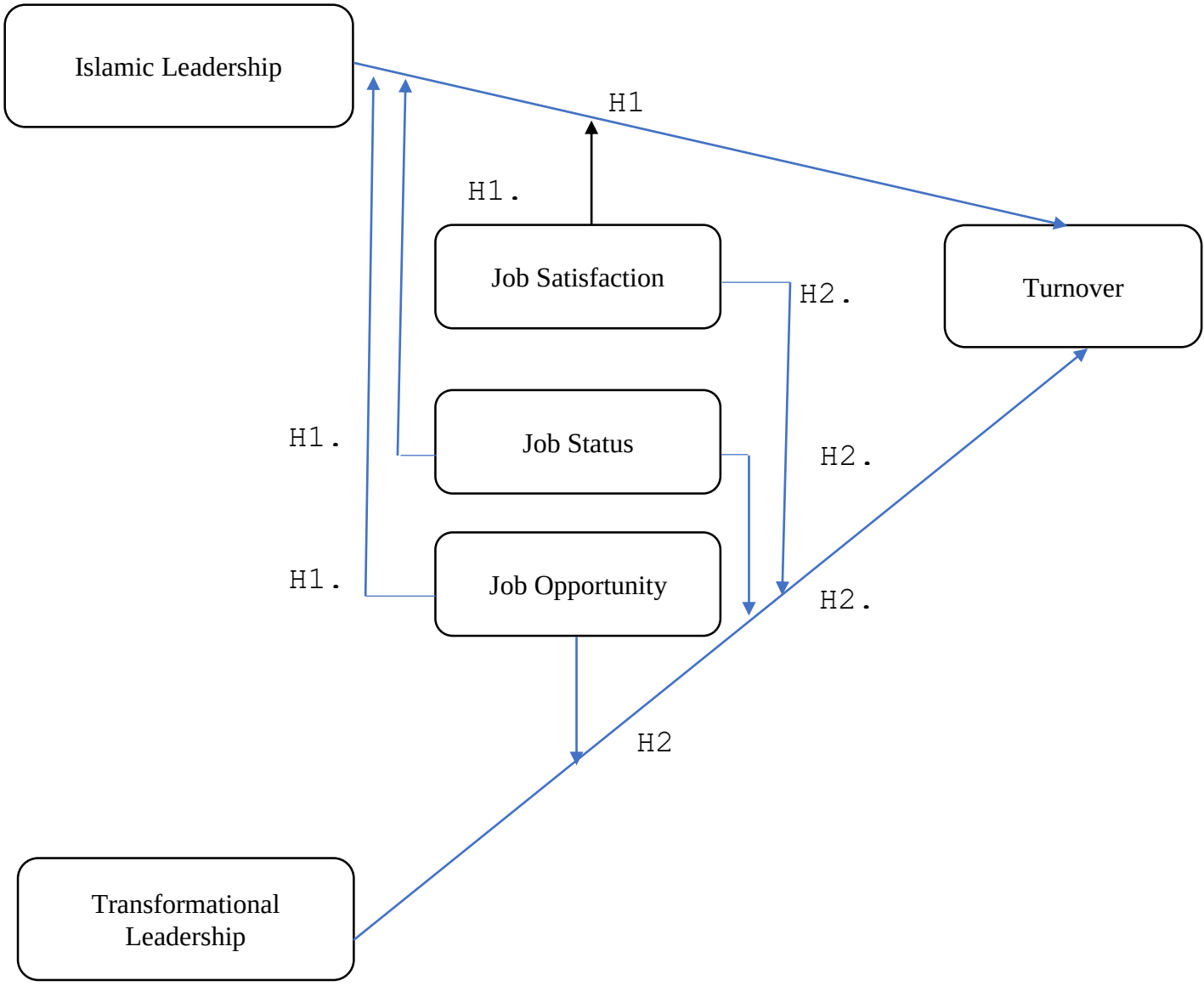
According to the author, the below framework demonstrates the proposed for this research, as it indicates the relationship between Islamic leadership, Transformational leadership to turnover in banking sectors. The framework describes the relation between Islamic leadership to turnover and the relationship between transformational leadership to turnover.

Figure 5.1 Research basic conceptual framework



Author also studied the relationship between Islamic and Transformational leadership to turnover with the presence of moderating variables which are job satisfaction, job status and job opportunity that is grouped called ‘environmental working conditions. To explain further, the framework describes the relation between Islamic leadership to turnover (H1), Islamic leadership to turnover and Job satisfaction (H1.1), Islamic leadership to turnover and job status (H1.2), Islamic leadership to turnover and job opportunity (H1.3). In addition, the framework indicates the relationship between transformational leadership to turnover (H2), transformational leadership to turnover and Job satisfaction (H2.1), transformational leadership to turnover and job status (H2.2), transformational leadership to turnover and job opportunity (H2.3).

Figure 5.2 Research conceptual framework and moderating variables



5.2.1 Islamic Leadership

H1 - Turnover associated with Islamic leadership

Marbun (2013) mentions that the essential attributes of leaders act as links between leadership attributes to requirement to move forward and cause leaders' behaviours. The right Muslim leader should have good intentions, possess rational awareness and spiritual awareness. The attributes are various, such as Justice (Adl), kindness and care (Ihsan) (Daud et al. 2014), Truthfulness (Sidq) (Daud et al. 2014), Trust (Amana), Self-improvement (Itqan), mindfulness of ALLAH S.W.T. (Taqwa), keeping promises and sincerity (Ikhlas), Patience (Sabar) and consultation (Shura), however, the focus on three Taqwa, Itqan and Akhlaq.

There are various leaders' behaviours that influence team's (Pearce & Sims 2002) focus on leader's behaviours dimensions by stating five elements, charismatic leader, idealized behaviour, intellectual stimulation, idealized attributes, and inspirational motivation (Mone & London 2018), (Kiruja & Mukuru 2018). (Burns et al. 2006) agrees as well that leaders should adapt certain essential characteristics to cope with team; such as charisma, individual consideration, intellectual stimulation and inspirational motivation (Mone & London 2018) (Kiruja & Mukuru 2018). According to Burns, this will enable leaders to share the common goals, values and organisation objectives. (Sweeney & Lee 2001) described that influence tactics should be part of leaders' characteristics to influence project team, as there are various individuals who are involved as part of the hierarchy. Hence, leader should realize that these tactics will contribute to gain the project team to be committed, supportive and productive to perform. The leader triggers employees by concentrating on the organisation objective where followers will accordingly interact with their associates to achieve these tactics. As per (Tracey & Yukl 1992), (Yukl et al. 1993) and (Lee & Patric 2001), tactics can be inspirational, persuasion, coalitation and consultation. The champion can orient the project team so that they accelerate their efforts to excel innovative efforts during their practical experience, generate ideas during project cycles and execute ideas to implement them (Howell & Sheab 2001).

Table 5.1 Islamic factors

Variable ID	Variable Title	Reference
MS1	Leader Style Trustworthy	Marbun (2013), (Daud et al. 2014)
MS2	Leader Style Professional	(Schippers et al. 2008)
MS4	Leader Style Smile	(Campion & Clarke 2006)
MS5	Leader Style Friendly	(Braun & Clarke 2006)
MS6	Leader Style Responsibility	(Braun & Clarke 2006)
MS7	Leader Style Smart	Wysocki (2007), (Braun & Clarke 2006)
MS8	Leader Style Open Door	Aabed (2006)
MS9	Leader Style Cooperative	(Kouzes & Posner 2012)
MS10	Leader Style Relation Employees	Rosenau (1998), Kadefors (2004)
MS11	Leader Style Relation management	Rosenau (1998), Kadefors (2004)
MS12	Leader Style Self discipline	(Braun & Clarke 2006)
MS13	Leader Style Work Happy	(Jenssen & Jorgensen 2004)
MS14	Leader Style Happy Life	(Jenssen & Jorgensen 2004), (Braun Clarke 2006)
MS15	Leader Style Humour	(Braun & Clarke 2006)
MS16	Leader Style Enthusiastic	(Jenssen & Jorgensen 2004)
MS17	Leader Style Approach	(Jenssen & Jorgensen 2004)
MS18	Leader Style Job Respect	Marbun (2013), (Daud et al. 2014)
MS19	Leader Style Serves	Gordon (2002)
MS20	Leader Style Job Achieves	Gordon (2002), Arokiasam (2013), (Long et al. 2016)
MS21	Leader Style Job Speed	Gordon (2002), Arokiasam (2013), Long et al. (2016)
MS22	Leader Style Quality	Gordon (2002), Arokiasam (2013), Long et al. (2016)
MS23	Leader Style Justice (Adl)	Marbun (2013), (Daud et al. 2014)
MS24	Leader Style Honest	Aabed (2006)
MS25	Leader Style Integrity	(Braun & Clarke 2006)
MS26	Leader Style Code	Aabed (2006)
MS27	Leader Style Problem Justification	Ahmed (2014)
MS28	Leader Style seek Suggestion	Marbun (2013), (Daud et al. 2014)
MS29	Leader Style Faith	Aabed (2006)
MS3	Leader Style Shares knowledge	Aabed (2006)
MS30	Leader Style Respects	Marbun (2013), (Daud et al. 2014)
MS31	Leader Style Job Passionate	(Braun & Clarke 2006), (Neves et al. 2018)
MS32	Leader Style Patient (Sabr)	(Braun & Clarke 2006), Marbun (2013), (Daud et al. 2014)

MS33	Leader Style Serves	Arokiasam (2013), (Long et al. 2016)
MS34	Leader Style Convection	(Braun & Clarke 2006)
MS35	Leader Style Forbearance	(Braun & Clarke 2006)
MS36	Leader Style Intention	Marbun (2013)
MS37	Leader Style Compassionate	(Mahazan et al. 2015)
MS38	Leader Style Eloquence (Fasaha)	Marbun (2013), (Daud et al. 2014)
MS39	Leader Style good enterprise (Iqdam)	Marbun (2013), (Daud et al. 2014)
MS40	Leader Style Flexible	(Atwater et al. 1999), (Braun & Clarke 2006), (Piaralal et al. 2016)
MS41	Leader Style Balanced	Dyer (1984), Gordon (2002), (Braun & Clarke 2006)
MS42	Leader Style Kind	(Daud et al. 2014)
MS43	Leader Style Capable	Gordon (2002)

5.2.2 Transformational Leadership

H2 - Turnover associated with Transformational leadership

There are various variables for leaders' personality, for example, Intelligence (cognitive abilities), Extroversion and openness to experience McCaulley (1990), Conscientiousness (Zander & Forward 1968), Dominance Stogdill (1948), and Self-confidence Stogdill (1948), Level of energy and activities Stogdill (1948), Task-relevant knowledge Stogdill (1948) and Masculinity and sociability (Lord et al. 1986).

Transformational leaders who can assist employees to overcome challenges, share beliefs and execute activities within their roles. Besides, leaders should construct, communicate and inspire followers to adapt to change, develop new ideas and work interdependently Blackwell (2004). Teams will be positive because this will increase subordinate capabilities, self-interest and morale (Yukl & Taber 2002) & (Gupta et al. 2010). In addition, the team are going to be more dedicated and productive at their job, resolve problems or issues and meet their job performance expectations (Hannah et al. 2011).

(Vnoučková & Klupáková 2013) believe that leaders' role is important to empower and inspire subordinates to achieve tasks, goals (Chaudhry & Javed 2012) and objectives. It is always encouraged to have open communication between leaders and employees, respect employees equally to avoid any mental problems, turnover & absenteeism and treat Williams (2003) all subordinates to gain their satisfactions.

According to (Vnoučková & Klupáková 2013) analysis, they identify several significant factors lead to employee intention to leave their jobs. For example, leaders' attitude, positive or inspiring leader, care for employees, create and share goals (Chaudhry & Javed 2012), tasks and strategies, encourage open communication, praise, recognise and appreciate employees.

Laureani (2010) proves in his research that leaders should have various skills while communicating with other employees, such as to have proper knowledge and skills, consistent and fair, recognition employee contributions, create clear communication and direction, have interest and concern for employees, confident and trust in staff and interact and motivate his/her team.

Characteristics and behaviours of the transformational leader simulate enhancements opportunities for team effectiveness, reflexivity and performance. Team members learn by actions, so this type of leadership supports practical experience. In addition, the literature confirms that leaders urge followers to share ideas, solve problems within the group, and seek further awareness (Dionne et al. 2004). As highlighted in Sosik et al. (1997) literature, (47) members have transformational leaders have strong relationship with team performance factors (Atwater et al. 1999) (Lira et al. 2008) group cohesion, collective efficacy and empowerment.

Table 5.2 transformational factors

Variable ID	Variable Title	Reference
MS44	Leader Style Role Model	(Braun & Clarke 2006), (Shin et al. 2015), (Mittal & Dhar 2015), (Chiniara & Bentein 2016)
MS45	Leader Style leader Efforts	Thamhain (2004), (Piaralal et al. 2016)
MS46	Leader Style leader Focus	(Vnoučková & Klupáková 2013)
MS47	Leader Style Perspectives	Ahmed (2014)
MS48	Leader Style leader Pride	(Latha & Panchanatham 2011), (Franke & Felfe 2011), (Kang et al. 2011), (Zigarmi et al. 2015)
MS49	Leader Style Targets	Weikel-morrison (2002), (Ojokuku et al. 2012)
MS50	Leader Style Accomplishing	(Howell & Shea 2006)
MS51	Leader Style Coaches	Yukelson (1997), Aabed (2006)
MS52	Leader Style Performance Indicator	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005), (Piaralal et al. 2016)
MS53	Leader Style Team Treat	Williams (2003), (Vnoučková & Klupáková 2013) (Homan & Greer 2013)
MS54	Leader Style Confidence	(Homan & Greer 2013)
MS55	Leader Style Vision	Yukelson (1997), Aabed (2006), (Homan & Greer 2013)
MS56	Leader Style leader Inspiration	(Pearce & Sims 2002), Blackwell (2004), (Vnoučková & Klupáková 2013)
MS57	Leader Style manage self-Developments	(Luftman & Brier 1999), (Cicmil & Hodgson 2006), (Homan & Greer 2013)
MS58	Leader Style leader highlights Strengths	(Homan & Greer 2013)
MS59	Leader Style Think	(Homan & Greer 2013)
MS60	Leader Style Share Feedback	(Rashid & Waheed 2012), Subramoniam (2013), (Gonnah & Ogollah 2016)
MS61	Leader Style Goals Achievement	(Cicmil & Hodgson 2006)
MS62	Leader Style Effective Meetings	(Sundstrom et al. 1990)
MS63	Leader Style Leadership Methods	(Cicmil & Hodgson 2006)
MS64	Leader Style Reward Team	(Cicmil & Hodgson 2006)
MS65	Leader Style Plan Ahead	(Neves et al. 2018)
MS66	Leader Style Innovate	Heathfield (2014)
MS67	Leader Style Charismatic Leadership	(Kickul & Neuman 2000)
MS68	Leader Style Solves problems	(Cicmil & Hodgson 2006)
MS69	Leader Style Thinks Creatively	Heathfield (2014)
MS70	Leader Style Potential Capabilities	(Piaralal et al. 2016)
MS71	Leader Style Team Development	(Cicmil & Hodgson 2006)
MS72	Leader Style Task Delegation	(Cicmil & Hodgson 2006)
MS73	Leader Style take decisions	(Cicmil & Hodgson 2006)
MS74	Leader Style Plan Change	(Ojokuku et al. 2012)

MS75	Leader Style Ethical	(Cicmil & Hodgson 2006)
MS76	Leader Style Responsibility Sensible	Freeman (2016), (Ekström & Idvall 2015)
MS77	Leader Style Manage Critical	(Cicmil & Hodgson 2006)
MS78	Leader Style Boundaries	(Sundstrom et al. 1990), Subramoniam (2013), (Banks et al. 2014)
MS79	Leader Style Support Others	(Yukl & Taber 2002), (Gupta et al. 2010), (Hannah et al. 2011)
MS80	Leader encourages sharing information	(Yukl & Taber 2002), (Gupta et al. 2010), (Hannah et al. 2011)
MS81	Leader Style Manage Sensitivity	(Ekström and Idvall 2015) Freeman (2016)
MS82	Leader develop others	(Yukl & Taber 2002), (Gupta et al. 2010), (Hannah et al. 2011)

Turnover

Arokiasamy clarifies that to the causes of turnover are personal factors, job content, work environment and external factors Arokiasamy (2013). Job satisfaction Zuber (2001), (Abbasi & Hollman 2000), (Griffeth et al. 2000), pay (Shaw et al. 1998) (Schott & Ritz 2017), Management and the relationship between employees and their leaders where they should be fair, support and interest to employee emotions. This will decrease turnover Cappelli (1992). Job fit Campion (1991) where employees should happily work with productivity. Career promotion Labov (1997), job benefits (Cobb et al. 1995), clear job expectation, balanced work and family life (Tser-Yieth et al. 2004), recruit suitable employees, perceive employment opportunity Luthans (1995) and motivational (Mone & London 2018) (Kiruja & Mukuru 2018) programs also can improve and reduce turnover (Lee et al. 2001). Personality is another cause is personality of how employees interact in the workplace where their personality attitudes, characteristics, preferences, motives that are visible in situations (Argote et al. 1990). Taylor (2002) presents that training and development are major need for employees which can contribute to turnover in case the business did not arrange a logical program to build employees skill set and be knowledgeable to perform at their roles. (Bergmann & Scarpello 2001) claims that organizational factors like culture plays a role in turnover because if the internal climate in the organisation is negative this may lead employee leave. (Dess & Shaw 2001) describe economic factors such as basic wages reductions can cause turnover. Influence of co-workers is a social pressure if negative perceptions about the workplace can drive employees to leave. Unionization where employees less engaged or see that the working conditions are not good enough at the bank, so their desire to leave is high (Ferguson et al. 1986). Ineffective Leadership where employees witness lack of support from their leaders, stressful job, bad management, lack of leadership skills, all are prime culprit of turnover Arokiasamy (2003). Furnham confirms that as part of career development there should be also job challenges so that employees can feel that they achieve at their roles, to build their experience, achieve personal goals and organisation objectives Furnham (2002).

This study had extracted and classified causes of turnover. The analysis in chapter six the survey respondents thought that five major causes were the main contributor to turnover. They work job aligned with interest, training courses, relationship with management, good internal processes and fixable hours. The absence of these are the causes of turnover. Other reasons of turnover are related to work environment, sense of accomplishment, job challenges, job positive aspects, manager personality, colleagues/peers' cooperation, relationship with line manager, fair performance rating/reviews, career promotion McCleskey (2014), lack of leaves, lack of reward and recognition, benefits, job security, and work load. These items are stated at the below table of turnover.

Table 5.3 Turnover factors

Variable ID	Variable Title	Reference
TO1	Leave Work Environment	Williams (2003), (Cicmil & Hodgson 2006)
TO2	Sense of accomplishment from work	(Cicmil & Hodgson 2006), (Chaudhry & Javed 2012)
TO3	Job has lots of challenges	(Neves et al. 2018)
TO4	Have positive aspects about the job	Fisher (2011)
TO5	Like your manager personality	Campion (1991), (O'Reilly et al. 1991), (Thompson et al. 2006)
TO6	Colleagues/peers cooperate with you	Sosik (2000), (Daud et al. 2014)
TO7	Good relationship with upper management	(Zagorsek et al. 2006), (Humphreys & Einstein 2004)
TO8	Good relationship with line manager	Rosenau (1998), Kadefors (2004) (Humphreys & Einstein 2004)
TO9	Job is aligned with interest	(Yukl & Taber 2002), (Gupta et al. 2010)
TO10	Lack of training programs	(Piaralal et al. 2016)
TO11	Fair performance rating/reviews	Atwater et al. (1999), (Edmondson et al. 2005), (Hannah et al. 2011), (Piaralal et al. 2016)
TO12	Good career promotion	Labov (1997), Weikel-morrison (2002), Arokiasam (2013)
TO13	Lack of leaves	(Vnoučková & Klupáková 2013), Vajpai (2016)
TO14	Lack of reward and recognition	(Long et al. 2016), Johnson (2018)
TO15	Like the benefits	(Zagorsek et al. 2006), (Vnoučková & Klupáková 2013)
TO16	Job security	Khan (2013)
TO17	Good internal processes	(Howell & Shea 2006), (Piaralal et al. 2016)
TO18	Flexible working Hours	(Zagorsek et al. 2006), Arokiasam (2013)
TO19	Have work load	(Vnoučková & Klupáková 2013), (Hale et al. 2016)

H1.1 - Turnover associated with Islamic leadership moderated by job satisfaction

H2.1 - Turnover associated with Transformational leadership moderated by job satisfaction

5.2.3 Job Satisfaction

Solansky (2008) claims that within the workplace, the relationships between leaders and teams should be positive. This contributes to the team job satisfaction. The below table indicates the job satisfaction factors which are studied in this paper. 'Relationship with upper management is good', 'You get support from subordinate', 'Leader recognizes your performance', 'Your job satisfaction rate is high' Medina (2012), 'Salary increase option as part of performance evaluation', 'satisfied with the job', and 'Job is interesting'. Silverthorne (2004) believes that the best fit at the job is the employee who has the highest job satisfaction and (Lambert et al. 2001) claims that when employees have high job satisfaction, they perform outstanding results.

As stated at the previous literature, that as part of job satisfaction is to do the performance reviews for banking employees where the leader should be open and honest to give constructive feedback. In addition, employees expect as part of their yearly feedback Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016), is to receive increment are as given 'job increment is linked to your job performance (Morrell et al. 2004) & (Abdullah et al. 2011). As stated in (Longa et al. 2014) paper concludes that organisations should have innovative decisions, 'leader informs you that you will receive increment annually', 'conduct a formal appraisal/performance review with your boss Biron (2013), and 'get support from your leader' (Vnoučková & Klupáková 2013). Also, the item which relates to 'have good relationship with your leader, 'want to improve how the performance review happens with your leader' are required between leader and employees.

As per (Markey et al. 2012), who advised that employees need motivation (Mone & London 2018) (Kiruja, & Mukuru 2018), that is why the author included as part of the survey these items, 'you are highly motivated' 'salary increase option as part of performance evaluation', 'receive feedback from your leader' (Zaccaro et al. 2001) Pacewicz (2012) (Rashid & Waheed 2012) Subramoniam (2013) (Banks et al. 2014) Adeoye (2014), (Gonnah & Ogollah 2016) 'leader shares openly the performance rating with you', 'feel valued' (Essien et al. 2013), and 'you agree with your leader the performance rating for the year'. (Irani & Love 2004) claim that organisation investment is considerably high in

human capital that can contribute to tangible and intangible business value. Therefore, employees are the assets to any bank or organisation to retain.

Table 5.4 Job Satisfaction factors

Variable ID	Variable Title	References
JS1	Job Satisfaction	(Miller & Wheeler 1992), (Abbasi & Hollman 2000), (Griffeth et al. 2000), Zuber (2001), Greene (2003), Silverthorne (2004), (Kouzes & Posner 2012)
JS2	Conduct a formal appraisal/performance review with your boss	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005) (Piaralal et al. 2016)
JS3	Receive feedback from your manager	Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), Khan (2014), (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016), (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018)
JS4	Manager recognises your performance	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005) (Piaralal et al. 2016)
JS5	Manager informs you that you will receive increment annually	Radinger (2014), (Banks et al. 2014), (Adeoye et al. 2014)
JS6	Salary increase option as part of performance evaluation	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005), (Piaralal et al. 2016) (Schott & Ritz 2017)
JS7	Relationship with upper management is good	Cappelli (1992) (Howell & Shea 2006)
JS8	Job increment is linked to your job performance	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005), (Piaralal et al. 2016)
JS9	Have good relationship with your manager	Cappelli (1992), (Howell & Shea 2006), Pacewicz (2012)
JS10	Your job satisfaction rate is high	(Miller & Wheeler 1992), (Abbasi & Hollman 2000), (Griffeth et al. 2000), Zuber (2001), Greene (2003), Silverthorne (2004), (Kouzes & Posner 2012)
JS11	Job is interesting	(Howell & Shea 2006), (Vnoučková & Klupáková 2013)
JS12	Want to improve how the performance review happens with your manager	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005), (Piaralal et al. 2016)
JS13	Manager shares openly the performance rating with you	Khan (2014), (Long et al., 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018)
JS14	You get support from subordinate	Cappelli (1992), Limsila et al. (2008), (Mathieu et al. 2008), (Lira et al. 2008), (Olowodunoye & Balogun 2012)

JS15	Get support from your manager	Cappelli (1992), (Limsila et al. 2008), (Mathieu et al. 2008), (Lira et al. 2008), (Olowodunoye & Balogun 2012)
JS16	Your manager informs you that there is an increment, during your performance reviews.	(Atwater et al. 1999), (Hannah et al. 2011), (Edmondson et al. 2005), (Piaralal et al. 2016)
JS17	Feel valued	Landau (2009), (Markey et al. 2012)
JS18	You are highly motivated	(Schott & Ritz 2017)
JS19	You agree with your manager the performance rating for the year	Khan (2014), (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018)

H1.2 - Turnover associated with Islamic leadership moderated by job status

H2.2 - Turnover associated with Transformational leadership moderated by job status

5.2.4 Job Status

As part of the stated framework, job status is a moderating variable, and the below table indicates the items of this factor. In recent literature, job status is aligned with various items, such as 'receive appreciation' Weikel-morrison (2002) (Kouzes & Posner 2012), 'you like your salary' (Shamsuzzoha & Shumon 2007) (Vnoučková & Klupáková 2013), 'have job responsibilities' (Cicmil & Hodgson 2006), 'enrolled in different training courses' (Kouzes & Posner 2012) and 'you have medical allowances/insurance' Shamsuzzoha (2013). In addition, job continuity reasons such as being 'happy with your working hours' as reported by Shamsuzzoha (2013) is critical as part of job status, as well as employees found that 'satisfied with your allowances', 'have had a promotion' are as relevant to them as part of their job environment reasons, Shamsuzzoha (2013). Furthermore, to the job status items are to 'have comfortable work environment', 'have good supervision', and 'like your leader style'. Shamsuzzoha (2013) also added leader's behaviours, delay of promotions, noisy work environment, improper management and leaving tendency of people are part of job continuity.

Table 5.5- Job Status factors

Variable ID	Variable Title	References
ST1	You like your salary	Quarles (1994), (Shaw et al. 1998), (Vnoučková & Klupáková 2013), (Schott and Ritz 2017)
ST2	Have job responsibilities	(Long et al. 2016), Johnson (2018)
ST3	Have good supervision	(Vnoučková & Klupáková 2013)
ST4	Have comfortable work environment	(Long et al. 2016), Johnson (2018)
ST5	Have had a promotion	Labov (1997), Weikel-morrison (2002)

ST6	You have medical allowances/insurance	Shamsuzzoha (2013)
ST7	Like your manager style	(Warrick et al. 1981), (Daud et al. 2014)
ST8	Happy with your working hours	Arokiasam (2013)
ST9	Satisfied with your allowances	Arokiasam (2013)
ST10	Receive appreciation	Weikel-morrison (2002) Landau (2009), (Vnoučková & Klupáková 2013)
ST11	Enrolled in different training courses	(Pearce & Mawson 2009) Arokiasam (2013)

5.2.5 Job Opportunity

H1.3 - Turnover associated with Islamic leadership moderated by job opportunity

H2.3 - Turnover associated with Transformational leadership moderated by job opportunity

There is various literature which discuses about the job opportunity, and according to Arokiasam (2013) who interprets that due to limited chances for self-development, employees assume that no further career path. The below table includes the factors of job opportunity where (Lira et al. 2008) advises that there should be clear forecast for further development. Shamsuzzoha (2013) confirms that when there is a lack of opportunity, there is no advancement or growth. Luecke (2002), confirms the necessity of reward and accomplished recognition to the employees which adds up to the resource's motivation (Chaudhry & Javed 2012) (Schott & Ritz 2017) (Mone & London 2018) (Kiruja & Mukuru 2018). Training is essential as part of the career development as stated by (Pearce & Mawson 2009), which can be arranged internally or overseas.

Table 5.6 Job Opportunity factors

Variable ID	Variable Title	References
OP1	Attend external/overseas training courses	(Zagorsek et al. 2006), Arokiasam (2013) Shamsuzzoha (2013), (Asamoah et al. 2014)
OP2	You believe you have good career development	(Luftman & Brier 1999), (Cicmil & Hodgson 2006), (Pearce & Mawson 2009), Martin (2016)
OP3	Rewarded and recognised	Luecke (2002), Lira et al. (2008), Martin (2016), (Schott & Ritz 2017)

Summary

This chapter presents the framework models of existing literature for leadership and turnover; besides it includes the researcher conceptual framework which is proposed in this research. It also discusses the components of turnover, leadership models and related assumptions.

Chapter 6: Research Design & Methodology

Introduction

This chapter explains the methodology was followed by the researcher to pursue the study. The chapter highlights the adaption of research philosophy, research approach, methodology, survey instrument, ethical considerations and limitation. It also compares the common approaches and methods followed in similar research context. Besides, it discusses the techniques and instrument used to collect the data and to mainly increase the response rate. In details, the researcher describes the designed survey of the questionnaire, the targeted audience, and pilot study, questionnaire evaluating scale, respondents' demographic background and the methodology used in the previous studies.

6.1 Research Methodology

Previous studies have primarily concentrated on research methodology and described it as the core of research framework, as it demonstrates the used process for data collection and information gathering. A large and growing body of literature has investigated that the types of main methods within the mentioned taxonomy are four, survey, case study, experiment and research action.

It has conclusively been shown that survey is widely used as simple method for collecting data particularly in the social science because it embraces both inductive and deductive research. In addition, it can be used to validate theories and prove hypotheses (deductive). Also, survey can help researchers to observe situations and generate patterns that guide them to formulate theories (inductive). As identified by the researchers (Neville, Miller & Fritzon 2007) two types of surveys, one is descriptive survey which counts the frequency of a response among the survey group. Two is analytical survey which analyses association between elements (variables) using a sample group. Furthermore, using survey generally means that the study includes targeted audience which the researcher aims to interview, questionnaire or mixture of both techniques.

This aim of this research paper is to use analytical survey methodology because it is designed to find and examine the relationship between leadership styles and turnover with the moderating variables job satisfaction, job status and job opportunity, which are significant concepts to understand as outcomes. Author reviewed the available literature on survey methodology to provide and validate the research propositions. As part of data collection process, there are certain pre-defined questionnaire which are distributed to the participants in the UAE banking sector.

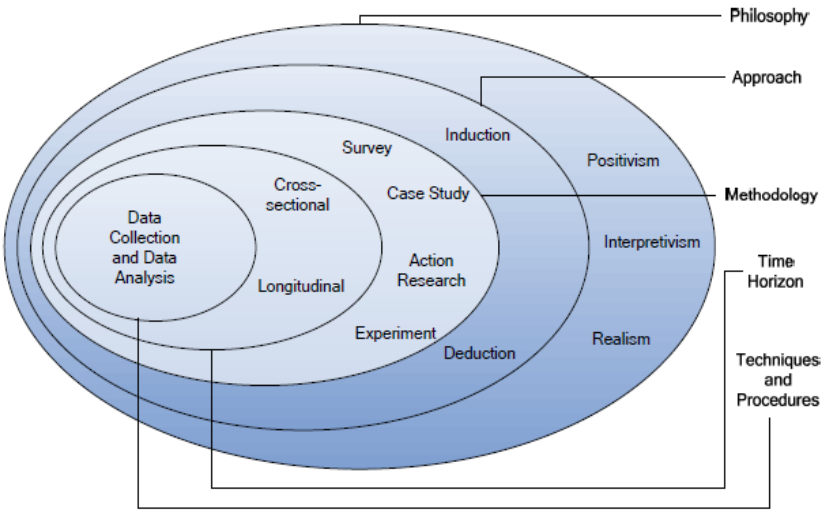
Author presented a comprehensive review of using case study which is also a practised methodology for qualitative or quantitative research. Case studies can be also used to generate theories whereas action research is intended for researcher's intervention. For example, monitor, evaluate and suggest further improvements studies. Furthermore, case study requires cooperation between researcher and the involved individuals during the change process. Author analysis revealed that experiment research is used to validate the study variables, which can be structured in a controlled environment to achieve the maximum results of tests, such as using laboratories.

6.2 Research Outline

The selection of a research approach is mainly driven by the research questions and the nature of the problem to be further investigated. Among leadership styles (Islamic and Transformational), turnover, environmental working conditions (job satisfaction, job status and job opportunity) in project management research, there is no agreement on appropriate research paradigms (Wolgemuth et al. 2015) that is superior to another in existing published literature. The fact is this research method is argued to be based on the researcher's philosophical approach and the research critic (Antwi & Hamza 2015). Bryman (2017) confirms that the research paradigm is based on the researcher problem.

(Saunders et al. 2009) who developed the research approach based on a taxonomy called 'research onion', which is demonstrated in figure 6.1. This figure is synthesized by various research principles which are; philosophy, approach, methodology, time horizon and techniques and procedures. According to Saunders research onion provides the baseline for research framework". The same approach is outlined for this research.

Figure 6.1: The Research Onion (Saunders et al. 2003, p.87)



6.3 Research Philosophy

Studies have found that the research philosophy/paradigm is the research approach, which is used to develop knowledge, data manifestation; capture and analyse data, with scientific literature and common philosophical approaches, which are demonstrated in table 6.1 according to (Neville, Miller & Fritzon 2007), Arlt (2010).

Table 6.1: Research Philosophical approaches (Neville, Miller & Fritzon 2007) Arlt (2010):

Research Philosophy	Can also be Referred to (Neville, Miller & Fritzon 2007):	Attempts to Understand (Arlt 2010, p. 83):
Positivism	Objectivist, scientific quantitative, traditionalist/experimentalist	"Objective reality"
Realism	not given	"Reality in the context of observable hidden root causes"
Interpretivism	Phenomenological, qualitative, subjectivist/humanistic	"Subjective reality (as perceived by subjects studied)"

Authors investigated on research philosophical approaches, which are three types according to Neville, Miller and Fritzon (2007, p.7), as stated positivistic approach identifies, measures and evaluates any phenomena, as well as provides rational explanation for it. Furthermore, this explanation establishes causal links or relationships between the different variables. Then it relates them to a theory or practice. Author reported that this type of philosophical approach validates and tests the proposed research hypotheses along with the generated quantitative data. Author showed that this philosophy can be generalized to contribute to existing knowledge.

The other type is Realism where it was demonstrated at (Neville, Miller & Fritzon 2007), but Arlt (2010) presented that this can be observable to show the hidden root causes. Furthermore, the third type of philosophical approach is interpretivist that help researchers to understand participant's behaviours, interprets subjective reality (Neville, Miller & Fritzon 2007). In addition, Author observed that human behaviour cannot easily be measured as phenomena, or always observable at the studied reflected factors which refers to inconsistency in the shaped factors between individuals (Neville, Miller & Fritzon 2007) during the interpretation of phenomena. To expand further, this approach can include small sample to enable data in personal insights. On the other hand, if small sample is gathering, then the results will not be valid. Using interpretivist approach can increase the opportunity

to provide complete conclusion of the phenomenon, study the reasons of occurrence and identify the actual context (Norrie 2006, p. 80).

This research paper, depending on positivist research which includes rational explanation to establish relationships between the different elements (variables) in the context of leadership and turnover, which are moderated by the environmental working conditions (job satisfaction, status, and opportunity) associated with theory in the banking sector. However, as per the author interpretivist approach narrows the conclusion to study people behavioural characteristic. Thus, positivist is ideal approach for this research design because this philosophy concentrates on validating the certainty of hypothesis which are developed as per the research questions.

6.4 Justification of the Research Methodolgoy

Literature reviews have indicated that research methodology is the framework which research methods are positioned as part of broader research strategy (Saunders et al. 2003) as there are numerous research methodologies which are applied for a mixed method research approach. It is essential to identify the applicable, adequate and suitable methodology that goes in parallel with the research questions and objectives. The following research methodologies have been presented by different authors (Grant et al. 2001), Al-Sharafi (2013). Survey research; associated with empirical approach using questionnaire. Grounded theory; associated with inductive approach to collect data. Action research that interactively aims to solve a problem to improve processes carried out. Other type is ethnography research, it provides a descriptive study of culture. Exploratory research that involves seeking new insights, through asked questions to collect responses; which presents a descriptive research to explain the exact details of profile, such as individuals, events or situations.

Furthermore, based on research questions and literature review, stakeholder theory that are involved in the study. The author applies a survey methodology that is aligned with the research approach. Besides, it allows for answering the research questions precisely, provides a tool for collecting information from individuals. In addition, the survey research can add knowledge, and the accuracy level increases with the gathered information from the participant which are collected during the survey sampling process.

Essien uses various sources to get qualitative data to understand further about turnover intention, such as exit interviews that includes payment terms of the new offer, improvement areas in current job that can enhance the organisation to retain employees, reasons to leave, pull reasons to stays. Another source is attitude survey, risk analysis and questionnaire that has various questions related to appraisal,

skills, vacancy, survival and stability index. The analysed data includes various methods such as descriptive statistical method, regression, and correlation. (Essien et al. 2013) also distributes 500 questionnaires to determine the relationship between leadership styles (explanatory variable) and employees' turnover (dependent variable) in Nigerian banks. The selected banks are grouped in two categories, one is old generation (First Bank) and other one new (Access bank). The paper analysis includes Ordinary Least-Squares regression tests. The survey is descriptive, and each statement has 5-point Likert ordinal scale with using SPSS software. The developed model is as follows where employee turnover is (ET) and managerial style is (MS), ET = f (MS) & ET = $\beta_0 + \beta_1$ MS+ e_i, regression coefficients to be determined are β_0 and β_1 = and e_i = the error.

$$y1i = \beta 1X1i + \varepsilon 1i$$

$$y2i = \beta 2X2i + \varepsilon 2i$$

Moderation effects are tested with multiple regression analysis, where all predictor variables and their interaction term are centered prior to model estimation to improve interpretation of regression coefficients. A single regression equation forms the basic moderation model:

$$y = i5 + \beta 1x\,(IL1) + \beta 2x(IL2) + \beta 3x(IL3)\ XZ + e5$$

$$y1 = i5 + \beta 1x(TL1) + \beta 2x(TL2) + \beta 3x(TL3)\ XZ + e5$$

$$y3 = i5 + \beta 1x(IL1) + \beta 2x(IL2) + \beta 3x(IL3)\ XZ + e5 + \alpha(OP) + \alpha(STM) + \alpha(JSM) + \alpha(IL1) + \alpha(IL2) + \alpha(IL3)$$

$$y4 = i5 + \beta 1x(TL1) + \beta 2x(TL2) + \beta 3x(TL3)\ XZ + e5 + \alpha(OP) + \alpha(STM) + \alpha(JSM) + \alpha(TL1) + \alpha(TL2) + \alpha(TL3)$$

Where β1 is the coefficient relating the independent variable (TL) and (IL), X, to the outcome, Y, when Z= 0, β2 is the coefficient relating the moderator variable (OP), (STM) and (JSM), Z, to the outcome when X = 0, i5 the intercept in the equation, and e5 is the residual in the equation. The regression coefficient for the interaction term, β3, provides an estimate of the moderation effect. If β3 is statistically different from zero, there is significant moderation of the X-Y relation in the data. Plotting interaction effects aids in the interpretation of moderation to show how the slope of Y on X is dependent on the value of the moderator variable. Regression slopes that correspond to the prediction of Y from X at a single value.

According to Shamsuzzoha (2013) paper that aims to find and investigate how can turnover affects organisation production to recommend solutions to reduce this problem and retain talented employees longer at the firm. The research is qualitative based on interviewing the three levels of management, low, middle and top with two sets of questionnaires with two categories, private and government sectors. The first group is for top and middle management who have questions related to resources turnover reasons, potential plan to stop turnover within the organisation, whereas employees' questionnaire includes their demographic details, job feedback and personal views on turnover. The factors of turnover as per Shamsuzzoha (2013) are "economy salary rate", "characteristics of the job", "employee demographics", "person – family situation", "unmatched job with employee skills", "Substandard equipment, tools or facilities", "lack of opportunity for advancement or growth", "lack of appreciation", "Inadequate or lacklustre supervision and training", "inequity of pay". In other case studies, there are other factors of turnover, such as "better job opportunities", "noisy work environment", "insufficient medical allowance", "improper management", "working hours", "leaders' behaviours", "delay of promotions", "job insecurity", "job dissatisfaction" and "leaving tendency of people".

(Mahazan et al. 2015) research has qualitative analysis using secondary data, of academic and non-academic literature, that focuses on four pillars, Quran & Hadiths, managerial Leadership and Servant Leadership, Contemporary Islamic Leadership and Classical texts of Islamic Leadership Zebal et al. (2014). The reason to choose servant leadership style is that leaders are meant to be caring for others, trustworthy towards their colleagues and compassionate to organisation members as it influences people moral. The content is mostly about hermeneutical study which supports Neuman (1997) research approach using Interpretative Social Science (ISS). The research analysis tool is NVIVO to process the collected information after dividing them to five phases thematic exploration in psychology, starting from familiarize with the data, generate initial codes, search for themes (Braun & Clarke 2006), review themes and define and name the themes. Islamic leadership inventory variables are "Trustworthiness/Integrity", "employees orientation", "Muhasabah - retrospection", "patience", "outcome orientation", "empowerment", "social responsibility", "self-evaluation, "flexibility", "non-calculative", "spirituality, religiousness and piety, "esprit de corps", "bravery", "justice and equity", "high self-reliance and high self-esteem", "modesty and shyness, "impartially", "moderation and balance", "good in communication", "free from environmental constrains", "earnest", "cheerful", "feared when angry", "empowering "intelligent", "wisdom and encourage synergy", "role model" (Chiniara & Bentein 2016) and "avoid conflict". All are collected from a university in Malaysia from several Muslims.

(Long et al. 2012) investigates the research using quantitative study based on structured questionnaire which has a meaningful descriptive and analytical method such as multiple regression and correlation. The primary data is collected from 1000 students and 51 academic staff members in Malaysian college using SPSS software version 16. The tool is used to test the hypothesis and examine statistics using multiple regression, Pearson correlation and descriptive statistics. The three sections have demographic profiles, turnover (dependent variable) measurement and leadership (independent variable) measurement. The demographic items are gender, position, age, education and marital status. The items of turnover are three, (1) "I think a lot about leaving quitting my present job", (2) "I will probably look for a new job in the next year" and (3) "As soon as possible, I will leave the organization." The scale is 5-point of Likert Scaling with a range of 1= "Strongly disagree" and 5= "Strongly agree". The leadership styles are three, transformational, transactional and Laissez-Faire. Transformational leadership have five factors, (an) "Idealized Influence (attributed)", (b) "Idealized Influence (behaviour)", (c) "Inspirational Motivation", (d) "Intellectual Stimulation" and (e) "Individual Consideration", while the transactional leadership has three factors which are (a) "Contingent Reward", (b) "Management-by-Exception (passive)", and (c) "Management-by-Exception (active)". Each question has Likert scale to enable respondents choose (0 = "not at all", 1 = "once in a while", 2 = "sometimes", 3 = "fairly open" and 4 = "frequently, if not always").

The reason for choosing quantitative method is to define the designed framework that has a conclusion of describing the paradigm of turnover and leadership. The study explains the fundamental principles of how to apply the commonalities between qualitative and quantitative. Besides, various papers have mixed method that is more successful in terms of investigating these two concepts, leadership and turnover. This will contribute to help other researchers develop further research.

Markey et al. (2012) paper has a mixed method with exploratory analysis to combine survey and case study. The researcher refers to four types of environments, health, hotels, education, and food manufacturing in New Zealand. The survey participants are employees; 118 questionnaires are utilized out of 240 surveys; as the remaining are returned. Three sections the questionnaire has, (1) "the current environment is good place to work", "frequency to think about leaving the current job", and "work quality environment" that includes physical, psycho-social and job satisfaction of the overall work environment. The formal model which is used in the study refers to Greene (2003). The variable y_{1i} represents the employee who thinks about quitting (dependent variable), X_{1i} refers to various motivators, y_{2i} denotes an employee who thinks current environment is good place to work that depends on various factors $X_{2i.}$ The errors (ε_{1i}, $\varepsilon_{2i)}$ which are assumed to be the standard bivariate normal distribution.

(Satope et al. 2014) research confirms that the there is a significant influence of leadership behaviours on employees' turnover, besides turnover is a critical issue for Human Resources (HRM) Management. Hence, this study has a mixed method using primary data in a designed questionnaire to Nigerien academic employees, male and female (148 participants); and secondary data. Thus, it is an empirical research that uses explanatory models. The analysed data purely uses descriptive and regression test (ANOVA). The research identifies the factors of employees' turnover (voluntary) and leadership behaviours. Turnover factors are "compensation and benefits", career development", "stress", "perceived alternative employment opportunity" and "job satisfaction". Whereas the leadership behaviours are executed from Behavioural Style theory that includes the various styles of leadership, "democratic", "autocratic", "laissez-faire" and "bureaucratic" to assume that leaders are made not born.

The survey has two sections, one for participant's demographic questions which consists of 12 questions related to educational background, age, status, gender, organisation population, religion, nationality, years of experience, service tenure, and leader nationality. The other section is about turnover items such as pay, rewards, recognition, work environment, training program, and participant job satisfaction and leader behaviours. As stated by (Kouzes & Posner 2012) that there are five practices that are needed in the leader, which are the abilities to model the Way, inspire a shared vision, challenge the process, enable others to act and encourage the heart. Leadership behaviours rate based on a 10-point scale to measure the frequency of engaging these behaviours and the responses scale is as follows, almost never, rarely, seldom, occasionally, occasionally, sometimes, often, usually, very frequently and almost always.

The items of every factor are as follows, model the way has six elements, "follows through on promises and commitments he/she makes", "sets a personal example of what he/she expects of others", "spends time and energy making certain that the people he/she works with adhere to the principles and standards that we have agreed on", "is clear about his/her philosophy of leadership", "builds consensus around a common set of values for running our organization", "asks for feedback on how his/her actions affect other people's performance".

Inspire a shared vision (Kouzes & Posner 2012) has also six elements, and they are, "talks about future trends that will influence how our work gets done", "paints the "big picture" of what we aspire to accomplish", "describes a compelling image of what our future can be like", "shows others how their long-term interests can be realized by enlisting in a common vision", "speaks with genuine

conviction about the higher meaning and purpose of our work" and "appeals to others to share an exciting dream of the future" Aabed (2006).

Challenge the process (Kouzes & Posner 2012) items are to "Seek out challenging opportunities that test his/her own skills and abilities", "make certain that we set achievable goals (Chaudhry & Javed 2012), make concrete plans, and establish measurable milestones for the projects and programs we work on", "experiment and takes risks, even when there is a chance of failure", "search outside the formal boundaries of his/her organization for innovative ways to improve what we do", "challenge people to try out new and innovative ways to do their work", and "ask "What can we learn?" when things don't go as expected".
Enable others to act as per (Kouzes & Posner 2012) who stated that the leader is able to "treat others with dignity and respect", "develop cooperative relationships among the people he/she works with", "listen actively to diverse points of view", "give people a great deal of freedom and choice in deciding how to do their work", "support the decisions that people make on their own", "ensure that people grow in their jobs by learning new skills and developing". Encourage the heart means the leader can "give the members of the team lots of appreciation and support for their contributions", "praise people for a job well done", "make sure that people are creatively rewarded for their contributions to the success of projects", "make it a point to let people know about his/her confidence in their abilities", "recognize publicly people who exemplify commitment to shared values" and "find ways to celebrate accomplishments" (Kouzes & Posner 2012).

Time Horizon

Researchers have studied the effect of longitudinal studies, they are considered as typical association of repeated observation, besides the validation implies on the same variables. The application of action research is correlated with longitudinal time horizon Tucker (2017). Researcher reports that researcher effort is concerned at one specific point in time (Imran et al. 2016) then the choice implies a cross-sectional (Shah et al. 2015) time horizon. For example, research survey is a good source to observe and analyse the differences and similarities of a specific situation at one time in specific sector or organisation (Neville, Miller & Fritzon 2007) (Imran et al. 2016) Tucker (2017). There have been several studies in the literature reporting (Mehar et al. 2015) that banking sector involves frequent changes, risk and uncertainty. There are also bad times when economic conditions decline which causes financial crisis. Therefore, it is essential to specify the duration of the data collection process in the research and the context to view the results of the research as per the research defined time zone.

According to the author, the inclusion criteria was mainly to study banking turnover and leadership styles in the UAE that included Islamic leadership traits and Transformational leadership behaviors. Other styles were excluded. Besides, the moderation analysis which are included were three variables which are mainly used in most researchers, such as job status, opportunity and satisfaction and other variables were excluded. With reference to the published papers and literature the theme was on banking in the UAE, are included as part of this research to build on them. The sources are various where the researcher used various databases to extract the research papers, ebooks, conference preceding's, PhD thesis, published journals like, EBSCO British University online library, University of Manchester online Library and Google Scholar.

Research approach

Author also provided that the research approach is based on Empirical study which proves actual experiment that combines knowledge with observations from critical theory which provides realistic insights occur in real organisations. As various authors categorize research approach mainly into two types, qualitative/ quantitative and deductive/inductive. This depends on the data collection as part of the research methods process. Firstly, quantitative research approach indicates a collection and analysis of numerical data. Thus, this type critically structures the details so that it can interpret the research meaningfully (Amaratunga et al. 2002). Secondly, qualitative approach is effective to identify associations between factors and participants views (Newman & Benz 1998), Froehlich et al. (2014). In general, as observed from prior literature, authors recommended the use of both methods; triangulation to waive the shortcoming of each approach alone (Snaebjornsson & Edvardsson 2012), (Aarons et al. 2015), (Bryman & Bell 2015). Furthermore, the other research approach is deductive research, which discusses the developed hypotheses and theories, and test these research hypotheses. It is considered as top-down approach. While the other one, inductive research approach, presents the collected data along with theory development (Saunders et al., 2003), that includes bottom-up approach.

According to the author and based on the stated description of research approaches, this thesis adapts a quantitative method and deductive research approach; because it is most applicable approach and best fit to accomplish research objectives. Similarly, applied this approach is already used by researchers like (Snaebjornsson & Edvardsson 2012), (Aarons et al. 2015), (Lee et al. 2011) in banking sectors and in the context of leadership and turnover. The author reported that the mixed method research signifies the investigated details and the collected statistics which indicates the population responses. This is required to preview the research questions answers and test the research hypothesis to conclude the reliable factors of the research problem.

Techniques and Procedures

Generally, data can be collected using one or multiple data collection techniques that depends on the research questions which should be satisfactorily considered. The researcher also considers other factors such as data quality, time and efforts consumption and response rates. There are common instruments used to collect data, for empirical study are one-to-one interview, focus group, observation and survey questionnaire.

Most of the open literatures on leadership and turnover focused mainly on two types of data analyses; exploratory (inductive approach) and confirmatory (deductive approach) (Hamilton et al. 2017). Inductive representation learning on large graphs, the exploratory aims to look for patterns that deviate from the model, the confirmatory attempts to quantify to what extend the deviation might occur (Witte and Jansen 2015) (Graneheim et al. 2017). It employs the traditional statistical tools of inference (Eisenhardt et al. 2016), significance, and confidence Lundvall (2015). The analyses of quantitative data typically need special statistical tool such as SPSS, because this program assists in conducting different tests, like; reliability test, factor analysis, correlations and regressions Hammersley (2017). These tests help to indicate the developed hypotheses result wither to accept or reject, so that the researcher can explain the significance of the relationship between independent and dependent variables. This research study conducts these tests to validate the discussed hypotheses and conclude the findings.

Survey

The survey is conducted in 29 local banks in Dubai, UAE where the participants are going to be mainly Emirati, Arab and expatriate team members to evaluate Emirati, Arab and expatriate leaders. The targeted audience approximately from every bank is 30, so this means the total respondents is 870. In case of not receiving the survey with the due date, the researcher will also interview other team members at the same IT department.

The questionnaire focusses on individual's point of view on the leader's type, organisation environment, overall satisfaction towards the basic requirements of employee's benefits. For example, salary, job responsibilities, training, work environment, medical allowances, working hours, supervision style. In addition, appreciation, promotion, career development, job security and their relationship with upper management. Survey respondents could rate their direct supervisors to check their leader's positive behaviours, management skills, personality, inspiration skills, motivation (Mone & London 2018), (Kiruja & Mukuru 2018), role models (Chiniara & Bentein 2016), engagement and support with team members activities so that they can resolve impediments.

To have high number of response rates, the questionnaire will be done though telephone, mail and online surveys. The reason is that participants can have a choice to complete the surveys in the agreed timeline with the researcher.

The benefits of the online survey are various, for example the targeted audience can be tracked if they have completed the survey. Second, data is sensitive, so the results of surveys will be accurate as all answers are captured directly from the web. There is no data misinterpretation or data lost if online survey is used whereas participants also prefer mail survey so that they can respond to complete the questionnaire via email.

The quality of the questionnaire and data collection accuracy is going to be verified to ensure all answers are complete. Any incomplete questionnaire will be returned to the participants to ensure all data are available. This will contribute to the percentage of data entry procedure.

6.5 Instrument Validity and Reliability

Yet, very few studies have examined the validity and reliability, from the researcher point of view in this research to assess the accuracy and reliability of the quantitative instrument, a statistical validity and reliability tests is conducted. This adds great impact to ensure the effectiveness and the consistency of the measurement. Most studies examined two types of validation; external validity which seeks to obtain population generalizability, besides it confirms the study outcome which shall be compatible to be generalized from a sample to a population, such as (WordPress.com). Furthermore, the content validity certifies the appropriateness and the homogenous of the items/questions within the instrument (survey questionnaire). Those tests are usually conducted through specialized statistical program, such as SPSS. This is utilized during the analysis of quantitative data, with additional techniques which are embedded in that statistical program to achieve highest degree or acceptable level of validity.

In addition, according to Author, the reliability of instrument can be measured through making the use of Cronbach's Alpha and split-half tests. Both indicate the consistency of the results across survey items. In quantitative method, the validity and reliability analyses are less meaningful, as the reality is unique to the individuals which gives no relevance for generalizability (Johns & Miraglia 2015) Biswakarma (2016) (Nawaz & Pangil 2016) (Han et al. 2016).

Pilot study

The purpose of running a pilot study is to study instruments, suggest correction to the items or scale preliminary used by the researcher. Rather, it can target the research design and suggest improvements and the research process. There are good advantages of conducting a pilot study, such as give warning on probable fail of the research questionnaire, identify proposed methods for collecting data, test if the practised instruments are appropriate and not complicated for the participants.

Theoretically, many literatures emphasize on the importance of pilot study as it increases the likelihood of achieving successful results, provides valuable insights for other researchers. Whereas, empirically pilot studies are likely to be underreported as the complete report of the pilot studies are rarely conducted in the researches. However, when researchers often justify the research methods of using pilot study is to pre-test the questionnaire.

In addition, as part of pilot questionnaire the researcher selected 20 participants, where 10 of them answered the survey question (A, B, C) and the other 10 participants answered (A, D & E). Therefore, the two groups have responded to the survey where the researcher wanted to check questions clarity, collect participant's feedback on the stated questions and test the quality of responses. As the answers reflect respondents understanding to the questions. At the end, the researcher reviewed the feedback (Rashid & Waheed 2012) to improve questions for the second round in distributing the survey to the remaining number of audiences.

The candidates selected from different banking sectors, Islamic and Non-Islamic banks which are in the United Arab Emirates. The selected targeted employees evaluate their leadership styles as they are the audience for this study who have roles of team leaders, project managers, branch managers, and operation officers. The background of respondents is varied since they are multi-nationalities, with different work experience, education qualification and career certifications. This will be studied at the surveys so that it can be analysed critically as part of the data findings.

Measure

The questionnaire is published using online surveys, that include multiple choices questions as the rated items are obtained from a five-point Likert scale, 1= "Seldom or rarely" to 5= "Very Frequently". These are measured by leadership practices inventory (LPI) (Kouzes & Posner 2003). Job satisfaction variables are measured by Minnesota satisfaction questionnaire (MSQ) that includes twenty items. This study questionnaire evaluation scale starts from 1 to 5, where 1 = "Strongly Disagree", 2 = "Disagree", 3 = "Neutral", 4 = "Agree" and 5 = "Strongly Agree". Turnover intention items (Fang, 2001) is taken from Michigan organizational assessment questionnaire, using six items, with five-point Likert scale, 1 represents "Strongly Disagree" to 5 equals "Strongly Agree" Griffeth et al (2000), Chew (2004). The regression method is used to moderator job satisfaction (JS) between leadership style (LS) and turnover (TO) intention is as follows, LS * TO, JS * TO and LS, JS * TO. (Al-sharafi & Rajiani 2013) distribute 500 questionnaires to five different organisations, one public owned by the government and four private organizations, in telecommunication system in Yemen, Sana'a and Aden

cities. Each firm receive 100 questions to obtain the talent resources feedback (Rashid & Waheed 2012) to participate at the survey that 280 questionnaires are used 56 percent. The respondents must evaluate the Leadership styles (Islamic and Transformational), job satisfaction, job status/requirements, job opportunity and turnover intention.

6.6 Research Method

Author indicated that research method is a tool used for data collection and make sense of a problem. In a survey research; data is generally gathered by talking to people, in a form of interviews, written questionnaire, besides there are different modes of communication; face to face, telephone or internet. To waive the risk of interview bias, the researcher uses an online questionnaire method, structured with five-point Likert scale. This is designed to test research hypotheses and define the impact level of research factors, which contribute to the adoption of leadership and turnover. Participants are asked to rate their leaders' styles, turnover, job satisfaction, job opportunity, and job status.

Moreover, questionnaire is one of the most popular methods for collecting data, it saves time and cost effectiveness. However, the response rate for questionnaires depends on the mode of application. Therefore, the author selected self- administered questionnaire mode instead of phone or internet to waive their shortcoming in low response rate.

Several studies have revealed that quantitative research methods focus on measurements and amounts of characteristics of interest Hussein (2015), which are studied using quantifying methods, statistical analysis Hussein (2015), and statistical calculations (McCusker & Gunaydin 2015). In addition, quantitative researchers seek explanations and predictions which can be generalized to other populations (McCusker & Gunaydin 2015). More recent studies have confirmed that the relationship of leadership styles to turnover in banking sector. The current method is quantitative based on exploratory character using exploratory survey Hussein (2015).

Author extended this work and related this research to be positivistic philosophical approach, which explained previously. Subsequently, the research is conducted using quantitative method which is adequate to explore the general descriptions, explain instances and test the research hypotheses. This contributes to validate the relationship between different variables.

6.7 Research Instrument

The questionnaire uses a five-point Likert scale; most common type of scales (Wong & Law 2002), (Rafferty & Griffin 2004), (Gill et al. 2006), Truckenbrodt (2000), Madlock (2008), (Long et al. 2012), with the highest scale "strongly disagree/strongly agree" 1 and lowest scale "strongly disagree/ strongly agree" 5. In addition to the demographic data the scale comprises five sections with carefully structured questions developed and derived from previous studies; to measure the following variables: turnover, Islamic leadership (Zebal et al. 2014), Transformational leadership job satissfaction, job status and job opportunity. According to the researcher, closed-ended questions are simpler and faster to answer, besides it is recommeded by different schoalrs to facilitate quanitative data analysis (Iqbal et al. 2015), (Awan & Tahir 2015), (Gul et al. 2015), (Fiaz et al. 2017). According to the author, respondents do not need to write the answers while accessing the online survey, they just require selecting the applicable answers that they can choose as there are multiple choices to every question.

In addition, all survey questions are close-ended questions because respondents can select the applicable answer from the given multiple choices. Besides for statistical analyse, the responses are more practical to interpret the collected data out of the questionnaire to support the research objectives. However, researchers also acknowledge that this approach can limit the responses to the research questions considerably. Furthermore, (Kinyua et al. 2015) acknowledges that the open-ended questionnaires are used to collect more information which cannot be gathered using the closed-ended questions. For further studies, open-ended questions can be included for the research survey because respondents can suggest new clauses of leadership styles, new attributes which will contribute to knowledge.

As stated earlier, research data is mainly collected primarily using surveys which gathers experts' feedback who evaluate their current leaders, employers and job environment as they are responsible and knowledgeable in their field (banking). According to researcher knowledge, literature lacks complete instrument (questionnaire) which accommodates the proposed research questions and methods to examine the existing research. Consequently, the researcher proposes to construct her questionnaire in line with theoretical background. Therefore, the researcher conducted an extensive review of leadership styles in banking literature using related research variables.

The developed questionnaire was tested through a pilot study, group of 20 people who randomly selected from different banks. It is a strategy that was used by the researcher to preliminary experiment the questionnaire with a smaller sample, to compare it with the planned sample size. Furthermore, pilot study is commonly used by researchers; to evaluate the survey, questions, in terms of feasibility, time,

and accuracy. In addition, this can help to enhance or improve that question items are relevant and understandable by the potential respondents, prior to the actual data collection on the full-scale.

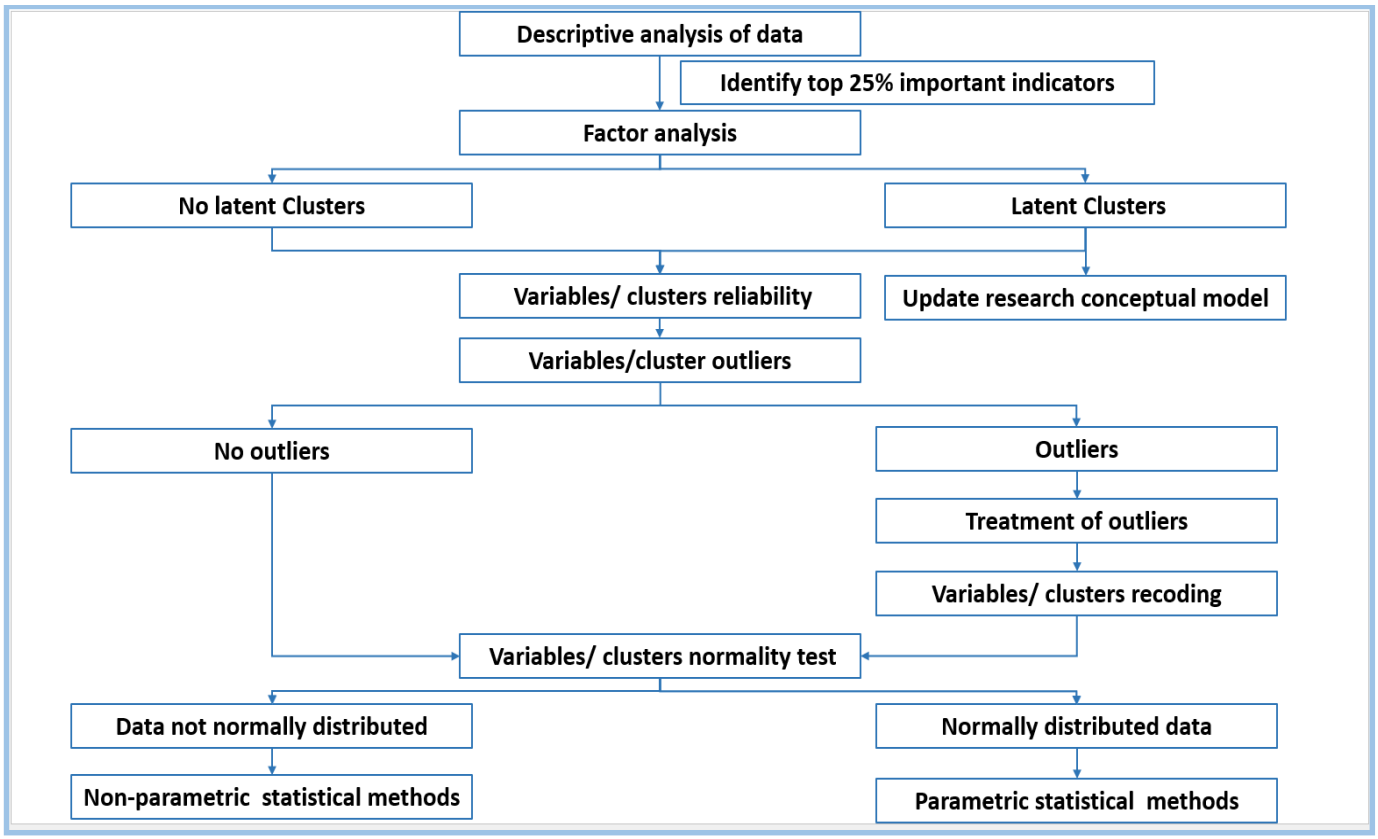
There is a large volume of published studies describing that the questionnaire should be accessible and convenient to the respondents to ease the data process. Therefore, the author designed an electronic (online) questionnaire which is distributed to individuals' email address, through a specialized online system (google forms). This tool offers advance functionality to collect data, generate different reports, and Figures using Microsoft excel and SPSS files.

This survey link is posted using email messages, in addition to online network applications such as LinkedIn and social media application such as WhatsApp, Twitter, Instagram, Telegram, Facebook and Snapchat. Such networking applications aid the researcher to capture potential questionnaire participants and ensure a higher percentage of respondents. From the researcher point of view, it is smoother to find individuals who have as same as the research topic common interest and similar background to answer the survey questions (see appendix 12.4).

6.8 Data Analysis

Descriptive analysis and instrument testing as demonstrated at the below process (shown in figure 6.2) which was followed at the research. The purpose is to test research instrument and provide descriptive analysis of the data, where individual mean scores for each scale is evaluated, and the top 25% indicators are identified. The researcher found that the result can be used to feed factor analysis test especially at the loaded factors and grouped components. This will contribute to maintain at least the highest significant 25% indicators, in every scale.

Figure 6.2 Descriptive analysis and instrument testing process



Quantitative technique is used to analyse the data, as it is the first process to write the descriptive statistics which measures the central tendency; such as mean, frequencies and standard deviation, whereas, the inferential statistics included multiple regression analysis. Furthermore, regression analysis involves finding best fit line to explain how the variation in the outcome (employee turnover) depends on the variation of an independent variables (transformational and Islamic leadership) with the presence of moderating variables 'environment working conditions', like job status, job satisfaction and job opportunity. In addition, multiple regression analysis was used to determine the relationship between independent and dependent variables.

Author also found that this research follows a quantitative method that includes multiple-choice questionnaire with 5 Likert points. To analyse the quantitative data, it is expected to use a special software (SPSS; Statistical Package for Social Science). Furthermore, this tool (SPSS) helps in conducting various statistical studies, that the researcher runs several tests, such as correlation and regression to validate the relationships' significance of dependent and independent variables.

6.9 Assumptions Check

Assumptions of multiple regression model included; the relationship between independent and dependent variables were linear; errors between predicted and observed values were normally distributed and test multicollinearity of data, homoscedasticity of data and residual values are independent. Furthermore, as part of the research assumption, the researcher did Pearson Correlation test, Independent t-sample test and multiple regression tests will be evaluated as per (Abii et al. 2013) that Pearson Correlation test is applicable. To ensure the suitability of Pearson Correlation test, a measurement level was done to evaluate; for example, every respondent provided answers on all variables. Independence of observations: respondents are not influenced by each other. Another item is normality tests which were performed on all variables, along with linearity and homoscedasticity. Also did variability scores for each variable to all other variables and checked via scatterplots.

Furthermore, another check is multiple Regression Analysis, according to (Aranda et al. 2012) which includes as multicollinearity that is indicates the relationship among predictors; high correlations between independent variables (r = 0.9) indicates multicollinearity which distorts the results of multiple regression analysis. To verify check multicollinearity, collinearity table for each model is generated and output results is reported. Besides, multiple regression analysis is very sensitive to outliers that includes standardized residual values above 3.3 or less than -3.3 to +3.3, with only 1 percentage of data can lie outside this range without violating the assumption. Pallant (2016) Therefore, standardized residual values for outliers beyond the mentioned range is presented for each generated model.

Furthermore, normality test that residuals normally distributed among the dependent variables scores, linearity residuals that should have straight lined relationship with predicted dependent variables. Also, homoscedasticity and interdependence which represents the variance of the residuals of predicted dependent variable scores. Those assumptions were checked using Normal P-P plot of regression standardized residual, which should indicate a reasonable straight line from bottom left to top right. To conclude that no deviation from normality test is present and no violation for linearity assumptions. Residual scatterplots presented a quick check to validate the homoscedasticity and interdependence assumptions for each generated model, where a rough rectangular distributed the residuals along with displayed scores Pallant (2016) concentrated around the center. This indicates that no violation of the assumption is present.

The third check was performing independent sample t-Test, which checked using Levene's test for equality of variances, tested the variance of scores between two groups. Besides, this tool determined

the validity of t values outcome which were calculated using SPSS. If significance level of Levene's test is higher than .05; then it would mean to use the first line of t-test table. In case the significance was (.5), then this it would be necessary to use second line and assume equal variance.

6.10 Research Sample

The author indicates that the research sampling provides a range of methods that enable collecting data from a subgroup rather than from all possible. Two tools are generally available; one is probability sampling which shows the chance of selecting each case from the population is known and is equal for all cases. As per this research, survey audience are targeted and known at the banking sectors within the United Arab Emirates (UAE) where the researcher contacted them to do the survey and answer the questionnaires. Therefore, this study survey was open to banking participants only who have better ideas on banking environments.

As claimed by (Saundres et al. 2003) probability sampling method is usually associated with either random sampling; stratified random sampling or cluster sampling. (Jung et al. 2003) (Creswell & Creswell 2017) claim for better stratified purposeful and purposive strategies, random sample selection shall be applied during the sampling process. Thus, a random sample selection is applied here to select the population of managers for the survey. Therefore, probability sampling method is selected for the sampling method in this research.

The other tool is non-probability sampling, which demonstrates the chance of selecting a case from the population is unknown. Therefore, probability sampling is commonly associated with survey research and statistical estimations. This is generally useful to gain insights into a phenomenon particularly in qualitative research Rowden (2000) (Long & Thean 2011) (Bushra et al. 2011).

6.11 Population

To capture maximum respondent, we have intended to expand the population area all over the seven emirates of United Arab Emirates (UAE), starting from central banks and going forward to banks which have several branches all around the cities. The reason is that practitioners play a significant role to participate at this research survey. Besides, the adapted questionnaire is in English, since it is the language which is mostly used in banking sectors.

Author noted that selecting one approach to choose a population is to find a homogeneous characteristic among them (Flynn et al. 1990), senior managers in the UAE banking sector is specifically selected as assumed to be knowledgeable in the topic. This ensures sample homogeneity and to guarantee data validity.

Convenience sampling technique is used to collect the data from the research respondents. It is self-administered questionnaire to reduce the chances of mistakes while filling the questionnaires. Besides, the researcher constructed the survey with mandatory questions to ensure the respondents answer all the survey questions. In addition, researcher already confirmed to the candidates that their responses are confidential and will not be shared to other organizations. As the purpose is mainly for academic research. Furthermore, the questionnaire includes a cover letter to inform the participants of the objectives of the study, the theme of statements and how to fill each question using the scale of (1 to 5). A total of 500 questionnaires were distributed among the targeted employees out of these questionnaires 200 were received back. As stated by Etikan et al. (2016) convenience sampling is mostly used by different researchers for qualitative and quantitative studies. Etikan adds, that convenience sampling is frequently used quantitative research. On the other hand, purposive sampling is commonly used in qualitative study, because it cannot be used when the factors (variables are in quantitative). To summarize, selecting the sampling technique really depends on the themes of the study.

6.12 Sample size

A considerable amount of literature has been published on transformational leadership and Islamic leadership relation to turnover (Cho & Son 2012) which used questionnaire as they type of data collection instrument. Records confirm that (Kafeel & Alvi 2015) have collected (125) employees to do the questionnaire (Kinyua et al. 2015) have gathered (215) respondents who answered the survey (Iqbal et al. 2015) has (200) respondents, (Awan & Tahir 2015) received from (206) applicants who took part at the survey, (229) participants of (Gul et al. 2015) who filled the questionnaire (Kee et al. 2016) concluded with 150 workers who joined for the survey, (110) employees are involved with the data collection using the survey done by (Fiaz et al. 2017) (Cheruiyot et al. 2017) has received (205) respondents.

Author posited that in general, research survey is frequently used in different academic papers, where participants do not fully participant at it effectively. Therefore, it is always recommended to distribute to the largest number of audiences; to get adequate size for the research. As the purpose is to get an acceptable number of responses. Therefore, the researcher is used selective or convenience sampling method. The author to invite (500) participants for the study, to guarantee data collection from at least 100 knowledgeable participants from the population. However, the actual number of participated audiences is 200 which adequate as compared to the similar studies which are done in banking sectors

at this context as stated earlier.

6.13 Demographics

A survey of literature has a general part focused on specific characteristics of a population, as it is frequently used by the researchers in the empirical studies. The purpose is to trigger typical relevant information about the targeted audience; such as professional, educational, age, and personal status. Thus, this allows the researcher to confirm that the collected data correctly for the target audiences. For this survey, the researcher used 16 demographic questions. They are type of the bank (Islamic or conventional), job level, work experience, educational level, age, gender, marital status, nationality, bank population, department size, manager gender, manager nationality, performance bonus, performance rate, department duration, job tenure.

6.14 Data collection

Author posited that based on the above-mentioned selected sampling tool, method and sample size, entities are randomly selected form the researcher database of listed banks. The list more than 40 banks around the emirates. The researcher contacted these banks using email, phone calls, mobile messages which were sent to 500 participants, to request the participation in research.

The researcher received 200 positive responses form the targeted population, who successfully completed the survey, indicating a response rate of 40% response rate which is acceptable response rate considering the questionnaire length (Nielsen et al. 2009). The minimum rate is 20% as per (Srivastava et al. 2006). This satisfies the minimum required sample size initially planned by the researcher (20 participant). This was followed up with phone calls and reminder emails stating a due date for submitting the online survey. This increases the opportunity to receiving the responses from the participants who have confirmed to the researcher that they have completed the self-administered questionnaires as part of the data collection process.

6.15 Research Validity and Reliability

As highlighted by author, to maximize the size of correct answers to the survey, it is essential to focus on research design validity and reliability. Research is considered reliable if its results are repeatable in another similar research settings, whereas, research validity is verified by the extent to which the findings accurately represent the reality.

Author indicated that more time is spent on exploring and designing the research instrument to conduct the enough the reliability and validity test for this research to view the theoretical perspective and in simulation of previous studies. This will increase the relevancy of the research questions. Furthermore, pilot test is carried out and participant's feedback were collected for further consideration and corrective action. This shows good understanding of research instrument by potential participants. Self-administered questionnaire method used to ensure that respondents have good time to answer the online survey questionnaire items. Good sample size was guaranteed to ensure data validity. Author noted that the analysis process involved the research instrument which tests and checks the consistency of the scale. Besides, this checking the assumptions for all employed statistical tools to ensure data reliability.

6.16 Ethical Considerations

As part of research protocols is to formulize ethical rules which contains certain practices to distinguish between acceptable and unacceptable behaviours. Besides, during research stages few concerns may occur through the ethical standards. Therefore, the researcher highlights the role of participants, personal involvement and interaction between the researcher and survey audience. Norms are discussed in the ethical form to display the social settings, which are highly beneficial to reduce human error.

As part of research ethics in any research which involve individuals, it is required to seek their concurrence and approval to participate at the research survey study. Therefore, the researcher informed the audience who were ready to answer the questions during the data collection stage. As part of these ethics, participants have the rights to keep this privacy. Basically, this form advises the survey's participants of their voluntary role in the study. Besides, they have all the rights to withdraw from the study without any consequences.

Research ethics are defined as the actions that should be applied to protect the research participants. To ensure the ethics of the research; the researcher explained the research aim to participants and the research purpose to participants and confirmed voluntary participation of respondents of the research questionnaire. It is clearly mentioned that the data collected will be used for academic studies purposes. This is mainly to increase the level of confidence for the participants who will be responding to the questions; and to ensure that the answers are realistically at the survey. Besides, the researcher aimed to avoid any harm caused to research participants by keeping the identity of participants anonymous that was clearly stated in the introduction of the research instrument.

The researcher signed the research ethics approval documents before commencing the research study and declare on the university's code of conduct for research. This document would give the researcher enough level of confidence that the research topic and investigative aspects are not associated with high risk and they are accepted by the university's management and ethics committee.

This research focuses on banking sectors, it is critical not to disclose the bank names in the published study. There are various formalities to take to mention the participated bank, the researcher received firm's management of the publication acceptance of findings. This means that the data are treated with anonymity for research publication purposes.

The confidentiality is an essential element to consider in this research, particularly in the nature of banking study. As a result, the researcher ensures that the research finding, and conclusion will not harm the study participants or bank identity who are involved in the study and would not violate the research practices.

6.17 Limitations

In any research study, the reader should understand the limitations in the conducted study from author's point of view. The process of articulation research study usually creates an opportunity for more generated questions that need to be further explored, however, they are not considered within the specific context and scope of existing research. Those opportunities might be considered by other interested researchers to conduct further investigation on the related questions.

Apparently, such research topic in such context lacks empirical studies that can assist in establishing a relevant theoretical foundation for the selected topic. Whereas, exploring the outcomes of leadership styles and turnover is the interest part of this exploratory research. Yet the literature has limited relevant studies to be referred to during the literature review stage of thesis. Although this can be a barrier to pursue the current research project, the completed study with its findings and developed framework will defiantly add value to the exiting body of knowledge.

From the author's point of view the finding of this research may be lacking generalized ability due to the highly consideration of banking sector practices particularly in the United Arab Emirates. Thus,

the research is derived from limited demographic group which included individuals at leadership roles in banks, to evaluate turnover causes in presence of job satisfaction, job status and job opportunity.

With respect to the current research, it is important to shed the light on the selected population and samples within the context of banking sector. Readers need to understand that the results of this study incorporated from banks that are principally shaped and operationalized, at least raised the awareness of leadership and turnover. This limitation has been applied due to technicality of the developed questionnaire, in which participants from other area of knowledge might find common understanding of the statements which attempt to measure.

6.18 Methodology

Many scholars research about turnover, leadership and the interrelation among them, besides, small medium and large enterprise organisations find this as an issue which requires attention and propose recommended actions, solutions and techniques to reduce if not prevent. Thus, this paper will contribute to knowledge to assist leaders identify the relationship between turnover intention and leadership attitude, traits and characteristic, by then they can identify methods to overcome this problem. In addition, Human Resources management can find this effective to refer to identify new strategies of turnover and increase leaders' awareness about leadership styles impact on turnover.

The literature has various aspects of turnover frameworks which are adapted by various authors, the most appropriate one is selected for further investigation that the research is going to develop to test the hypothesis accordingly. A conceptual framework is also designed for future researchers. Most journals focus on leadership in various publications, such as Leadership and Organizational Studies whereas turnover studies are mainly published in business management, Human Resource Development and Leadership Psychology.

Summary

The key features of this chapter present and justifies the choice of each of the research philosophy, besides in includes the development of research instrument with detailed description of the scales used to measure study variables. Additionally, study sampling method, size and pilot study along with detailed description of analysis process. Furthermore, research validity, credibility and ethical considerations were discussed. Besides, this chapter includes the proposed hypotheses and therefore the positivist philosophical approach decided for this research. Also, the adapted research method and design of the research questionnaire developed as a primary instrument for data collection.

To the author best knowledge, previous studies on leadership styles and turnover with the association of moderating variables, such as environment working conditions (job status, opportunity and satisfaction) is carried forward considering the use of empirical approach because the research is designed from general theories to situation. The aim is to achieve specific findings within banking sector context underlying leadership styles (Islamic and transformational) relationship and their impact on turnover so that it can enhanced the community and resource management. Therefore, the chapter concludes that the extent to which research findings can be generalized to the other sectors or regions certainly need further investigation.

Chapter 7: Research Findings & Results

Introduction

The purpose of this chapter is to discuss the descriptive statistics of the collected data; demographic variables and study variables. Besides, this includes a ranking for every variable to their mean scores; to decide the appropriate indicators. In addition, this section has some recommended data grouping based on demographic variables, such as age, years of experience, education, bank type for the study that covers banking sector in the UAE analysis.

7.1 Descriptive Data Analysis

Previous studies have primarily concentrated on leadership factors that could be variable affecting turnover. However, this research is centred on two major trigger factors; they Islamic leadership (Zebal et al. 2014) and Transformational with the presence of moderating variables, which are called environmental working conditions; job satisfaction, job status, job opportunity. Those factors became a major construct of the designed questionnaire representing three main questions. Author researched the comprehensibility and reliability of the collected data and ran initial tests on data using Cronbach's Alpha method.

Author indicated that the statistical analysis is primarily studied using a software (SPSS) – Statistical Package for Social Science which is significant tool originated long back that is popular nowadays by various researchers Babbie et al. (2018). In addition, it is a common application that is presents data analysis, statistics, Figures, and reports. It can manipulate the set of data to perform sophisticated statistical operations Salehudin (2017) who confirmed that it helps understanding the Academic Literature.

7.2 Respondents' General Information

Author has demonstrated that the questionnaire was sent to the targeted audience; approximately 500 potential respondents using variance communication channels, such as emails and social media applications who work at banking sectors in the United Arab Emirates. The returned responses are 200 among the population mass which the researcher has used for this research to complete the research analysis. This composes

40% as a response rate comparing with total targeted sample size of this research. Furthermore, the research questionnaire (survey) was created and then launched for data collection between April 15th until August 31st, 2017; which means the survey was running for almost 138 days. Then, the researcher started to generate the data using an online database using SPSS. Table 7.1 demonstrates a summary of the sample responses collectors:

Table 7.1: Summary of sample responses

Responses Collector	Targeted Population
Email	350
Social Media	150
Total sample size	500
Total Responses received	200
Completed Responses	200
Total Response Rate	200 / 500 * 100 = 40%

As per the research questionnaire it included 151 questions, which took an average spend time to answer these questions about (15-20 minutes). In fact, it is a bit a challenge for the researcher to achieve high response rate because this number of questions might be long for a participant to fill for this research. Therefore, among the 500 participants, the collected sample size (72) is acceptable and appropriate to pursue the analysis According to (Bartlett, Kotrlik & Higgins 2001). As per the population size table (7.2) below, it reveals that if the population size 500, then it is enough to collect a sample size range, from 72 to 96 respondents. This indicates a significance level if alpha level from p=0.1 to p=0.05 and a marginal error of 0.03.

In this research paper, the returned sample size has crossed the 79 respondents, which was 200, this means it is an acceptable range suggested by (Bartlett, Kotrlik & Higgins 2001), for the 500-population size. The author indicates that the confidence level is high to proceed with the data analysis as the researcher has gathered the appropriate sample size in survey research.

Table 7.2: Minimum sample size for a given population Bartlett, Kotrlik and Higgins (2001, p. 48)

	Sample size					
	Continuous data (margin of error=.03)			Categorical data (margin of error=.05)		
Population size	alpha=.10 t=1.65	alpha=.05 t=1.96	alpha=.01 t=2.58	p=.50 t=1.65	p=.50 t=1.96	p=.50 t=2.58
100	46	55	68	74	80	87
200	59	75	102	116	132	154
300	65	85	123	143	169	207
400	69	92	137	162	196	250
500	72	96	147	176	218	286
600	73	100	155	187	235	316
700	75	102	161	196	249	341
800	76	104	166	203	260	363
900	76	105	170	209	270	382
1,000	77	106	173	213	278	399
1,500	79	110	183	230	306	461
2,000	83	112	189	239	323	499
4,000	83	119	198	254	351	570
6,000	83	119	209	259	362	598
8,000	83	119	209	262	367	613
10,000	83	119	209	264	370	623

In addition, descriptive analysis as per the author, can validate the normality distribution by measuring the central tendency of the data set because as described by various authors that the descriptive analysis for numeric variables which examine different analytical measures of location (mean, median, and mode), measure of variability or spread (standard deviation). The location describes the central pinpointed of the data, whereas the variability measures how do the data vary from the central point, and measures of the shape where most of the data is are plotted. To expand further, below is the explanation each measure:

- **Mean:** which is called average that is affected by unusual values (outliers). The mean can be calculated by adding up all the data points and then divided them by the total number of data points.

- **Median:** it demonstrates the middle-pointed value in the when data is arranged; in case of increasing value. It is usually calculated by ordering the data set from lowest to largest. Besides, median is the middle value (for odd number of data

points), also it can be an average of the two middle values (for even number of data points).

- **Mode:** it is the most frequent value occurred among the data points.

- **Standard deviation:** it is a common measurement for the data spread as it shows the variation of each data points from the mean value. However, standard error measures the allocated mean among data set. Authors describe standard deviation as significantly affected by the outliers; like the mean. A small value of standard deviation means that the values in a statistical data set are close to the mean. Whereas, a large standard deviation means that the values in the data set are away from the mean figure. Statistics usually refer to (68%, 95% and 99.7%) rule while defining the standard deviation. Typically, normal distribution can be confirmed when 68% of the values are within the range of a ±1 standard deviation from the mean. Below is the stated rule:

    - 68% of the data fall within 1 standard deviation away from the mean value.
    - 95% of the data fall within 2 standard deviation away from the mean value.
    - 99.7% (almost all data) – fall within 3 standard deviation away from the mean value.

Most previous studies claim that for the data interpretation, the researcher can use the mean to describe the sample with a single value, as it represents the centre of the data. Many statistical analyses use the mean as a standard measure of the centre of the distribution of the data. The median and the mean both measure central tendency. In addition, there are empirical relationships exist between mean, median and mode. In case of moderately distribution, this is when frequency distribution has a symmetrical frequency curve, the mean, median and mode will be equal.

7.3 Reliability

7.3.1 Testing for common method bias

To check of common method bias was used Harman's the results demonstrated that 134 distinct components were identified as presented in the below table (7.3) that shows the total variance as explained in the cumulative percentage is less than 50% which gives it good indicator that (47.8%) as an evidence that Common Method Variance is not an issue in this research.

Table 7.3 Testing common method bias

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	64.055	47.802	47.802	64.055	47.802	47.802
2	6.929	5.171	52.973	6.929	5.171	52.973
3	4.403	3.286	56.259	4.403	3.286	56.259
4	4.088	3.051	59.310	4.088	3.051	59.310
5	2.940	2.194	61.504	2.940	2.194	61.504
6	2.564	1.913	63.418	2.564	1.913	63.418
7	2.117	1.580	64.998	2.117	1.580	64.998
8	1.995	1.489	66.487	1.995	1.489	66.487
9	1.941	1.448	67.935	1.941	1.448	67.935
10	1.781	1.329	69.264	1.781	1.329	69.264
11	1.672	1.248	70.512	1.672	1.248	70.512
12	1.534	1.145	71.656	1.534	1.145	71.656
13	1.529	1.141	72.797	1.529	1.141	72.797
14	1.408	1.051	73.848	1.408	1.051	73.848
15	1.340	1.000	74.848	1.340	1.000	74.848
16	1.261	.941	75.789	1.261	.941	75.789
17	1.203	.898	76.687	1.203	.898	76.687
18	1.124	.839	77.526	1.124	.839	77.526
19	1.094	.816	78.342	1.094	.816	78.342
20	1.052	.785	79.127	1.052	.785	79.127
21	1.045	.779	79.907	1.045	.779	79.907
22	1.024	.764	80.671	1.024	.764	80.671
23	.935	.698	81.368			
24	.907	.677	82.045			
25	.866	.646	82.691			
26	.840	.627	83.318			
27	.826	.617	83.935			
28	.816	.609	84.543			

29	.778	.580	85.124			
30	.760	.567	85.691			
31	.712	.531	86.222			
32	.694	.518	86.740			
33	.647	.483	87.223			
34	.630	.470	87.693			
35	.616	.459	88.152			
36	.591	.441	88.594			
37	.584	.436	89.030			
38	.564	.421	89.450			
39	.547	.408	89.858			
40	.512	.382	90.241			
41	.501	.374	90.615			
42	.485	.362	90.977			
43	.481	.359	91.335			
44	.464	.346	91.682			
45	.452	.337	92.019			
46	.442	.330	92.349			
47	.405	.302	92.651			
48	.401	.299	92.950			
49	.388	.290	93.240			
50	.374	.279	93.519			
51	.363	.271	93.790			
52	.342	.256	94.046			
53	.328	.245	94.290			
54	.320	.238	94.529			
55	.303	.226	94.754			
56	.290	.216	94.971			
57	.280	.209	95.180			
58	.272	.203	95.383			
59	.262	.196	95.578			
60	.257	.192	95.770			
61	.253	.189	95.959			
62	.244	.182	96.141			
63	.243	.181	96.322			
64	.226	.169	96.491			
65	.222	.166	96.656			
66	.214	.160	96.816			
67	.200	.149	96.965			
68	.190	.141	97.107			
69	.181	.135	97.242			
70	.178	.133	97.375			
71	.173	.129	97.503			
72	.166	.124	97.627			
73	.157	.117	97.745			

74	.156	.116	97.861			
75	.151	.113	97.973			
76	.144	.107	98.081			
77	.138	.103	98.184			
78	.133	.100	98.284			
79	.129	.096	98.380			
80	.120	.089	98.469			
81	.118	.088	98.557			
82	.106	.079	98.636			
83	.103	.077	98.713			
84	.099	.074	98.787			
85	.088	.066	98.853			
86	.087	.065	98.918			
87	.083	.062	98.979			
88	.082	.061	99.040			
89	.075	.056	99.096			
90	.071	.053	99.149			
91	.070	.052	99.201			
92	.066	.049	99.250			
93	.062	.047	99.297			
94	.061	.045	99.342			
95	.060	.044	99.386			
96	.056	.042	99.428			
97	.055	.041	99.469			
98	.051	.038	99.507			
99	.046	.035	99.542			
100	.045	.033	99.575			
101	.044	.033	99.608			
102	.043	.032	99.641			
103	.039	.029	99.670			
104	.037	.028	99.698			
105	.034	.025	99.723			
106	.032	.024	99.747			
107	.030	.023	99.769			
108	.028	.021	99.790			
109	.026	.020	99.810			
110	.024	.018	99.827			
111	.023	.017	99.844			
112	.021	.016	99.860			
113	.018	.014	99.874			
114	.018	.013	99.887			
115	.017	.013	99.900			
116	.016	.012	99.912			
117	.015	.011	99.923			
118	.013	.009	99.933			

119	.012	.009	99.942			
120	.011	.008	99.950			
121	.010	.008	99.957			
122	.009	.007	99.964			
123	.008	.006	99.970			
124	.007	.005	99.975			
125	.007	.005	99.980			
126	.006	.004	99.985			
127	.005	.003	99.988			
128	.004	.003	99.991			
129	.004	.003	99.994			
130	.003	.003	99.996			
131	.002	.002	99.998			
132	.001	.001	99.999			
133	.001	.001	99.999			
134	.001	.001	100.000			

Extraction Method: Principal Component Analysis.

7.3.2 testing for scale consistency

This research concentrates on the reliability tests using the method of Cronbach Alpha which is a popular method (Tavakol & Dennick 2011) used to test the reliability of the instrument. The main objective of using Cronbach Alpha method in quantitative studies is to weed out the poor questions, and then provide a solid evidence of its reliability. Author describes that this test helps the researcher to develop a valid coherent set of questions for the designed instrument to end up with proper conclusions which proof an accurate set of generated data.

Reliability Test measures consistency and reliability of survey's respondents' scale; individual who participated at the survey, which includes 151 questions. The survey consists of six sections, demographic details that includes name (optional), nationality, gender, age, marital status, and education background. The other categories of the survey are Work experience, Turnover, Job Status, Job Satisfaction and leaders' behaviours.

The below score shows Cronbach Alpha that confirms the consistency and reliability of the scale not the data. A score of (.70) or greater is acceptable.

.90 Or > = high reliability

.80-.89 = good reliability

.70-79 = acceptable reliability

.65-.69 = marginal reliability

Survey question #3 Turnover, that consists of 19 items. They indicate an accepted level of internal consistency (α=0.795), the result of reliability test.

Table 7.4 Turnover reliability statistics

Turnover Reliability Statistics	
Cronbach's Alpha	N of Items
.795	19

Table 7.5 Turnover Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
Leave Work Environment	62.07	81.468	-.240
Sense of accomplishment from work	61.94	70.057	.416
Job has lots of challenges	61.26	72.131	.345
Have positive aspects about the job	61.52	76.261	.044
Like your leader personality	61.76	67.198	.534
Colleagues/peers cooperate with you	61.77	69.072	.467
Good relationship with upper management	61.52	69.296	.618
Good relationship with line leader	61.60	69.981	.571
Job is aligned with interest	61.45	68.479	.666
Lack of training programs	61.78	66.457	.590
Fair performance rating/reviews	62.25	78.359	-.084
Good career promotion	62.12	69.131	.463
Lack of leaves	62.45	67.354	.527

Lack of reward and recognition	62.36	74.483	.138
Like the benefits	61.86	74.684	.124
Job security	62.22	69.037	.486
Good internal processes	62.03	66.849	.558
Flexible working Hours	62.04	67.486	.551
Have work load	62.08	66.482	.517

Survey question #4 Opportunities, that consists of 3 items. They indicate unaccepted level of internal consistency (α=0.499), the result of reliability test. However, if we removed the first item the reliability test will be accepted to be (α=0.766).

Table 7.6 Opportunity reliability test

Opportunity Reliability Statistics

Cronbach's Alpha	N of Items
.499	3

Table 7.7 Opportunity Items

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
Attend external/overseas training courses	**6.33**	**4.190**	**.005**
Opportunity	7.28	1.690	.549
Rewarded and recognised	7.15	2.255	.472

Survey question #5 Job Status, that consists of 11 items. They indicate an accepted level of internal consistency (α=0.865), the result of reliability test.

Table 7.8 job status reliability test

Cronbach's Alpha	N of Items
.865	11

Table 7.9 Job Status Items

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
Job Status	32.94	41.840	.734
Job Responsibilities	33.16	43.790	.597
Good Supervision	31.93	50.839	.187
Comfortable Work Environment	32.31	43.873	.661
Had Promotion	32.65	42.361	.697
Medical Allowances/Insurance	33.41	42.735	.577
Like Leader Style	32.03	50.004	.331
Working Hours	32.59	44.375	.571
Satisfied with Allowances	32.83	46.376	.398
Receive Appreciation	33.10	42.965	.653
Enrolled in Training	32.74	42.507	.693

Survey question #6 Job Satisfaction, that consists of 19 items. They indicate an accepted level of internal consistency (α=0.921), the result of reliability test.

Table 7.10 Job Satisfaction reliability test

Cronbach's Alpha	N of Items
.921	19

Table 7.11 Job Satisfaction Items

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
Job Satisfaction	59.40	126.864	.609
Conduct Appraisal/Performance	59.78	127.060	.627
Receive Feedback	59.18	129.676	.614
Recognize Your Performance	59.14	129.940	.635
Inform Increment	59.26	126.344	.734
Salary Increase	60.11	127.395	.590
Upper Management Relationship	60.09	126.390	.598
Job Increment	59.07	133.639	.514
Leader Relationship	59.79	125.433	.674
High Job Satisfaction	58.96	131.727	.662
Interesting Job	59.50	128.442	.659
Improve Performance Review	59.23	131.876	.504
Share Performance Rate	58.86	142.724	.018
Subordinate Support	59.45	127.836	.569
Leader Support	58.90	132.784	.536
Salary Evaluation	59.02	130.135	.627
Feel Valued	59.48	129.467	.594
Motivated	59.35	126.319	.689
Agree Performance Rating	59.62	125.967	.742

Survey question #7 Leader Behaviours (Islamic leadership) that consists of 43 items. They indicate an accepted level of internal consistency (α=0.986), the result of reliability test.

Table 7.12 Islamic leadership Reliability test

Cronbach's Alpha Based on Standardized	N of Items
.986	43

Table 7.13 Islamic leadership reliability test Item total statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
MS_Trustworthy	152.81	937.676	.818
MS_Professional	152.76	937.238	.828
MS_Smile	152.79	937.981	.814
MS_Friendly	152.81	944.167	.721
MS_Responsibility	152.77	946.044	.695
MS_Duty	152.79	940.754	.714
MS_Smart	152.77	943.480	.757
MS_OpenDoor	152.73	941.339	.793
MS_Cooperative	152.65	940.658	.824
MS_RelationEmp	152.62	942.494	.778
MS_RelationM	152.57	947.019	.742
MS_SelfDiscipline	152.65	944.966	.751
MS_WHappy	152.79	937.273	.815
MS_HappyLife	152.69	954.424	.611
MS_Humour	152.80	946.538	.685
MS_Enthusiastic	152.69	950.130	.660
MS_Approach	152.70	936.481	.842
MS_JRespect	152.52	947.944	.762
MS_ServesB	152.53	940.103	.781
MS_JAchieves	152.52	945.527	.803
MS_JSpeed	152.58	945.202	.826
MS_Quality	152.64	941.005	.833
MS_AdI	152.92	931.669	.833
MS_ManHonest	152.70	937.867	.812
MS_Integrity	152.72	937.823	.858
MS_Code	152.72	937.050	.859
MS_ProblemJust	152.76	934.305	.851
MS_Suggestion	152.78	942.197	.731
MS_Faith	152.70	943.217	.763
MS_Respects	152.53	947.146	.766
MS_JPassionate	152.61	949.160	.723
MS_SabrPatient	152.86	941.361	.759
MS_Serves	152.71	940.024	.839
MS_Convection	152.73	942.188	.851
MS_Forbearance	152.79	940.595	.847
MS_Intention	152.65	943.480	.832
MS_Compassionate	152.75	945.133	.758
MS_EloquenceFasaha	152.72	942.093	.862
MS_Iqdam	152.64	944.723	.810
MS_Flexible	152.80	943.745	.762
MS_Balanced	152.73	938.495	.845
MS_Kind	152.74	938.670	.799
MS_Capable	152.59	939.446	.767

Survey question #8 Leader Behaviours (Transformational leadership**)** that consists of 43 items. They indicate an accepted level of internal consistency (α=0.986), the result of reliability test.

Table 7.14 Transformational leadership Reliability test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.986	.986	39

Table 7.15 Transformational leadership reliability test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
MS_RoleModel	133.88	964.820	.781
MS_ManEfforts	133.54	969.345	.827
MS_ManFocus	133.54	980.190	.648
MS_Perspectives	133.52	975.648	.732
MS_ManPride	133.48	971.999	.824
MS_Targets	133.48	974.140	.754
MS_Accomplishing	133.55	973.114	.751
MS_Coaches	133.80	964.774	.787
MS_PerfIndicator	133.72	966.486	.786
MS_TMTreat	133.52	969.979	.785
MS_Confidence	133.53	968.592	.808
MS_Vision	133.54	965.104	.866
MS_ManInspire	133.63	964.094	.860
MS_Developments	133.70	959.154	.882
MS_ManStrenght	133.64	964.674	.790
MS_Think	133.60	965.679	.801
MS_StFeedback	133.64	967.979	.772
MS_GoalsAchievement	133.53	966.471	.826
MS_EfftiveMeetings	133.52	965.939	.805
MS_LeadershipMethods	133.62	962.176	.829
MS_RewardTeam	133.76	964.307	.829
MS_PlanAhead	133.76	959.239	.873
MS_Innovate	133.64	962.000	.839
MS_CharismaticLeadership	133.64	962.853	.842
MS_Solves	133.58	967.008	.813
MS_ThinksCreatively	133.63	967.460	.776
MS_PotentialCapabilities	133.71	961.091	.868

MS_TeamDevelopment	133.75	961.548	.843
MS_TaskDelegation	133.51	968.683	.766
MS_Ethical	133.58	963.410	.811
MS_PChange	133.77	961.997	.855
MS_decisions	133.63	963.271	.804
MS_RSensible	133.61	977.043	.684
MS_ManCritical	133.58	961.040	.848
MS_Boundaries	133.65	965.073	.807
MS_SupportOthers	133.60	969.578	.800
MS_Shares	133.61	975.125	.693
MS_ManSensitivity	133.55	972.410	.759
MS_DevelopOthers	133.61	966.047	.819

The first and second high reliability test according to the following table 7.7 and figure 7.1, it can be detected that the first highest reliability test outcomes refers to **leader behaviours (Islamic and Transformational)** that represents survey questions from #69 to #150, where (α=0.986) and containing items and that give us a very good sign that the leaders behaviours are strongly involved.

The third-high reliability test outcomes refer to **Job Satisfaction** that represents survey questions from #50 to #68, where (α=0. 921) and containing 19 items and that give us a very good sign that the job satisfaction is strongly adopted.

The fourth high reliability refers to survey questions from #39 to #49 that represents the **Job Status**, where (α=.865) and containing 11 items and that give us a very good sign that the job status in the work environment are strongly adopted.

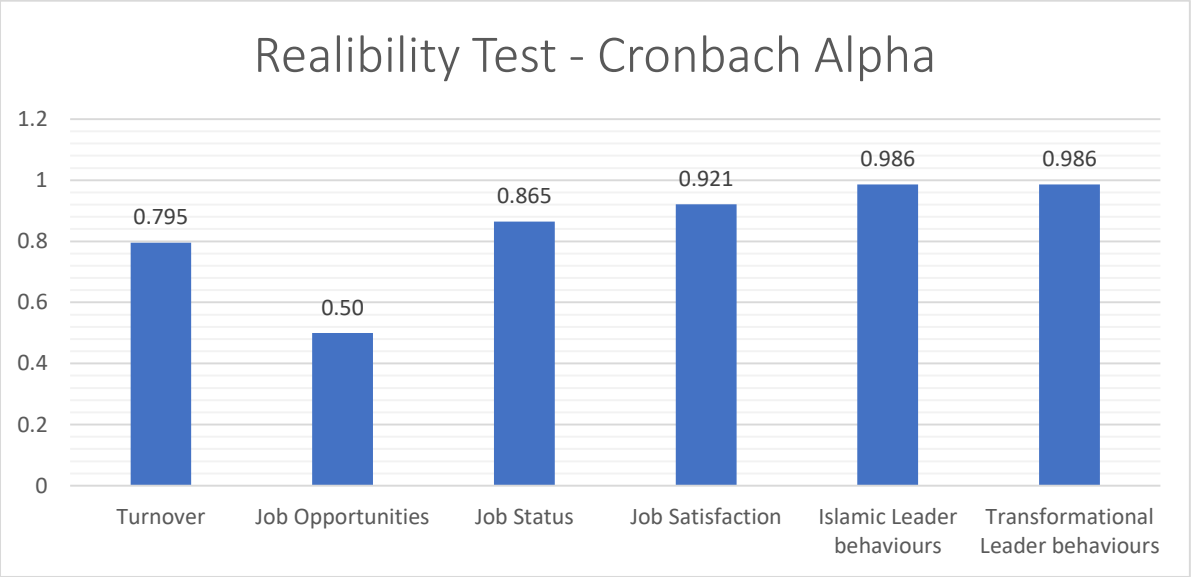
The fifth reliability refers to survey questions from #17 to #35 that represents **Turnover**, where (α =.795) and containing 19 items and that give us a very good sign that the turnover is in the banking environment is strongly adopted.

The sixth reliability refers to survey questions #4 and survey questions #9 that represents the **opportunity,** where (α= .499) and each one of them containing 3 items and that give us a good sign that the both Neuroticism personality traits and Benefits that might be gained from timely knowledge sharing in the infrastructural were appropriately adopted.

Table 7.16 Reliability (Cronbach alpha test) for the questions

SN	Question Name	Survey Question Number	No. of Valid items	Cronbach Alpha	Ranking of Reliability
1	Demographic details	1	8	Not applicable	Not applicable
2	Work experience	2	9	Not applicable	Not applicable
3	Turnover	3	19	.795	5th
4	Job Opportunities	4	3	.5 (.499)	6th (If 1st item is deleted .766)
5	Job Status	5	11	.865	4th
6	Job Satisfaction	6	19	.921	3rd
7	Islamic Leader behaviours	7	43	.986	1st
	Transformational Leader behaviours		39	.986	2nd
11	**Total**	All questions	151		

Figure 7.1 Reliability (Cronbach alpha test) for the questionnaire questions



7.4 Demographic variable

This section will present collected data based on the included demographic variable; name, nationality, gender, age, marital status, educational background and bank type.

To expand more, the collected data indicates that out of 200 participants, the participant's nationality is answered by (57.5%) Expatriate of 115 respondents and (42.5%) Arab of 85 respondents. Gender of the participants are 122 males (61%) and 78 females (39%). Age distribution indicates that most participants are at the age 31 to 40 that captures (59%). Whereas the other two segments, age between 30 to 40, and age between 41 & above have equal percentage (20.50%). The marital status shows that (23%) single, (74.5%) married and (2.5%) other. The participated respondents work at Islamic banks with (25%) and (75%) with conventional banks. With regards to participant's educational background, the most participants have bachelor's degree that the percentage is (51.5%), master's degree respondents of (45%), PhD (1.5%) and other qualifications has (2%). The below tables show the mentioned figures of each variable. Below are the Figures that demonstrates the mentioned percentages.

The other important details that is related to participant career background that includes information about total experience, the current department tenue, job title, annual bonus, last performance rate, bank population, current department population, leader nationality, leader gender.

Here is the summary of the demographic details on nationality, gender, age, marital status and educational background and bank type. These answers are collected for descriptive purposes only and not used to compare between female and male respondents. In addition, no comparison is done between conventional banks or Islamic banks.

1. Nationality

Nationality shows that the majority is (115) Expatriate candidates participated at the survey with percent of (57.5%), and (85) Arab candidates at percentage (42.5%).

Figure 7.2 survey participants nationality

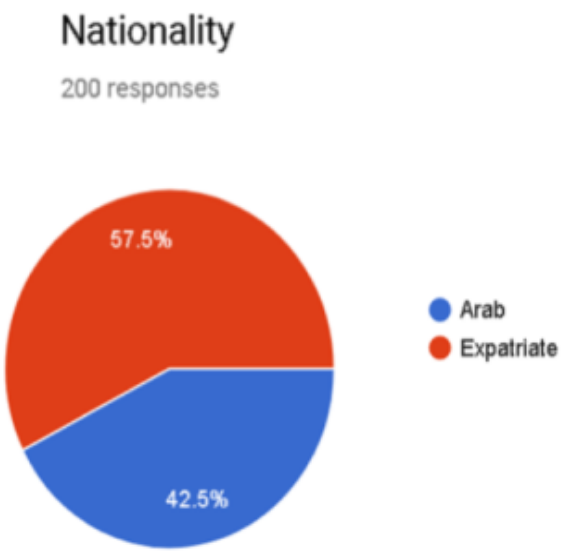


Table 7.17 survey participants nationality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Arab	85	42.5	42.5	42.5
	Expatriate	115	57.5	57.5	57.5
	Total	200	100.0	100.0	100.0

2.Gender

Most participants of the study are male that the percentage is 61% whereas female is 39%. The below Figure and table demonstrate the figure of gender.

Figure 7.3 survey participants gender

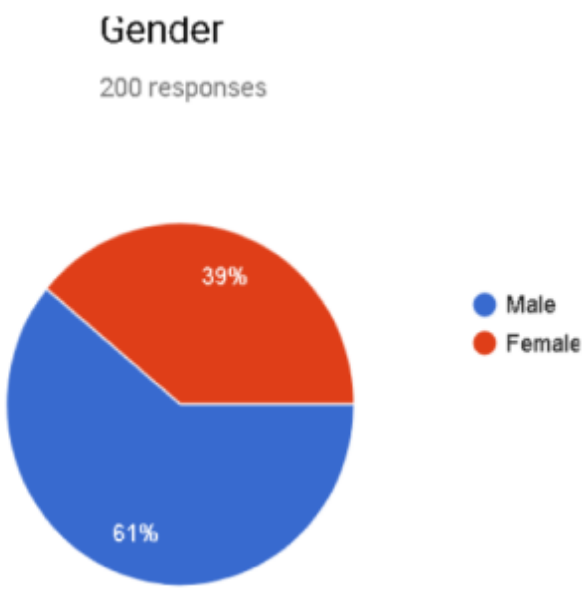


Table 7.18 Survey participants gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	122	61.0	61.0	61.0
	Female	78	39.0	39.0	39.0
	Total	200	100.0	100.0	100.0

3.Age

The statistics shows that 59% is the most range of age of the participants for this study that is between 31 years old to 40 years old. The other two groups are equal which is interesting that is measured by 20.5% of respondents at the age between 20 years old to 30 years old and between 41 years old and above. The below figure and table demonstrate the frequency of respondents' age.

Figure 7.4 survey participant's age

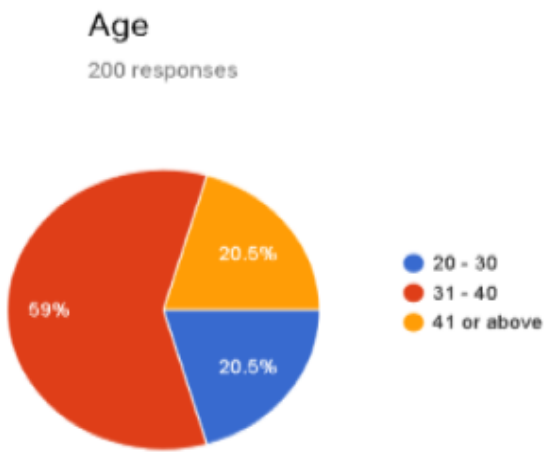


Table 7.19 Survey participants' age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 30	41	20.5	20.5	20.5
	31 - 40	118	59.0	59.0	59.0
	41 or above	41	20.5	20.5	20.5
	Total	200	100.0	100.0	100.0

4. Marital status

The married participants are the highest category that is 74.5% which makes the number of 149 out of 200 candidates who work in UAE banks. Single candidates are 46 candidates that is 23% and 2.5% have answered as other. The below is the Figure of marital status and the table of statistics.

Figure 7.5 respondent's marital status

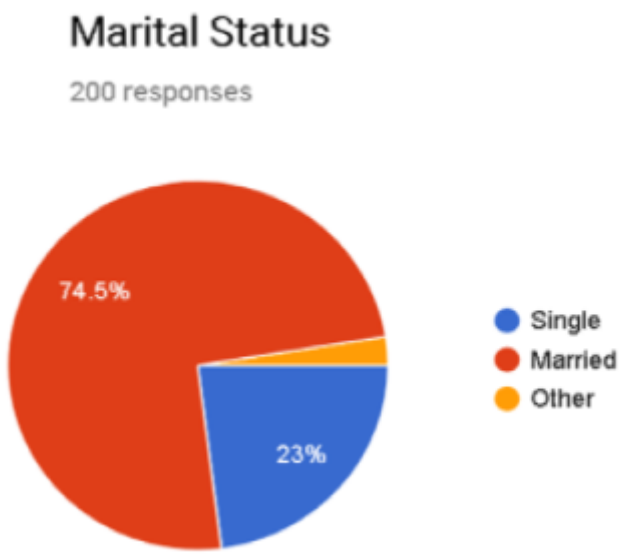


Table 7.20 Participant's marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	46	23.0	23.0	23.0
	Married	149	74.5	74.5	74.5
	Other	5	2.5	2.5	2.5
	Total	200	100.0	100.0	100.0

5. Educational background

The highest academic degree is PhD that 3 candidates have answered the survey, whereas the candidates who have their master's degree that the count shows 90 people. Next is bachelor, the number of respondents is 103 persons. The remaining 4 persons have other qualifications such as Diploma. The below Figure and table have the details of the educational background.

Figure 7.6 participants educational background

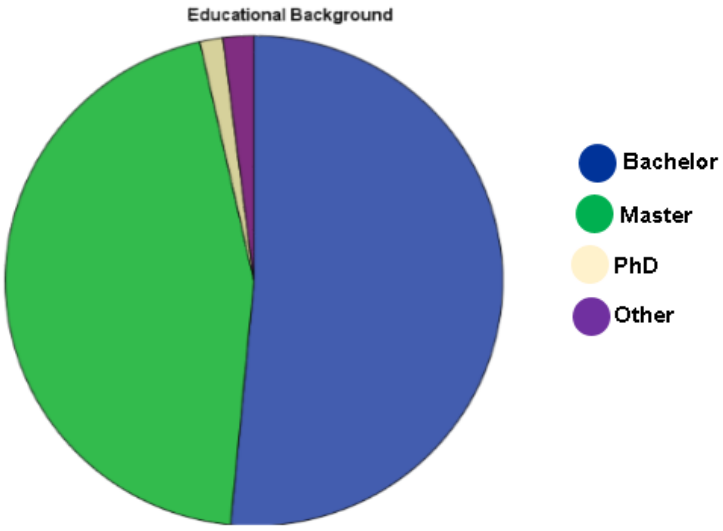


Table 7.21 Participant's educational background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	103	51.5	51.5	51.5
	Master	90	45.0	45.0	45.0
	PhD	3	1.5	1.5	1.5
	Other	4	2.0	2.0	2.0
	Total	200	100.0	100.0	100.0

Table (7.21) shows the finding of respondents' education level described according to academic degree as follows: 103 respondents (51.5%) with bachelor's degree, 90 respondents (45%) with master's degree, 3 respondents (1.5%) with PhD, 4 respondents (2%) other degrees, such as diploma or high school. Remarkably, the findings indicate that most of the respondents are well educated academically, in which almost 98% of the respondents hold Bachelor, Master and Doctorate degree. This gives great value for the collected sample as this represents a high-profile participation at UAE banks.

6. Bank Type

The analysis is done mostly by candidates who are at conventional banks, that the parentage is 75 while 25 percent of candidates belong to Islamic banks in the United Arab Emirates. See below Figure and table of bank type that demonstrates the actual number of respondents; 50 people in Islamic and 150 persons in Conventional banks.

Figure 7.7 bank type of survey respondents

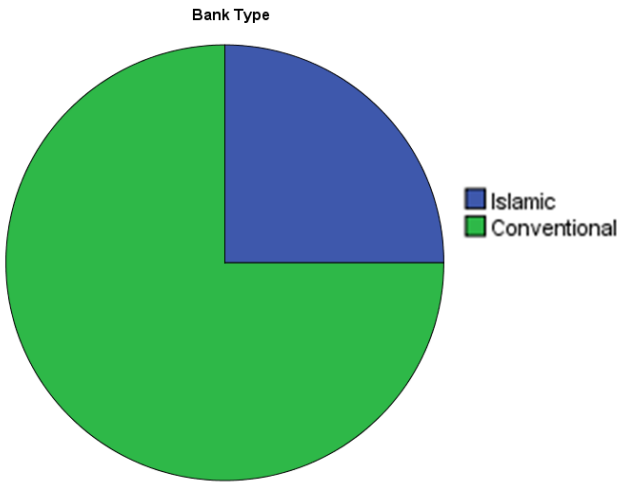


Table 7.22 Participant's bank type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islamic	50	25.0	25.0	25.0
	Conventional	150	75.0	75.0	75.0
	Total	200	100.0	100.0	100.0

According to the researcher, the results indicate that most of the candidates are expatriates, male, married, bachelor's degree in conventional banks (75%) and who are between '31 to 40' years old, as per the demographic questions which are extracted from the online survey. This reflects that employees evaluated their leaders who are located at conventional banks mostly, and minimally from Islamic banks (25%). The author confirms that both segments of banks type taken as a homogeneous data, as both considered as one banking segment, the study did not differentiate between the two types of banking.

The respondents of this research survey answered the questionnaires which are all mandatory that enforce them to continue to the next questions. As all the questions have multiple choices to enable them easily to answer, quickly complete the survey and choose the right and most suitable options. This helps the researcher to accurately analyse the collected data according to each respondent's evaluation.

7.5 General information

7. Work experience

Most respondents are senior in terms of experience, as 43% have more than ten years of service. Then other details about work experience of the participants background are at the below Figures and figures. Then 34.5% of candidates confirmed that they have between six to ten years, and 20% of respondents have between one to five years of service. Only 2.5% have less than one year of work experience. The below figure and table indicate work experience details.

Figure 7.8 work experience of participants

Table 7.23 Participants work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than one year	5	2.5	2.5	2.5
	Between 1 years - 5 years	40	20.0	20.0	20.0
	6-10 years	69	34.5	34.5	34.5
	More than 10 years	86	43.0	43.0	43.0
	Total	200	100.0	100.0	100.0

Work experience table (7.23) and figure (7.8) shows the finding of respondents' number of total yeas of work experience description as follows: 5 respondents (2.5%) with 1-5 years of experience, 40 respondents (20%) with 6-10 years of experience, 69 respondents (34.5%) with 6-10 years of experience, and 86 respondents (43%) with more than 10 years of experience. From the figure shown in the figure, it can be argued that many of the respondents had longer period of experience in banking sector. This finding should enrich outcomes of this study as the level of experienced people in the questionnaire are highly professional. Precisely, 43% of them have 10 years and above as total experience. In addition to around 34.5% of respondents have from 6 to 10-year work experience, in a sense that by this amount of work experience they can be well perform leadership styles.

8. Current Department

The figure (7.9) and table explain that the respondent's duration in the current department or current team, the highest rate belongs to the second segment that is between 2 years – 5 years that is 54.4%. Next is one year or less and it is 19.5% of respondents who work in their current department or team. Third is six years to ten years at 16.5% and 9.5% who spend more than 10 years in their current department or team.

Figure 7.9 years of respondent's current department/team

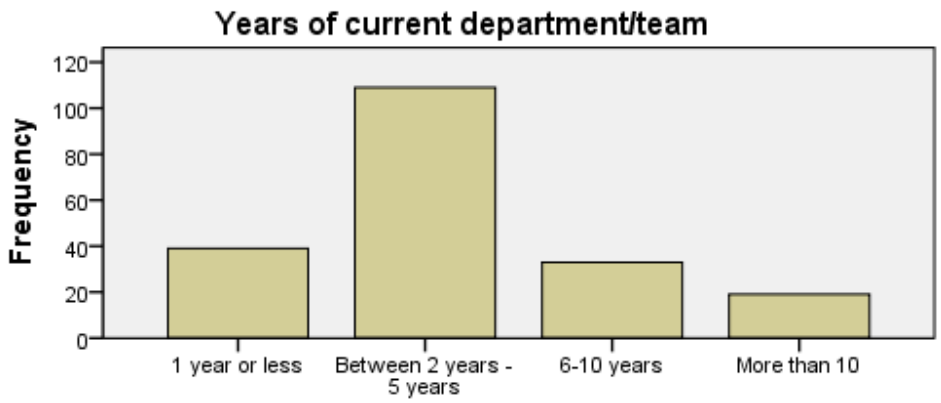


Table 7.24 respondent's years of current departments/team

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 year or less	39	19.5	19.5	19.5
	Between 2 years - 5 years	109	54.5	54.5	54.5
	6-10 years	33	16.5	16.5	16.5
	More than 10	19	9.5	9.5	9.5
	Total	200	100.0	100.0	100.0

9. Job Title

Part of the demographic questions is to ask about the respondent's job title, 63 people have operation or support officer role in the bank at percentage 31.5%. Then Project leader at percentage of 31 at total number of 62. Team leader is the 3rd rank of job titles as it shows that 58 replies have this role at percentage of 29 and 17 branch leaders at percentage of 8.5.

Figure 7.10 Survey participant's job title

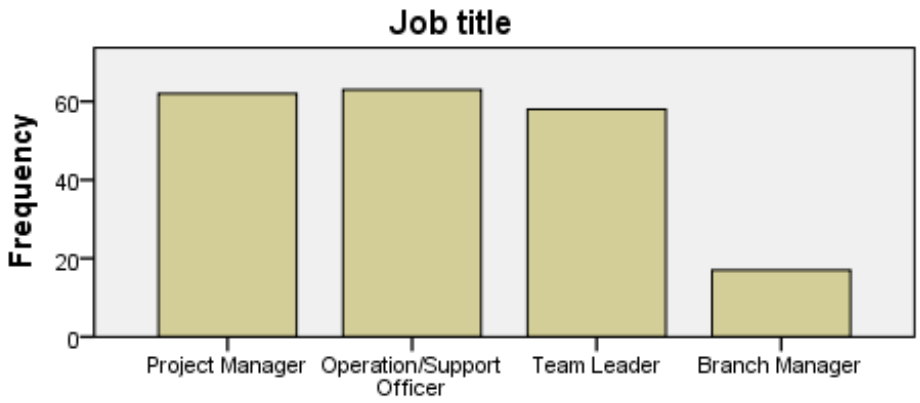


Table 7.25 Survey participants job title

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Project Leader	62	31.0	31.0	31.0
	Operation/Support Officer	63	31.5	31.5	31.5
	Team Leader	58	29.0	29.0	29.0
	Branch Leader	17	8.5	8.5	8.5
	Total	200	100.0	100.0	100.0

Job title table (7.25) shows the finding of respondents' job level described mainly in 4 categorical levels as follows: Branch Leader with lowest number of respondents, only 17 employees (8.5%) participated in the questionnaire. Most respondents are Operation/Support Officer with 63 participants (31.5%) and Project Leader 62 responses (31%), and 58 respondents Team Leader (29%). Interestingly, the total participation in the survey presents high career profiles with the consideration of the findings from the respondents' total years of work experience. Author highlights the need of

collecting rich inputs from the empirical study conducted on the banking sector to allow a strong base to measure and discover the correlations between conceptualized variables.

10. Bonus Rate

The total number of candidates who receive their bonus rate of 10% of their basic salary is (83) out of (200), which makes the percentage of (41.5%), followed by two equalled categories, which are (20%) of their basic salary and other as both shows (21.5%) of the respondents. The lowest figure of percentage is (15.5%) of candidates receive more than (30%) of their basic salaries as the bonus rate. The below figure and table capture the mentioned details of bonus rate.

Figure 7.11 Survey participants bonus rate

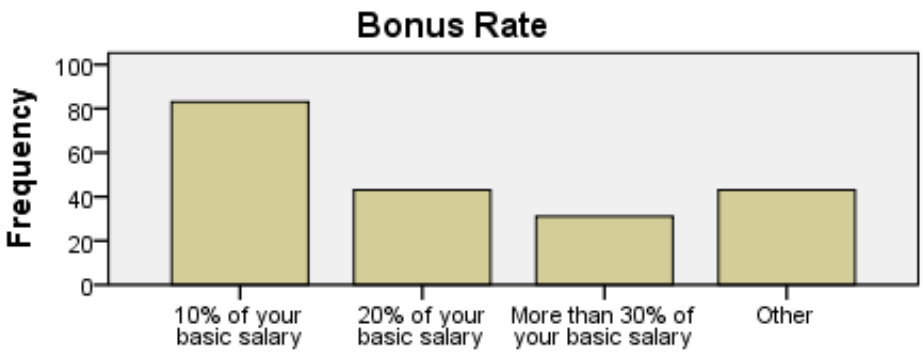


Table 7.26 Survey participants' bonus rate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10% of your basic salary	83	41.5	41.5	41.5
	20% of your basic salary	43	21.5	21.5	63.0
	More than 30% of your basic salary	31	15.5	15.5	78.5
	Other	43	21.5	21.5	100.0
	Total	200	100.0	100.0	

11. Previous Performance Rate

The below table and figure demonstrate that (45.5%) of candidates receive very good as their previous performance rate of their job evaluation. Whereas (34%) advise that their performance rate is valuable. Candidates who achieve exceed expectation is only (15.5%) and only (5%) have fair performance rate.

Figure 7.12 Survey participants previous year performance rate

Table 7.27 Survey participants previous year performance rate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Exceed expectation	31	15.5	15.5	15.5
	Very Good	91	45.5	45.5	45.5
	Valuable	68	34.0	34.0	34.0
	Fair	10	5.0	5.0	5.0
	Total	200	100.0	100.0	100.0

12. Current Staff number

The highest percentage of candidates confirm that their current department staff number is less than (500) employees at (70.5%). Next is between (500 to 1000) employees at percentage of (26.5), followed by (3%) who have more than (2,000) employees.

Figure 7.13 Survey participants current department staff

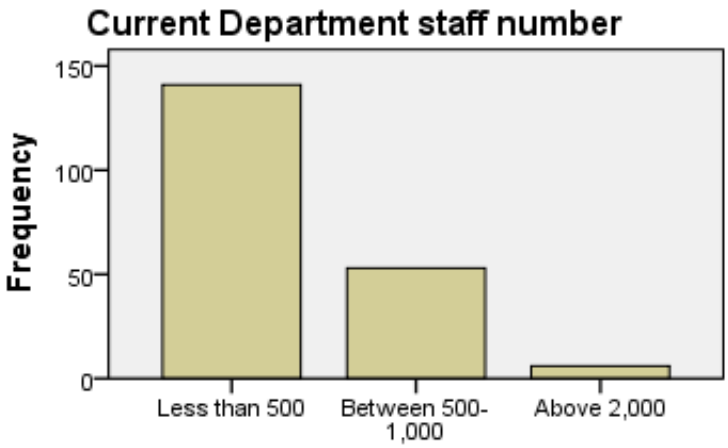


Table 7.28 Survey participants' current department staff

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 500	141	70.5	70.5	70.5
	Between 500-1,000	53	26.5	26.5	26.5
	Above 2,000	6	3.0	3.0	3.0
	Total	200	100.0	100.0	100.0

13. Bank Population

The survey respondents are located at various banks, it is either Islamic or conventional, small branch or big branch, in different location of the 7 emirates. Therefore, it is part of the survey question is to ask about the bank population to know the size of the branch where the respondent lives in. the below Figure and table demonstrate the total size of employees at the candidate branch. 41% of the candidates answered that the size of employees is between 5000 employees to 10,000 employees. Then 39% replies confirmed that the bank size is more than 10,000 employees, and 20% advised that it is less than 5,000 employees.

The selected survey participants work in different sized banks as per the stated percentages mentioned in table (7.29), where 19% of the participants work in large banks that have more than 10,000 employees. 61% of participants work in medium banks that have 5,000 employees to 10,000 and 20% of survey participants work in small banks which include less than 5,000 employees.

Figure 7.14 Survey participants bank population

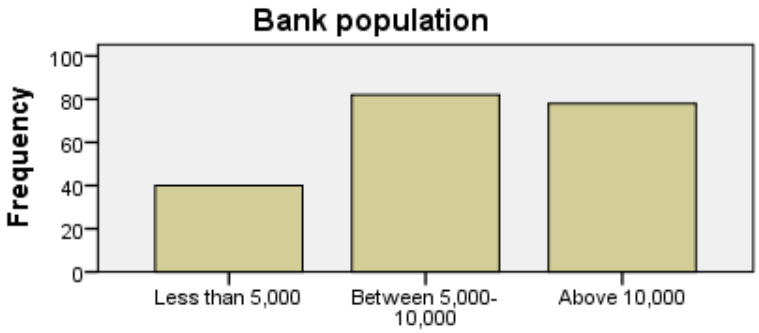


Table 7.29 Survey participants bank population

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5,000	40	20.0	20.0	20.0
	Between 5,000-10,000	82	41.0	41.0	61.0
	Above 10,000	78	39.0	39.0	19.0
	Total	200	100.0	100.0	100.0

Survey participants' bank population figure (7.14) shows the finding of respondents' organisations size in terms of employees' number description as follows: 40 respondents (20%) belong to very small size of organisation as number of employees' ranges from 1 to 5000. Whereas, 82 respondents (41%)

belongs to medium size organisation with headcounts of 5000-10,000, indicates the majority group in this study, along with almost similar figures of 78 respondents (39%) belong to large size organisation.

14. Leader Nationality

This question shows the nationality of the participant leader, it shows that Expatriate leaders are more than the Arab, where the Expatriate is 113 and Arab is 87. Percentagewise, the Expatriate is 56.5% and Arab is 43.5%. The below Figure and table illustrate leader nationalities of the participants.

Figure 7.15 survey participants leader nationality

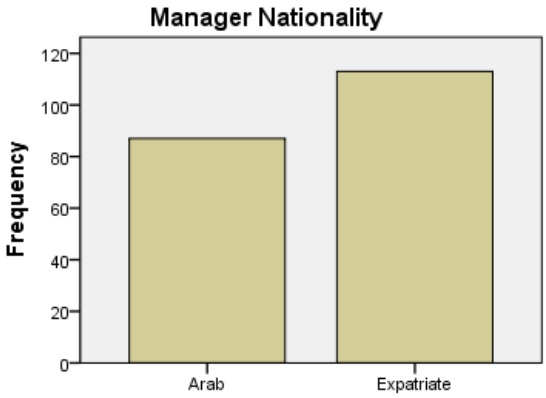


Table 7.30 Survey participants' leader nationality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Arab	87	43.5	43.5	43.5
	Expatriate	113	56.5	56.5	56.5
	Total	200	100.0	100.0	100.0

15. Leader Gender

Part of the survey question that asks about the gender of the leader, most survey respondents' leaders are male, that it is measured by 79.5% while 20.5% are female leaders. Furthermore, the number of male leaders is 159 and 41 is the number of female mangers. The below Figure and table have the leader gender figures as stated.

Figure 7.16 Survey participants leader gender

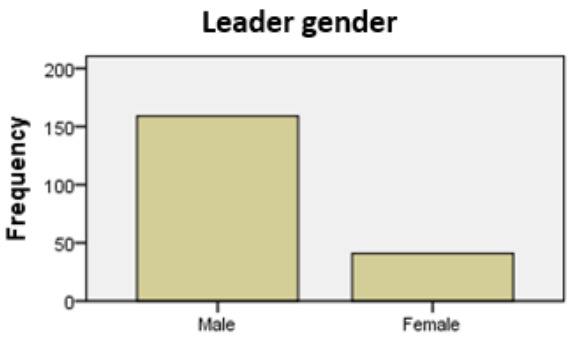


Table 7.31 Survey participants' leader nationality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	159	79.5	79.5	79.5
	Female	41	20.5	20.5	20.5
	Total	200	100.0	100.0	100.0

Summary

Most of the survey respondents have experience that is more than 10 years and have worked in their departments between 2 years to 5 years. Significantly, operation and support offices are project leaders are the two roles who have absolutely responded to the survey, then followed by the other roles, who are team leaders and branch Leaders. In addition, as per the statistics, respondents said that the yearly bonus rate is 10% of their basic salaries, and their previous performance rate is mainly very good. This may indicate that they will be satisfied in these segments, however, they may disagree to the leaders' styles and behaviours which are witnessed at the workplace.

Moreover, most respondents reported that their current departments' staff number is less than 500 employees, while the bank population is approximately from 5,000 employees to 10,000 employees. Besides, as per the researcher, the evaluated leaders are mostly expatriate and males. The above data helps the researcher to have a clear understanding of banking atmospheres which reflects employees' lives with their leaders, this positively contribute to conclude the analysis with accurate, adequate and convenient recommendations.

7.6 Moderating Variable 1 – Job Satisfaction

The below table shows the score of participant percentage who strongly disagree "1", disagree "2" or neutral "3", agree "4" and strongly agree "5" as per Likert scale. Besides, it demonstrates the median, standard deviation and rank of every variable of Job Satisfaction. See Figure also shows the Job Satisfaction variable scale.

The 1st item shows Job Satisfaction, 2nd is Leader shares openly the performance rating with you, 3rd is Get support from your leader, 4th is Your job satisfaction rate is high, 5th is Salary increase option as part of performance evaluation, 6th is Job increment is linked to your job performance, 7th is Leader recognises your performance, 8th is Receive feedback from your leader, 9th is Want to improve how the performance review happens with your leader, 10th is Leader informs you that you will receive increment annually, 11th is You are highly motivated, 12th is You get support from subordinate, 13th is Feel valued, 14th is Job is interesting, 15th is You agree with your leader the performance rating for the year, 16th is Conduct a formal appraisal/performance review with your boss, 17th is Have good relationship with your leader, 18th is Relationship with upper management is good, and 19th is Salary increase option as part of performance evaluation.

Table 7.32 Job satisfaction variables

SF Code	Variable - Job Satisfaction (JS) items	Percent of score					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
JS1	Job Satisfaction	9.5	16.5	19.5	46.0	8.5	3.28	4.00	1.129	1
JS2	Conduct a formal appraisal/performance review with your boss	11.5	27.0	24.5	34.0	3.0	2.900	3.000	1.0890	16
JS3	Receive feedback from your manager	4.5	12.0	18.5	59.5	5.5	3.50	4.00	0.935	8
JS4	Manager recognises your performance	3.5	11.0	19.5	60.5	5.5	3.54	4.00	0.890	7
JS5	Manager informs you that you will receive increment annually	5.0	14.0	23.0	50.5	7.5	3.42	4.00	0.989	10
JS6	Salary increase option as part of performance evaluation	19.5	32.5	23.0	22.0	3.0	2.57	2.00	1.123	5
JS7	Relationship with upper management is good	24.0	24.0	23.0	27.0	2.0	2.59	3.00	1.178	18
JS8	Job increment is linked to your job performance	1.5	6.5	29.5	54.5	8.0	3.61	4.00	0.788	6
JS9	Have good relationship with your manager	13.5	25.0	24.5	33.5	3.5	2.89	3.00	1.122	17
JS10	Your job satisfaction rate is high	2.0	4.5	20.5	66.0	7.0	3.72	4.00	0.746	4

JS11	Job is interesting	5.0	19.0	33.0	39.0	4.0	3.18	3.00	0.955	14
JS12	Want to improve how the performance review happens with your manager	2.5	15.0	27.0	46.5	9.0	3.45	4.00	0.939	9
JS13	Manager shares openly the performance rating with you	1.0	2.5	26.0	55.0	15.5	3.82	4.00	0.757	2
JS14	You get support from subordinate	8.0	21.5	19.0	42.5	9.0	3.23	4.00	1.128	12
JS15	Get support from your manager	1.5	5.0	23.5	54.5	15.5	3.78	4.00	0.823	3
JS16	Your manager informs you that there is an increment, during your performance reviews.	3.0	8.0	20.0	58.0	11.0	3.66	4.00	0.888	19
JS17	Feel valued	2.5	24.5	31.0	34.5	7.5	3.20	3.00	0.977	13
JS18	You are highly motivated	5.5	17.0	27.0	40.5	10.0	3.33	4.00	1.046	11
JS19	You agree with your manager the performance rating for the year	7.5	20.5	34.5	33.5	4.0	3.06	3.00	1.001	15

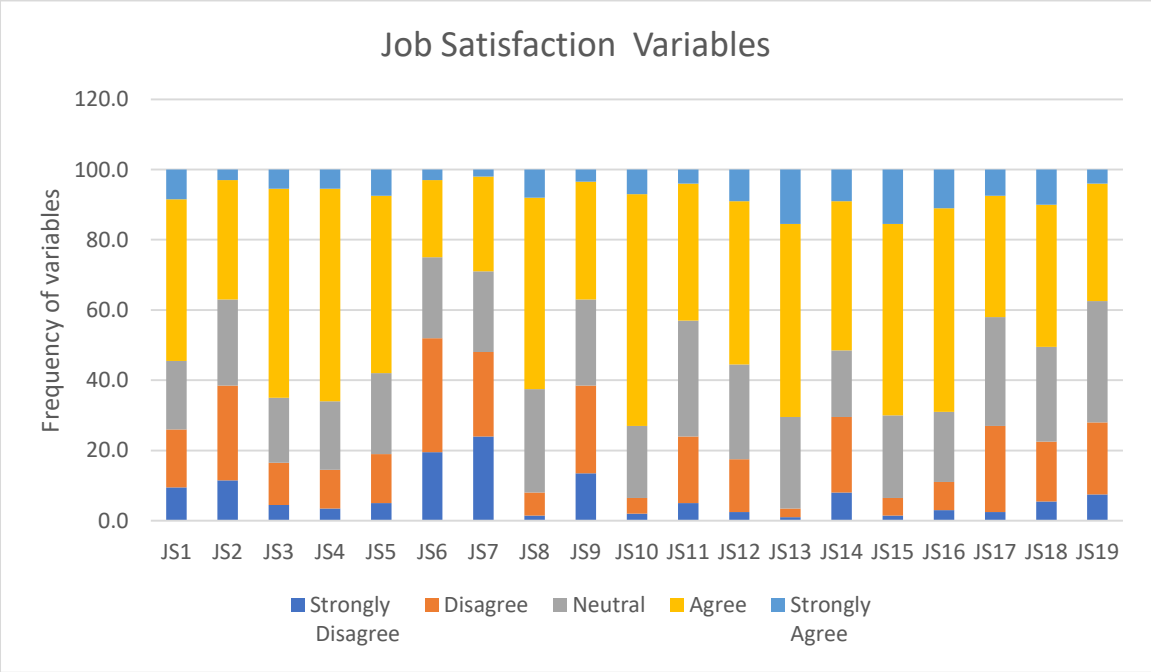
Job satisfaction variable table (7.32) provides descriptive statistics according to the number of respondents, this category factor comprises 19 variables which are: JS1, JS2, JS3, JS4, JS5, JS6, JS7, JS8, JS9, JS10, JS11, JS12, JS13, JS14, JS15, JS16, JS17, JS18, and JS19. The table presents that all variables values of standard deviation fall within the range of ±1 away from the mean. Figure (7.17) proves the job satisfaction variables, and the frequency of variables and the scale of agreement to every variable code.

The mean for JS1 “job satisfaction” is (3.28), above the neutral value of (3) and has standard deviation of (1.129). Similarly, JS2 “Conduct a formal appraisal/performance review with your boss” has a mean value of (2.900) and standard deviation of (1.0890). Also, JS3 “Receive feedback from your Leader” has a mean value of (3.50) and standard deviation of (0.935). JS4 “Leader recognises your performance” has a mean value of (3.54) and standard deviation of (0.890). JS5 “Leader informs you that you will receive increment annually” has a mean value of (3.42) and standard deviation of (0.989). JS6 “Salary increase option as part of performance evaluation” has a mean value of (2.57) and standard deviation of (1.123). JS7 “Relationship with upper management is good” has a mean value of (2.59) and standard deviation of (1.178). JS8 “Job increment is linked to your job performance” has a mean value of (3.61) and standard deviation of (0.788). JS9 “Have good relationship with your Leader” has a mean value of (2.89) and standard deviation of (1.122). JS10 “Your job satisfaction rate is high” has a mean value of (3.72) and standard deviation of (0.746). JS11 “Job is interesting” has a mean value of (3.18) and standard deviation of (0.955). JS12 “Want to improve how the performance review

happens with your Leader" has a mean value of (3.45) and standard deviation of (0.939). JS13 "Leader shares openly the performance rating with you" has a mean value of (3.82) and standard deviation of (0.757). JS14 "You get support from subordinate" has a mean value of (3.23) and standard deviation of (1.128). JS15 "Get support from your Leader" has a mean value of (3.78) and standard deviation of (0.823). JS16 "Your manager informs you that there is an increment, during your performance reviews" has a mean value of (3.66) and standard deviation of (0.888). JS17"Feel valued" has a mean value of (3.20) and standard deviation of (0.977). JS18 "You are highly motivated" has a mean value of (3.33) and standard deviation of (1.046). JS19 "You agree with your Leader the performance rating for the year" has a mean value of (3.06) and standard deviation of (1.001). Therefore, it is noticed that respondents' views where almost similar in those variables with moderate agreement toward the "agree" option as most values fall in column (4). Respectively, this indicates that many of the participants agree with the statements concerning job satisfaction in the banking sector except JS2, JS6, JS7 and JS9 where they disagree.

The mean for all variables is ranged between (2.57) to (3.20) above the central point value of (3). While the standard deviation of those variables ranges between (0.977) to (1.123). This indicates that respondents have a moderate agreement on the job satisfaction, and majority have a view towards "agree" option and "strongly agree", as the mode for most of the variable is (4), except for JS6 where the mode is scored at (2) which means respondents "disagree" to salary increase option as part of performance evaluation. This was the lowest among other scored variables.

Figure 7.17 Job satisfaction variables



7.7 Moderating variable 2 – Job status

The first ranked variable of job status is Have good supervision, 2nd is Like your leader style, 3rd is Have comfortable work environment, 4th is Happy with your working hours, 5th is Have had a promotion, 6th is Enrolled in different training courses, 7th Satisfied with your allowances, 8th is You like your salary, 9th is Receive appreciation, 10th is Have job responsibilities and 11th is You have medical allowances/insurance.

The below table shows the score of participant percentage who strongly disagree "1", disagree "2" or neutral "3", agree "4" and strongly agree "5" as per Likert scale. Besides, it demonstrates the median, standard deviation and rank of every variable of Job Status. See Figure also shows the Job Status variable scale.

Table 7.33 Job Status variables

SF Code	Variable - Job Status (ST) items	Percent of score					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
ST1	You like your salary	8.5	26.5	24.0	35.5	5.5	3.03	3.00	1.089	8
ST2	Have job responsibilities	13.5	25.5	29.5	29.5	2.0	2.81	3.00	1.068	10
ST3	Have good supervision	2.5	11.5	21.0	48.0	17.0	4.04	4.00	0.739	1
ST4	Have comfortable work environment	2.5	11.5	21.0	48.0	17.0	3.66	4.00	0.975	3
ST5	Have had a promotion	7.0	17.5	21.0	45.5	9.0	3.32	4.00	1.083	5
ST6	You have medical allowances/insurance	24.0	28.5	19.5	23.5	4.5	2.56	2.00	1.214	11
ST7	Like your manager style	1.0	0.5	15.5	69.5	13.5	3.94	4.00	0.631	2
ST8	Happy with your working hours	7.5	10.5	27.5	45.5	9.0	3.38	4.00	1.040	4
ST9	Satisfied with your allowances	6.5	25.5	22.0	39.5	6.5	3.14	3.00	1.075	7
ST10	Receive appreciation	14.0	22.5	27.5	35.0	1.0	2.87	3.00	1.078	9
ST11	Enrolled in different training courses	9.5	15.0	23.5	47.0	5.0	3.23	4.00	1.074	6

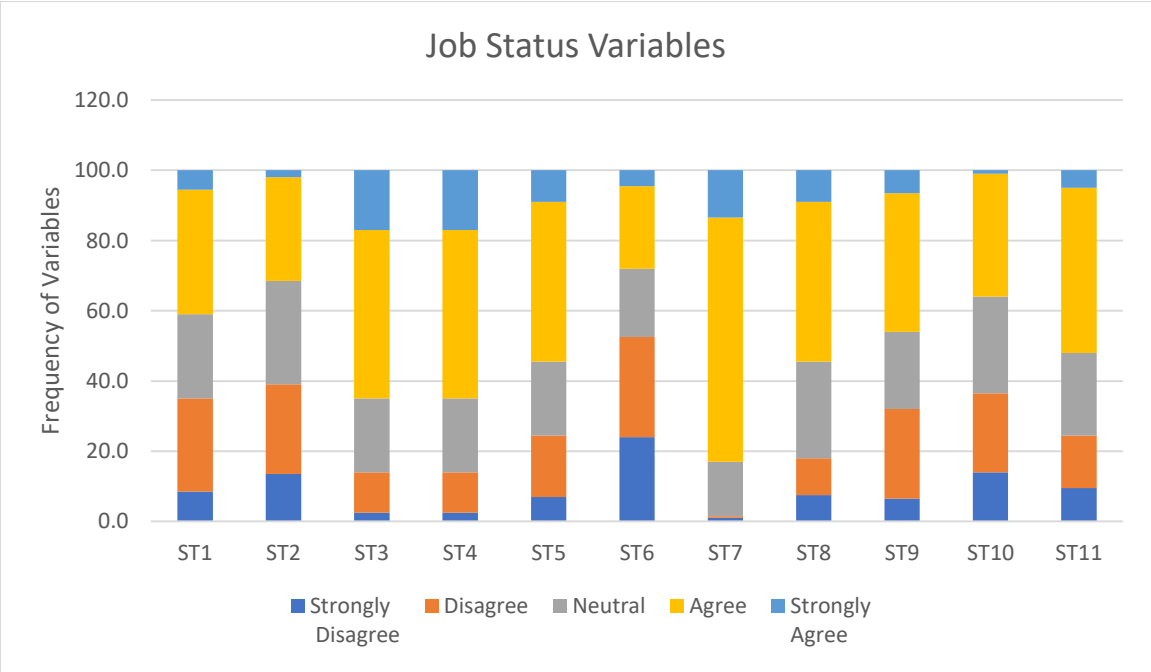
The mean for ST1 "You like your salary" is (3.03), above the neutral value of (3) and has standard deviation of (1.089). Similarly, ST2 "Have job responsibilities" has a mean value of (2.81) and standard deviation of (1.068). Also, ST3 "Have good supervision" has a mean value of (4.04) and standard deviation of (0.739). ST4 "Have comfortable work environment" has a mean value of (3.66) and standard deviation of (0.975). ST5 "Have had a promotion" has a mean value of (3.32) and standard deviation of (1.083). ST6 "You have medical allowances/insurance" has a mean value of (2.56) and standard deviation of (1.214). ST7 "Like your Leader style" has a mean value of (3.94) and standard deviation of (0.631). ST8 "Happy with your working hours" has a mean value of (3.38) and

standard deviation of (1.040). ST9 “Satisfied with your allowances” has a mean value of (3.14) and standard deviation of (1.075). ST10 “Receive appreciation” has a mean value of (2.87) and standard deviation of (1.078). ST11“Enrolled in different training courses” has a mean value of (3.23) and standard deviation of (1.074).

Therefore, it is noticed that respondents’ views where almost similar in those variables with moderate agreement toward the “agree” option as most values fall in column (4). Respectively, this indicates that many of the participants agree with the statements concerning job status is essential in the banking sector except ST6 “You have medical allowances/insurance” who they disagreed that they do not have it.

The mean for variables is ranged between (2.81) to (3.14) at central point value of (3). While the standard deviation of those variables ranges between (1.068) to (1.075). This indicates that respondents have a moderate agreement on the job status, and majority have a view towards “agree” option and “strongly agree”, as the mode for most of the variable is (4), except for ST6 where the mode is scored at (2) which means respondents “disagree” to medical allowances/insurance, as this was the lowest among other scored variables.

Figure 7.18 job Status variables



7.8 Moderating Variable 3 - Opportunity

The below table shows the score of participant percentage who strongly disagree "1", disagree "2" or neutral "3", agree "4" and strongly agree "5" as per Likert scale. Besides, it demonstrates the mean, median, standard deviation and rank of every item. As per the below table of opportunity, and the see Figure also shows the items, figures of participants who express their level of agreement to the statement by selecting either strongly disagree, disagree, neutral, agree of strongly agree. In addition, every item has mean, median and standard deviation and rank. Every variable has code where is demonstrated at the Figure.

The 1st ranked item is Attend external/overseas training courses, 2nd is Rewarded and recognised and 3rd is participants believe they have good career development.

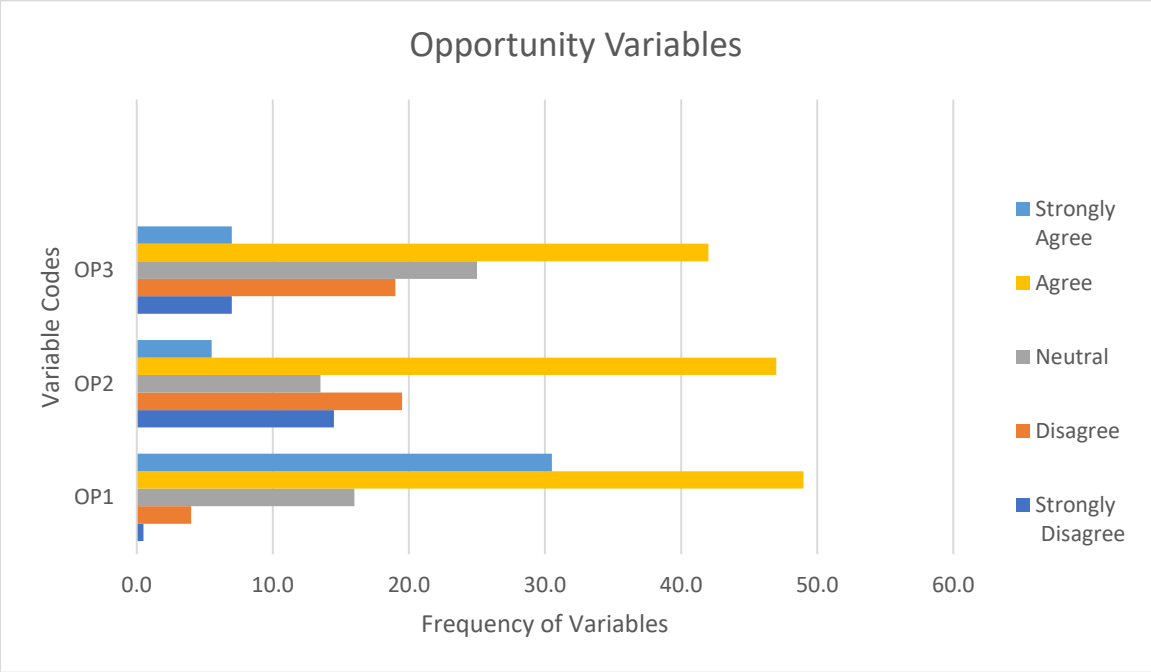
Table 7.34 Job opportunity variables

SF Code	Variable - Opportunity (OP) Items	Percent of score					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
OP1	Attend external/overseas training courses	0.5	4.0	16.0	49.0	30.5	4.05	4.00	0.819	1
OP2	You believe you have good career development	14.5	19.5	13.5	47.0	5.5	3.10	4.00	1.210	3
OP3	Rewarded and recognised	7.0	19.0	25.0	42.0	7.0	3.23	3.00	1.060	2

The mean for OP1 "Attend external/overseas training courses" is (4.05), above the neutral value of (4) and has standard deviation of (0.819). However, OP2 "You believe you have good career development" has a mean value of (3.10) and standard deviation of (1.210). Also, OP3 "Rewarded and recognised" has a mean value of (3.23) and standard deviation of (1.060). Therefore, it is noticed that respondents view the two variables towards the agreement option as many values fall in column (4). Respectively, the third variable mostly indicates that many of the participants disagree with the statements concerning reward and recognised at the banking sector which fall in column (3) to neutral agreement/disagreement.

The mean for variables is ranged between (3.10) to (4.05) above the central point value of (4). While the standard deviation of those variables ranges between (0.819) to (1.210). This indicates that respondents have an agreement on the job opportunity, who have evaluated towards "agree" option and "strongly agree", as the mode for most of the variable is (4). However, as stated earlier, OP3 demonstrates the mode is scored at (3) which means respondents "disagree", "strongly disagree" and "neutral" to awards and recognised option as part of survey questions. This was the lowest among other scored variables.

Figure 7.19 job opportunity variables



7.9 Turnover factors

The number of variables of turnover is 19, that 1st ranked variable is job has lots of challenges, as it highest mean, 2nd ranked variable job is aligned with interest, 3rd is Have positive aspects about the job, 4th is Good relationship with upper management, 5th is Good relationship with line leader, 6th is Like your leader personality, 7th Colleagues/peers cooperate with you, 8th is Lack of training programs, 9th is Like the benefits, 10th is Sense of accomplishment from work, 11th is Good internal processes, 12th Flexible working Hours, 13th is Leave Work Environment, 14th is Have work load, 15th is Good career promotion, 16th is Job security, 17th is Fair performance rating/reviews, 18th is Lack of reward and recognition and 19th is lack of leaves.

The below table shows the score of participant percentage who strongly disagree "1", disagree "2" or neutral "3", agree "4" and strongly agree "5" as per Likert scale. Besides, it demonstrates the median, standard deviation and rank of every variable of turnover. See Figure also shows the turnover variable scale.

Table 7.35 Turnover factors

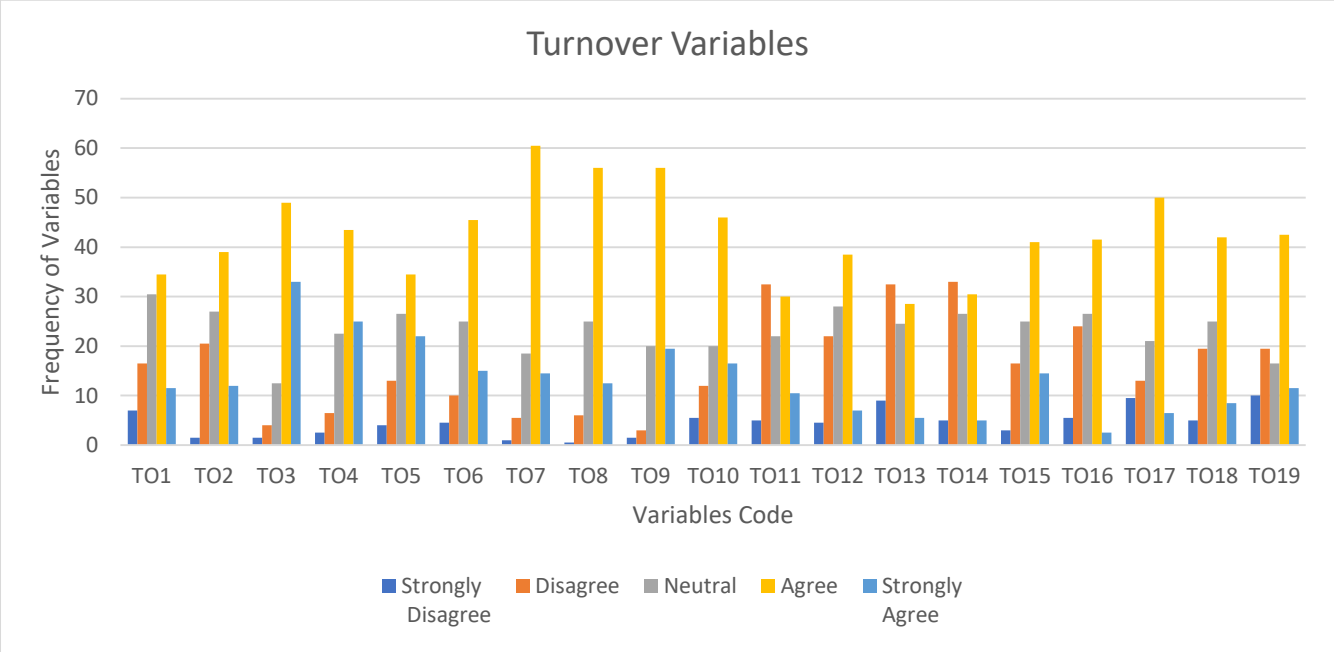
SF Code	Variable - Turnover (TO) items	Percent of score %					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
TO1	Leave Work Environment	7.0	16.5	30.5	34.5	11.5	3.27	3.00	1.088	13
TO2	Sense of accomplishment from work	1.5	20.5	27.0	39.0	12.0	3.40	4.00	0.992	10
TO3	Job has lots of challenges	1.5	4.0	12.5	49.0	33.0	4.08	4.00	0.864	1
TO4	Have positive aspects about the job	2.5	6.5	22.5	43.5	25.0	3.82	4.00	0.966	3
TO5	Like your manager personality	4.0	13.0	26.5	34.5	22.0	3.58	4.00	1.091	6
TO6	Colleagues/peers cooperate with you	4.5	10.0	25.0	45.5	15.0	3.57	4.00	1.010	7
TO7	Good relationship with upper management	1.0	5.5	18.5	60.5	14.5	3.82	4.00	0.781	4
TO8	Good relationship with line manager	0.5	6.0	25.0	56.0	12.5	3.74	4.00	0.772	5
TO9	Job is aligned with interest	1.5	3.0	20.0	56.0	19.5	3.89	4.00	0.801	2
TO10	Lack of training programs	5.5	12.0	20.0	46.0	16.5	3.56	4.00	1.073	8
TO11	Fair performance rating/reviews	5.0	32.5	22.0	30.0	10.5	3.09	3.00	1.115	17
TO12	Good career promotion	4.5	22.0	28.0	38.5	7.0	3.22	3.00	1.012	15
TO13	Lack of leaves	9.0	32.5	24.5	28.5	5.5	2.89	3.00	1.088	19
TO14	Lack of reward and recognition	5.0	33.0	26.5	30.5	5.0	2.98	3.00	1.020	18
TO15	Like the benefits	3.0	16.5	25.0	41.0	14.5	3.48	4.00	1.027	9
TO16	Job security	5.5	24.0	26.5	41.5	2.5	3.12	3.00	0.983	16
TO17	Good internal processes	9.5	13.0	21.0	50.0	6.5	3.31	4.00	1.086	11
TO18	Flexible working Hours	5.0	19.5	25.0	42.0	8.5	3.30	4.00	1.036	12
TO19	Have work load	10.0	19.5	16.5	42.5	11.5	3.26	4.00	1.191	14

Figure (7.20) shows the turnover variables along with the percentage of respondent's evaluations which mainly five, strongly disagree, disagree, neutral, agree and strongly agree. Job challenges is the peaked item as part of turnover, as it is ranked firstly by most respondents.

The mean for TO1 "Leave Work Environment" is (3.27), above the neutral value of (3) and has standard deviation of (1.088). Similarly, TO2 "Sense of accomplishment from work" has a mean value of (3.40) and standard deviation of (0.992). Also, TO3 "Job has lots of challenges" has a mean value of (4.08) and standard deviation of (0.864). TO4 "Have positive aspects about the job" has a mean value of (3.82) and standard deviation of (0.966). TO5 "Like your Leader personality" has a mean value of (3.58) and standard deviation of (1.091). TO6 "Colleagues/peers cooperate with you" has a mean value of (3.57) and standard deviation of (1.010). TO7 "Good relationship with upper management" has a mean value of (3.82) and standard deviation of (0.781). TO8 "Good relationship with line Leader" has a mean value of (3.74) and standard deviation of (0.772). TO9 "Job is aligned with interest" has a mean value of (3.89) and standard deviation of (0.801). TO10 "Lack of training programs" has a mean value of (3.56) and standard deviation of (1.073). TO11 "Fair performance rating/reviews" has a mean value of (3.09) and standard deviation of (1.115). TO12 "Good career promotion" has a mean value of (3.22) and standard deviation of (1.012). TO13 "Lack of leaves" has a mean value of (2.89) and standard deviation of (1.088). TO14 "Lack of reward and recognition" has a mean value of (2.98) and standard deviation of (1.020). TO 15 "Like the benefits" has a mean value of (3.48) and standard deviation of (1.027). TO16 "Job security" has a mean value of (3.12) and standard deviation of (0.983). TO17 "Good internal processes" has a mean value of (3.31) and standard deviation of (1.086). TO18 "Flexible working Hours" has a mean value of (3.30) and standard deviation of (1.036). TO19 "Have work load" has a mean value of (3.26) and standard deviation of (1.191). Therefore, it is noticed that respondents' views where almost similar in those variables with moderate agreement toward the "agree" option as most values fall in column (4). Respectively, this indicates that most of the participants agree with the statements concerning turnover in the banking sector.

The mean for all variables is ranged between (2.89) to (3.27) above the central point value of (3). While the standard deviation of those variables ranges between (0.772) to (1.191). This indicates that respondents have a moderate agreement on the job satisfaction, and majority have a view towards "agree" option and "strongly agree", as the mode for most of the variable is (4), except for TO1, TO11, TO12, TO13 and TO16 where the mode is scored at (3) which means respondents "disagree", "strongly disagree" and "neutral" to turnover option.

Figure 7.20 turnover factors



7.10 Leader Behaviours

Introduction

The purpose of this chapter is to express the behaviours of Islamic leadership in the banking sectors in line with the literature, as there are various authors who have studied this theme.

7.10.1 Islamic leadership

Table (7.36) demonstrates the items of Islamic leadership that shows the respondents evaluations, the total items are 43 which consists of questions related to assess the leader behaviours based on the baking sectors. The 1st ranked MS20 'Achieves at the job' as it highest mean, 2nd ranked variable MS18 'Respects the job', 3rd is MS11 'Has good relationship with other leaders', 4th is MS19 'Serves honestly at the bank', 5th ranked variable is MS43 'Capable to negotiate with others', 6th is MS12 'Has good self-discipline', 7th is MS10 'Has good relationship among other employees', 8th ranked variable is MS21 'Tracks with good speed to perform job responsibilities', 9th ranked variable is MS9 'Cooperative', 10th ranked variable is MS22 'Good job quality (Etqan)', 11th ranked variable is MS36 'Has good intention (Azm)', 12th ranked variable is MS14 'Looks happy at his personal life', 13th ranked variable is MS30 'Respects him/herself', 14th ranked variable is MS39 'Leader shows good enterprise (Iqdam), carries out his/her mission', 15th ranked variable is MS31 'Passionate about the job', 16th ranked variable is MS24 'Honest (Ameen)', 17th ranked variable is MS33 'Serve other people', 18th ranked variable is MS38 'Demonstrates good eloquence (Fasaha)', 19th ranked variable is MS5 'Greets and creates friendly environment', 20th ranked variable is MS8 'Creates open door policy with you and team', 21st ranked variable is MS16 'Enthusiastic', 22nd ranked variable is MS34 'Demonstrates Yaqin (convection)', 23rd ranked variable MS41 'Balanced with courtesy', 24th ranked variable is MS42 'Kind', 25th ranked variable is MS28 'Seeks suggestions (Shura)', 26th ranked variable is MS37 'Compassionate (Raheem) with others', 27th ranked variable is MS3 'Shares Knowledge (Alms giving)', 28th ranked variable is MS7 'Smart in solving problems', 29th ranked variable is MS29 'Has faith (Taqwa) in his/her actions', 30th ranked variable is MS35 'Good forbearance (Hilm)', 31st ranked variable is MS2 'Has professional concept', 32nd ranked variable is MS17 'Efficient and effective approach with others', 33rd ranked variable is MS25 'Talks with integrity (Siddiq)', 34th ranked variable MS26 'Attitude and behaviours is aligned with the business code of conduct', 35th ranked variable is MS40 'Flexible with leniency (Len)', 36th ranked variable is MS6 'Takes full responsibility of his/her duty', 37th ranked variable is MS13 'Looks happy at work', 38th ranked variable is MS27 'Openly/clearly justifies situations when problems occur', 39th ranked

variable is MS4 'Smiles to create good atmosphere of attention', 40th ranked variable is MS32 'Patient (Sabr) with you and the team',
41st ranked variable is MS15 'Has good sense of humour', 42nd ranked variable MS1 'Supervisor is Trustworthy', 43rd ranked variable is MS23 'Treats other equally (Adl)'. Author demonstrates at the below table shows the score of participant percentage who strongly disagree "1", disagree "2" or neutral "3", agree "4" and strongly agree "5" as per Likert scale. Besides, it demonstrates the median, standard deviation and rank of every variable of Islamic leadership. See Figure also shows the Islamic leadership variable scale.

The mean for MS1 "Supervisor is Trustworthy" is (3.49), above the neutral value of (3) and has standard deviation of (0.951). Similarly, MS2 "Has professional concept" has a mean value of (3.59) and standard deviation of (0.925). Also, MS3 "Shares Knowledge (Alms giving)" has a mean value of (3.61) and standard deviation of (0.923). MS4 "Smiles to create good atmosphere of attention" has a mean value of (3.54) and standard deviation of (0.94). MS5 "Greets and creates friendly environment" has a mean value of (3.63) and standard deviation of (0.887). MS6 "Takes full responsibility of his/her duty" has a mean value of (3.57) and standard deviation of (0.99). MS7 "Smart in solving problems" has a mean value of (3.61) and standard deviation of (0.879). MS8 "Creates open door policy with you and team" has a mean value of (3.63) and standard deviation of (0.864). MS9 "Cooperative" has a mean value of (3.72) and standard deviation of (0.849). MS10 "Has good relationship among other employees" has a mean value of (3.76) and standard deviation of (0.854). MS11 "Has good relationship with other Leaders" has a mean value of (3.8) and standard deviation of (0.798). MS12 "Has good self-discipline" has a mean value of (3.78) and standard deviation of (0.847). MS13 "Looks happy at work" has a mean value of (3.56) and standard deviation of (0.975). MS14 "Looks happy at his personal life" has a mean value of (3.7) and standard deviation of (0.797). MS15 "Has good sense of humour" has a mean value of (3.52) and standard deviation of (0.891). MS16 "Enthusiastic" has a mean value of (3.63) and standard deviation of (0.841). MS17 "Efficient and effective approach with others" has a mean value of (3.59) and standard deviation of (0.937). MS18 "Respects the job" has a mean value of (3.81) and standard deviation of (0.766). MS19 "Serves honestly at the bank" has a mean value of (3.79) and standard deviation of (0.907). MS20 "Achieves at the job" has a mean value of (3.82) and standard deviation of (0.788). MS21 "Tracks with good speed to perform job responsibilities" has a mean value of (3.75) and standard deviation of (0.775). MS 22 "Good job quality (Etqan)" has a mean value of (3.71) and standard deviation of (0.848). MS23 "Treats other equally (Adl)" has a mean value of (3.49) and standard deviation of (0.997). MS24 "Honest (Ameen)" has a mean value of (3.65) and standard deviation of (0.913). MS25 "Talks with integrity (Siddiq)" has a mean value of (3.59) and standard deviation of (0.892). MS26 "Attitude and behaviors is aligned with

the business code of conduct" has a mean value of (3.59) and standard deviation of (0.893). MS27 "Openly/clearly justifies situations when problems occur" has a mean value of (3.56) and standard deviation of (0.944). MS28 "Seeks suggestions (Shura)" has a mean value of (3.62) and standard deviation of (0.917). MS 29 "Has faith (Taqwa) in his/her actions" has a mean value of (3.6) and standard deviation of (0.914). MS30 "Respects him/herself" has a mean value of (3.7) and standard deviation of (0.887). MS31 "Passionate about the job" has a mean value of (3.67) and standard deviation of (0.815). MS32 "Patient (Sabr) with you and the team" has a mean value of (3.54) and standard deviation of (0.907). MS33 "Serve other people" has a mean value of (3.65) and standard deviation of (0.867). MS34 "Demonstrates Yaqin (convection)" has a mean value of (3.63) and standard deviation of (0.816). MS35 "Good forbearance (Hilm)" has a mean value of (3.6) and standard deviation of (0.827). MS36 "Has good intention (Azm)" has a mean value of (3.71) and standard deviation of (0.794). MS37 "Compassionate (Raheem) with others" has a mean value of (3.62) and standard deviation of (0.849). MS38 "Demonstrates good eloquence (Fasaha)" has a mean value of (3.65) and standard deviation of (0.781). MS39 "Leader shows good enterprise (Iqdam), carries out his/her mission" has a mean value of (3.68) and standard deviation of (0.795). MS40 "Flexible with leniency (Len)" has a mean value of (3.59) and standard deviation of (0.846). MS41 "Balanced with courtesy" has a mean value of (3.63) and standard deviation of (0.865). MS42 "Kind" has a mean value of (3.63) and standard deviation of (0.899). MS43 "Capable to negotiate with others" has a mean value of (3.79) and standard deviation of (0.917).

Therefore, it is noticed that respondents' views where almost similar in those variables with moderate agreement toward the "agree" option as many values fall in column (4). Respectively, this indicates that most of the participants agree with the statements concerning Islamic leadership in the banking sector.

The mean for all variables is ranged between (3.49) to (3.82) above the central point value of (3). While the standard deviation of those variables ranges between (0.766) to (0.997). This indicates that respondents have a moderate agreement on the Islamic leadership, and majority have a view towards "agree" option and "strongly agree", as the mode for most of the variable is (4).

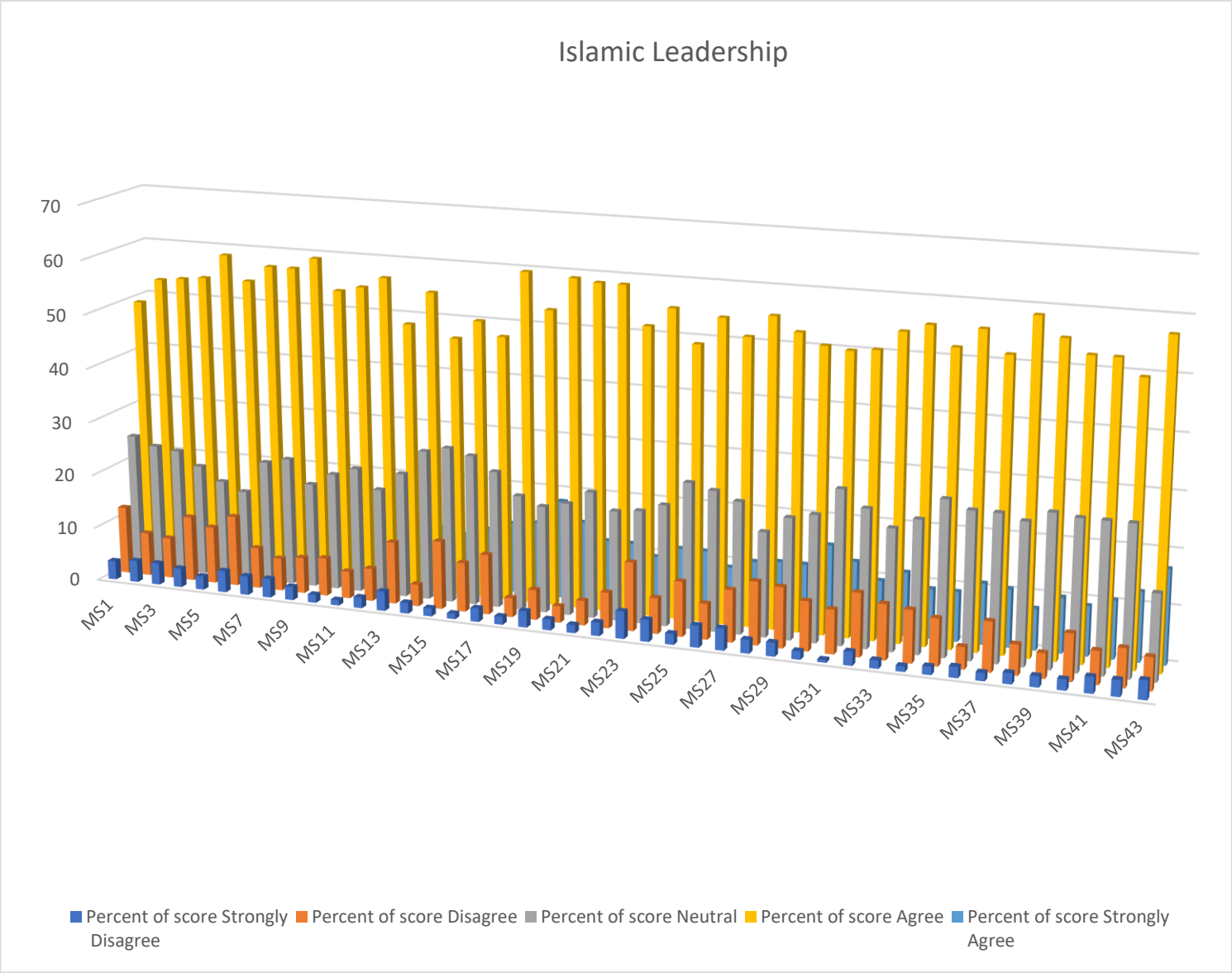
Table 7.36 Islamic Leaders factors

SF Code	Variable - Leader Style (MS) items	Percent of score					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
MS1	Supervisor is Trustworthy	3.5	12.5	25	49.5	9.5	3.49	4	0.951	42
MS2	Has professional concept	4	8	23.5	54	10.5	3.59	4	0.925	31
MS3	Shares Knowledge (Alms giving)	4	7.5	23	54.5	11	3.61	4	0.923	27
MS4	Smiles to create good atmosphere of attention	3.5	12	20.5	55	9	3.54	4	0.94	39
MS5	Greets and creates friendly environment	2.5	10.5	18	59.5	9.5	3.63	4	0.887	19
MS6	Takes full responsibility of his/her duty	4	13	16.5	55	11.5	3.57	4	0.99	36
MS7	Smart in solving problems	3.5	7.5	22.5	58	8.5	3.61	4	0.879	28
MS8	Creates open door policy with you and team	3.5	6	23.5	58	9	3.63	4	0.864	20
MS9	Cooperative	2.5	6.6	19.2	60.1	11.6	3.72	4	0.849	9
MS10	Has good relationship among other employees	1.5	7	21.5	54.5	15.5	3.76	4	0.854	7
MS11	Has good relationship with other leaders	1	5	23	55.5	15.5	3.8	4	0.798	3
MS12	Has good self-discipline	2	6	19.5	57.5	15	3.78	4	0.847	6
MS13	Looks happy at work	3.6	11.4	22.9	49.4	12.7	3.56	4	0.975	37
MS14	Looks happy at his personal life	2	4	27.5	55.5	11	3.7	4	0.797	12
MS15	Has good sense of humour	1.5	12.5	28.5	47.5	10	3.52	4	0.891	41
MS16	Enthusiastic	1	9	27.5	51	11.5	3.63	4	0.841	21
MS17	Efficient and effective approach with others	2.5	11	25	48.5	13	3.59	4	0.937	32
MS18	Respects the job	1.5	3.5	21	60.5	13.5	3.81	4	0.766	2
MS19	Serves honestly at the bank	3	5.5	19.5	54	18	3.79	4	0.907	4
MS20	Achieves at the job	2	3	20.5	60	14.5	3.82	4	0.788	1
MS21	Tracks with good speed to perform job responsibilities	1.5	4.5	23	59.5	11.5	3.75	4	0.775	8
MS22	Good job quality (Etqan)	2.5	6.5	20	59.5	11.5	3.71	4	0.848	10
MS23	Treats other equally (Adl)	5	12.5	20.5	52.5	9.5	3.49	4	0.997	43
MS24	Honest (Ameen)	4	6.5	22	56	11.5	3.65	4	0.913	16
MS25	Talks with integrity (Siddiq)	2	10	26.5	50	11.5	3.59	4	0.892	33
MS26	Attitude and behaviours are aligned with the business code of conduct	4	6.5	25.5	55	9	3.59	4	0.893	34

MS27	Openly/clearly justifies situations when problems occur	4	9.5	24	52	10.5	3.56	4	0.944	38
MS28	Seeks suggestions (Shura)	2.5	11.5	19	56	11	3.62	4	0.917	25
MS29	Has faith (Taqwa) in his/her actions	2.5	11	22	53.5	11	3.6	4	0.914	29
MS30	Respects him/herself	1.5	9	23	51.5	15	3.7	4	0.887	13
MS31	Passionate about the job	0.5	8	28	51	12.5	3.67	4	0.815	15
MS32	Patient (Sabr) with you and the team	2.5	11.5	25	51.5	9.5	3.54	4	0.907	40
MS33	Serve other people	1.5	10	22	55	11.5	3.65	4	0.867	17
MS34	Demonstrates Yaqin (convection)	1	9.5	24	56.5	9	3.63	4	0.816	22
MS35	Good forbearance (Hilm)	1.5	8.5	28	53	9	3.6	4	0.827	30
MS36	Has good intention (Azm)	2	4	26.5	56.5	11	3.71	4	0.794	11
MS37	Compassionate (Raheem) with others	1.5	9	26.5	52.5	10.5	3.62	4	0.849	26
MS38	Demonstrates good eloquence (Fasaha)	2	5.5	25.5	59.5	7.5	3.65	4	0.781	18
MS39	Leader shows good enterprise (Iqdam), carries out his/her mission	2	4.5	27.5	56	10	3.68	4	0.795	14
MS40	Flexible with leniency (Len)	2	8.5	27	53.5	9	3.59	4	0.846	35
MS41	Balanced with courtesy	3	6	27	53.5	10.5	3.63	4	0.865	23
MS42	Kind	3	7	27	50.5	12.5	3.63	4	0.899	24
MS43	Capable to negotiate with others	3.5	6	15.5	58	17	3.79	4	0.917	5

The below figure (7.21) present the Islamic leadership evaluation based on the survey respondents in the banking sector, where it describes the leader behaviours vs the percentage of agreement (strongly disagree, disagree, neutral, agree and strongly agree).

Figure 7.21 Islamic Leaders factors



Summary

This chapter provided a detail of the finding obtained from the research questionnaire, and it initially discussed on how data is explained and interpreted using the SPSS software. In the respondents' general information part, the researcher emphasised that the endorsed population of this study was 500 participants, and the sample size was 200 (completed questionnaire) which composes almost 40% of response rate. The sample were mainly collected from UAE banking sector, and the participants of this survey were people experienced or knowledgeable in leadership styles in their organisation.

The collected sample then placed into SPSS to run a reliability analysis to ensure if the measurements assigned to each factor is consistent. The reliability test undergone using the method of Cronbach Alpha, which is the most popular method in the statistics science. The rationale of using Cronbach Alpha method is to exclude the poor questions and provide a solid evidence of its reliability. This supports the researcher develop a valid coherent set of questions before analysing the data and testing the research hypotheses. The result of computing the Cronbach Alpha test demonstrates that no further improvements can be undertaken to enhance the questionnaire validity. To expand further, all passed items post having the Cronbach Alpha test value should be greater than (0.7). This helped the researcher confidently pursue with next stage of data analysis.

The descriptive statistics explained the demographic attributes of the questionnaire participates. The values indicate 25% of the participants were from Islamic bank, and 75% from conventional bank, majority belong to medium and large banks with between 5,000-10,000 employees. Interestingly, participants were well experienced with over 43% had more than 10 years of work experience in total. In addition, participants are highly educated as the majority holds bachelor's degree (51.5%), others have master's degree (45%), and 1.5% participants have PhD and 2% have other qualifications i.e. Diploma.

In the descriptive Analysis of the variables part the data has been validated for its normality distribution by measuring the central tendency of the data set using the measure of mean, median, mode, standard deviation and skewness. The values for all variables have indicated that the standard deviation fall within the range of ±1 away from the mean, which clearly indicates normality of the data distribution.

7.10.2 Transformational leadership

Introduction

The purpose of this chapter is to express the behaviours of transformational leadership in the banking sectors in line with the literature, as there are various authors who have studied this theme.

Transformational leadership values

Table (7.37) demonstrates the items of transformational leadership that shows the respondents evaluations, the total items are 39 which consists of questions related to assess the leader behaviours based on the baking sectors. The 1st ranked variable that has the highest mean is MS48 'Leader shows pride for being part of his/her team', 2nd ranked variable is MS49 'Leader discusses targets to achieve high performance', 3rd ranked variable is MS72 'Leader is good at task delegation', 4th ranked variable is MS47 'Leader requests different perspectives when it comes to solve problem', 5th ranked variable is MS53 'Leader respects you and treat you as part of the team', 6th ranked variable is MS54 'Leader is fit in power and has confidence', 7th ranked variable is MS61 'Leader demonstrate goals that must be achieved', 8th ranked variable is MS62 'Leader is effective in meetings', 9th ranked variable is MS45 'Leader aids appreciate your efforts', 10th ranked variable is MS46 'Leader focus on irregularities, mistakes and exceptions from standard practices', 11th ranked variable is MS55 'Leader articulates vision and drive mission to action', 12th ranked variable is MS50 'Leader enthusiastically works on accomplishing the planned goals', 13th ranked variable is MS81 'Leader shows environmental sensitivity', 15th ranked variable is MS77 'Leader encourages critical and strategic thinking', 15th ranked variable is MS68 'Leader encourages your team to solve challenges', 16th ranked variable is MS73 'Leader empowers you to take decisions', 17th ranked variable is MS59 'Leader encourages you to innovate and think differently', 18th ranked variable is MS79 'Leader supports others', 19th ranked variable is MS76 'Leader is risk sensible', 20th ranked variable is MS80 'Leader encourages sharing information', 21st ranked variable is MS63 'Leader knows leadership methods', 22nd ranked variable is MS82 'Leader Develops others', 23rd ranked variable is MS56 'Leader inspires you to move forward', 24th ranked variable is MS69 'Leader thinks creatively', 25th ranked variable is MS75 'Leader follows/values ethical considerations into actions', 26th ranked variable is MS58 'Leader highlights your strengths', 27th ranked variable is MS66 'Leader encourages innovation', 28th ranked variable is MS60 'Leader expresses satisfactory feedback of your performance', 29th ranked variable is MS67 'Manger have charismatic leadership', 30th ranked variable is MS78 'Leader clarifies boundaries', 31st ranked variable is MS57 'Leader builds up your development areas', 32nd ranked

variable is MS70 'Leader develops your potential capabilities', 33rd ranked variable is MS52 'Leader is clear about appraisals and performance indicators', 34th ranked variable is MS71 'Leader develops your team needs', 35th ranked variable is MS64 'Leader rewards team to encourage them further', 36th ranked variable is MS65 'Leader helps you to plan ahead', 37th ranked variable is MS74 'Leader prepares you for change', 38th ranked variable is MS51 'Leader gives time to coach you' and 39th ranked variable is MS44 'Leader is your role model'.

The mean for MS44 "Leader is your role model" is (3.26), above the neutral value of (3) and has standard deviation of (1.075). Similarly, MS45 "Leader provides assistance to appreciate your efforts" has a mean value of (3.6) and standard deviation of (0.93). Also, MS46 "Leader focus on irregularities, mistakes and exceptions from standard practices" has a mean value of (3.6) and standard deviation of (0.913). MS47 "Leader requests different perspectives when it comes to solve problems" has a mean value of (3.62) and standard deviation of (0.911). MS48 "Leader shows pride for being part of his/her team" has a mean value of (3.66) and standard deviation of (0.882). MS49 "Leader discusses targets to achieve high performance" has a mean value of (3.66) and standard deviation of (0.917). MS50 "Leader enthusiastically works on accomplishing the planned goals" has a mean value of (3.59) and standard deviation of (0.941). MS51 "Leader gives time to coach you" has a mean value of (3.34) and standard deviation of (1.067). MS52 "Leader is clear about appraisals and performance indicators" has a mean value of (3.42) and standard deviation of (1.034). MS53 "Leader respects you and treat you as part of the team" has a mean value of (3.61) and standard deviation of (0.966). MS54 "Leader is fit in power and has confidence" has a mean value of (3.61) and standard deviation of (0.966). MS55 "Leader articulates vision and drive mission to action" has a mean value of (3.60) and standard deviation of (0.967). MS56 "Leader inspires you to move forward" has a mean value of (3.51) and standard deviation of (0.992). MS57 "Leader builds up your development areas" has a mean value of (3.43) and standard deviation of (1.059). MS58 "Leader highlights your strengths" has a mean value of (3.50) and standard deviation of (1.066). MS59 "Leader encourages you to innovate and think differently" has a mean value of (3.54) and standard deviation of (1.031). MS60 "Leader expresses satisfactory feedback of your performance" has a mean value of (3.49) and standard deviation of (1.022). MS61 "Leader demonstrate goals that must be achieved" has a mean value of (3.61) and standard deviation of (0.987). MS62 "Leader is effective in meetings" has a mean value of (3.61) and standard deviation of (1.021). MS63 "Leader knows leadership methods" has a mean value of (3.52) and standard deviation of (1.066). MS64 "Leader rewards team to encourage them further" has a mean value of (3.38) and standard deviation of (1.025). MS65 "Leader helps you to plan ahead" has a mean value of (3.38) and standard deviation of (1.068). MS66 "Leader encourages innovation" has a mean value of (3.5) and standard deviation of (1.056). MS67 "Manger have charismatic leadership" has a

mean value of (3.49) and standard deviation of (1.037). MS68 “Leader encourages your team to solve challenges” has a mean value of (3.55) and standard deviation of (0.991). MS69 “Leader thinks creatively” has a mean value of (3.51) and standard deviation of (1.027). MS70 “Leader develops your potential capabilities” has a mean value of (3.43) and standard deviation of (1.039). MS71 “Leader develops your team needs” has a mean value of (3.39) and standard deviation of (1.06). MS72 “Leader is good at task delegation” has a mean value of (3.63) and standard deviation of (1.015). MS73 “Leader empowers you to take decisions” has a mean value of (3.55) and standard deviation of (1.065). MS74 “Leader prepares you for change” has a mean value of (3.37) and standard deviation of (1.038). MS75 “Leader follows/values ethical considerations into actions” has a mean value of (3.51) and standard deviation of (1.075). MS76 “Leader is risk sensible” has a mean value of (3.53) and standard deviation of (0.94). MS77 “Leader encourages critical and strategic thinking” has a mean value of (3.56) and standard deviation of (1.064). MS78 “Leader clarifies boundaries” has a mean value of (3.49) and standard deviation of (1.037). MS79 “Leader supports others” has a mean value of (3.54) and standard deviation of (0.956). MS80 “Leader encourages sharing information” has a mean value of (3.53) and standard deviation of (0.972). MS81 “Leader shows environmental sensitivity” has a mean value of (3.59) and standard deviation of (0.947). MS82 “Leader Develops others” has a mean value of (3.52) and standard deviation of (1.002).

Therefore, it is noticed that respondents’ views where almost similar in those variables with moderate agreement toward the “agree” option as most values fall in column (4). Respectively, this indicates that most of the participants agree with the statements concerning transformational leadership in the banking sector.

The mean for all variables is ranged between (3.26) to (3.66) above the central point value of (3). While the standard deviation of those variables ranges between (0.882) to (1.075). This indicates that respondents have a moderate agreement on the transformational leadership, and majority have a view towards “agree” option and “strongly agree”, as the mode for most of the variable is (4). Below table 7.6 reveals the stated details.

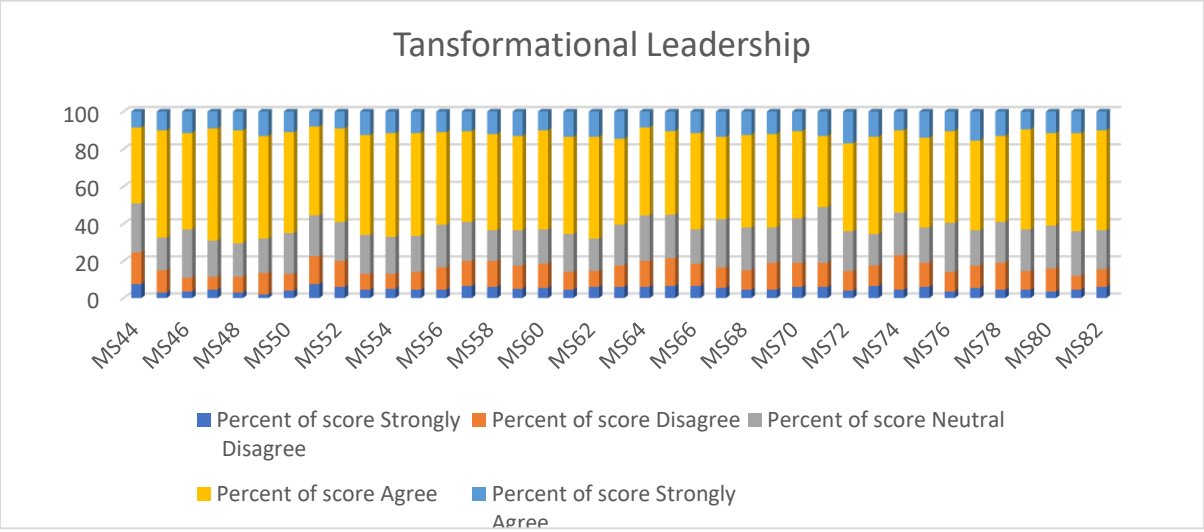
Table 7.37 Transformational Leaders factors

SF Code	Variable - Leader Style (MS) items	Percent of score					Mean	Median	St. Deviation	Rank
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree				
MS44	Leader is your role model	7.5	17	26.5	40.5	8.5	3.26	4	1.075	39
MS45	Leader provides assistance to appreciate your efforts	3	12	17.5	57.5	10	3.60	4	0.93	9
MS46	Leader focus on irregularities, mistakes and exceptions from standard practices	3.5	7.5	26	51.5	11.5	3.60	4	0.913	10
MS47	Leader requests different perspectives when it comes to solve problems	4.5	7	19.5	60	9	3.62	4	0.911	4
MS48	Leader shows pride for being part of his/her team	3	8.5	18	60.5	10	3.66	4	0.882	1
MS49	Leader discusses targets to achieve high performance	2	11.5	18.5	55	13	3.66	4	0.917	2
MS50	Leader enthusiastically works on accomplishing the planned goals	4	9	22	54	11	3.59	4	0.941	12
MS51	Leader gives time to coach you	7.5	15	22	47.5	8	3.34	4	1.067	38
MS52	Leader is clear about appraisals and performance indicators	6	14	21	50	9	3.42	4	1.034	33
MS53	Leader respects you and treat you as part of the team	4.5	8.5	21	53.5	12.5	3.61	4	0.966	5
MS54	Leader is fit in power and has confidence	5	8	20	55.5	11.5	3.61	4	0.966	6
MS55	Leader articulates vision and drive mission to action	4.5	9.5	19.5	55	11.5	3.60	4	0.967	11
MS56	Leader inspires you to move forward	4.5	12	23	49.5	11	3.51	4	0.992	23
MS57	Leader builds up your development areas	6.5	13.5	21	48.5	10.5	3.43	4	1.059	31
MS58	Leader highlights your strengths	6	14	16.5	51.5	12	3.50	4	1.066	26
MS59	Leader encourages you to innovate and think differently	5	12.5	19	50.5	13	3.54	4	1.031	17

MS60	Leader expresses satisfactory feedback of your performance	5.5	13	18.5	53	10	3.49	4	1.022	28
MS61	Leader demonstrate goals that must be achieved	4.5	9.5	20.5	52	13.5	3.61	4	0.987	7
MS62	Leader is effective in meetings	6	8.5	17.5	54.5	13.5	3.61	4	1.021	8
MS63	Leader knows leadership methods	6	11.5	22	46	14.5	3.52	4	1.066	21
MS64	Manger have charismatic leadership	6	14	24.5	47	8.5	3.38	4	1.025	35
MS65	Leader helps you to plan ahead	6.5	15	23.5	44.5	10.5	3.38	4	1.068	36
MS66	Leader encourages innovation	6.5	12	18.5	51.5	11.5	3.5	4	1.056	27
MS67	Leader rewards team to encourage them further	5.5	11	26	44	13.5	3.49	4	1.037	29
MS68	Leader encourages your team to solve challenges	4.5	10.5	23	49.5	12.5	3.55	4	0.991	15
MS69	Leader thinks creatively	4.5	14.5	19	50	12	3.51	4	1.027	24
MS70	Leader develops your potential capabilities	6	13	24	46.5	10.5	3.43	4	1.039	32
MS71	Leader develops your team needs	6	13	30	38	13	3.39	4	1.06	34
MS72	Leader is good at task delegation	4	10.5	21.5	47	17	3.63	4	1.015	3
MS73	Leader empowers you to take decisions	6.5	11	17	52	13.5	3.55	4	1.065	16
MS74	Leader prepares you for change	4.5	18.5	23	44	10	3.37	4	1.038	37
MS75	Leader follows/values ethical considerations into actions	6	13	19	48	14	3.51	4	1.075	25
MS76	Leader is risk sensible	3.5	10.5	26.5	49	10.5	3.53	4	0.94	19
MS77	Leader encourages critical and strategic thinking	5.5	12	19	48	15.5	3.56	4	1.064	14
MS78	Leader clarifies boundaries	4.5	14.5	22	46	13	3.49	4	1.037	30
MS79	Leader supports others	4.5	10	22.5	53.5	9.5	3.54	4	0.956	18
MS80	Leader encourages sharing information	3.5	12.5	23	49.5	11.5	3.53	4	0.972	20
MS81	Leader shows environmental sensitivity	4.5	7.5	24	52.5	11.5	3.59	4	0.947	13
MS82	Leader Develops others	6	9.5	21	53.5	10	3.52	4	1.002	22

The below figure (7.22) present the Transformational leadership evaluation based on the survey respondents in the banking sector, where it describes the leader behaviours vs the percentage of agreement (strongly disagree, disagree, neutral, agree and strongly agree).

Figure 7.22 Transformational Leaders factors



Summary

This chapter provided a detail of the finding obtained from the research questionnaire, and it initially discussed how the data is going to be explained and interpreted using the SPSS software. In the respondents' general information part, the researcher emphasised that the endorsed population of this study was 500 respondents, and the sample size was 200 (completed questionnaire) which composes almost 40% of response rate. The sample were mainly collected from UAE banking sector, and the participants of this survey were people experienced or knowledgeable Neely et al. (2002) in leadership styles in their organisation.

The collected sample then placed into SPSS to run a reliability analysis to ensure if the measurements assigned to each factor is consistent. The reliability test undergone using the method of Cronbach Alpha, which is the most popular method in the statistics science. The rationale of using Cronbach Alpha method is to exclude the poor questions and provide a solid evidence of its reliability. This supports the researcher develop a valid coherent set of questions before analysing the data and testing the research hypotheses. The result of computing the Cronbach Alpha test demonstrates that no further improvements can be undertaken to enhance the questionnaire validity. To expand further, all passed items post having the Cronbach Alpha test value should be greater than (0.7). This helped the researcher confidently pursue with next stage of data analysis.

The descriptive statistics explained the demographic attributes of the questionnaire participates. The values indicate 25% of the participants were from Islamic bank, and 75% from conventional bank, majority belong to medium and large banks with between 5,000-10,000 workforces. Interestingly, participants were well experienced with over 43% had more than 10 years of work experience in total. In addition, participants are highly educated as the majority holds bachelor's degree (51.5%), others have master's degree (45%), and 1.5% participants have PhD and 2% have other qualifications i.e. Diploma.

In the descriptive Analysis of the variables part the data has been validated for its normality distribution by measuring the central tendency of the data set using the measure of mean, median, mode, standard deviation and skewness. The values for all variables have indicated that the standard deviation fall within the range of ±1 away from the mean, which clearly indicates normality of the data distribution.

Chapter 8: Factor Analysis

Introduction

The purpose of this chapter is to discuss the factor analysis; this will help finding the redundant elements of the questions. It is effective tool to use in survey analysis so that it can be limited to lower factors. This will assist in finding the core items. Besides, this chapter runs factor analysis for the variables of distributed questionnaire. The following analysis will show and explain the result of each performed test.

8.1 Factor Analysis Test

Author performed numerical analysis that is called by most authors 'factor analysis' which is a statistical method that aims to find independent latent variables that correlates with other variables. In other words, it describes the variability among observations and discover a correlation among a set of measured variables (Legendre & Legendre 2012) & Suhr (2006). Author studied this technique which revealed the data reduction to a less clauses of variables; which will be more precise to indicate the interdependencies between the studied variables.

Author extended this work to explore the statistics while performing the factor analysis (Schreiber et al. 2006) test to examine the unobserved correlated variables which do not observed initially by the researcher. According to the researcher, these variables are also called factors and causes. Therefore, the results of factor analysis describe the variation in observed variables (Hanna et al. 2010), which are mainly reflected and explained by the variation of other unobserved/underling variables. In general, factor analysis test supports to include the significant variables into a common group. Besides, this indicates the applicable correlation between variables and factors (Hanna et al. 2010).

The common bias validity is carried out according Fornell and Larcker (Fornell & Larcker 1981), (Huang et al. 2013). The results are demonstrated in table (8.1), the Average Variance Extracted (AVE) and composite reliability of various dimensions (TON1, TON2, OP, JSM1, JSM2, JSM3, STM1, STM2, and IL3) were within the boundary of acceptability. However, for (IL1, IL2, TL1, TL2, and TL3) the AVE values were below 0.5, but their composite reliability indicators are above 0.6. Fornell and Larcker stated that (Fornell & Larcker 1981), (Huang et al. 2013) if AVE is less than 0.5, but composite reliability is higher than 0.6, then the convergent validity of the construct is adequate. Thus, the research constructs have passed the common bias validity test.

Table 8.1 validity test result for all variables

Variable	Composite Reliability	Average Variance Extracted (AVE)	Square root of AVE
TON1	0.827959	0.6665	0.816395
TON2	0.822650	0.6918	0.831745
STM1	0.879361	0.7690	0.876926
STM2	0.762445	0.4496	0.670591
OP	0.954731	0.8757	0.935807
JSM1	0.873165	0.4980	0.705761
JSM2	0.810649	0.4697	0.685395
JSM3	0.807003	0.4645	0.681545
IL1	0.944211	0.4376	0.661564
IL2	0.916976	0.3971	0.630215
IL3	0.749675	0.5011	0.707935
TL1	0.921017	0.4410	0.664103
TL2	0.905873	0.4481	0.669463
TL3	0.876087	0.3933	0.627150

8.2 Purpose of Factor Analysis

Furthermore, the survey sections have six sections, the first group of the questionnaire consists of 8 questions related to demographic questions and participant work experience that has 9 questions; all related to career background. The second section has 19 questions about turnover (TO), the third section has 3 questions related to job opportunity (OP), and fourth section of the questionnaire has 11 questions related to Job Status (ST), the fifth section has 19 questions Job that is about Job Satisfaction (JS) and the sixth group has 82 questions on Leader Style (MS); as the total questions are 151 questions.

The below table 8.2 demonstrates the test results for the questionnaires, and the performed tests are Kaiser-Meyer-Olkin (KMO), Bartlett's Test and Cronbach’s Alpha. The result of testing the variables in the sections mentioned, such as turnover, job opportunity, job Status, Job satisfaction and leader style are greater than 0.5 which is a positive indicator that means that the variables are available, and values are suitable. Whereas the Bartlett’s test values of shows that all variables have zero for all new clusters; this is lower than the threshold of 0.05. Therefore, the normality of the distributions of values are not significant. Moreover, Cronbach’s Alpha turnover, Job Status, Job Satisfaction & Leader Style

are above .7 while job opportunity Cronbach's Alpha shows .499 which is almost .51 when we round it. This test makes reliability is valid among the factors.

Further tests are executed for every variables item of (TO), (OP), (ST), (JS), and (MS) to demonstrate the Total Variance Explained, Scree Plot, Component Matrix and Rotated Component Matrix to confirm the results of examining the variables.

Table 8.2 - Tests for Factor Analysis applicability

Variables	Kaiser-Meyer-Olkin (KMO)	Bartlett's Test	Cronbach's Alpha	No. of Items
Turnover (TO)	.833	.000	.795	19
job opportunity (OP)	.481	.000	.499	3
Job Status (ST)	.873	.000	.865	11
Job Satisfaction (JS)	.903	.000	.921	19
Leader Style (MS)	.944	.000	.992	82

8.3 Turnover

The result of testing the factor Turnover along with its variables, the result of KMO test is (0.833) which indicates that it is at the meritorious level. Whereas Bartlett's Test of Sphericity demonstrates significant figure which is 0.000. See table 1 for KMO and Bartlett's Test.

KMO provides a measure of whether the distributions of values in the variables is suitable. The scale is 0 to 1 and 0.5 the minimum is acceptable. The following descriptions for the values obtained are provided (0.9+ = marvellous, 0.8+ = meritorious, 0.7+ = middling, 0.6+ = mediocre, 0.5+ = miserable.

Bartlett's Test of Sphericity is a measure of the normality of the distributions of values in the variables a significance value < 0.05 is required.

Table 8.3 Turnover KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.833
Bartlett's Test of Sphericity	Approx. Chi-Square	1455.552
	df	171
	Sig.	.000

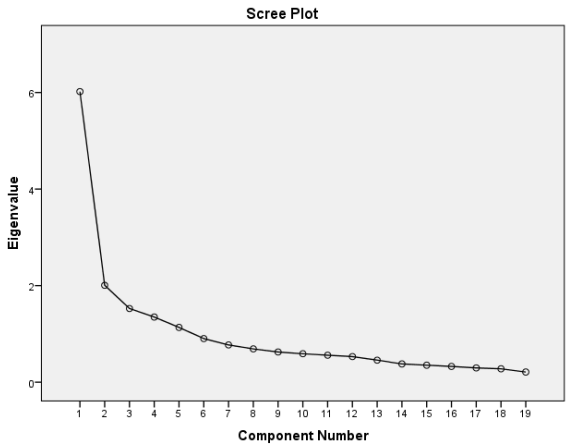
Table (8.3) demonstrates the test that is for turnover items that shows that the KMO value is (.833) and Bartlett's Test significance is (.000). Questions related to (TO) are 19, where in table 8.4 shows the loaded items are five, the highest Eigenvalue is (6.019) and lowest is (1.134). The percentage of variance for item 1 is (31.681) and item 5 is (5.970). Thus, the cumulative for the five items is (63.345%). The below Scree plot identifies the 19 questions and the extraction Sums of Squared Loadings, the highest component value of variance is (31.681) and lower value variance is (5.970). All the selected components account for 63.345 % of cumulative variance, which proves that the 5 questions complete turnover as extracted from Factor Analysis out of the 19 items of turnover (TO) with 100%. Mainly there are 5 questions with Eigen values greater than one, however, one can delete the repeated questions and get the higher value of Rotated Component Matrix and reach to 3 questions only instead of 5 questions; so that the 19 questions of Turnover (TO) group will be minimized to be 3. Besides, rotation sums of squared loadings for item 1 as indicted in table (8.3) shows percentage of variance is (17.328) and last by (8.494).

Table 8.4 Turnover Total Variance Explained

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**6.019**	**31.681**	**31.681**	6.019	**31.681**	31.681	3.292	**17.328**	17.328
2	2.007	10.562	42.243	2.007	10.562	42.243	3.159	16.628	33.956
3	1.526	8.030	50.273	1.526	8.030	50.273	2.207	11.617	45.573
4	1.349	7.102	57.375	1.349	7.102	57.375	1.763	9.278	54.851
5	1.134	**5.970**	**63.345**	1.134	**5.970**	63.345	1.614	**8.494**	63.345
6	.903	4.754	68.099						
7	.771	4.059	72.157						
8	.690	3.629	75.787						
9	.626	3.293	79.079						
10	.589	3.100	82.179						
11	.559	2.941	85.120						
12	.530	2.791	87.911						
13	.456	2.402	90.313						
14	.378	1.991	92.304						
15	.352	1.853	94.157						
16	.327	1.719	95.876						
17	.296	1.558	97.434						
18	.277	1.460	98.894						
19	**.210**	1.106	100.000						
Extraction Method: Principal Component Analysis.									

As per table (8.4) the components are 19 variables of turnover, where the second column from left describes the total of Eigenvalues where the highest value of the first item shows as (6.019) and the smallest value of the last variable is (.210). These total values must be higher than 1 so that it can be considered as loaded item. Thus, item 1 to 5 are the most relevant to turnover (TO), accordingly we observe the third column from left that highlights the percentage of variance. The first question accounts for (31.681) and the last item is accounts for (5.970). The fourth column from left shows the percentage of cumulative which of the means the entire 19 items of turnover is 100%, whereas the 5 components explains (63.345%) out of turnover as revealed from factor analysis which is a good outcome.

Figure 8.1 Turnover Scree Plot



After performing rotation, variance is distributed among selected questions to improve representation as seen in Rotation Sums of Squared Loadings (fourth column of table 8.3). After rotation, the first question accounts for (17.328%) of variance and the last selected question accounts for (8.494%).

The relationship between each variables of Turnover (TO) group and selected components can be seen in Table 8.3. The strongest relationship is between TO4 and component # 1. The strength of this relationship is represented by loading value of (0.822). Assigning each variable to the component, which has the largest loading, will lead to table (8.5). Item (TO4) indicates that the highest value (.822) of component 'have positive aspects about the job' after having the extraction of Component Analysis. This led to table 8.5 that defines new components added to new codes and descriptions of (TO) in relevance to the literature.

Table 8.5 Turnover component matrix

Turnover Component Matrix[a]

Component	1	2	3	4	5
WorkE_Interest	.739				
WorkE_Training	.739				
WorkE_Management	.729				
WorkE_Processes	.673				
WorkE_FlexibleH	.671				
WorkE_Leader	.666				
WorkE_Leaves	.655				
WorkE_ManPersonality	.652				
WorkE_Colleagues	.639				
WorkE_Load	.631				
WorkE_Security	.630				
WorkE_Career	.576				
WorkE_Accomplishments	.564				
WorkE_Benefits		.682			
WorkE_Aspects		.675			
WorkE_Challenges		.597			
WorkE_LeaveB		.557			
WorkE_Rewards			.783		
WorkE_Performance			.607		

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

As indicated in the table (8.6) factors TO16, TO17, TO13, TO12, TO19 and TO18 have greater influence on component 1 compared to other components. Similarly, factors TO9, TO6, TO8, TO7, and TO10 have greater influence on component 2 compared to other components. Factors TO5, TO2 have greater influence on component 3 compared to other components, factors TO4, TO3 and TO1 have great influence on component 4 and factors TO11, TO14 and TO15 have greater influence on component 5 compared to other components.

Table 8.6 Turnover Rotated Component Matrix

	Component				
	1	2	3	4	5
WorkE_Security	.740				
WorkE_Processes	.701				
WorkE_Leaves	.666				
WorkE_Career	.659				
WorkE_Load	.621				
WorkE_FlexibleH	.612				
WorkE_Interest		.816			
WorkE_Colleagues		.703			
WorkE_Leader		.690			
WorkE_Management		.665			
WorkE_Training		.585			
WorkE_ManPersonality			.760		
WorkE_Accomplishments			.747		
WorkE_Aspects				.822	
WorkE_Challenges				.718	
WorkE_LeaveB			-.460	.473	
WorkE_Performance					.766
WorkE_Rewards					.654
WorkE_Benefits					.632

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Table 8.7 Rotated Component Matrixa (New clusters)

Variable code	1	2	3	4	5	Cronbach's Alpha	No. of Questions	New Code	New Description
TO16	0.74					0.713	6	TON1	Job Atmosphere and Resource expectations
TO17	0.701								
TO13	0.666								
TO12	0.659								
TO19	0.621								
TO18	0.612								
TO5									
TO2									
TO4									
TO3									
TO11									
TO14									
TO15									
TO9		0.816				0.84	5	TON2	People Communication
TO6		0.703							
TO8		0.69							
TO7		0.665							
TO10		0.585							

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

The findings of this research are three New Latent Clusters of Turnover (TO). The determinants that make up each cluster are shown in table 8.6, as there are 6 variables assigned to the first New Latent Cluster coded (TON1), 5 variables assigned to the second new latent cluster coded (TON2), and 8 variables assigned to the third new latent cluster coded (TON3). Further clarifications of these New Latent Clusters provided below:

8.3.1 TON1 - Job Atmosphere

In table 8.6 where it indicates the rotated component matrix of Turnover, the new items that belongs to turnover are 6 items TO16, TO17, TO13, TO12, TO19 and TO18. The new coded is TON1 for job atmosphere. The items are listed at the first cluster are related to turnover reasons where it is aligned with the literature as Job security (Cooper, Fusarelli, & Carella, 2000), Good internal processes, Lack

of leaves, Good career promotion Steel et al. (2002) & Lee and Bruvold (2003), have work load and Flexible Working Hours. After performing reliability test, the result of Cronbach's Alpha is (.821) which shows high correlation with other items combined as Alpha value is high. According to the Allen, Shore and (Griffeth et al. 2003) research, lack of training (Markey et al. 2012), lack of promotions and career opportunities lead to turnover. In addition, (Steel et al. 2002) confirmed that lack of training and promotional opportunities are the most common factors of turnover especially to high performers. Besides, the core reasons of turnover, like your leader personality, Sense of accomplishment from work, have positive aspects about the job Pace (2002); (Aarons & Sawitzky 2006), Job has lots of challenges Thamhain (2004), leave Work Environment Brotherridge (2005) (Tett & Meyer 1993) Fair performance rating/reviews, Lack of reward and recognition and Like the benefits (Cooper, Fusarelli & Carella 2000). (Cooper, Fusarelli & Carella 2000) confirmed that pay and benefits can retain the employees within the organization especially to the qualified individuals in different profession. Besides, turnover reason can be due to insufficient responsibilities, which makes it complex job for the individual, that cause turnover. As salary and benefits should be aligned to the job assignments Pace (2002), (Aarons & Sawitzky 2006) study encourage to have in a bank a good positive work attitude between the employees, this will help the employees to build relationships among each other. Besides, this will enlarge the development of their growth. In the organisation, there must be a good climate with positive citizenship behaviours. As leave bank item is excluded because it impacted the reliability test, besides the item was on minus figure. Therefore, leave bank was excluded which is item code TO1. TO2, TO3, TO4, TO5, TO11, TO14 and TO15 are not considered because of their low value that is why they are excluded.

8.3.2 TON2 - People Communication

The new coded for resource expectations is TON2 which consists of 5 items loaded in component TO6, TO7, TO8, TO9 and TO10 of Cronbach's Alpha (.840) this leads to high correlation between the components. These components demonstrate the factors of turnover, such as Job is aligned with interest, Colleagues/peers cooperate with you, Good relationship with line leader, Good relationship with upper management, Lack of training programs (Hsu et al. 2003), (Steel et al. 2002), Luecke (2002). A study which is done by (Benjamin et al. 2012) concluded that banking employees' turnover can be reduced with good developmental climate in the bank. This can be done by ensuring that leaders endeavour, provide and support resources to have a comfortable climate to work within their departments. This will give employees the space to work in a positive environment in their working days.

8.4 Job Opportunity

The second section of the survey includes questions related to job opportunity, table (8.7) demonstrates the result of the 2 tests, KMO and Bartlett's Test. The value is almost (.5) which makes it acceptable, besides the Bartlett's Test is lower than (.05). The scree plot indicates the Eigen values where two components are higher than one. Table (8.8), the highest value is (1.626), and lower value is (.363) at the second column from left of total Eigen. There are only 2 components which are higher than 1, component 1 (1.626) and component 2 (1.011). The percentage of variance is (54.195%) and the lowest is (33.715%) at the third column from left. The cumulative percentage is (87.909) for the two items out of the 100%, that completes factors of job opportunity. Extraction Sums of Squared Loadings the highest value of cumulative is (54.195) and lowest is (33.715), whereas the cumulative of the Extraction Rotation Sums of Squared Loadings shows the cumulative value as (87.909%).

Table 8.8 Job Opportunity KMO and Bartlett's Test

Job Opportunity KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.481
Bartlett's Test of Sphericity	Approx. Chi-Square	101.880
	df	3
	Sig.	.000

Figure 8.2 Job Opportunity Scree Plot

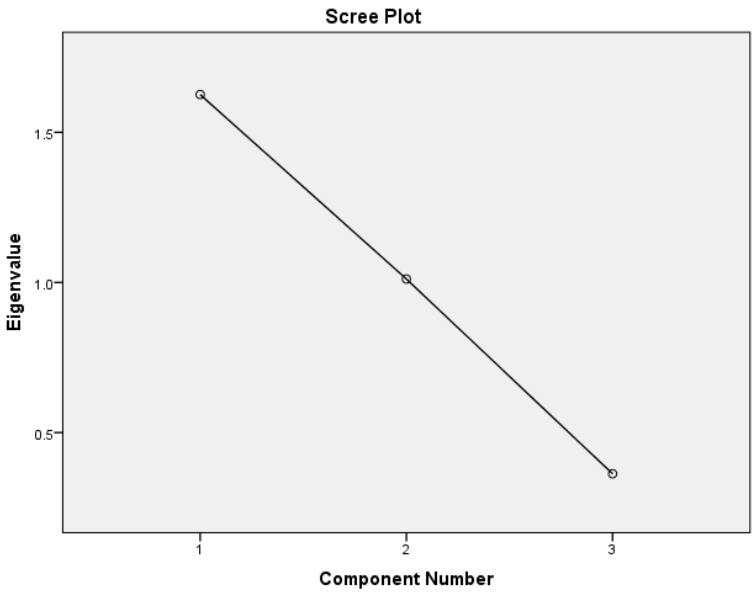


Table 8.9 Job Opportunity Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**1.626**	**54.195**	54.195	1.626	**54.195**	54.195	1.626	**54.195**	54.195
2	1.011	33.715	87.909	1.011	**33.715**	87.909	1.011	**33.715**	87.909
3	**.363**	**12.091**	100.000						

Extraction Method: Principal Component Analysis.

From right table (8.8), rotation sums of squared loadings for item 1 as indicates that percentage of variance is (54.195) and last by (33.715). As per table 8.8, the components are 3 variables of opportunity. These total values must be higher than 1 so that it is considered as loaded item. Thus, item 1 to 2 are the most relevant to opportunity (OP), accordingly we observe the third column from left that highlights the percentage of variance. The fourth column from left shows the percentage of cumulative which of the means the entire 3 items of opportunity is 100%, whereas the 2 components explains (87.909%) out of opportunity as revealed from factor analysis which is an excellent outcome, see figure 8.2 opportunity Scree Plot.

The relationship between each variables of opportunity (OP) group and selected components can be seen in table (8.8). The loaded components in 1 has 2 variables as represented between (OP3) and (OP2) with value (.902) whereas the assigned variable to component 2 shows the highest value of (.997) of variable (OP1), which has the largest loading value. This leads to table (8.10) where item (OP3) represents 'Rewarded and recognized', (OP2) is 'Opportunity and career development', and (OP1) is 'Attend external/overseas training courses'. This led to table 8.9 that defines the descriptions of (OP) as per the literature.

Table 8.10 Job Opportunity Rotated Component Matrix[a]

Component	Job Opportunity Components 1	2
Rewarded and recognized (OP3)	.902	
Opportunity and career development (OP2)	.902	
Attend external/overseas training courses (OP1)		**.997**

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 2 iterations

As indicated in the table (8.9), factors (OP3) and (OP2) have greater influence on component 1 compared to variable (OP1) where is loaded in component 2. The findings of this research are a New Latent Clusters of Opportunity (OP).

Table 8.11 Job Opportunity Rotated Component Matrix[a]

Component				
Variable code	1	2	Cronbach's Alpha	No. of Questions
OP3	0.902		0.499	3
OP2	0.902			
OP1		1		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 2 iterations.

In table (8.11) where it indicates the rotated component matrix of Opportunity, the items that belongs to Opportunity are 3 items OP1, OP2 and OP3. The items are listed at the first cluster are related to job opportunity where it is aligned with the literature Arokiasam (2013) confirms that due to limited chances for self-development, employees assume that no further career path, whereas (Lira et al. 2008) advises that there should be clear forecast for further development. Shamsuzzoha (2013) confirms that when there is a lack of opportunity, there is no advancement or growth. After performing reliability test, the result of Cronbach's Alpha is (.499) which is almost close to 5 that is quite acceptable correlation with other combined items, therefore, the author excluded this.

8.5 Job Status

The third section of the survey has questions related to job satisfaction that has 11 items, as per the table (8.12) it demonstrates the tests of KMO and Bartlett's test. The result of KMO is (.873) which is marvellous whereas the Bartlett's Test is (.000).

Table 8.12 Job Status KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.873
Bartlett's Test of Sphericity	Approx. Chi-Square	882.301
	df	55
	Sig.	.000

Job status has 11 components, as described in table (8.13) shows the loaded items are 3 which are higher than 1 in column 2 of Eigen values, as the highest value is (4.827) and the lowest is (1.036). The percentage of variance for item 1 is (43.886) and item 3 is (9.421). The cumulative percentage is (63.498%), which means this completes the 100% of job status factors using these 3 components. Mainly these 3 questions with Eigen values greater than one, however, one can delete the repeated questions and get the higher value of Rotated Component Matrix and reach to 3 questions only instead of 11 questions.

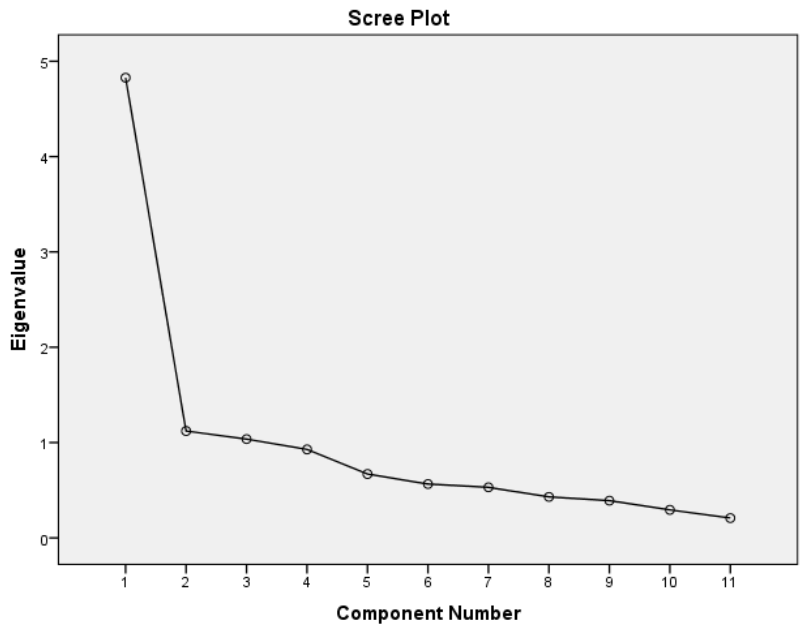
Table 8.13 Job Status Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**4.827**	43.886	**43.886**	4.827	**43.886**	43.886	3.519	**31.995**	31.995
2	1.121	10.191	54.077	1.121	10.191	54.077	2.223	20.208	52.203
3	**1.036**	9.421	**63.498**	1.036	**9.421**	63.498	1.242	**11.295**	63.498
4	.928	8.437	71.935						
5	.670	6.092	78.027						
6	.564	5.132	83.158						
7	.530	4.822	87.981						
8	.430	3.909	91.890						
9	.390	3.548	95.438						
10	.294	2.670	98.108						
11	.208	1.892	100.000						

Extraction Method: Principal Component Analysis.

Figure 8.3 shows the highest components of total variance that the extraction sums of squared loadings for item 1 is (43.886%) and for item 3 is (9.421%). Whereas the rotation sums of squared loading percentage are (31.995%) and lowest is (11.295%). The highest value shows in table (8.14) for components 1 is (.820), this leads to table (8.15) where it has new coded descriptions and new code for the loaded components. The 3 extracted items are grouped now to bring up 2 new codes for the job status. Both of their Cronbach's Alpha are high, which confirms the reliability and relevance to the factor.

Figure 8.3 Job Status Scree Plot



The relationship between each variables of Job Status (ST) group and selected components are in table (8.13). The strongest relationship is between ST1 and component # 1. The strength of this relationship is represented by loading value of (0.820). Assigning each variable to the component, which has the largest loaded values. Item (ST1) that has the highest value of (.820) of component represents the question ‘You like your salary’ after having the extraction of Component Analysis. This led to table (8.15) that defines new components added to new codes and descriptions of (ST) to the literature.

Table 8.14 Job Status Component Matrix[a]

Component	Job Status Component 1	2	3
You like your salary (ST1)	**.820**		
Enrolled in different training courses (ST2)	.798		
Have had a promotion (ST3)	.768		
Receive appreciation (ST4)	.766		
Have comfortable work environment (ST5)	.715		
Have job responsibilities (ST6)	.705		
Happy with your working hours (ST7)	.660	.493	
You have medical allowances/insurance (ST8)	.658		
Satisfied with your allowances (ST9)	.493	.465	
Have good supervision (ST10)			
Like your leader style (ST11)			.819

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

As indicated in the table (8.14), factors (ST1), (ST2), (ST3), (ST4), (ST5), (ST6), (ST8) and (ST9) have greater influence on component 1 compared to other components 2 and component 3. Similarly, factors (ST11) is loaded in component 3 and (ST10) has no loaded value in the components. The findings of this research are two New Latent Clusters of job status (ST). The determinants that make up each cluster are shown in Table 8.13, as there are 5 variables assigned to the first New Latent Cluster coded (STM1) 6 variables assigned to the second New Latent Cluster coded (STM2), further clarifications of these New Latent Clusters provided below:

8.5.1 STM1 - Resource Primary Needs

The new code for the 5 items of job status, and they are that makes up the new Latent Cluster STM1 that is for resource primary needs, as shows in table (8.15) the Cronbach's Alpha is (.861). The same table where it indicates the rotated component matrix of job status, the new items that belongs to job status are 5 items ST10, ST1, ST2, ST11, and ST6. The new coded is (STM1) for Resource primary needs. The items are listed at the first cluster are related to job status where it is aligned with the literature as 'receive appreciation' Weikel-morrison (2002) (Kouzes & Posner 2012), 'you like your salary' Shamsuzzoha (2013) (Vnoučková & Klupáková 2013), 'have job responsibilities' (Cicmil & Hodgson 2006), 'enrolled in different training courses'

(Kouzes & Posner 2012) and 'you have medical allowances/insurance' Shamsuzzoha (2013). After performing reliability test, the result of Cronbach's Alpha is (.821) which shows high correlation with other items combined as Alpha value is high.

8.5.2 STM2 - Job Continuity

The new coded items have 6 items, which are ST8, ST9, ST5, ST4, ST3 and ST7 with high Cronbach's Alpha of (.726), and the new description is job continuity with new Latent Cluster code (STM2). The items are listed at the second cluster are related to job continuity reasons where it is aligned with the literature as 'happy with your working hours' Shamsuzzoha (2013), 'satisfied with your allowances', 'have had a promotion' Shamsuzzoha (2013), 'have comfortable work environment', 'have good supervision', and 'like your leader style'. Shamsuzzoha (2013) also added leader's behaviours, delay of promotions, noisy work environment, improper management and leaving tendency of people are part of job continuity. ST7 is excluded because of the low value.

Table 8.15 Job Status Rotated Component Matrix[a]

	Component						
Variable code	1	2	3	Cronbach's Alpha	No. of Questions	New Code	New Description
ST10	0.827			0.861	5	STM1	Resource Primary Needs
ST1	0.813						
ST2	0.773						
ST11	0.761						
ST6	0.671						
ST8		0.775		0.726	6	STM2	Job continuity
ST9		0.73					
ST5		0.593					
ST4		0.56					
ST3							

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 5 iterations.

8.6 Job Satisfaction

The fourth section of the survey has questions related to job satisfaction that contains 19 items, as per the table (8.16) it demonstrates the tests of KMO and Bartlett's test. The result of KMO is (.903) which is marvellous whereas the Bartlett's Test is (.000).

Table 8.16 Job Satisfaction - KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.903
Bartlett's Test of Sphericity	Approx. Chi-Square	2079.983
	df	171
	Sig.	.000

Questions related to job satisfaction factors (JS) are 19, where in table (8.17) shows the loaded items are four, the total highest Eigenvalue is (8.190) and lowest is (.178) in column 2 from left. The percentage of variance for item 1 is (43.104) and item 4 is (5.560). Thus, the cumulative for the four items is (65.080%). The below Scree plot identifies the 19 questions and the extraction Sums of Squared Loadings, the highest component value of variance is (31.681) and lower value variance is (5.970). All the selected components account for (63.345%) of cumulative variance which is a good outcome. This verifies that the 4 questions represent this percentage. Therefore, these 4 questions with Eigen values greater than one, minimize job satisfaction 19 questions as extracted from Factor Analysis, see figure (8.4) job satisfaction Scree Plot.

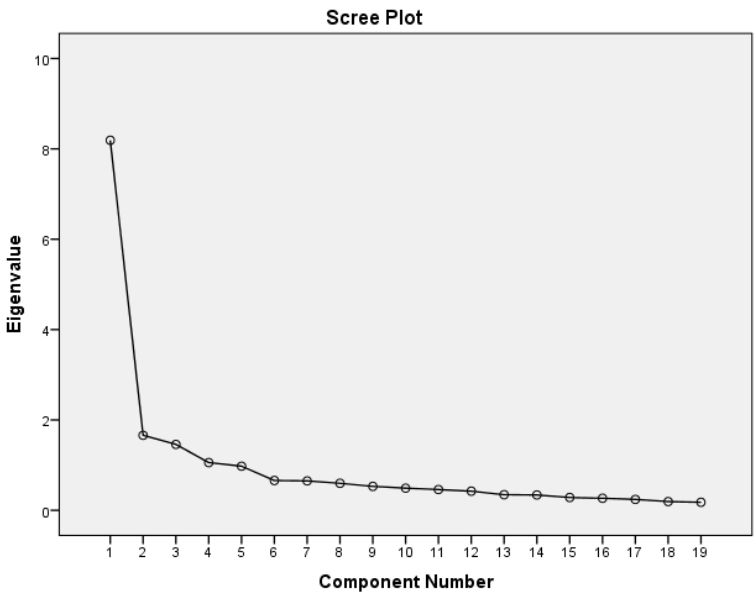
The extraction sum of squared loading for the highest item is (43.104) with percentage (43.104) and the lowest is (5.560) with percentage (65.080) whereas the rotation sums of squared loading show that the percentage of variance is (23.958) for total (4.552) and lowest percentage variance of (6.254) with total (1.188). Figure (8.4) demonstrates the scree plot of job satisfaction loaded components.

Table 8.17 Job Satisfaction Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**8.190**	43.104	**43.104**	8.190	**43.104**	43.104	4.552	**23.958**	23.958
2	1.660	8.738	51.843	1.660	8.738	51.843	3.379	17.785	41.743
3	1.459	7.677	59.519	1.459	7.677	59.519	3.246	17.083	58.826
4	**1.056**	5.560	**65.080**	1.056	**5.560**	65.080	1.188	**6.254**	65.080
5	.976	5.137	70.217						
6	.660	3.472	73.689						
7	.650	3.423	77.112						
8	.598	3.148	80.260						
9	.530	2.790	83.050						
10	.490	2.579	85.628						
11	.460	2.419	88.047						
12	.423	2.228	90.275						
13	.345	1.817	92.092						
14	.339	1.787	93.879						
15	.283	1.491	95.369						
16	.266	1.402	96.771						
17	.241	1.270	98.042						
18	.194	1.022	99.064						
19	**.178**	.936	100.000						

Extraction Method: Principal Component Analysis.

Figure 8.4 Job Satisfaction Scree Plot



The relationship between each variables of job satisfaction (JS) group and selected components can be seen in table (8.18). The strongest relationship is between (JS1) and component # 1. The strength of this relationship is represented by loading value of (0.788). Assigning each variable to a component, which has the largest loaded values. Item (JS1) indicates that the highest value (.788) of component 'ha Leader informs you that you will receive increment annually' after having the extraction of Component Analysis.

Table 8.18 Job Satisfaction Component Matrix[a]

	Job Satisfaction Component			
	1	2	3	4
Leader informs you that you will receive increment annually	**.788**			
You agree with your leader the performance rating for the year	.785			
You are highly motivated	.729			
Your job satisfaction rate is high	.720			
Have good relationship with your leader.	.720			
Job is interesting	.702			
Leader recognizes your performance	.696			
Salary increase option as part of performance evaluation	.693			
Conduct a formal appraisal/performance review with your boss	.691			
Receive feedback from your leader	.671			
Job Satisfaction	.665			
Relationship with upper management is good.	.640			
Feel valued	.634			
Salary increase option as part of performance evaluation	.626			
You get support from subordinate	.617			
Get support from your leader	.599			
Job increment is linked to your job performance	.562			
Want to improve how the performance review happens with your leader	.545	.499		
Leader shares openly the performance rating with you			.594	.690

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

As indicated in the table (8.19), most factors are loaded in component 1, and 1 factor loaded in component 2, component 3 and component 4. factors (JS1), (JS2), (JS3), (JS4), (JS5), (JS6), (JS7), (JS8), (JS9), (JS10), (JS11), (JS12), (JS13), (JS14), (JS15), (JS16) and (JS17) have greater influence on component 1 compared to other factors (JS18) and (JS19). The findings of this research are three New Latent Clusters of Job Satisfaction (JS). The determinants that make up each cluster are shown in table (8.17), as there are 7 variables assigned to the first New Latent Cluster coded (JSM1), (5) variables assigned to the second New Latent Cluster coded (JSM2), and 6 variables assigned to the third New Latent Cluster coded (JSM3). Further clarifications of these New Latent Clusters provided below. JS19 was excluded and considered as junk due to the low value.

Table 8.19 Job Satisfaction Rotated Component

	Component							
Variable Code	1	2	3	4	Cronbach's Alpha	No. of Questions	New Code	New Description
JS7	0.776				0.848	7	JSM1	Increments and motivations
JS14	0.758							
JS4	0.75							
JS10	0.719							
JS16	0.7							
JS1	0.642							
JS11	0.573							
JS9					0.81	5	JSM2	Performance reviews
JS12		0.817						
JS8		0.816						
JS5		0.645						
JS2		0.592						
JS15		0.499						
JS18			0.81		0.784	6	JSM3	Employee value
JS6			0.79					
JS3			0.667					
JS13			0.627					
JS17			0.452					

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

8.6.1 JSM1- Increments and Motivations

This new description is coded with JSM1 that consists of 7 components, JS7, JS14, JS4, JS10, JS16, JS1 and JS11 that represents 'Relationship with upper management is good', 'You get support from subordinate' Solansky (2008), 'Leader recognizes your performance', 'Your job satisfaction rate is high' Medina (2012), 'Salary increase option as part of performance evaluation', 'satisfied with the job', and 'Job is interesting'. Silverthorne (2004) believes that the best fit at the job is the employee who has the highest job satisfaction and (Lambert et al. 2001) claims that when employees have high job satisfaction, they perform outstanding results. After performing the test of reliability, it confirms that the result is high Cronbach's Alpha that is (.848).

8.6.2 JSM2- Performance Reviews

The related components of performance reviews are grouped with 5 questions that the new code for this factor is JSM2, the result of Cronbach's Alpha is also high figure of (.820). The items are JS9, JS12, JS8, JS5, JS2, and JS15 which represent 'have good relationship with your leader, 'want to improve how the performance review happens with your leader', 'job increment is linked to your job performance' Morrell et al., 2004 & (Abdullah et al. 2011). As stated in (Longa et al. 2014) paper, that the organisation should have innovative decisions, 'leader informs you that you will receive increment annually', 'conduct a formal appraisal/performance review with your boss' Biron (2013), and 'get support from your leader' (Vnoučková & Klupáková 2013).

8.6.3 JSM3- Employee Value

The components are 6 that belongs to employee value with a code JSM3 that gives a value of (.784) as it gives high reliability of relationship between the items. The components codes are JS18, JS6, JS3, JS13, and JS17 which are related to 'you are highly motivated' (Markey et al. 2012), 'salary increase option as part of performance evaluation', 'receive feedback from your leader' Zaccaro et al. (2001), 'leader shares openly the performance rating with you', 'feel valued (Essien et al. 2013), and 'you agree with your leader the performance rating for the year'. (Irani & Love 2004) claim that organisation investment is considerably high in human capital that can contribute to tangible and intangible business value. Therefore, employees are the assets to any bank or organisation to retain.

8.7 Leader Style

8.7.1 Islamic leadership

Table (8.20) demonstrates the test that is for Islamic Leadership (MS) items that shows that the KMO value is (.955) and Bartlett's Test significance is (.000).

Questions related to (MS) are 43, where in table (8.21) shows the loaded items are four, the highest Eigenvalue is (27.909) and lowest is (.097) in column two from left. Thus, the cumulative for the four items is (73.318%), which makes item 1 to 4 are the most relevant to Islamic Leadership (MS), accordingly we observe the percentage of variance for item 1 is (63.429) and item 4 is (2.363) in column 3 from left.

Table 8.20 Islamic Leadership KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.955
Bartlett's Test of Sphericity	Approx. Chi-Square	8708.829
	df	903
	Sig.	.000

The below Scree plot identifies the 43 questions and the extraction Sums of Squared Loadings as the highest component value of variance is (63.429) and lower value variance is (2.363). All the selected components account for (73.318%) of cumulative variance which is a good outcome as extracted from Factor Analysis Islamic Leadership. To expand more, these are 4 questions with Eigen values greater than one, are mainly the higher value of Rotated Component Matrix, see figure (8.5) Islamic Leadership Scree Plot.

The extraction sum of squared loading for the highest component is (63.429) and the lowest is (2.363). The rotation sums of squared loading show that the percentage of variance is (28.091) column 2 from right for total (12.360) and lowest percentage variance of (7.623) with total (3.354), refer to figure (8.5) that demonstrates the scree plot of Islamic Leadership loaded components. The cumulative percentage for rotation sum of squared loadings is (73.318).

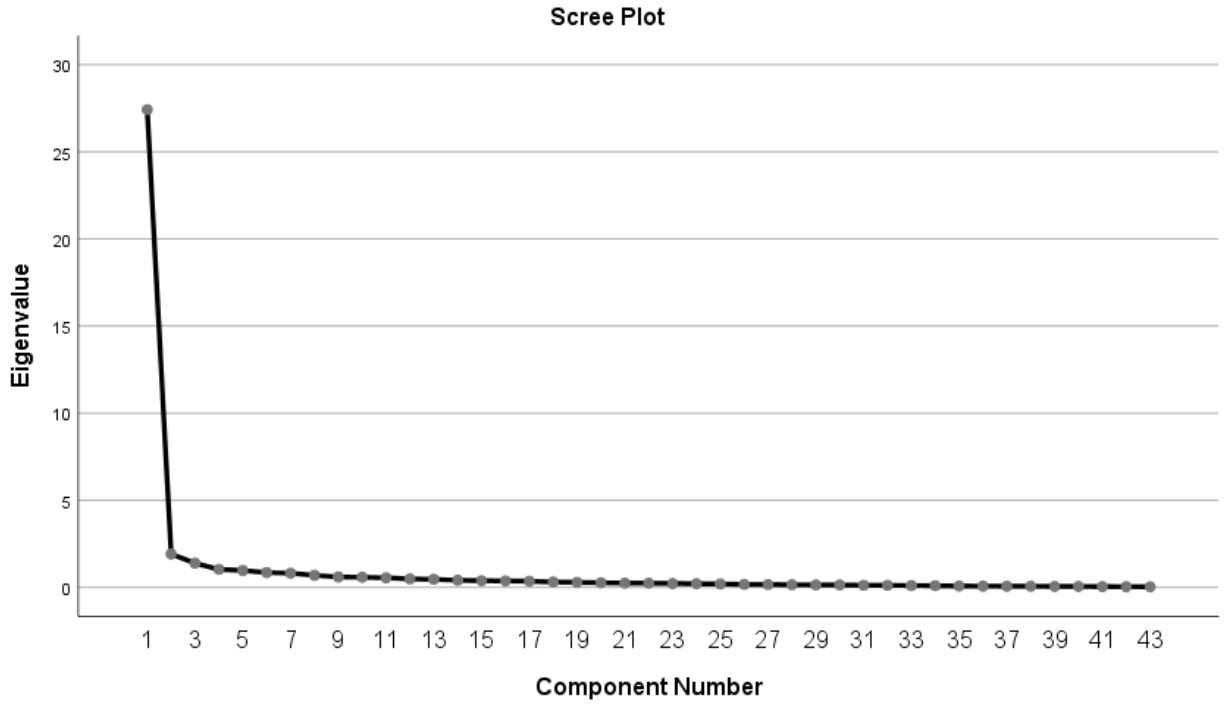
8.21 Islamic Leadership - Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**27.909**	**63.429**	**63.429**	27.909	**63.429**	63.429	**12.360**	28.091	**28.091**
2	1.919	4.361	67.790	1.919	4.361	67.790	10.488	23.837	51.928
3	1.393	3.165	70.955	1.393	3.165	70.955	6.058	13.767	65.695
4	**1.040**	**2.363**	**73.318**	1.040	**2.363**	**73.318**	**3.354**	7.623	**73.318**
5	.983	2.234	75.552						
6	.888	2.019	77.571						
7	.831	1.889	79.459						
8	.711	1.617	81.076						
9	.614	1.395	82.471						
10	.581	1.321	83.792						
11	.563	1.280	85.072						
12	.500	1.136	86.208						
13	.485	1.103	87.311						
14	.450	1.024	88.334						
15	.402	.914	89.248						
16	.379	.862	90.110						
17	.365	.830	90.941						
18	.354	.804	91.745						
19	.302	.686	92.431						
20	.287	.651	93.082						
21	.247	.561	93.643						
22	.245	.558	94.201						
23	.234	.533	94.734						
24	.224	.509	95.242						
25	.208	.473	95.715						
26	.186	.422	96.138						
27	.166	.378	96.515						
28	.162	.368	96.883						
29	.152	.347	97.230						
30	.140	.317	97.547						
31	.138	.314	97.861						
32	.119	.270	98.131						
33	.108	.246	98.376						
34	.104	.236	98.613						
35	.097	.221	98.834						
36	.078	.177	99.011						
37	.072	.164	99.174						

38	.067	.152	99.326						
39	.056	.127	99.599						
40	.054	.122	99.721						
41	.048	.109	99.831						
42	.040	.092	99.922						
43	**.034**	.078	100.000						

Extraction Method: Principal Component Analysis.

Figure 8.5 Islamic Leadership Style Scree Plot



The relationship between each variables of Islamic Leadership (MS) group and selected components is obvious in table (8.22). The strongest relationship is between (MS38) and component # 1. The strength of this relationship is visible by loading value of (0.873). Assigning each variable to the component, which has the largest loaded factors located in component 1 and one factor loaded in component 3. Item (MS38) indicates that the highest value with Islamic leadership characteristic of component 'Eloquence – Fasaha' after having the extraction of Component Analysis. This leads to table (8.23) that defines new components added to new codes and descriptions of Islamic Leadership (IL) relevance to the literature.

As indicated in the table, factors MS34, MS38, MS29, MS35, MS37, MS41, MS42, MS40, MS39, MS33, MS43, MS28, MS32, MS36, MS27, MS30, MS31, MS25, MS26, MS24, MS23, MS3, MS12,

MS11, MS18, MS10, MS17, MS7, MS19, MS9, MS21, MS22, MS20, MS8, MS16, MS2, MS1, MS13, MS4, MS6, MS15, and MS14 have greater influence on component 1 compared to other components. Similarly, factor MS5 has greater influence on component 3 compared to other components.

The findings of this research are three New Latent Clusters of Islamic Leadership (IL). The determinants that make up each cluster are shown in table (8.23), as there are 22 variables assigned to the first New Latent Cluster coded (IL1), 17 variables assigned to the second New Latent Cluster coded (IL2), and 4 variables assigned to the third New Latent Cluster coded (IL3). Further clarifications of these New Latent Clusters provided below. MS14 is excluded because of the low value.

Table 8.22 Islamic Leadership - Component Matrix

	Component			
	1	2	3	4
MS_Eloquence Fasaha	**.873**			
MS_Code	.868			
MS_Integrity	.866			
MS_Convection	.863			
MS_ProblemJust	.859			
MS_Balanced	.857			
MS_Forbearance	.856			
MS_Serves	.849			
MS_Approach	.848			
MS_Intention	.843			
MS_Quality	.842			
MS_AdI	.841			
MS_JSpeed	.836			
MS_Professional	.835			
MS_Cooperative	.832			
MS_Trustworthy	.825			
MS_Iqdam	.825			
MS_WHappy	.824			
MS_Smile	.822			
MS_ManHonest	.821			
MS_JAchieves	.815			
MS_Kind	.812			
MS_OpenDoor	.803			
MS_ServesB	.794			
MS_RelationEmp	.786			
MS_Capable	.784			
MS_Respects	.778			
MS_Faith	.777			

MS_Flexible	.775			
MS_JRespect	.774			
MS_Compassionate	.772			
MS_SabrPatient	.772			
MS_Smart	.769			
MS_SelfDiscipline	.760			
MS_RelationM	.755			
MS_Suggestion	.745			
MS_JPassionate	.737			
MS_Friendly	.730		.463	
MS_Shares	.708			
MS_Responsibility	.706			
MS_Humour	.695			
MS_Enthusiastic	.669			
MS_HappyLife	.625			

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Table 8.23 Islamic Leadership Rotated Component Matrix[a]

Variable code	Component				Cronbach's Alpha	No. of Questions	New Code	New Description
	1	2	3	4				
MS34	0.77				0.974	22	IL1	Leader interpersonal values
MS38	0.75							
MS29	0.74							
MS35	0.73							
MS37	0.73							
MS41	0.72							
MS42	0.7							
MS40	0.7							
MS39	0.69							
MS33	0.68							
MS43	0.67							
MS28	0.66							
MS32	0.64							
MS36	0.64							
MS27	0.64							
MS30	0.61							
MS31	0.61							
MS25	0.59							
MS26	0.59							
MS24	0.58							
MS23	0.55							
MS3	0.48							

MS12		0.724			0.972	17	IL2	Sociable Leader Traits
MS11		0.723						
MS18		0.711						
MS10		0.701						
MS17		0.69						
MS7		0.681						
MS19		0.655						
MS9		0.641						
MS21		0.634						
MS22		0.62						
MS20		0.618						
MS8		0.615						
MS16		0.561						
MS2		0.537						
MS1		0.52						
MS13		0.516						
MS4		0.492						
MS5			0.758		0.824	3	IL3	Leader Fundamental Responsibilities
MS6			0.732					
MS15			0.627					

8.7.1.1 IL1- Leader Interpersonal Values

In table (8.23) where it indicates the rotated component matrix of Islamic leadership, the new items that are 22 items MS34, MS38, MS29, MS35, MS37, MS41 MS42, MS40, MS39, MS33, MS43, MS28, MS32, MS36, MS27, MS30, MS31, MS25, MS26, MS24, MS23, and MS3. The new coded is (IL1) for Leader interpersonal values. The items are listed at the first cluster are related to Islamic leadership traits where they are related to the items represent the following 'convection/ demonstrates Yaqin' (Daud et al. 2014), 'eloquence/Fasaha', 'faith/ Taqwa' Marbun (2013), 'forbearance/Hilm', 'compassionate/ Raheem', 'balanced with courtesy', 'kind' Marbun (2013), 'flexible with leniency/Len', 'shows good enterprise/Iqdam' Marbun (2013), 'serves other people' Mir (2010), 'capable' (Kouzes & Posner 2012), 'seek suggestion/Shura' Marbun (2013), 'patient/Sabr' Marbun (2013), 'intention/Azm' Marbun (2013), 'solve problem and justifies', 'respects' (Vnoučková & Klupáková 2013), 'passionate about the job' (Salas et al. 2001), 'integrity/Siddiq' Daud et al. (2014), 'code', 'honest/Ameen' Marbun (2013), 'treats other equally/Adl' Marbun (2013), and 'shares information' Heathfield (2014).

8.7.1.2 IL2 - Sociable Leader Traits

The new cluster that is part of Islamic leadership, which combines the 17 items MS12, MS11, MS18, MS10, MS17, MS7, MS19, MS9, MS21, MS22, MS20, MS8, MS16, MS2, MS1, MS13, and MS4 is called Sociable leader trait, with new code (IL2). The items are listed at the second cluster are related to Islamic leadership where it is aligned with the literature as the items represent the following questions 'leader has Self-discipline, 'Relationship with management', 'respect job' Heathfield (2014), Relationship with other employees', 'has good approach' Bakış (2009), 'Smart' Bakış (2009), 'Serves honestly at bank' Mir (2010), 'Cooperative' (Kouzes & Posner 2012), 'process job with good timeline', 'Job quality/Etqan' (Limsila et al. 2008) and (Mathieu et al. 2008), 'achieves in the job', 'has open door policy', 'Enthusiastic' (Jenssen & Jorgensen 2004), 'Professional', 'Trustworthy' (Badawi & Beekun 2005), 'seems happy at work' Arokiasam (2013), and 'Smile'.

8.7.1.3 IL3 - Leader Fundamental Responsibilities

In table (8.23) where it indicates the rotated component matrix of Islamic leadership, the 3 items are MS5, MS6, and MS15. The new coded is (IL3) for Leader fundamental responsibilities. The items are listed at the first cluster are related to Islamic leadership Abbas (2009) reasons where it is aligned with the literature as the items represent the following questions, 'leader is friendly', 'leader takes full responsibility' (Rouse et al. 1992), (Yukl & Fu 1999), (Graen et al. 2006), (Bradley et al. 2009) 'manger has sense of humour', and 'manger has happy life' Arokiasam (2013).

8.7.2 Transformational leadership traits

Post performing a test of KMO and Bartlett's to transformational leadership (MS) questions as demonstrated in table (8.24), KMO value is (.833) and Bartlett's Test significance is (.000). The number of questions related to (MS) is 38, where in table 6.2 shows the loaded items are three. Column 2 from left describes the Eigenvalues where the highest is (25.327) and lowest is (046). The percentage of variance for item 1 is (66.649) and item 3 is (2.879). Thus, the cumulative for the three items is (73.081%). The below Scree plot identifies the 38 questions and the extraction Sums of Squared Loadings, the highest component value of variance is (66.649) and lower value variance is (2.879). All the selected components account for 73.081% of cumulative variance, which proves that these 3 questions with Eigen values greater than one get the higher value of Rotated Component Matrix. Component 1 to component 3 represent (73.081%) of transformational leadership (Al-Swidi et al. 2012) questions which are now minimized to three only out of 38 as extracted from factor analysis.

Table 8.24 Transformational Leadership KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.964
Bartlett's Test of Sphericity	Approx. Chi-Square	9220.032
	df	703
	Sig.	.000

Besides, rotation sums of squared loadings for item 1 as indicted in table (8.25) shows percentage of variance is (27.565) and the lowest is (21.365). The cumulative percentage as described in first column from right is (73.081) for the 3 components of transformational leadership that is indeed a good outcome, see figure (8.6) transformational leadership Scree Plot.

Table 8.25 Transformational leadership Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**25.327**	66.649	66.649	25.327	**66.649**	66.649	10.475	27.565	**27.565**
2	1.350	3.553	70.202	1.350	3.553	70.202	9.177	24.151	51.716
3	**1.094**	2.879	**73.081**	1.094	**2.879**	73.081	8.119	21.365	**73.081**
4	.918	2.415	75.496						
5	.770	2.025	77.522						
6	.747	1.966	79.488						
7	.655	1.724	81.211						
8	.579	1.525	82.736						
9	.495	1.302	84.038						
10	.477	1.256	85.294						
11	.456	1.200	86.494						
12	.429	1.129	87.623						
13	.407	1.072	88.695						
14	.356	.938	89.633						
15	.330	.869	90.502						
16	.310	.815	91.317						
17	.272	.716	92.033						
18	.270	.710	92.743						
19	.249	.656	93.399						
20	.236	.621	94.020						
21	.221	.582	94.603						
22	.208	.546	95.149						
23	.190	.499	95.648						
24	.184	.483	96.131						
25	.168	.441	96.572						
26	.161	.424	96.996						
27	.152	.401	97.397						
28	.131	.346	97.743						
29	.125	.329	98.072						
30	.122	.322	98.393						
31	.106	.278	98.672						
32	.097	.255	98.927						
33	.086	.226	99.154						
34	.079	.209	99.362						
35	.077	.202	99.564						

36	.061	.161	99.725						
37	.058	.153	99.878						
38	**.046**	.122	100.000						

Extraction Method: Principal Component Analysis.

The relationship between each variables of transformational leadership (MS) group and selected components clear in table (8.24) and table (8.25). The strongest relationship is between (MS57) and component # 1, which is 'Leader builds up your development areas'. The strength of this relationship represented by loading value of 0.892. Assigning each variable to the component, which has the largest loading after having the extraction of Component Analysis. This leads to table (8.26) that defines new components added to new codes and descriptions of (MS) as stated in the literature.

Figure 8.6 Transformational Leadership Scree Plot

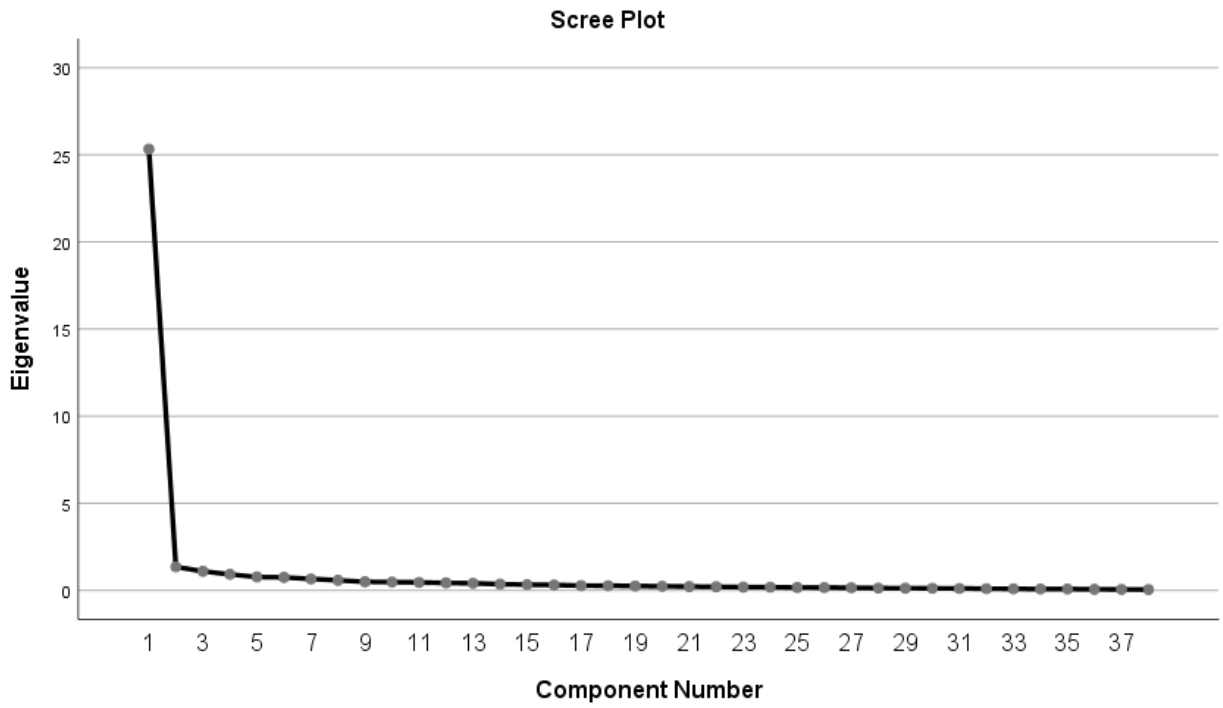


Table 8.26 Transformational Leadership Component Matrix

Component	1	2	3
MS_Developments	**.892**		
MS_PlanAhead	.882		
MS_Potential Capabilities	.878		
MS_Vision	.877		
MS_ManInspire	.872		
MS_PChange	.862		
MS_ManCritical	.853		
MS_Charismatic Leadership	.852		
MS_Innovate	.851		
MS_TeamDevelopment	.850		
MS_Leadershipmethods	.841		
MS_RewardTeam	.841		
MS_ManEfforts	.839		
MS_ManPride	.836		
MS_GoalsAchievement	.836		
MS_DevelopOthers	.828		
MS_Solves	.825		
MS_Ethical	.821		
MS_Confidence	.819		
MS_EfftiveMeetings	.817		
MS_Think	.814		
MS_Boundaries	.814		
MS_Values	.813		
MS_SupportOthers	.806		
MS_ManStrenght	.805		
MS_Coaches	.803		
MS_PerfIndicator	.801		
MS_TMTreat	.796		
MS_RoleModel	.795		
MS_ThinksCreatively	.788		
MS_StFeedback	.784		
MS_TaskDelegation	.777		
MS_ManSensitivity	.768		
MS_Targets	.767		
MS_Accomplishing	.764		
MS_Perspectives	.747		
MS_RSensible	.693	.451	
MS_ManFocus	.662		

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

Most factors are loaded in component 1, where only one factor is loaded in component 2 as indicated in the table (8.26) and component 3 has no factors. The variables are MS58, MS59, MS57, MS56, MS60, MS61, MS67, MS70, MS64, MS65, MS66, MS45, MS44, MS63, MS68, MS73, MS77, MS76, MS81, MS78, MS82, MS79, MS74, MS75, MS71, MS69, MS72, MS50, MS46, MS53, MS48, MS49, MS54, MS47, MS55, MS52, MS62 and MS51. They have greater influence on component 1 compared to other components.

The findings of this research are three New Latent Clusters of Transformational leadership (TL). The determinants that make up each cluster are shown in table (8.27), as there are 15 variables assigned to the first New Latent Cluster coded (TL1), 12 variables assigned to the second New Latent Cluster coded (TL2), and 11 variables assigned to the third New Latent Cluster coded (TL3). Further clarifications of these New Latent Clusters provided below:

Table 8.27 Transformational Leadership Rotated Component Matrix (New clusters)

Variable Code	1	2	3	Cronbach's Alpha	No. of Questions	New Code	New Description
MS58	0.837			0.975	15	TL1	Persuasive Skills
MS59	0.789						
MS57	0.736						
MS56	0.712						
MS60	0.687						
MS61	0.669						
MS67	0.657						
MS70	0.650						
MS64	0.643						
MS65	0.638						
MS66	0.614						
MS45	0.574						
MS44	0.565						
MS63	0.564						
MS68	0.553						

MS73		0.776		0.964	12	TL2	Articulated leader
MS77		0.754					
MS76		0.737					
MS81		0.720					
MS78		0.717					
MS82		0.691					
MS79		0.652					
MS74		0.638					
MS75		0.607					
MS71		0.583					
MS69		0.558					
MS72		0.550					
MS50			0.705	0.954	11	TL3	Extrovert Leader
MS46			0.703				
MS53			0.690				
MS48			0.652				
MS49			0.651				
MS54			0.625				
MS47			0.600				
MS55			0.590				
MS52			0.573				
MS62			0.540				
MS51			0.540				

8.7.2.1 TL1 – Persuasive Skills

In table 8.27 where it indicates the rotated component matrix of transformational leadership, the 15 items are MS58 MS59 MS57 MS56 MS60 MS61 MS67 MS70 MS64 MS65 MS66 MS45 MS44 MS63 and MS68. The new coded is TL1 for Persuasive skills Bakış (2009). The items are listed at the first cluster are related to transformational leadership (Al-Swidi et al. 2012) characteristics where it is aligned with the literature as the components represent 'Leader highlights your strengths' (Hiller et al. 2006), 'leader thinks' (Horwitz & Horwitz 2007), 'Leader builds up your development areas' (Maynard et al. 2012), 'leader inspires' (Kouzes & Posner 2012), 'state feedback' Shamsuzzoha (2013), 'highlights goals achievement' (Katzenbach & Smith 1993), 'charismatic leadership' (Kickul & Neuman 2000), 'potential capabilities', 'reward team' (House et al. 1996), (Magner et al. 1996), (Weiss & Cropanzano 1996), Labov (1997) & Ting (1997), 'plan ahead' (Zaccaro et al. 2001), 'innovate' (Christensen & Bower 1996), (Conti & Kleiner 1997), (Tushman & O'Reilly 1997, p. 117) (Vnoučková & Klupáková 2013), 'Leader provides assistance to appreciate your efforts', 'a role model', 'leadership methods' (Limsila et al. 2008) and (Mathieu et al. 2008), 'solves issues' (Dionne et al. 2004) encourages leaders to solve issues within the team. The reliability test shows for the 15 variables as 0.975, which is a good figure that confirms reliability among the variables.

8.7.2.2 TL2 - Articulated Leader

The second cluster in table (8.26) where it indicates the rotated component matrix of transformational leadership, the 12 items are MS73, MS77, MS76, MS81, MS78, MS82, MS79, MS74, MS75, MS71, MS69 and MS72. The new coded is (TL2) for Articulated leader. The items are listed at the is aligned with the literature as 'empowers you to take decisions' (Conti & Kleiner 1997), (Christensen & Bower 1996) and (Tushman & O'Reilly 1997, p. 117), 'encourages critical and strategic thinking' Hay (2002), risk sensible (Lira et al. 2008), 'shows environmental sensitivity', 'clarify boundaries' (Morgeson et al. 2011), (Druskat & Wheeler 2003), 'develop others' (Vnoučková & Klupáková 2013), 'support employees' Solansky (2008) (Vnoučková & Klupáková 2013), 'prepares for change', 'ethical', 'Leader develops your team needs' (Zaccaro et al. 2001), 'thinks creatively' (Lira et al. 2008) and 'good at task delegations' (Lira et al. 2008). The reliability test shows for the 12 variables as (0.964), which is a good figure that confirms reliability among the variables.

8.7.2.3 TL3 - Extrovert Leader

The third new cluster contains 11 items, which are MS50, MS46, MS53, MS48, MS49, MS54, MS47, MS55, MS52, MS62 and MS51 as per table (8.27) where it indicates the rotated component matrix of transformational leadership. The new coded is (TL3) for extrovert leader, which represent these traits 'treat you as part of the team' (Klein et al. 2009) 'focus' (Al-sharafi & Rajiani 2013), 'accomplishing' (Howell & Shea 2006) 'leader shows pride for being part of his/her team' (Lojeski & Reilly 2012), 'discusses targets to achieve high performance' Solansky (2008) (Katzenbach & Smith 1993) Besides, Arokiasam (2013) recommends that employers need to look at valuable employees who can contribution massively to the organisation, compete to achieve high achievements and successful strategy execution. Therefore, attracting talented employee to stay within the organisation, in addition, Arokiasam suggests increasing the attractiveness between team members to excel. Furthermore, 'confidence' (Horwitz & Horwitz 2007), requests different perspectives', 'has vision' (Kouzes & Posner 2012), 'clear about appraisals and performance indicators' (Kennedy et al. 2009), (Innocenzo et al. 2014), 'effective in meetings' (Limsila et al. 2008), (Mathieu et al. 2008) and 'leader gives time to coach you' (Limsila et al. 2008), (Mathieu et al. 2008). The reliability test shows for the 11 variables as (0.954), which is a good figure that confirms reliability among the variables.

Summary

This chapter mainly performed factor analysis to test the validity and reliability of the study instrument, using this technique has result in data reduction to have less variables. To be precise, Islamic leadership has three main constructs which are, leader interpersonal values, sociable leader trait and leader fundamental responsibilities. Transformational leadership three new constructs are; persuasive skills, articulated leader and extrovert leader. Job satisfaction new three constructs are, increments and motivations, performance reviews and employee value. The job status has two new constructs are resource primary needs and job continuity. Turnover has two new constructs are job atmosphere and resource expectations and people communication.

Chapter 9: Correlation & Regression Analysis

Introduction

This part discusses the results of correlation analysis in relation with the results from the survey. The discussion attempts to deliberate in depth the relationship between dependent and independent variables and identify the role of moderators' variable in the relationship between turnover, Islamic leadership, and transformational leadership.

9.1 Correlation between Turnover and Islamic leadership

The correlation with Islamic Leadership (IL1) (*r* =0.567, p<.001) means that higher Islamic leadership increases the turnover. With Turnover and Islamic leadership (IL2), the association is (*r* = 0.549, p<.001) as represented in table (9.1). Whereas turnover association gets lower with Islamic Leadership IL3 as (r = 0.492**,** p<.001).

Table 9.1 Turnover Correlations with Islamic leadership

		TurnoverVar1	IL1	IL2	IL3
TurnoverVar1	Pearson Correlation	1	.567**	.549**	.492**

**. Correlation is significant at the 0.01 level (2-tailed).

9.2 Correlation between Turnover and Transformational leadership

The results indicate a positive relationship between Turnover and all clusters of the independent variable; Transformational leadership with a correlation coefficient ranging from (0.612) to (0.548) at p<.01 in the correlation with the clusters.

Besides, the association between turnover and Transformational leadership TL1 where (r = 0.599**,** p<.001)**,** which gets decreased with TL2 as **(**r = 0.548, p<.001**).** However, it gets stronger with Transformational leadership TL3 as (r = 0.612**,** p<.00)

Based on the above, it can be concluded that there is statistical evidence of significant relationship between perceived turnover and all clusters of Islamic leadership and Transformational leadership at significant level p<.01 where the strength of correlation ranges from small to medium correlation. Therefore, it is considered a good predictor of Turnover in UAE banking sectors.

Table 9.2 Turnover Correlations and Transformational leadership

		TurnoverVar1	TL1	TL2	TL3
TurnoverVar1	Pearson Correlation	1	.599**	.548**	.612**

**. Correlation is significant at the 0.01 level (2-tailed).

9.3 Correlation Turnover, Job Status, Job Satisfaction and Job Opportunity

The results indicate a positive relationship between Turnover and all clusters of the moderating variables; Job Status, Job Satisfaction and Job Opportunity with a correlation coefficient ranging from (0.707 to 0.549) at p<.01 in the correlation with the clusters.

The correlation with Job Status (STM1) (*r* =0.549, p<.001) means that higher Job Status increases the turnover. With Turnover and Isla Job Status (STM2), the association is (*r* = 0.707, p<.001) where it is strongly presented in table (9.3).

Besides, the association between turnover and Job Satisfaction (JSM1) where (r = 0.649**,** p<.001**),** which gets decreased with (JSM2) as **(**r = 0.692, p<.001**),** where Turnover correlation with (JSM3) as (r = 0.610**,** p<.001**).**

Moreover, the third moderating variable is job opportunity, thus, the demonstrated result of turnover and job opportunity correlation is (r = 0.595**,** p<.001**).**

Based on the above, it can be concluded that there is statistical evidence of significant relationship between turnover and all clusters of Job Status, Job Satisfaction and Job Opportunity at significant level p<.01 where the strength of correlation ranges from small to medium correlation. Therefore, it is considered a good predictor of Turnover in UAE banking sectors.

Table 9.3 Turnover Correlations to Job Status, Job Satisfaction and Job Opportunity

		TurnoverVar1	STM1	STM2	JSM1	JSM2	JSM3	OpportunityVar1
TurnoverVar1	Pearson Correlation	**1**	.549**	.707**	.649**	.692**	.610**	.595**

**. Correlation is significant at the 0.01 level (2-tailed).

Based on the above, it can be concluded that there is statistical evidence of significant relationship between turnover and all clusters of Job Status, Job Satisfaction and Job Opportunity at significant level p<.01 where the strength of correlation ranges from small to medium correlation. Therefore, it is considered a good predictor of Turnover in UAE banking sectors.

9.4 Regression

Introduction

This part discusses the results of regression in relation with the results from the survey. The discussion attempts to deliberate in depth the relationship between dependent and independent variables and identify the role of moderators' variable in the relationship between turnover and Islamic leadership. To start with, Turnover is the dependent variable that has 19 items, whereas the Islamic Leadership (IL) is independent variables. There are three moderating variable that are Job Status, Job Satisfaction and Job Opportunity. Turnover has new 2 clusters, (TON1) Job Atmosphere and Resource expectations and (TON2) People Communication. Whereas Islamic leadership has 3 new clusters, (IL1) Leader interpersonal values, (IL2) Sociable leader trait and (IL3) Leader fundamental responsibilities.

9.1.1 Association between Turnover and Islamic Leadership (IL1) and Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.4) describes the mean, standard deviation and the number of responses on the survey, to present the values of Turnover, Islamic leadership clusters.

Table 9.4 Descriptive Statistics between Turnover and Islamic Leadership

	Mean	Std. Deviation	Number of responses
TurnoverVar1	3.4387	.46466	200
IL1	3.6245	.71125	
IL2	3.6808	.69350	
IL3	3.6038	.70679	

Table (9.5) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Islamic leadership (IL1) Leader interpersonal values mean (3.6245) and standard deviation is (.71125).

Table 9.5 Descriptive Statistics between Turnover and Islamic Leadership

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
IL1	3.6245	.71125	200
SatisfactionVar1	3.2987	.63076	200

Significance for Correlations of the Independent Variables table (9.6) as it is demonstrated per Pearson correlation, turnover is correlated with Islamic leadership with output (1.000), job satisfaction (SatisfactionVar1) and Islamic Leadership (IL1). This demonstrates the result of correlation between the independent variables and dependent variable. The correlation between most of the independent variables is moderate. This may suggest that 'multicollinearity' may exist. Despite this, the inter-associations among the independent variables are not very high. Thus, the effect of multi-collinearity on the independent variable reliability is minimal, as shown in the collinearity diagnosis table.

Table 9.6 Correlations between Turnover and Islamic Leadership

		TurnoverVar1	IL1	SatisfactionVar1
Pearson Correlation	TurnoverVar1	1.000	.567	.693
	IL1	.567	1.000	.697
	SatisfactionVar1	.693	.697	1.000

A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. Table (9.7) shows the summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. As indicated, all the variation variables in model are significant and this model summary shows that R square outputs which measures how fit the model is at the estimated regression. R square value explains the amount of variation in the captured data. Besides, R square is higher than adjusted R square. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

As demonstrated at table (9.7), the result of studying the significance between the independent variable Islamic leadership (IL1), dependent variable turnover and the moderating variable job satisfaction that Adjusted R Square is (.489) and p-value of (IL1) is (.023) in table (9.9). F Change is (96.161) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (0. 33220).

Table 9.7 Model Summary between Turnover and Islamic Leadership (IL1)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.703[a]	.494	.489	.33220	.494	96.161	2	197	.000

a. Predictors: (Constant), SatisfactionVar1, IL1

b. Dependent Variable: TurnoverVar1

ANOVA table (9.8) shows the combination of variation of the independent variables in model (IL1, SatisfactionVar1 and turnover) are significantly (F = 96.161, df = 2, sig. = .000). To be statistically significant, the p value must be < (.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time the R square value shows that model 2 accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model due to other factors that were not included in the model or because of other random variations.

Table 9.8 ANOVA between Turnover and Islamic Leaderships (IL1)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.225	2	10.612	96.161	.000[b]
	Residual	21.741	197	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL1, SatisfactionVar1

Figure (9.1) explains the histogram between turnover, job satisfaction and Islamic Leadership (IL1), this test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.4). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.4) shows that the mean (3.4387) and standard deviation value (.46466) of the dependent variable (TurnoverVar1). The standard error estimate of the selected model is approximately (.33220) which illustrates the model fit.

Table 9.9 Coefficients between Turnover and Islamic Leadership (IL1)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.645	.134		12.266	.000	1.380	1.909					
	IL1	.106	.046	.163	2.299	.023	.015	.197	.567	.162	.117	.514	1.947
	Satisfaction Var1	.427	.052	.580	8.198	.000	.324	.530	.693	.504	.415	.514	1.947

a. Dependent Variable: TurnoverVar1

The estimated standardized Beta coefficients shown in table (9.9) indicates that Turnover B (1.909) which is quite significant with IL1 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in IL1 with Beta is (.197) and with job satisfaction (.530). Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.9) above shows the estimated coefficient of the extracted regression model. The results show that 1 of the coefficients is significant at 95% confidence level. This confirms that IL1 is a good predictor of the turnover. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.023), which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the three moderating variables that have high coefficients are the ones that may cause large variation in employees' turnover.

The variance inflation factor (VIF) in table (9.9) is less than 3, which means there is no multi-collinearity between turnover, job satisfaction and Islamic leadership. Besides, Beta of turnover is (1.645). The confidence internal is in 95%.

Table 9.10 Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	IL1	SatisfactionVar1
1	1	2.969	1.000	.00	.00	.00
	2	.021	12.001	.99	.18	.12
	3	.011	16.523	.01	.82	.88

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.10) above shows the collinearity diagnosis. As observed, visible condition index of the variables is < 30, According to Field (2000), "there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems". However, others (Weiner et al. 2003) have suggested that a "condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5" would suggest the existence of collinearity. Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. Besides, table (9.10), last row includes variables which has a variance proportion > 0.5 like (SatisfactionVar1) and (IL1). The figures (9.1, 9.2, 9.3 and 9.4) show the relationship between turnover, job satisfaction and Islamic leadership.

Table 9.11 Residuals Statistics (IL1)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5170	4.3114	3.4387	.32658	200
Residual	-1.05429	1.49094	.00000	.33053	200
Std. Predicted Value	-2.822	2.672	.000	1.000	200
Std. Residual	-3.174	4.488	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent and independent variables are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression are illustrated in table (9.11). The results confirm the standard residual mean (.000).

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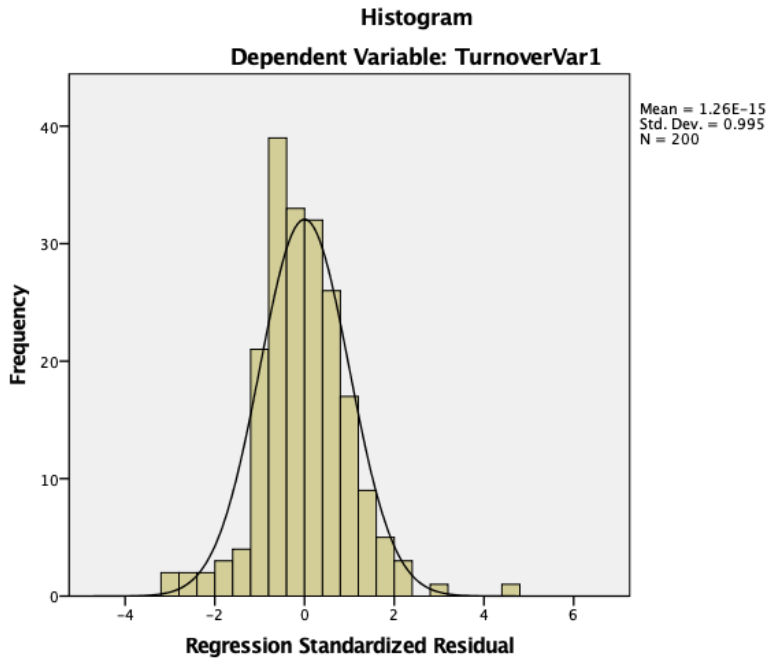
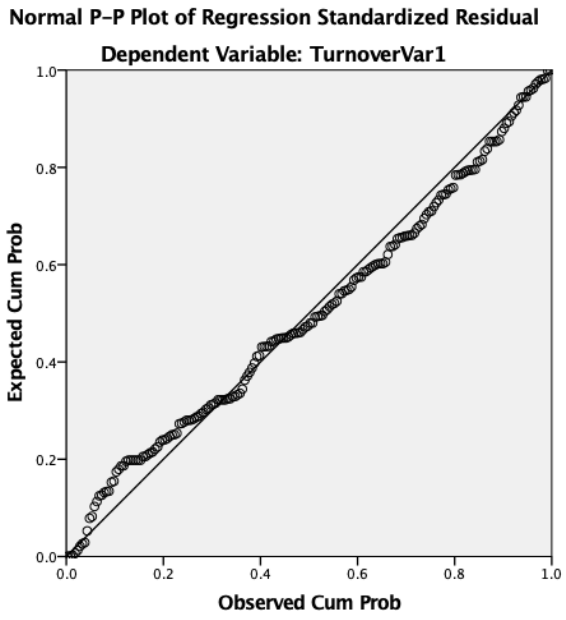
Figure 9.1 Histogram of Turnover, job satisfaction and Islamic leadership (IL1)



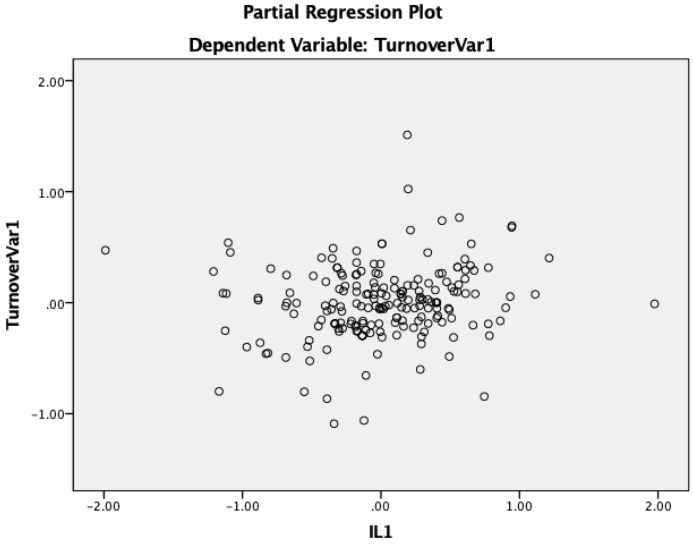
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.1). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.2 P-P Plot turnover and Islamic leadership (IL1)



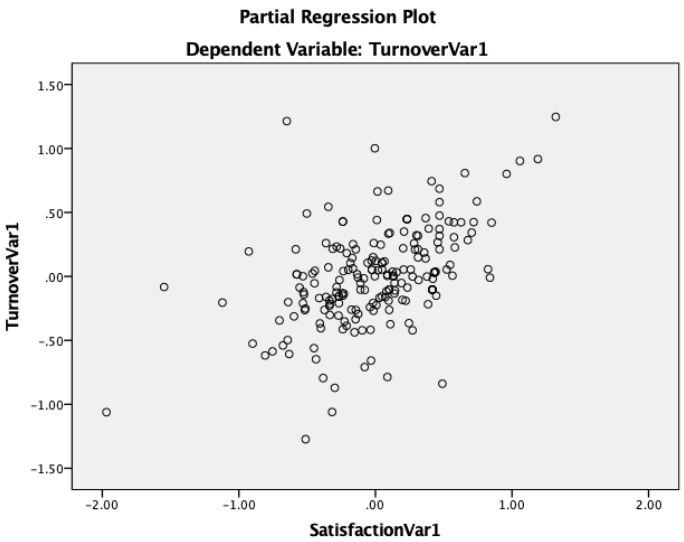
The PP plot shown in figure (9.2) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between turnover and Islamic leadership.

Figure 9.3 Partial Regression Plot turnover and Islamic leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.3) is not detectable, which indicates the assumption of error term independence is not violated.

Figure 9.4 Partial Regression Plot turnover and Job Satisfaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the moderator job satisfaction and dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.4) is not detectable, which indicates the assumption of error term independence is not violated.

9.1.2 Association between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1), job satisfaction (SatisfactionVar1) and interaction variable (ModIL1Sat).

Table (9.12) presents the values of Turnover, Islamic leadership clusters (IL1) and moderating variable mean, standard deviation. Turnover mean is (3.4387), standard deviation is (.46466), while (IL1) mean (3.6245) and standard deviation is (.71125). The moderating variables Job Satisfaction Interaction variable mean (12.2675), and standard deviation (4.12698).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.12). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.10) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32880) which illustrates the model fit in table (9.14).

Table 9.12 Descriptive Statistics between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
IL1	3.6245	.71125	200
SatisfactionVar1	3.2987	.63076	200
ModIL1Sat	12.2675	4.12698	200

Table (9.13) describes the correlation between Turnover and Islamic leadership along with the Job Satisfaction Interaction moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.13 Correlation between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

		TurnoverVar1	IL1	SatisfactionVar1	ModIL1Sat
Pearson Correlation	TurnoverVar1	1.000	.567	.693	.665
	IL1	.567	1.000	.697	.903
	SatisfactionVar1	.693	.697	1.000	.921
	ModIL1Sat	.665	.903	.921	1.000

With the presence of moderating variable of (IL1) and Job Satisfaction (ModIL1Sat), the result shows Adjusted R Square which has increased in comparison to the earlier test as it is (.499) in table (9.14) that p-value is (.025) in table (9.16) and the This proves that there a moderating effect between job satisfaction and Islamic Leadership (IL1) Leader Interpersonal Values to Turnover.

Table 9.14 Model summary between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.712[a]	.507	.499	.32880	.507	67.146	3	196	.000

a. Predictors: (Constant), ModIL1Sat, IL1, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

Table (9.14) specifies that F Change is (67.146) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33982). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.15 ANOVA between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.777	3	7.259	67.146	.000[b]
	Residual	21.189	196	.108		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL1Sat, IL1, SatisfactionVar1

ANOVA table (9.15) shows the combination of variation of the independent variables in model are significantly (F = 67.146, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other

random variations. Significance figure (9.5) explains the histogram between turnover and Islamic Leadership (IL1) and moderating variable job satisfaction.

Table 9.16 Coefficient between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.655	.458		1.433	.154	-.247	1.558					
	IL1	.380	.130	.582	2.934	.004	.125	.635	.567	.205	.147	.064	15.619
	SatisfactionVar1	.772	.161	1.047	4.794	.000	.454	1.089	.693	.324	.240	.053	18.974
	ModIL1Sat	-.093	.041	-.825	-2.260	.025	-.174	-.012	.665	-.159	-.113	.019	52.981

a. Dependent Variable: TurnoverVar1

The estimated standardized Beta coefficients shown in table (9.16) indicates that Turnover B (1.558) which is quite significant with IL1 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in IL1 and job satisfaction. Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.16) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000), such as (IL1), (SatisfactionVar1) and (ModIL1Sat) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as IL1 Satisfaction Interaction (ModIL1Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.17 Collinearity Diagnostics between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	SatisfactionVar1	IL1	ModIL1Sat
1	1	3.936	1.000	.00	.00	.00	.00
	2	.052	8.691	.03	.00	.00	.02
	3	.011	18.980	.00	.08	.12	.00

4	.001	83.320	.97	.92	.88	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.17) above shows the collinearity diagnosis. As can be seen, variable ModIL1Sat has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.17), last row, there are variable which has a variance proportion > 0.5 such as (IL1), (SatisfactionVar1) and (ModIL1Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.18). The results confirm the standard residual mean (.000).

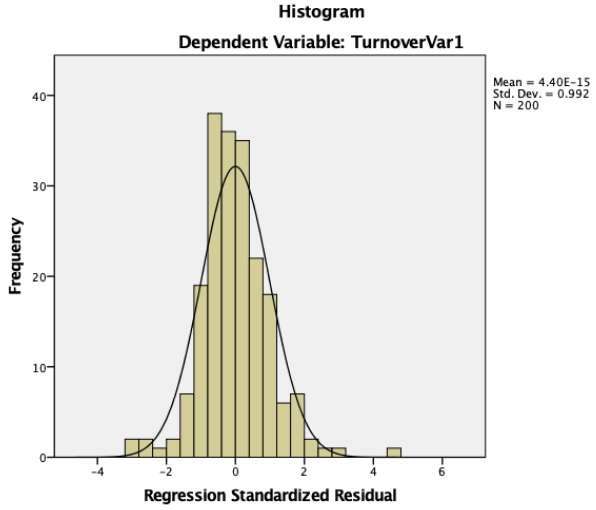
Table 9.18 Residuals Statistics between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.2641	4.0914	3.4387	.33080	200
Residual	-1.02825	1.50987	.00000	.32631	200
Std. Predicted Value	-3.551	1.973	.000	1.000	200
Std. Residual	-3.127	4.592	.000	.992	200

a. Dependent Variable: TurnoverVar1

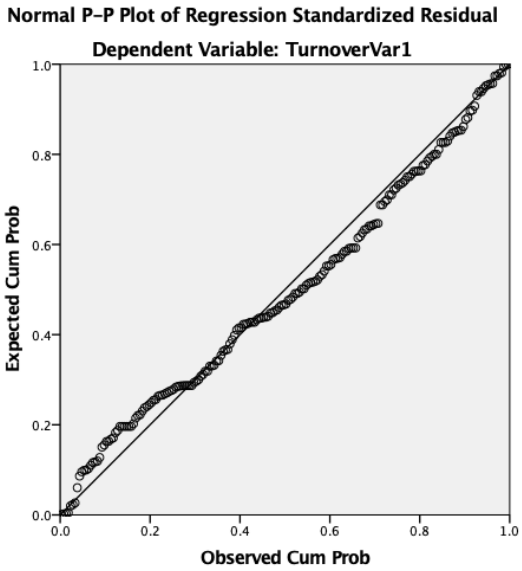
Charts

Figure 9.5 Histogram between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction



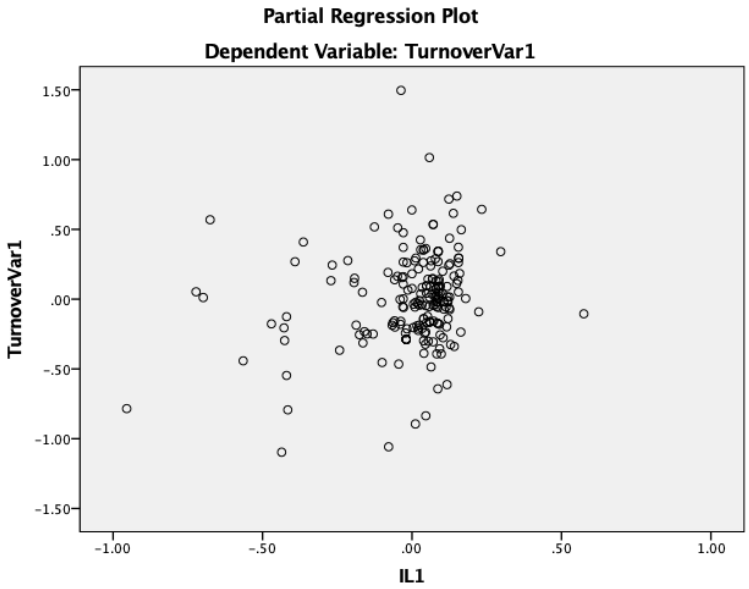
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.5). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.6 P-P Plot Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction



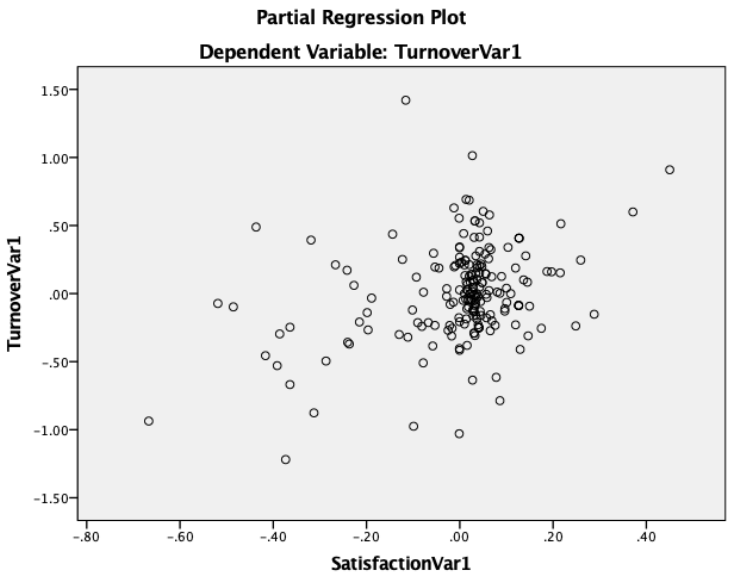
The PP plot shown in figure (9.6) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership and a moderating variable (Job Satisfaction Interaction).

Figure 9.7 Partial Regression Plot between Turnover, Islamic Leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.7) is detectable, which indicates the assumption of error term independence is not violated.

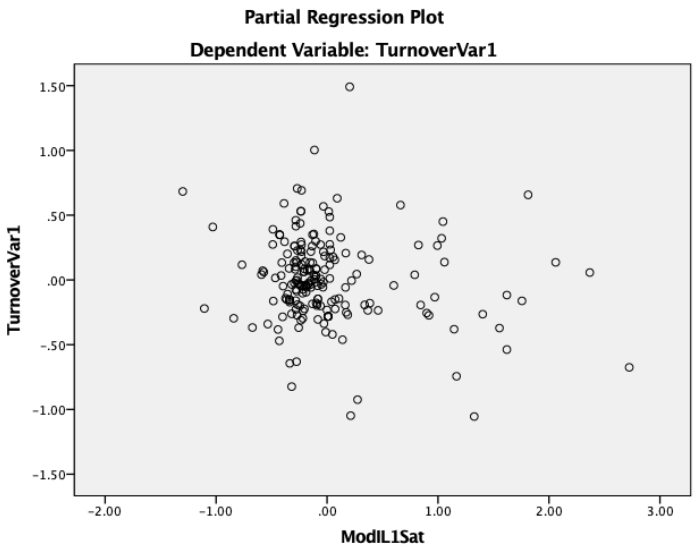
Figure 9.8 Partial Regression Plot between Turnover, Islamic Leadership (IL1) and Job Satisfaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) Job Satisfaction Interaction is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover

percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.8) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.9 Partial Regression Plot between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Satisfaction Interaction is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.9) is detectable, which indicates the assumption of error term independence is not violated.

9.1.3 Association between Turnover, Islamic Leadership (IL2) Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.19) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction

(SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350).

Table 9.19 Descriptive Statistics between Turnover, Islamic Leadership (IL2) and Job Satisfaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
IL2	3.6808	.69350	200

Significance for Correlations of the Independent Variables table (9.20) as it is demonstrated per Pearson correlation, turnover is correlated with Islamic leadership with output (1.000), job satisfaction (SatisfactionVar1) and Islamic Leadership (IL2). This demonstrates the result of correlation between the independent variables and dependent variable. The correlation between most of the independent variables is moderate. This may suggest that ‘multicollinearity’ may exist. Despite this, the inter-associations among the independent variables are not very high. Thus, the effect of multi-collinearity on the independent variable reliability is minimal, as shown in the collinearity diagnosis table.

Figure (9.10) explains the histogram between turnover, job satisfaction and Islamic Leadership (IL2), this test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.19). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The standard error estimate of the selected model is approximately (.33220) which illustrates the model fit.

Table 9.20 Correlation between Turnover, Islamic Leadership (IL2) and Job Satisfaction

		TurnoverVar1	SatisfactionVar1	IL2
Pearson Correlation	TurnoverVar1	1.000	.693	.549
	SatisfactionVar1	.693	1.000	.672
	IL2	.549	.672	1.000

As demonstrated at table (9.21), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job satisfaction that is p-value of IL2 is (.027) and Adjusted R Square is (.488).

With the presence of moderating variable of (IL2) and job satisfaction (ModIL2Sat), the result shows in table (9.28) that p-value is (.086) and the Adjusted R Square (.493), that increased in comparison to earlier test. This proves that there is a moderating effect between job satisfaction and Islamic Leadership (IL2); Sociable Leader Traits to Turnover.

Table 9.21 Model Summary between Turnover, Islamic Leadership (IL2) and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.702[a]	.493	.488	.33246	.493	95.867	2	197	.000

a. Predictors: (Constant), IL2, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. Table (9.21) shows the summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. As indicated, all the variation variables in model are significant and this model summary shows that R square outputs which measures how fit the model is at the estimated regression. R square value explains the amount of variation in the captured data. Besides, R square is higher than adjusted R square. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

As demonstrated at table (9.21), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job satisfaction that Adjusted R Square is (.488) and p-value of (IL2) is (.027) in table (9.23). F Change is (95.867) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (0. 33220).

Table 9.22 ANOVA Turnover, Islamic Leadership (IL2) and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.192	2	10.596	95.867	.000[b]
	Residual	21.774	197	.111		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL2, SatisfactionVar1

ANOVA table (9.22) shows the combination of variation of the independent variables in model (IL2, SatisfactionVar1 and turnover) are significantly (F = 95.867, df = 2, sig. = .000). To be statistically significant, the p value must be < (.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time the R square value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model due to other factors that were not included in the model or because of other random variations.

Table 9.23 Coeffcients Turnover, Islamic Leadership (IL2) and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.627	.138		11.802	.000	1.355	1.899					
	SatisfactionVar1	.435	.050	.591	8.625	.000	.336	.534	.693	.524	.437	.549	1.822
	IL2	.102	.046	.153	2.232	.027	.012	.193	.549	.157	.113	.549	1.822

a. Dependent Variable: TurnoverVar1

The estimated standardized Beta coefficients shown in table (9.23) indicates that Turnover B (1.627) which is quite significant with IL2 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in IL2 and job satisfaction. Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.23) above shows the estimated coefficient of the extracted regression model. The results show that 1 of the coefficients is significant at 95% confidence level. This confirms that IL2 is a good predictor of the turnover. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.027), which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the three moderating variables that have high coefficients are the ones that may cause large variation in employees' turnover.

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.24) shows the collinearity diagnosis. As observed, visible condition index of the variables is < 30, According to Field (2000), "there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems". However, others (Weiner et al. 2003) have suggested that a "condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5" would suggest the existence of collinearity. Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. Besides, table (9.24), last row includes variables which have a variance

proportion > 0.5 (SatisfactionVar1) and (IL2). The figures (9.10, 9.11, 9.12 and 9.13) show the relationship between turnover, job satisfaction and Islamic leadership.

Table 9.24 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Satisfaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	SatisfactionVar1	IL2
1	1	2.969	1.000	.00	.00	.00
	2	.019	12.341	.99	.18	.14
	3	.011	16.170	.00	.81	.86

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent and independent variables are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression are illustrated in table (9.25). The results confirm the standard residual mean is (.000).

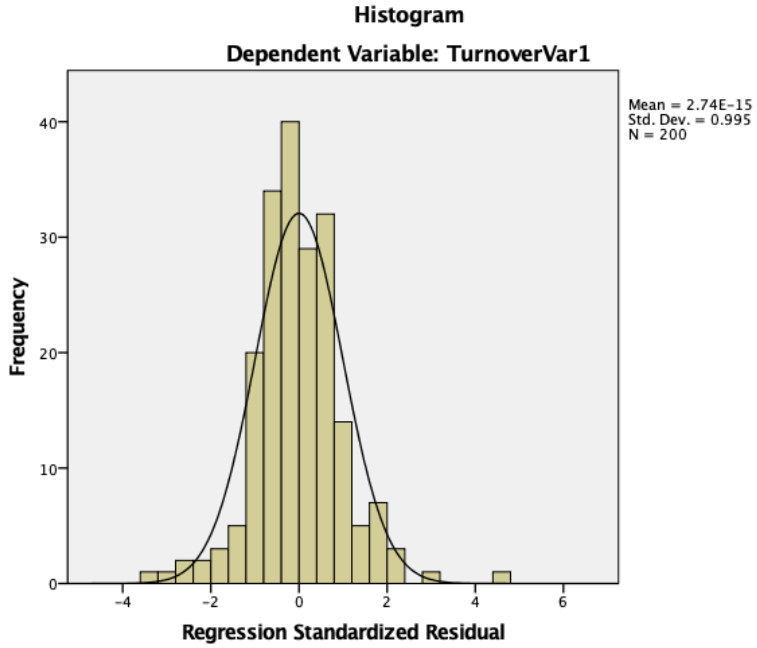
Table 9.25 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Satisfaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5752	4.3138	3.4387	.32633	200
Residual	-1.08455	1.47842	.00000	.33078	200
Std. Predicted Value	-2.646	2.682	.000	1.000	200
Std. Residual	-3.262	4.447	.000	.995	200

a. Dependent Variable: TurnoverVar1

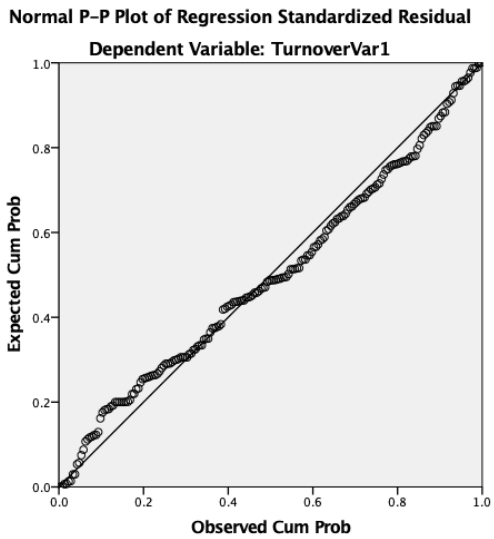
Charts

Figure 9.10 Histogram of Turnover, job satisfaction and Islamic leadership (IL2)



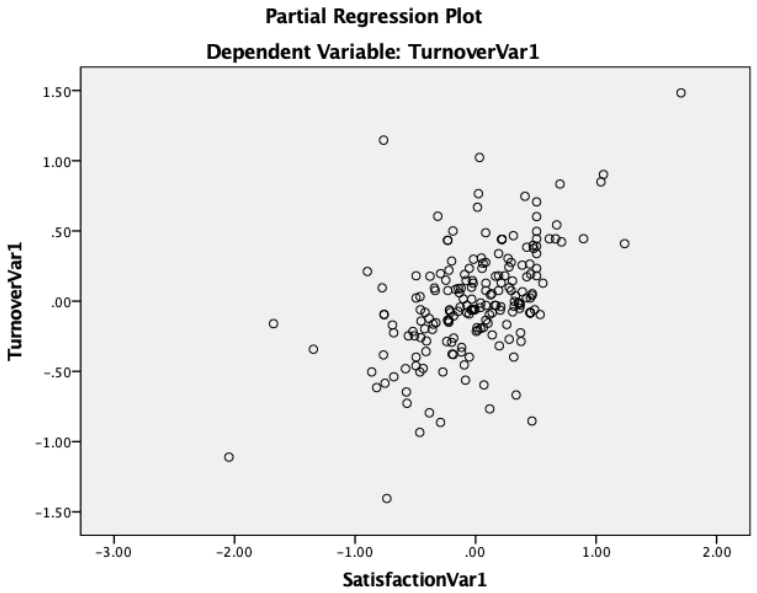
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.10). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.11 P-P Plot turnover, job satisfaction and Islamic leadership (IL2)



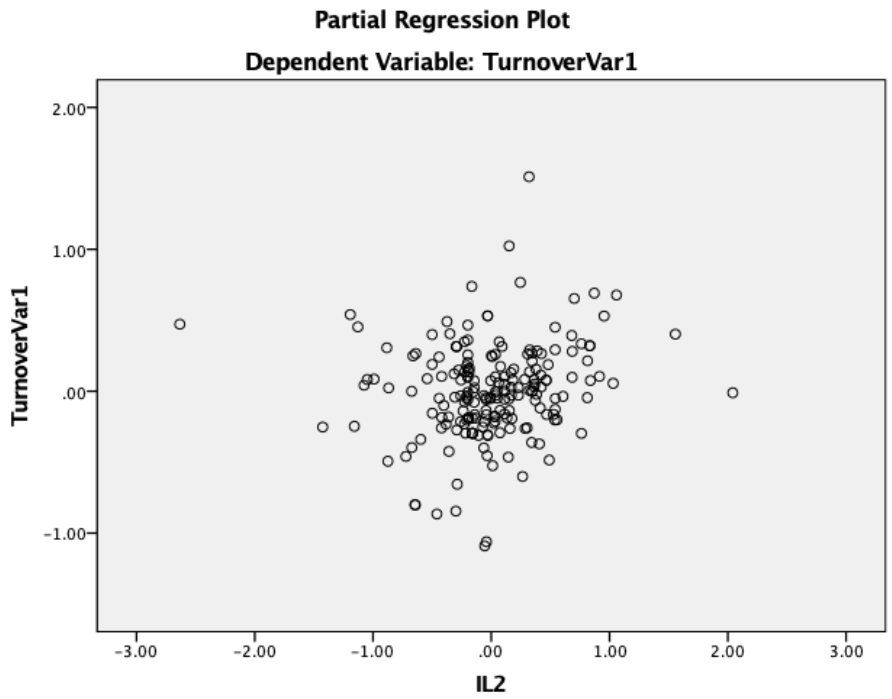
The PP plot shown in figure (9.11) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between turnover and Islamic leadership.

Figure 9.12 Scatterplot Job Satisfaction and Turnover (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.12) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.13 Scatterplot turnover and Islamic leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable

turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.13) is detectable, which indicates the assumption of error term independence is not violated.

9.1.4 Association between Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1), job satisfaction (SatisfactionVar1) and interaction variable (ModIL2Sat).

Table (9.26) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350). Interaction variable ModIL2Sat mean (12.4340) and standard deviation (4.09798).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.26). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.26) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33080) which illustrates the model fit in table (9.28).

Table 9.26 Descriptive Statistics Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
IL2	3.6808	.69350	200
ModIL2Sat	12.4340	4.09798	200

Table (9.27) describes the correlation between Turnover and Islamic leadership along with the Job Satisfaction Interaction moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.27 Correlations Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

	TurnoverVar1	SatisfactionVar1	IL2	ModIL2Sat

Pearson Correlation	TurnoverVar1	1.000	.693	.549	.667
	SatisfactionVar1	.693	1.000	.672	.919
	IL2	.549	.672	1.000	.892
	ModIL2Sat	.667	.919	.892	1.000

With the presence of moderating variable of (IL2) and Job Satisfaction (ModIL2Sat), the result shows Adjusted R Square which has increased in comparison to the earlier test as it is (.493) in table (9.28) that p-value is (.086) in table (9.30) and the This proves that there a moderating effect between job satisfaction and Islamic Leadership (IL2) Sociable leader trait to Turnover.

Table 9.28 Model Summary Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.708[a]	.501	.493	.33080	.501	65.542	3	196	.000

a. Predictors: (Constant), ModIL2Sat, IL2, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

Table (9.28) specifies that F Change is (65.542) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33080). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.29 ANOVA Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.517	3	7.172	65.542	.000[b]
	Residual	21.449	196	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL2Sat, IL2, SatisfactionVar1

ANOVA table (9.29) shows the combination of variation of the independent variables in model are significantly (F = 65.542, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be

explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.14) explains the histogram between turnover and Islamic Leadership (IL2), moderating variable job satisfaction and interaction variable (ModIL2Sat).

Table 9.30 Coefficients Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.820	.487		1.683	.094	-.141	1.782					
	SatisfactionVar1	.714	.170	.970	4.212	.000	.380	1.049	.693	.288	.213	.048	20.80
	IL2	.320	.134	.478	2.384	.018	.055	.585	.549	.168	.120	.063	15.78
	ModIL2Sat	-.074	.043	-.650	-1.724	.086	-.158	.011	.667	-.122	-.087	.018	55.81

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.30) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (SatisfactionVar1) and (IL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as IL2 Satisfaction Interaction (ModIL2Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.31 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	SatisfactionVar1	IL2	ModIL2Sat
1	1	3.938	1.000	.00	.00	.00	.00
	2	.050	8.859	.02	.00	.00	.02
	3	.011	18.620	.00	.07	.10	.00
	4	.001	87.710	.97	.93	.90	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.31) above shows the collinearity diagnosis. As can be seen, variable ModIL2Sat has the largest condition index, besides, it is greater than 30, according to Field (2000),

"*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.31), last row, there are variables which have a variance proportion > 0.5 such as (IL2), (SatisfactionVar1) and (ModIL2Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.14, 9.15, 9.16, 9.17 and 9.18) show the relationship between turnover, job satisfaction, interaction variable and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.32). The results confirm the standard residual mean (.000).

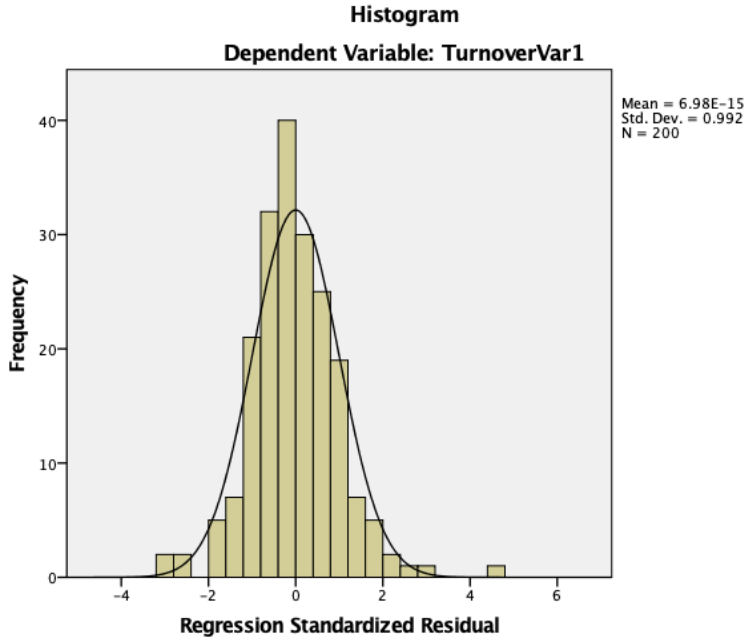
Table 9.32 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4182	4.1501	3.4387	.32882	200
Residual	-1.03782	1.48786	.00000	.32830	200
Std. Predicted Value	-3.103	2.164	.000	1.000	200
Std. Residual	-3.137	4.498	.000	.992	200

a. Dependent Variable: TurnoverVar1

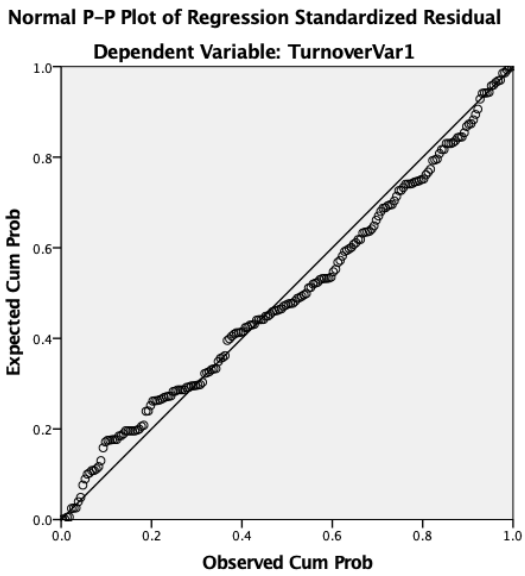
Charts

Figure 9.14 Histogram of Turnover, job satisfaction Interaction and Islamic leadership (IL2)



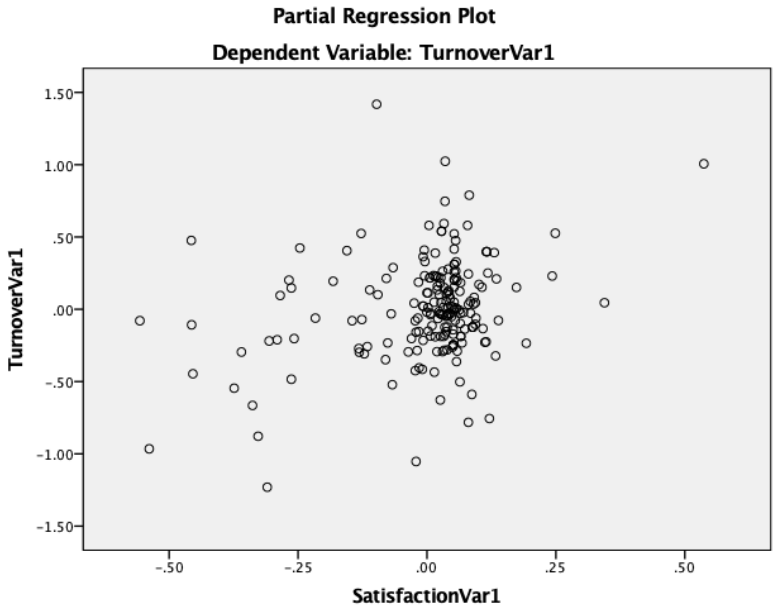
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.14). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.15 - P-P Plot Turnover, job satisfaction Interaction and Islamic leadership (IL2)



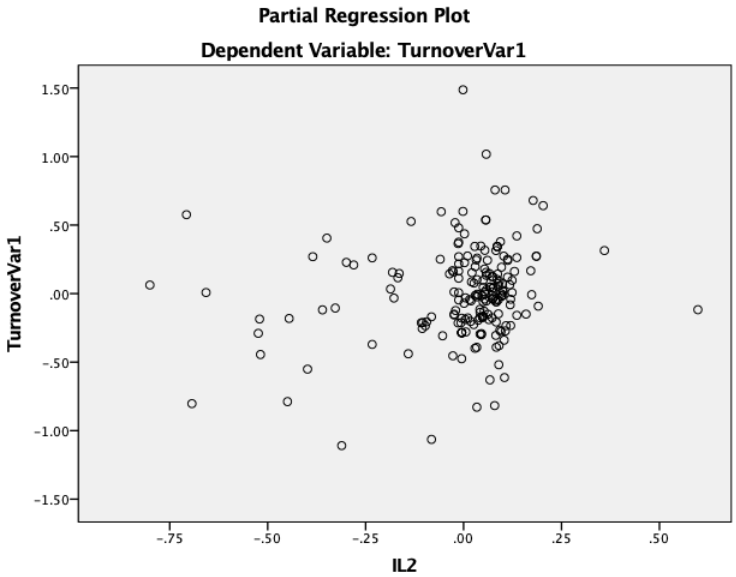
The PP plot shown in figure (9.15) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Satisfaction moderating variable and (Job Satisfaction Interaction).

Figure 9.16 Partial Regression Plot Turnover, job satisfaction (IL2)



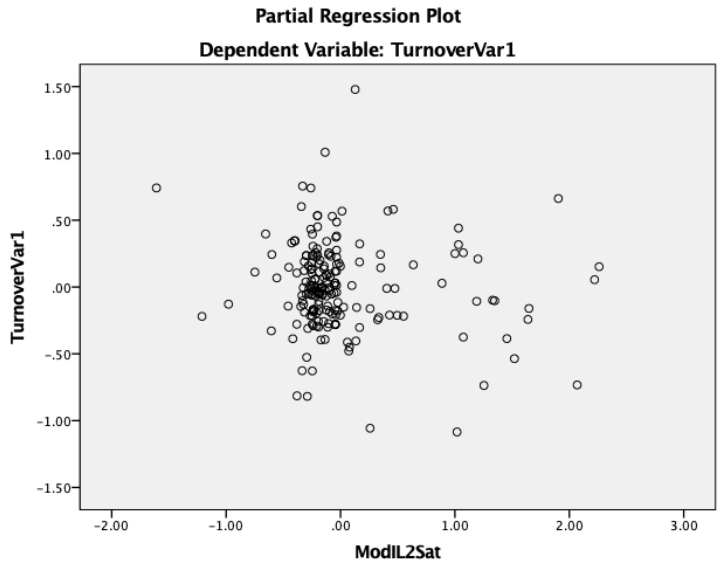
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.16) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.17 Partial Regression Plot Turnover and Islamic leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.17) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.18 Partial Regression Plot Turnover and job satisfaction Interaction (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Satisfaction Interaction (ModlL2Sst) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.18) is detectable, which indicates the assumption of error term independence is not violated.

9.1.5 Association between Turnover, Islamic Leadership (IL3) Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL3), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.33) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.33). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.33) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466)

of the dependent variable. The standard error estimate of the selected model is approximately (.33636) which illustrates the model fit in table (9.35).

Table 9.33 Descriptive Statistics Turnover, Islamic Leadership (IL3) and Job Satisfaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
IL3	3.6038	.70679	200

Table (9.34) describes the correlation between Turnover and Islamic leadership along with the Job Satisfaction moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.34 Correlations Turnover, Islamic Leadership (IL3) and Job Satisfaction

		TurnoverVar1	SatisfactionVar1	IL3
Pearson Correlation	TurnoverVar1	1.000	.693	.492
	SatisfactionVar1	.693	1.000	.680
	IL3	.492	.680	1.000

As demonstrated at table (9.35), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job satisfaction that is p-value of (IL3) is (.571) in table (9.37) and Adjusted R Square is (.476) in table (9.35). With the presence of moderating variable of IL3 and job satisfaction (ModIL3Sat), the result shows in table (9.44) that p-value is (.132) which should be less than 10%. The Adjusted R Square (.479) in table (9.42), that increased in comparison to earlier test. This proves that there is no moderating effect between job satisfaction and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table 9.35 Model Summary Turnover, Islamic Leadership (IL3) and Job Satisfaction

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.694[a]	.481	.476	.33636	.481	91.385	2	197	.000

a. Predictors: (Constant), IL3, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

Table (9.35) specifies that F Change is (91.385) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33636). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The

summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.36 ANOVA Turnover, Islamic Leadership (IL3) and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.678	2	10.339	91.385	.000[b]
	Residual	22.288	197	.113		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL3, SatisfactionVar1

ANOVA table (9.29) shows the combination of variation of the independent variables in model are significantly (F = 91.385, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.19) explains the histogram between turnover and Islamic Leadership (IL3), and moderating variable job satisfaction.

Table 9.37 Coefficients Turnover, Islamic Leadership (IL3) and Job Satisfaction

		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.726	.137		12.643	.000	1.457	1.995					
	SatisfactionVar1	.491	.052	.666	9.521	.000	.389	.592	.693	.561	.489	.538	1.859
	IL3	.026	.046	.040	.568	.571	-.065	.117	.492	.040	.029	.538	1.859

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.37) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (SatisfactionVar1) and (Constant) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to

the Turnover whereas others contribute negatively such as (IL3). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.38 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Satisfaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	SatisfactionVar1	IL3
1	1	2.968	1.000	.00	.00	.00
	2	.020	12.065	.99	.12	.20
	3	.012	16.064	.01	.87	.80

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.38) above shows the collinearity diagnosis. As can be seen, variable (IL3) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.38), last row, there are variables which have a variance proportion > 0.5 such as (IL3) and (SatisfactionVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.19, 9.20, 9.21 and 9.22) show the relationship between turnover, job satisfaction and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.39). The results confirm the standard residual mean (.000).

Table 9.39 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Satisfaction

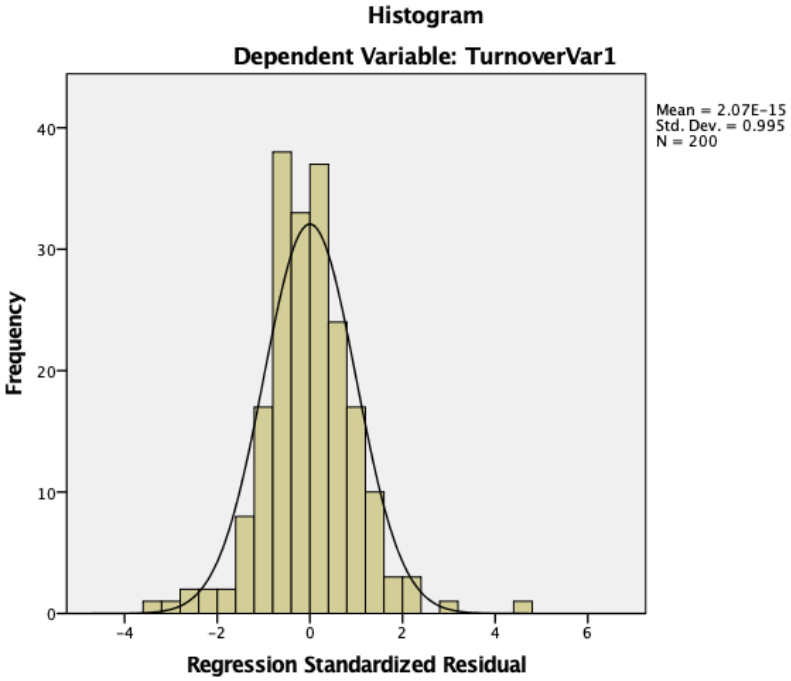
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4689	4.3100	3.4387	.32235	200
Residual	-1.08936	1.50627	.00000	.33466	200
Std. Predicted Value	-3.008	2.703	.000	1.000	200

Std. Residual	-3.239	4.478	.000	.995	200

a. Dependent Variable: TurnoverVar1

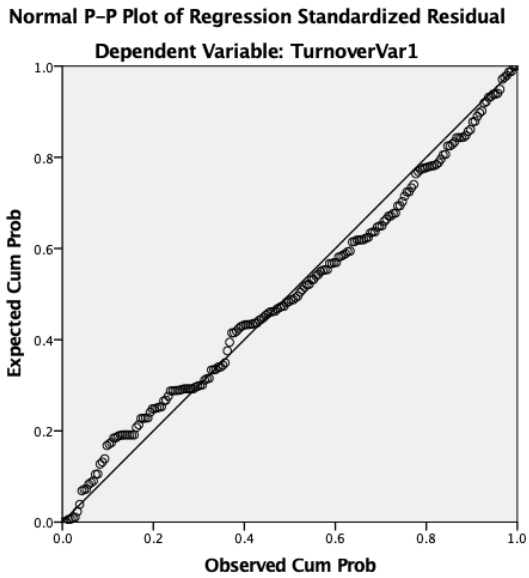
Charts

Figure 9.19 Histogram of Turnover, job satisfaction and Islamic leadership (IL3)



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.19). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

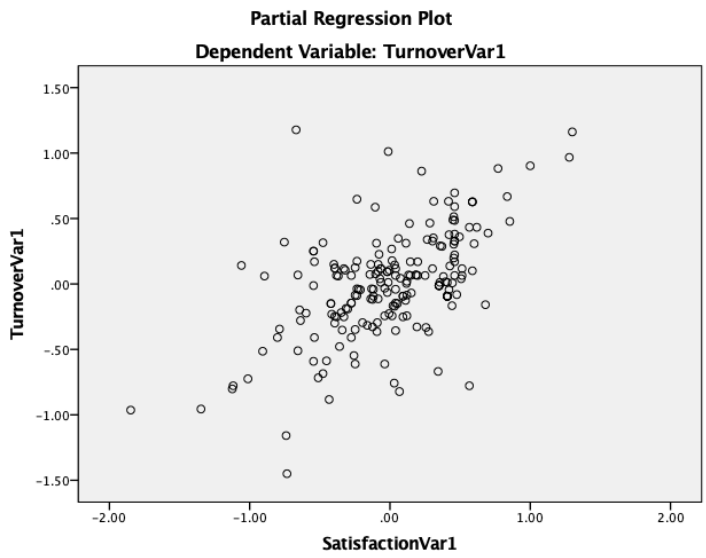
Figures 9.20 P-P Plot Turnover, job satisfaction and Islamic leadership (IL3)



The PP plot shown in figure (9.20) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot

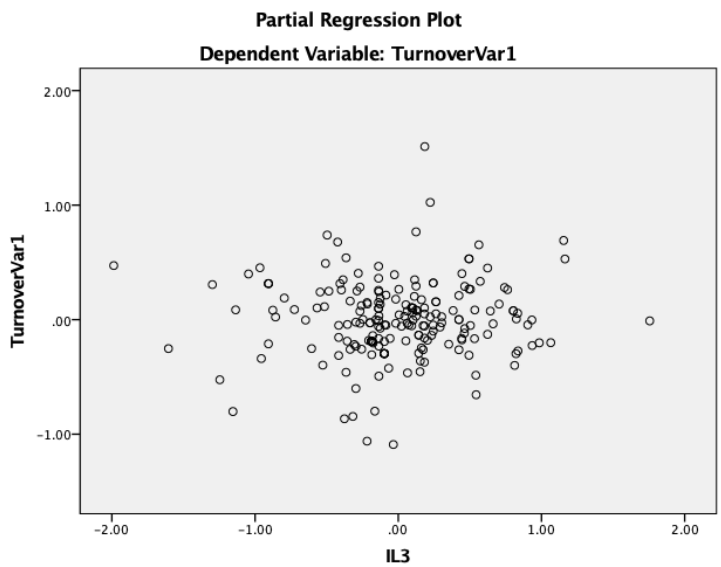
that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job Satisfaction moderating variable.

Figure 9.21 Partial Regression Plot Turnover and job satisfaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.21) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.22 Partial Regression Plot Turnover and Islamic leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.22) is detectable, which indicates the assumption of error term independence is not violated.

9.1.6 Association between Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL3), turnover (TurnoverVar1) job satisfaction (SatisfactionVar1) and interaction variable (ModIL3Sat).

Table (9.40) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.40). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.40) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33526) which illustrates the model fit in table (9.42).

Table 9.40 Descriptive Statistics Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
IL3	3.6038	.70679	200
ModIL3Sat	12.1891	4.13707	200

Table (9.41) describes the correlation between Turnover and Islamic leadership along with the Job Satisfaction moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.41 Correlations Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

		TurnoverVar1	SatisfactionVar1	IL3	ModIL3Sat
Pearson Correlation	TurnoverVar1	1.000	.693	.492	.635
	SatisfactionVar1	.693	1.000	.680	.915
	IL3	.492	.680	1.000	.902
	ModIL3Sat	.635	.915	.902	1.000

As demonstrated at table (9.35), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job satisfaction that is p-value of (IL3) is (.571) in table (9.37) and Adjusted R Square is (.476) in table (9.35). With the presence of moderating variable of IL3 and job satisfaction (ModIL3Sat), the result shows in table (9.44) that p-value is (.132) which should be less than 10%. The Adjusted R Square (.479) in table (9.42), that increased in comparison to earlier test. This proves that there is no moderating effect between job satisfaction and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table 9.42 Model Summary Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.698[a]	.487	.479	.33526	.487	62.087	3	196	.000

a. Predictors: (Constant), ModIL3Sat, IL3, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

Table (9.42) specifies that F Change is (62.087) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33526). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.43 ANOVA Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.935	3	6.978	62.087	.000[b]
	Residual	22.030	196	.112		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL3Sat, IL3, SatisfactionVar1

ANOVA table (9.43) shows the combination of variation of the independent variables in model are significantly (F = 62.087, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.23) explains the histogram between turnover, Islamic Leadership (IL3), moderating variable job satisfaction and interaction variable (ModIL3Sat).

Table 9.44 Coefficients Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VI
1	(Constant)	1.003	.496		2.022	.045	.025	1.982					
	SatisfactionVar1	.734	.168	.996	4.356	.000	.401	1.066	.693	.297	.223	.050	19.9
	IL3	.228	.141	.347	1.617	.107	-.050	.506	.492	.115	.083	.057	17.5
	ModIL3Sat	-.066	.044	-.589	-1.514	.132	-.152	.020	.635	-.108	-.077	.017	57.7

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.44) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (SatisfactionVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModIL3Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients that may cause large variation in employees' turnover.

Table 9.45 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	SatisfactionVar1	IL3	ModIL3Sat
1	1	3.935	1.000	.00	.00	.00	.00
	2	.053	8.623	.02	.00	.00	.02
	3	.012	18.463	.00	.07	.10	.00
	4	.001	87.374	.98	.93	.90	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.45) above shows the collinearity diagnosis. As can be seen, variable (ModIL3Sat) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.45), last row, there are variables which have a variance proportion > 0.5 such as (SatisfactionVar1), (IL3) and (ModIL3Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.23, 9.24, 9.25, 9.26 and 9.27) show the relationship between turnover, job satisfaction, interaction variable and Islamic leadership.

Table 9.46 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction

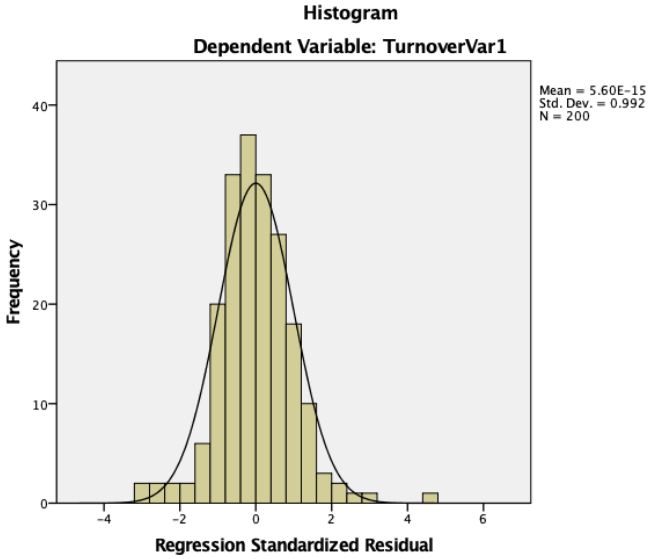
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.2802	4.1580	3.4387	.32435	200
Residual	-1.05141	1.52261	.00000	.33272	200
Std. Predicted Value	-3.572	2.218	.000	1.000	200
Std. Residual	-3.136	4.542	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.46). The results confirm the standard residual mean (.000).

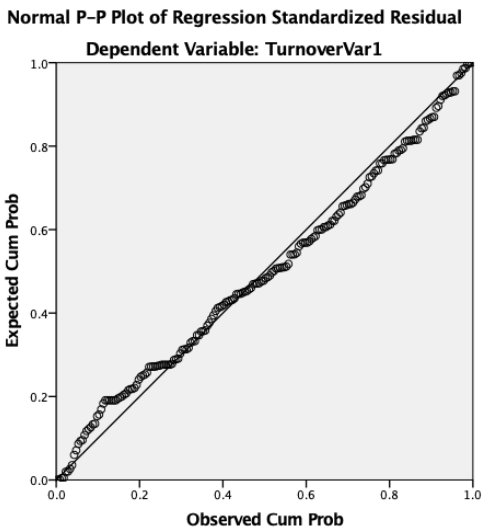
Charts

Figure 9.23 Histogram of Turnover, job satisfaction Interaction and Islamic leadership (IL3)



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.23). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

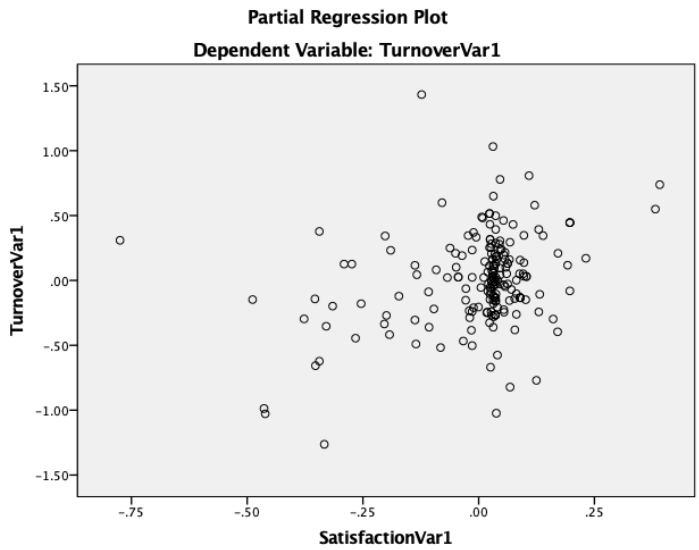
Figure 9.24 P-P Plot Turnover, job satisfaction Interaction and Islamic leadership (IL3)



The PP plot shown in figure (9.24) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot

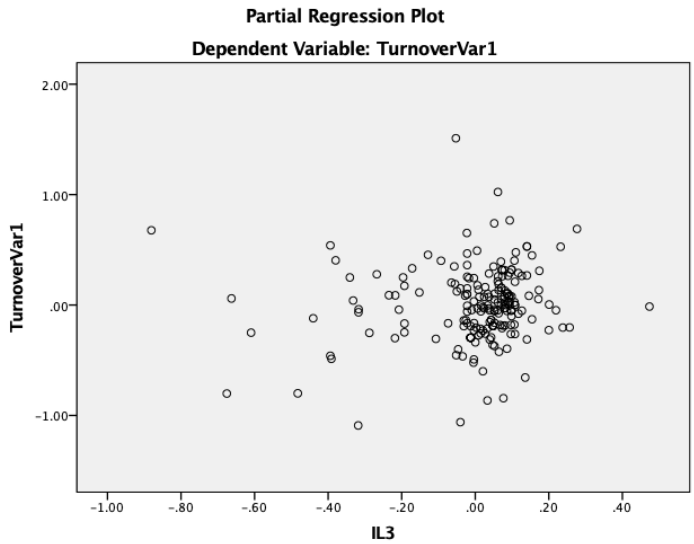
that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Satisfaction moderating variable and (Job Satisfaction Interaction).

Figure 9.25 Partial Regression Plot Turnover and Job Satisfaction



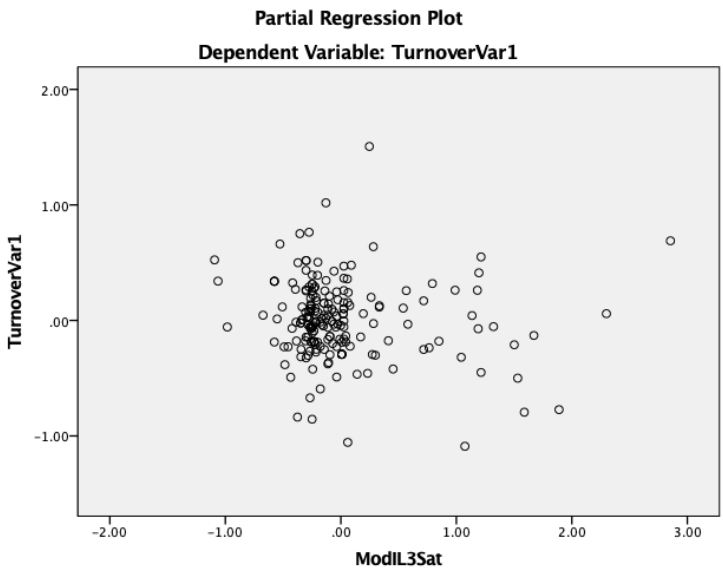
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.25) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.26 Partial Regression Plot Turnover and Islamic leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.26) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.27 Partial Regression Plot Turnover and Islamic leadership (IL3) Job Satisfaction Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Satisfaction Interaction (ModlL3Sst) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.27) is detectable, which indicates the assumption of error term independence is not violated.

9.1.7 Association between Turnover, Islamic Leadership (IL1) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1) and job Status (StatusVar1).

Table (9.47) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL1) Leader interpersonal values mean (3.6245) and standard deviation is (.71125).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.47). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.40) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33083) which illustrates the model fit in table (9.49).

Table 9.47 Descriptive Statistics Turnover, Islamic Leadership (IL1) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL1	3.6245	.71125	200

Table (9.48) describes the correlation between Turnover, Islamic leadership along with the Job Status moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.48 Correlations Turnover, Islamic Leadership (IL1) and Job Status

		TurnoverVar1	StatusVar1	IL1
Pearson Correlation	TurnoverVar1	1.000	.690	.567
	StatusVar1	.690	1.000	.662
	IL1	.567	.662	1.000

As demonstrated at table (9.49), the result of studying the significance between the independent variable Islamic leadership (IL1), dependent variable turnover and the moderating variable job status that is p-value of (IL1) is (.004) in table (9.49) and Adjusted R Square is (.493) in table (9.49). With the presence of moderating variable of IL1 and job status (ModIL1Status), the result shows in table (9.58) that p-value is (.470) which should be less than 10%. The Adjusted R Square (.492) in table (9.56), that decreased in comparison to earlier test. This proves that there is no moderating effect between job status and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover.

Table 9.49 Model Summary Turnover, Islamic Leadership (IL1) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.706[a]	.498	.493	.33083	.498	97.778	2	197	.000

a. Predictors: (Constant), IL1, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.50) specifies that F Change is (97.778) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33083). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.50 ANOVA Turnover, Islamic Leadership (IL1) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.404	2	10.702	97.778	.000[b]
	Residual	21.562	197	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL1, StatusVar1

ANOVA table (9.50) shows the combination of variation of the independent variables in model are significantly (F = 97.778, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.28) explains the histogram between turnover, Islamic Leadership (IL1), moderating variable job status.

Table 9.51 Coefficients Turnover, Islamic Leadership (IL1) and Job Status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.725	.130		13.306	.000	1.470	1.981					
	StatusVar1	.386	.046	.561	8.331	.000	.295	.478	.690	.510	.420	.562	1.780
	IL1	.128	.044	.196	2.904	.004	.041	.215	.567	.203	.147	.562	1.780

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.51) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) and (IL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.52) above shows the collinearity diagnosis. As can be seen, variable (IL1) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.52), last row, there are variables which have a variance proportion > 0.5 such as (StatusVar1) and (IL1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.28, 9.29, 9.30, and 9.31) show the relationship between turnover, job status moderating variable and Islamic leadership.

Table 9.52 Collinearity Diagnostics Turnover, Islamic Leadership (IL1) and Job Status

				Variance Proportions		
Model	Dimension	Eigenvalue	Condition Index	(Constant)	StatusVar1	IL1
1	1	2.965	1.000	.00	.00	.00
	2	.022	11.569	.96	.27	.08
	3	.013	15.052	.04	.73	.91

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to

homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.53). The results confirm the standard residual mean (.000).

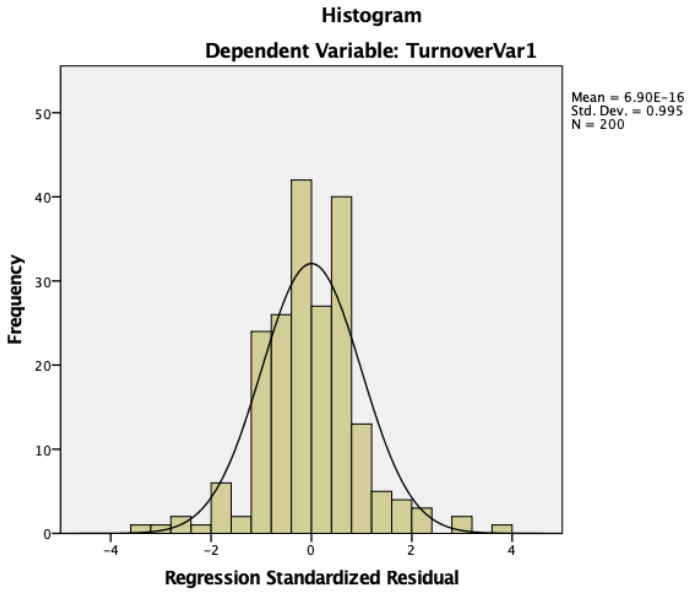
Table 9.53 Residuals Statistics Turnover, Islamic Leadership (IL1) and Job Status

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5433	4.2614	3.4387	.32796	200
Residual	-1.14549	1.22325	.00000	.32917	200
Std. Predicted Value	-2.730	2.509	.000	1.000	200
Std. Residual	-3.462	3.697	.000	.995	200

a. Dependent Variable: TurnoverVar1

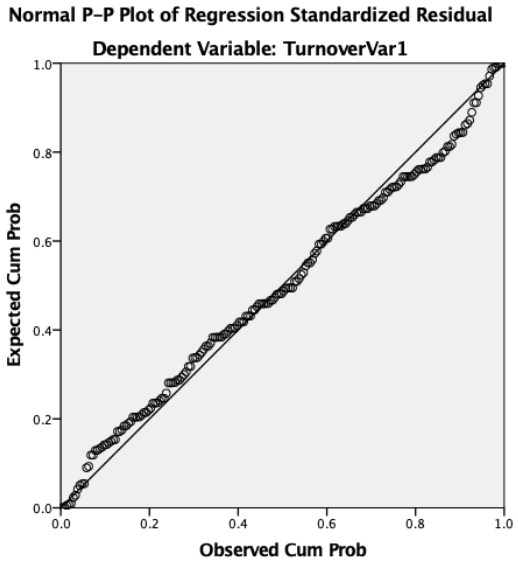
Charts

Figure 9.28 Histogram of Turnover, job status and Islamic Leadership (IL1)



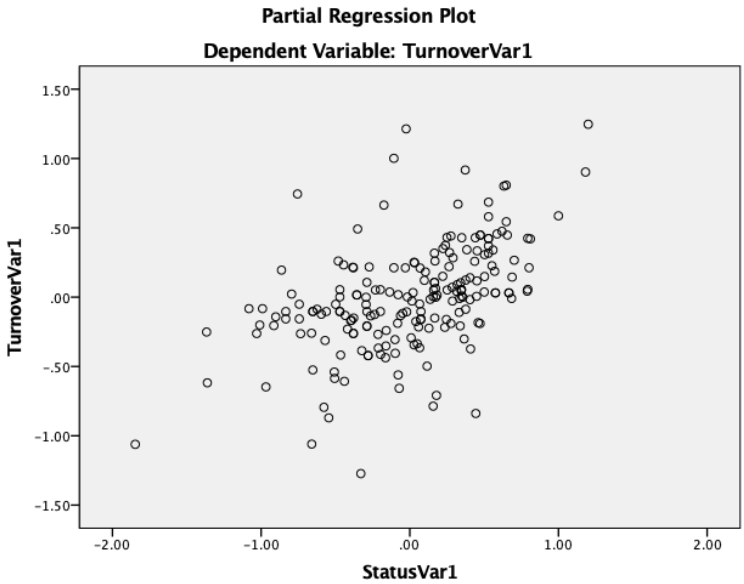
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.28). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.29 P-P Plot Turnover, job status and Islamic Leadership (IL1)



The PP plot shown in figure (9.29) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job Status moderating variable.

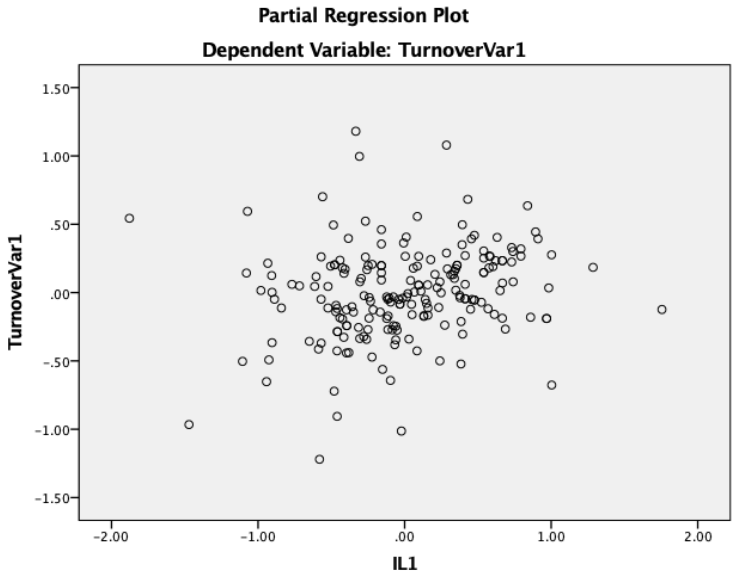
Figure 9.30 Partial Regression Plot Turnover, job status (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the

selected model has met the assumption of homoscedasticity. The pattern in figure (9.30) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.31 Partial Regression Plot Turnover and Islamic Leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.31) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.1.8 Association between Turnover, Islamic Leadership (IL1) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1) job status (StatusVar1) and interaction variable (ModIL1Status).

Table (9.54) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL1) Leader interpersonal values mean (3.6245) and standard deviation is (.71125).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.54). The value should not exceed 10% of

the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.40) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33123) which illustrates the model fit in table (9.56).

Table 9.54 Descriptive Statistics Turnover, Islamic Leadership (IL1) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL1	3.6245	.71125	200
ModIL1Status	12.0414	4.16213	200

Table (9.55) describes the correlation between Turnover and Islamic leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.55 Correlations Turnover, Islamic Leadership (IL1) and Job Status Interaction

		TurnoverVar1	StatusVar1	IL1	ModIL1Status
Pearson Correlation	TurnoverVar1	1.000	.690	.567	.683
	StatusVar1	.690	1.000	.662	.919
	IL1	.567	.662	1.000	.883
	ModIL1Status	.683	.919	.883	1.000

As demonstrated at table (9.49), the result of studying the significance between the independent variable Islamic leadership (IL1), dependent variable turnover and the moderating variable job status that is p-value of (IL1) is (.004) in table (9.49) and Adjusted R Square is (.493) in table (9.49). With the presence of moderating variable of IL1 and job status (ModIL1Status), the result shows in table (9.58) that p-value is (.470) which should be less than 10%. The Adjusted R Square (.492) in table (9.56), that decreased in comparison to earlier test. This proves that there is no moderating effect between job status and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover.

Table 9.56 Model Summary Turnover, Islamic Leadership (IL1) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.707[a]	.499	.492	.33123	.499	65.203	3	196	.000

a. Predictors: (Constant), ModIL1Status, IL1, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.56) specifies that F Change is (65.203) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33123). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.57 ANOVA Turnover, Islamic Leadership (IL1) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.461	3	7.154	65.203	.000[b]
	Residual	21.504	196	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL1Status, IL1, StatusVar1

ANOVA table (9.57) shows the combination of variation of the independent variables in model are significantly (F = 65.203, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.32) explains the histogram between turnover, Islamic Leadership (IL1), moderating variable job status and interaction variable (ModIL1Status).

Table 9.58 Coefficients Turnover, Islamic Leadership (IL1) and Job Status Interaction

		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.438	.417		3.450	.001	.616	2.261					
	StatusVar1	.490	.150	.711	3.266	.001	.194	.785	.690	.227	.165	.054	18.547
	IL1	.208	.119	.319	1.743	.083	-.027	.444	.567	.124	.088	.076	13.082
	ModIL1Status	-.028	.039	-.252	-.724	.470	-.105	.048	.683	-.052	-.037	.021	47.293

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.58) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModIL1Status). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.59 Collinearity Diagnostics Turnover, Islamic Leadership (IL1) and Job Status Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	StatusVar1	IL1	ModIL1Status
1	1	3.931	1.000	.00	.00	.00	.00
	2	.055	8.454	.03	.00	.00	.02
	3	.013	17.311	.00	.08	.11	.00
	4	.001	76.002	.97	.92	.89	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.59) above shows the collinearity diagnosis. As can be seen, variable (ModIL3Sat) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.59), last row, there are variables which have a variance proportion > 0.5 such as (ModIL1Status), (IL1) and (StatusVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.32, 9.33, 9.34, 9.35 and 9.36) show the relationship between turnover, job status, interaction variable and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The

residuals' statistics results obtained from the regression simulation are illustrated in table (9.60). The results confirm the standard residual mean (.000).

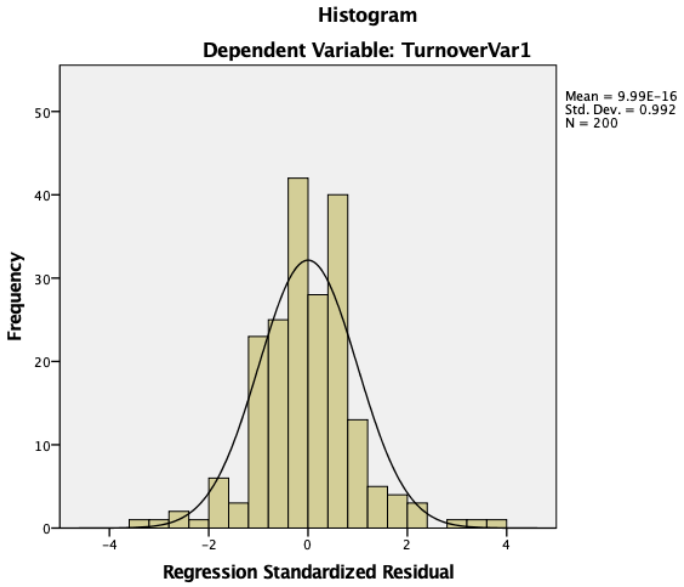
Table 9.60 Residuals Statistics Turnover, Islamic Leadership (IL1) and Job Status Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4797	4.1935	3.4387	.32840	200
Residual	-1.11775	1.21570	.00000	.32873	200
Std. Predicted Value	-2.920	2.298	.000	1.000	200
Std. Residual	-3.375	3.670	.000	.992	200

a. Dependent Variable: TurnoverVar1

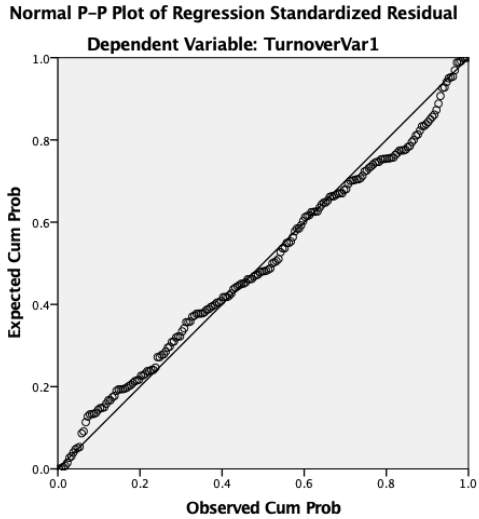
Charts

Figure 9.32 Histogram of Turnover, job status Interaction and Islamic Leadership (IL1)



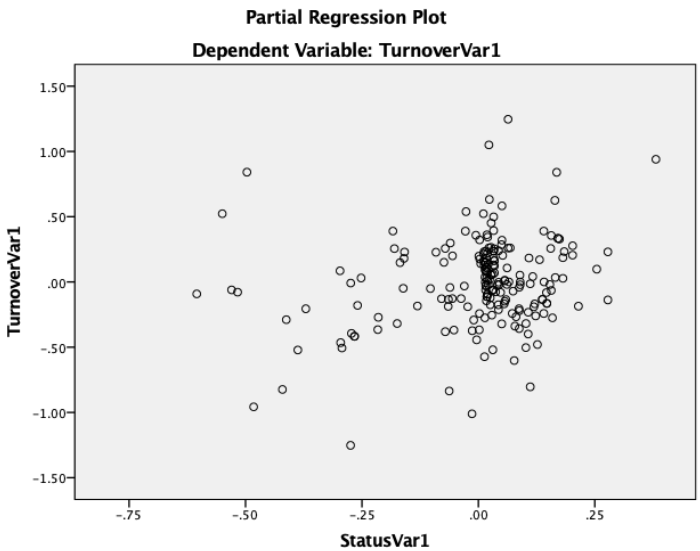
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.32). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.33 P-P Plot Turnover, job status Interaction and Islamic Leadership (IL1)



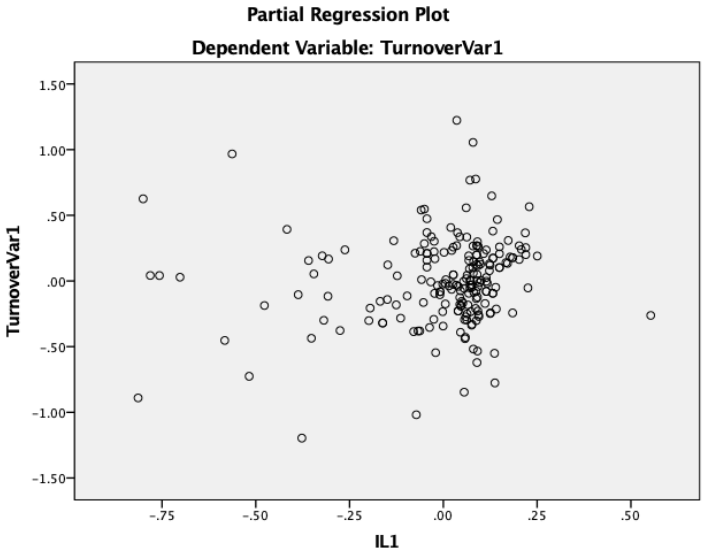
The PP plot shown in figure (9.33) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Status moderating variable and (Job Status Interaction).

Figure 9.34 Partial Regression Plot Turnover, job status



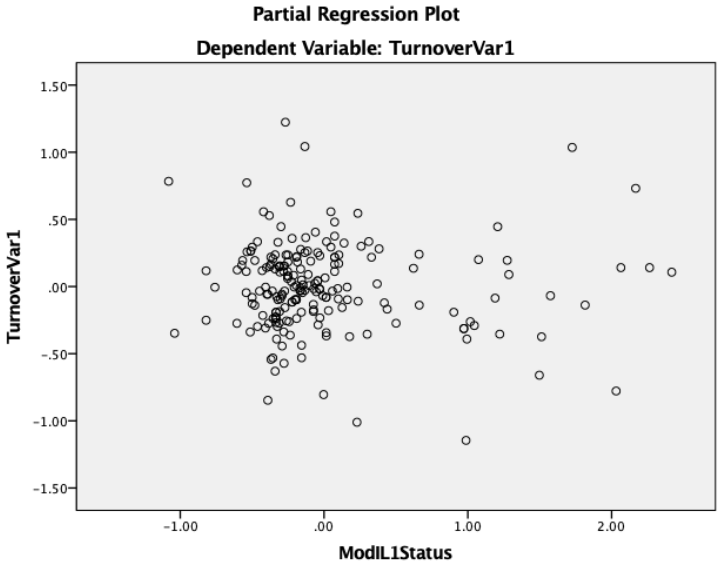
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.34) is detectable, which indicates the assumption of error term independence is not violated.

Figures 9.35 Partial Regression Plot Turnover and Islamic Leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.35) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.36 Partial Regression Plot Turnover and Islamic Leadership (IL1) Job Status Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Status Interaction (ModlL1Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is

clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.36) is detectable, which indicates the assumption of error term independence is not violated.

9.1.9 Association between Turnover, Islamic Leadership (IL2) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.61) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.61). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.61) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32970) which illustrates the model fit in table (9.63).

Table 9.61 Descriptive Statistics Turnover, Islamic Leadership (IL2) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL2	3.6808	.69350	200

Table (9.62) describes the correlation between Turnover and Islamic leadership along with the Job Status moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.62 Correlations Turnover, Islamic Leadership (IL2) and Job Status

		TurnoverVar1	StatusVar1	IL2
Pearson Correlation	TurnoverVar1	1.000	.690	.549
	StatusVar1	.690	1.000	.616
	IL2	.549	.616	1.000

As demonstrated at table (9.63), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job status that is p-value of IL2 is (.002) and Adjusted R Square is (.497).With the presence of moderating variable of IL2 and job status (ModIL2Status), the result shows in table (9.70) that p-value is (.997) which should be less than 10%. The Adjusted R Square (.494), that decreased in comparison to earlier test. This proves there is no moderating effect between job status and Islamic Leadership (IL2); Sociable Leader Traits to Turnover.

Table 9.63 Model Summary Turnover, Islamic Leadership (IL2) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.708[a]	.502	.497	.32970	.502	99.124	2	197	.000

a. Predictors: (Constant), IL2, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.63) specifies that F Change is (99.124) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.32970). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.64 ANOVA Turnover, Islamic Leadership (IL2) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.551	2	10.775	99.124	.000[b]
	Residual	21.415	197	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL2, StatusVar1

ANOVA table (9.64) shows the combination of variation of the independent variables in model are significantly (F = 99.124, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 50% of variation in the data sample. About 50% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.32) explains the histogram between turnover, Islamic Leadership (IL2) and moderating variable job status.

Table 9.65 Coefficients Turnover, Islamic Leadership (IL2) and Job Status

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statist	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.681	.134		12.532	.000	1.416	1.945					
	StatusVar1	.391	.044	.567	8.885	.000	.304	.477	.690	.535	.447	.621	1.6
	IL2	.134	.043	.200	3.137	.002	.050	.219	.549	.218	.158	.621	1.6

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.56) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) and (IL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.66 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Status

				Variance Proportions		
Model	Dimension	Eigenvalue	Condition Index	(Constant)	StatusVar1	IL2
1	1	2.965	1.000	.00	.00	.00
	2	.021	11.809	.86	.45	.03
	3	.014	14.587	.14	.55	.97

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.66) above shows the collinearity diagnosis. As can be seen, variable (IL2) has the largest condition index, besides, it is less than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.66), last row, there is a variable which has a variance proportion > 0.5 such as (StatusVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.37, 9.38, 9.39 and 9.40) show the relationship between turnover, job status and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.67). The results confirm the standard residual mean (.000).

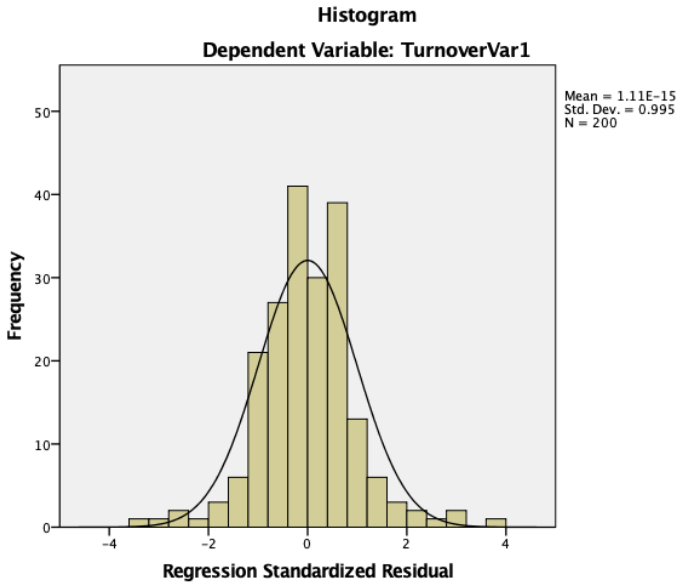
Table 9.67 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Status

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4899	4.2698	3.4387	.32908	200
Residual	-1.17796	1.20500	.00000	.32804	200
Std. Predicted Value	-2.883	2.526	.000	1.000	200
Std. Residual	-3.573	3.655	.000	.995	200

a. Dependent Variable: TurnoverVar1

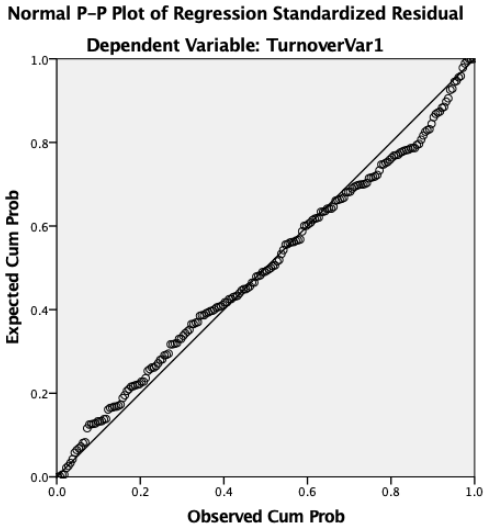
Charts

Figure 9.37 Histogram of Turnover, job status and Islamic Leadership (IL2)



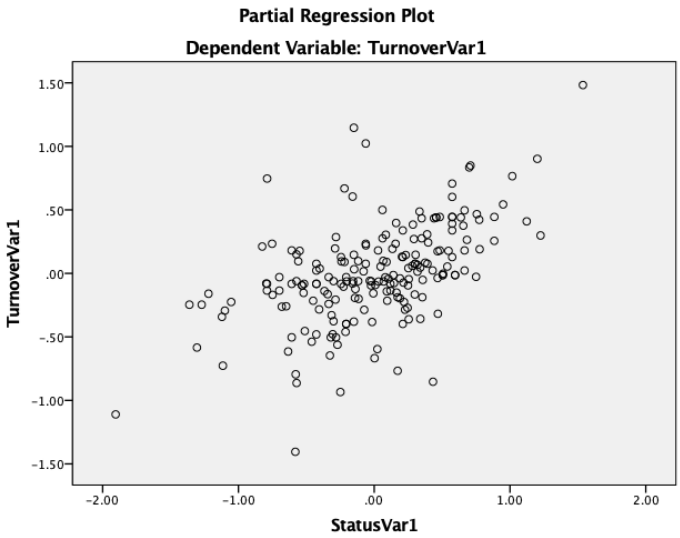
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.37). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.38 P-P Plot Turnover, job status and Islamic Leadership (IL2)



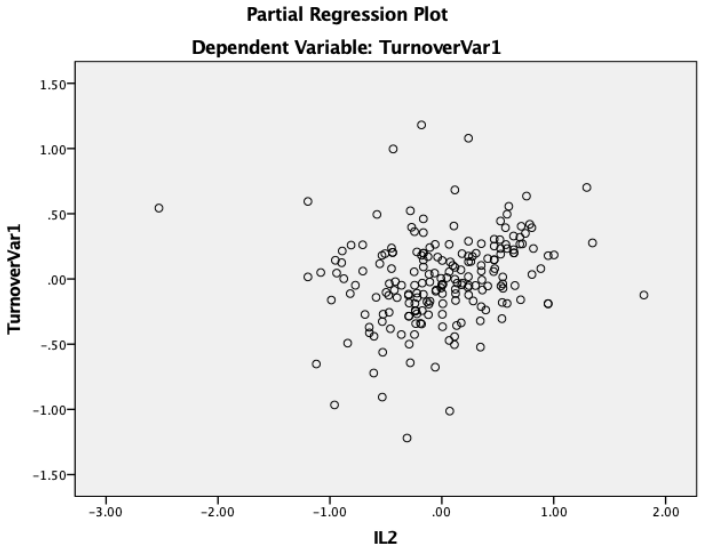
The PP plot shown in figure (9.38) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job Status moderating variable.

Figure 9.39 Partial Regression Plot Turnover and job status



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.39) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.40 Partial Regression Plot Turnover and Islamic Leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.40) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.1.10 Association between Turnover, Islamic Leadership (IL2) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1), job status (StatusVar1) and interaction variable (ModIL2Status).

Table (9.68) describes the descriptive statistics between Turnover, job satisfaction and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350). Interaction variable (ModIL2Status) mean (12.1937) and standard deviation (4.07543).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.68). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.26) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466)

of the dependent variable. The standard error estimate of the selected model is approximately (.33054) which illustrates the model fit in table (9.70).

Table 9.68 Descriptive Statistics Turnover, Islamic Leadership (IL2) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL2	3.6808	.69350	200
ModIL2Status	12.1937	4.07543	200

Table (9.69) describes the correlation between Turnover and Islamic leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.69 Correlations Turnover, Islamic Leadership (IL2) and Job Status Interaction

		TurnoverVar1	StatusVar1	IL2	ModIL2Status
Pearson Correlation	TurnoverVar1	1.000	.690	.549	.690
	StatusVar1	.690	1.000	.616	.911
	IL2	.549	.616	1.000	.865
	ModIL2Status	.690	.911	.865	1.000

As demonstrated at table (9.63), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job status that is p-value of IL2 is (.002) and Adjusted R Square is (.497).With the presence of moderating variable of IL2 and job status (ModIL2Status), the result shows in table (9.70) that p-value is (.997) which should be less than 10%. The Adjusted R Square (.494), that decreased in comparison to earlier test. This proves there is no moderating effect between job status and Islamic Leadership (IL2); Sociable Leader Traits to Turnover.

Table 9.70 Model Summary Turnover, Islamic Leadership (IL2) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.708[a]	.502	.494	.33054	.502	65.747	3	196	.000

a. Predictors: (Constant), ModIL2Status, IL2, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.70) specifies that F Change is (65.747) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33054). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause

for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.71 ANOVA Turnover, Islamic Leadership (IL2) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.551	3	7.184	65.747	.000[b]
	Residual	21.415	196	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL2Status, IL2, StatusVar1

ANOVA table (9.71) shows the combination of variation of the independent variables in model are significantly (F = 65.747, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.41) explains the histogram between turnover, Islamic Leadership (IL2), interaction variable and job status moderating variable.

Table 9.72 Coefficients Turnover, Islamic Leadership (IL2) and Job Status Interaction

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Stati	
Model		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.679	.432		3.886	.000	.827	2.532					
	StatusVar1	.391	.153	.568	2.556	.011	.089	.693	.690	.180	.129	.052	19
	IL2	.135	.122	.201	1.099	.273	-.107	.376	.549	.078	.055	.076	13
	ModIL2Status	.000	.040	-.001	-.003	.997	-.079	.078	.690	.000	.000	.021	47

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.72) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of

variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.73 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Status Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	StatusVar1	IL2	ModIL2Status
1	1	3.933	1.000	.00	.00	.00	.00
	2	.052	8.700	.03	.00	.00	.02
	3	.014	16.641	.00	.07	.10	.00
	4	.001	78.931	.97	.93	.90	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.73) above shows the collinearity diagnosis. As can be seen, variable (ModIL2Status) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.73), last row, there are variables which have variance proportion > 0.5 such as (StatusVar1), (IL2) and (ModIL2Status). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.41, 9.42, 9.43, 9.44 and 9.45) show the relationship between turnover, job status, interaction variable and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.74). The results confirm the standard residual mean (.000).

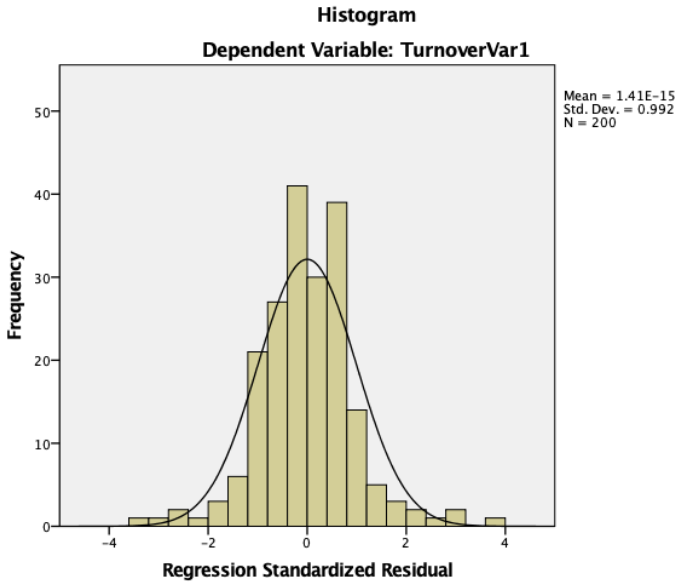
Table 9.74 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Status Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4895	4.2695	3.4387	.32908	200
Residual	-1.17787	1.20497	.00000	.32804	200
Std. Predicted Value	-2.884	2.525	.000	1.000	200
Std. Residual	-3.563	3.645	.000	.992	200

a. Dependent Variable: TurnoverVar1

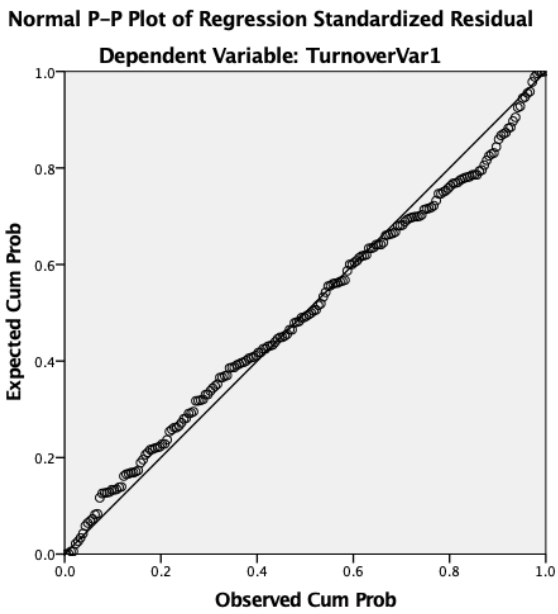
Charts

Figure 9.41 Histogram of Turnover, Job Status Interaction and Islamic Leadership (IL2)



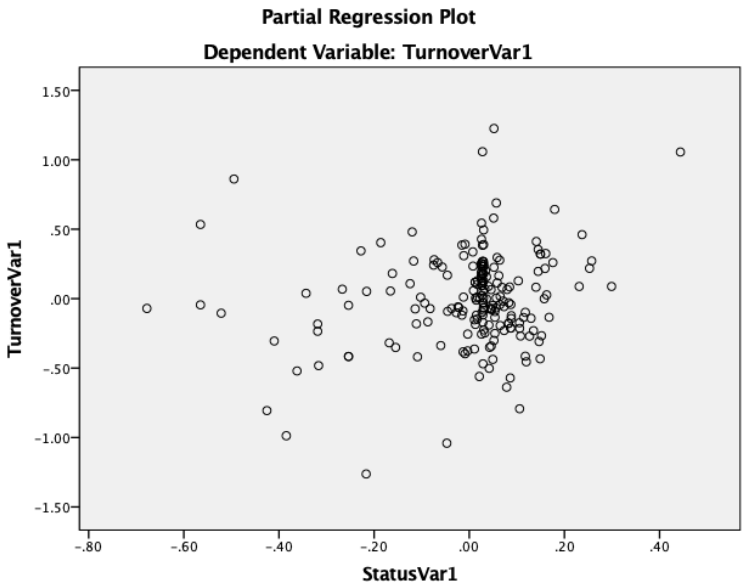
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.41). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.42 P-P Plot Turnover, Job Status Interaction and Islamic Leadership (IL2)



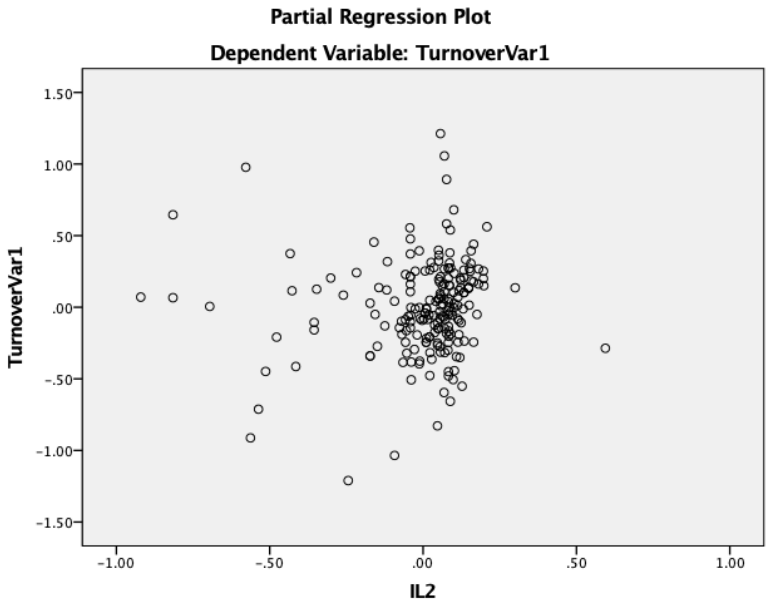
The PP plot shown in figure (9.42) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Status moderating variable and interaction variable.

Figure 9.43 Partial Regression Plot Turnover, Job Status



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.43) is detectable, which indicates the assumption of error term independence is not violated.

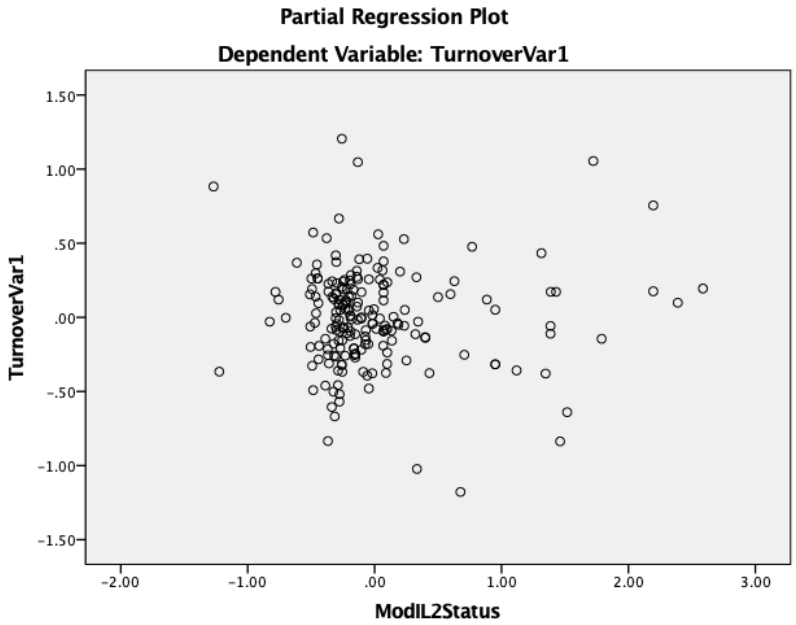
Figure 9.44 Partial Regression Plot Turnover, Islamic Leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL2) are created to visually assess the

assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.44) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.45 Partial Regression Plot Turnover, job status Interaction Islamic Leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Status Interaction (ModlL2Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.45) is detectable, which indicates the assumption of error term independence is not violated.

9.1.11 Association between Turnover, Islamic Leadership (IL3) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader fundamental responsibilities (IL3), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.75) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.75). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.75) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33496) which illustrates the model fit in table (9.77).

Table 9.75 Descriptive Statistics Turnover, Islamic Leadership (IL3) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL3	3.6038	.70679	200

Table (9.76) describes the correlation between Turnover and Islamic leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.76 Correlations Turnover, Islamic Leadership (IL3) and Job Status

		TurnoverVar1	StatusVar1	IL3
Pearson Correlation	TurnoverVar1	1.000	.690	.492
	StatusVar1	.690	1.000	.605
	IL3	.492	.605	1.000

As demonstrated at table (9.77), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job status that is p-value of IL3 is (.067) and Adjusted R Square is (.480). With the presence of moderating variable of IL3 and job status (ModIL3Status), the result shows in table (9.48) that p-value is (.694) which should be less than 10%. The Adjusted R Square (.478), that decreased in comparison to earlier test. This proves that there is no moderating effect between job status and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table 9.77 Model Summary Turnover, Islamic Leadership (IL3) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.697[a]	.486	.480	.33496	.486	92.972	2	197	.000

a. Predictors: (Constant), IL3, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.77) specifies that F Change is (92.972) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33496). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.78 ANOVA Turnover, Islamic Leadership (IL3) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.862	2	10.431	92.972	.000[b]
	Residual	22.103	197	.112		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL3, StatusVar1

ANOVA table (9.78) shows the combination of variation of the independent variables in model are significantly (F = 92.972, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.46) explains the histogram between turnover, Islamic Leadership (IL3), and job status moderating variable.

Table 9.79 Coefficients Turnover, Islamic Leadership (IL3) and Job Status

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Stati	
Model		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.779	.134		13.323	.000	1.516	2.042					
	StatusVar1	.426	.044	.619	9.647	.000	.339	.514	.690	.566	.493	.634	1
	IL3	.078	.042	.118	1.844	.067	-.005	.161	.492	.130	.094	.634	1

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.79) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table

also shows that some causes of variation contribute positively to the Turnover (StatusVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.80 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Status

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	StatusVar1	IL3
1	1	2.963	1.000	.00	.00	.00
	2	.021	11.741	.93	.38	.06
	3	.015	13.953	.07	.62	.93

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.80) above shows the collinearity diagnosis. As can be seen, variable (IL3) has the largest condition index, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.80), last row, there are variables which have variance proportion > 0.5 such as (StatusVar1) and (IL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.46, 9.47, 9.48 and 9.49) show the relationship between turnover, job status variable and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.81). The results confirm the standard residual mean (.000).

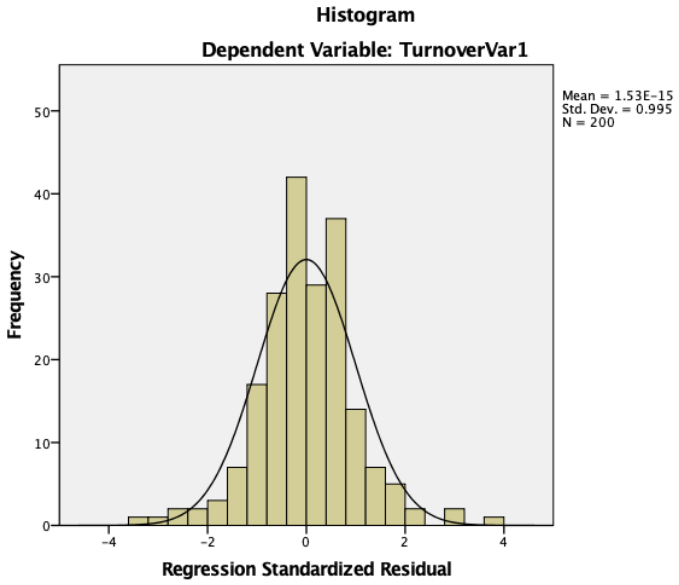
Table 9.81 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Status

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5352	4.2611	3.4387	.32378	200
Residual	-1.19466	1.20706	.00000	.33327	200
Std. Predicted Value	-2.790	2.540	.000	1.000	200
Std. Residual	-3.567	3.604	.000	.995	200

a. Dependent Variable: TurnoverVar1

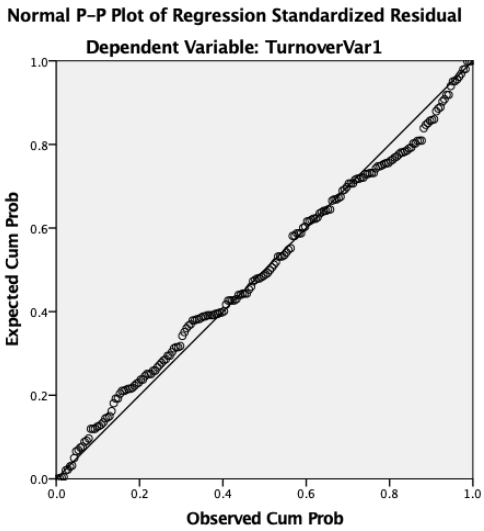
Charts

Figure 9.46 Histogram of Turnover, job Status and Islamic leadership (IL3)



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.46). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

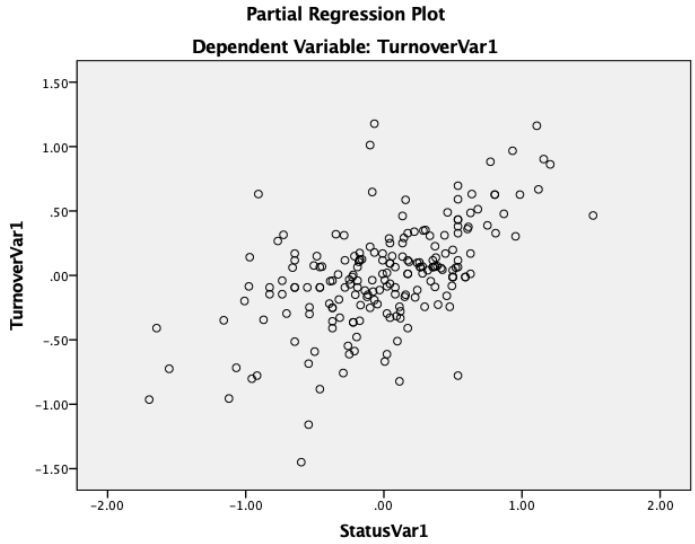
Figure 9.47 P-P Plot Turnover, job Status and Islamic leadership (IL3)



The PP plot shown in figure (9.47) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot

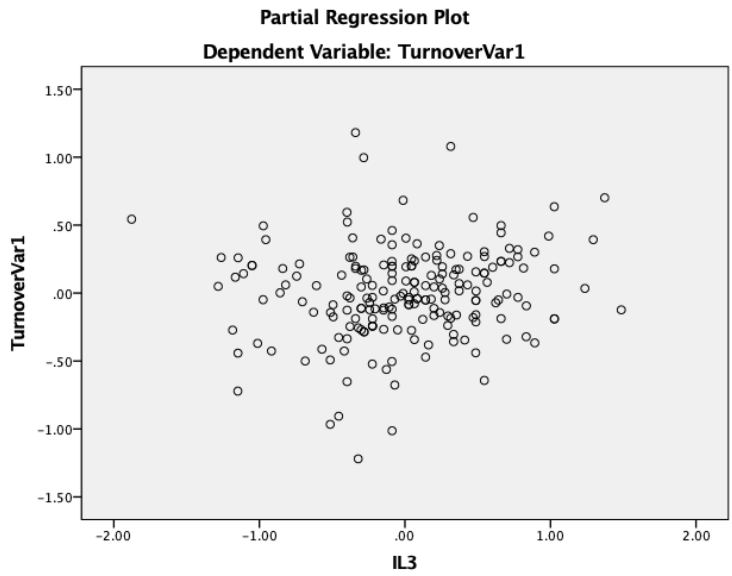
that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job Status moderating variable.

Figure 9.48 Partial Regression Plot Turnover and job Status (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.48) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.49 Partial Regression Plot Turnover and Islamic leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the

assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.49) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.1.12 Association between Turnover, Islamic Leadership (IL3) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader fundamental responsibilities (IL3), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.82) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.82). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.82) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33568) which illustrates the model fit in table (9.84).

Table 9.82 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
IL3	3.6038	.70679	200
ModIL3Status	11.9449	4.08212	200

Table (9.83) describes the correlation between Turnover and Islamic leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.83 Correlations Turnover, Islamic Leadership (IL3) and Job Status Interaction

		TurnoverVar1	StatusVar1	IL3	ModIL3Status
Pearson Correlation	TurnoverVar1	1.000	.690	.492	.658
	StatusVar1	.690	1.000	.605	.901
	IL3	.492	.605	1.000	.871
	ModIL3Status	.658	.901	.871	1.000

As demonstrated at table (9.77), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job status that is p-value of IL3 is (.067) and Adjusted R Square is (.480). With the presence of moderating variable of IL3 and job status (ModIL3Status), the result shows in table (9.84) that p-value is (.694) which should be less than 10%. The Adjusted R Square (.478), that decreased in comparison to earlier test. This proves that there is no moderating effect between job status and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table 9.84 Model Summary Turnover, Islamic Leadership (IL3) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.697[a]	.486	.478	.33568	.486	61.767	3	196	.000

a. Predictors: (Constant), ModIL3Status, IL3, StatusVar1

b. Dependent Variable: TurnoverVar1

Table 9.85 ANOVA Turnover, Islamic Leadership (IL3) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.880	3	6.960	61.767	.000[b]
	Residual	22.086	196	.113		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL3Status, IL3, StatusVar1

ANOVA table (9.85) shows the combination of variation of the independent variables in model are significantly (F = 61.767, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.50) explains the histogram between turnover, Islamic Leadership (IL3), job status moderating variable and interaction variable.

Table 9.86 Coefficients Turnover, Islamic Leadership (IL3) and Job Status Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Stat	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.614	.441		3.662	.000	.745	2.482					
	StatusVar1	.484	.152	.702	3.182	.002	.184	.783	.690	.222	.163	.054	1
	IL3	.125	.128	.191	.979	.329	-.127	.378	.492	.070	.050	.069	1
	ModIL3Status	-.016	.041	-.141	-.394	.694	-.096	.064	.658	-.028	-.020	.021	4

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.86) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1) whereas others contribute negatively such as IL2 Status Interaction (ModIL2Status). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.87 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Status Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	StatusVar1	IL3	ModIL3Status
1	1	3.930	1.000	.00	.00	.00	.00
	2	.054	8.545	.03	.00	.00	.02
	3	.015	16.000	.00	.07	.09	.00
	4	.001	78.531	.97	.93	.91	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.87) above shows the collinearity diagnosis. As can be seen, variable (ModIL3Status) has the largest condition index, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.87), last row, there are variables

which have variance proportion > 0.5 such as (StatusVar1), (ModIL3Status) and (IL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.50, 9.51, 9.52, 9.53 and 9.54) show the relationship between turnover, job status variable, interaction variable and Islamic leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.88). The results confirm the standard residual mean (.000).

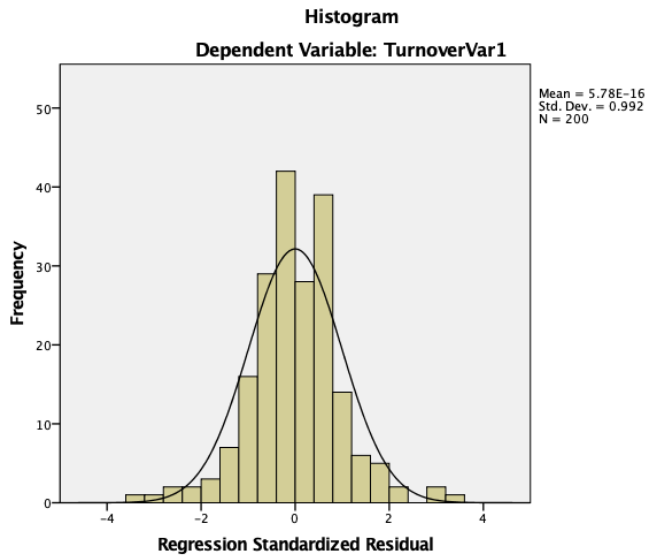
Table 9.88 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Status Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4869	4.2214	3.4387	.32392	200
Residual	-1.18273	1.20371	.00000	.33314	200
Std. Predicted Value	-2.938	2.416	.000	1.000	200
Std. Residual	-3.523	3.586	.000	.992	200

a. Dependent Variable: TurnoverVar1

Charts

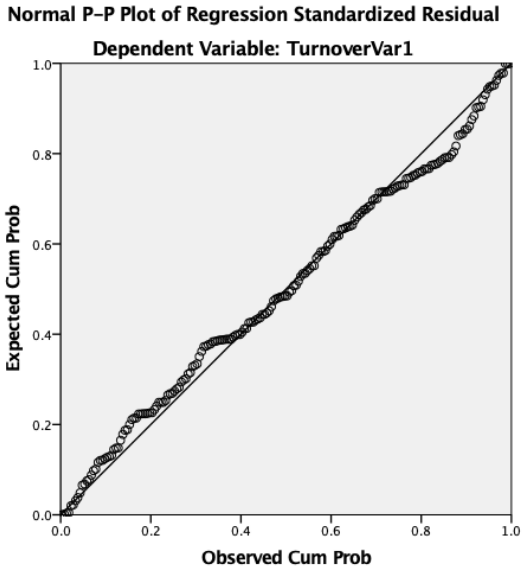
Figure 9.50 Histogram of Turnover, job Status Interaction and Islamic Leadership (IL3)



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.50). The figure suggests the frequency of the standardised residuals

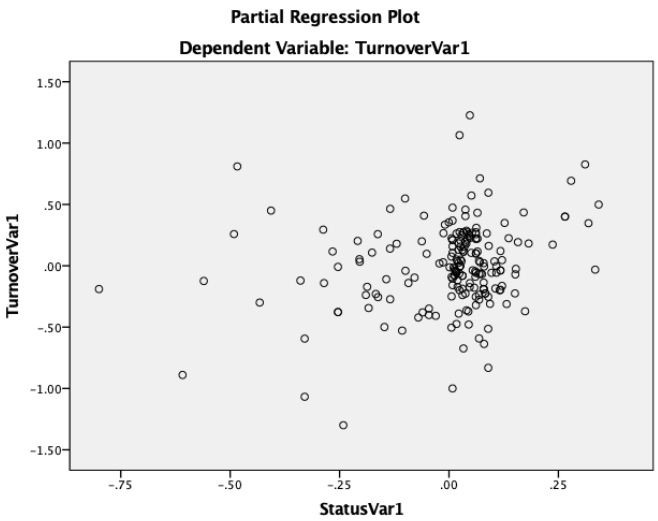
fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.51 P-P Plot Turnover, job Status Interaction and Islamic Leadership (IL3)



The PP plot shown in figure (9.51) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Status moderating variable and interaction variable.

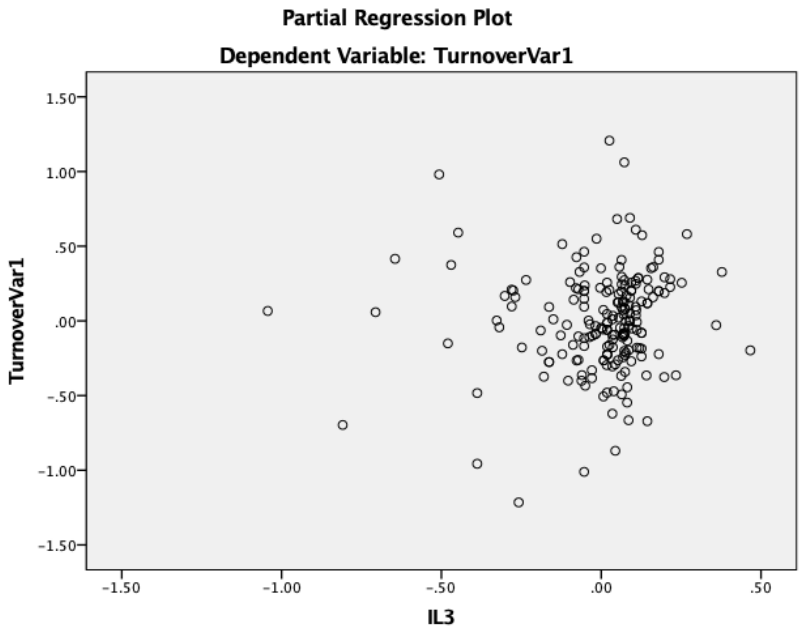
Figure 9.52 Partial Regression Plot Turnover and Job Status (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or

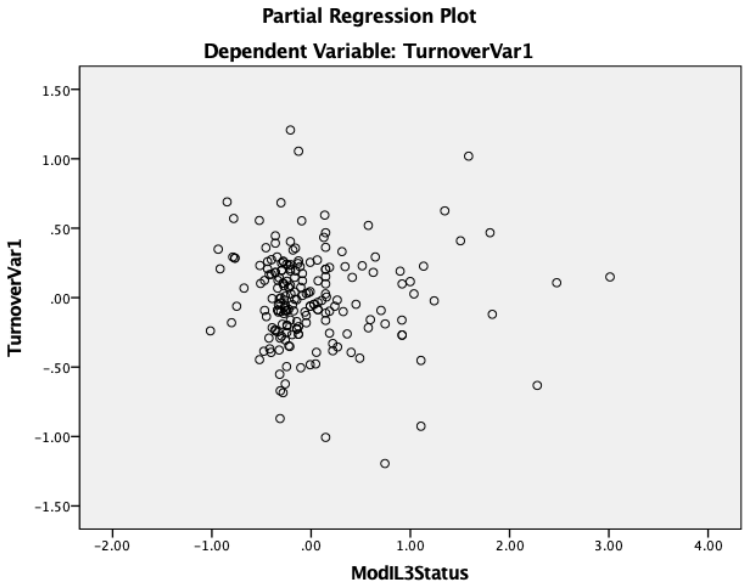
systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.52) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.53 Partial Regression Plot Turnover and Islamic Leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.53) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.54 Partial Regression Plot Turnover, job Status Interaction Islamic Leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Status Interaction (ModlL3Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.54) is detectable, which indicates the assumption of error term independence is not violated.

9.1.13 Association between Turnover, Islamic Leadership (IL1) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.89) describes the descriptive statistics between Turnover, job opportunity and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL1) Leader interpersonal values mean (3.6245) and standard deviation is (.71125).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.89). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.89) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33566) which illustrates the model fit in table (9.91).

Table 9.89 Descriptive Statistics Turnover, Islamic Leadership (IL1) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL1	3.6245	.71125	200

Table (9.90) describes the correlation between Turnover, Islamic leadership along with the Job opportunity moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.90 Correlations Turnover, Islamic Leadership (IL1) and Job Opportunity

		TurnoverVar1	OpportunityVar1	IL1
Pearson Correlation	TurnoverVar1	1.000	.595	.567
	OpportunityVar1	.595	1.000	.399
	IL1	.567	.399	1.000

As demonstrated at table (9.91), the result of studying the significance between the independent variable Islamic leadership (IL1), dependent variable turnover and the moderating variable job opportunity that is p-value of IL1 is (.000) and Adjusted R Square is (.478). With the presence of moderating variable of IL1 and job opportunity (ModIL1Opp), the result shows in table (9.98) that p-value is (.523) which should be less than 10%. The Adjusted R Square (.477), that decreased in comparison to earlier test. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover.

Table (9.91) specifies that F Change is (92.168) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33566). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.91 Model Summary Turnover, Islamic Leadership (IL1) and Job Opportunity

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.695[a]	.483	.478	.33566	.483	92.168	2	197	.000

a. Predictors: (Constant), IL1, OpportunityVar1

b. Dependent Variable: TurnoverVar1

ANOVA table (9.92) shows the combination of variation of the independent variables in model are significantly (F = 92.168, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.55) explains the histogram between turnover, Islamic Leadership (IL1), moderating variable job opportunity.

Table 9.92 ANOVA Turnover, Islamic Leadership (IL1) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.769	2	10.385	92.168	.000[b]
	Residual	22.196	197	.113		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL1, OpportunityVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.93) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (IL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job Opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.93 Coefficients Turnover, Islamic Leadership (IL1) and Job Opportunity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Stati	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.553	.142		10.968	.000	1.274	1.832					

	Opportunity Var1	.277	.035	.439	7.860	.000	.208	.347	.595	.489	.403	.841	1
	IL1	.256	.036	.392	7.016	.000	.184	.328	.567	.447	.359	.841	1

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.94) above shows the collinearity diagnosis. As can be seen, variable (IL1) has the largest condition index, besides, it is less than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.59), last row, there are variables which have a variance proportion > 0.5 such as (IL1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.55, 9.56, 9.57, and 9.58) show the relationship between turnover, job Opportunity, and Islamic leadership.

Table 9.94 Collinearity Diagnostics[a] Turnover, Islamic Leadership (IL1) and Job Opportunity

				Variance Proportions		
Model	Dimension	Eigenvalue	Condition Index	(Constant)	OpportunityVar1	IL1
1	1	2.957	1.000	.00	.00	.00
	2	.025	10.941	.07	.94	.38
	3	.018	12.700	.93	.06	.62

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.95). The results confirm the standard residual mean (.000).

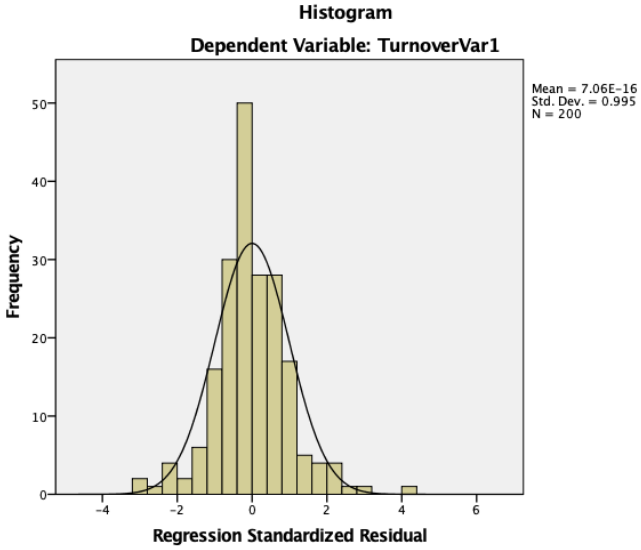
Table 9.95 Residuals Statistics Turnover, Islamic Leadership (IL1) and Job Opportunity

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5731	4.2178	3.4387	.32306	200
Residual	-1.00691	1.36154	.00000	.33397	200
Std. Predicted Value	-2.679	2.412	.000	1.000	200
Std. Residual	-3.000	4.056	.000	.995	200

a. Dependent Variable: TurnoverVar1

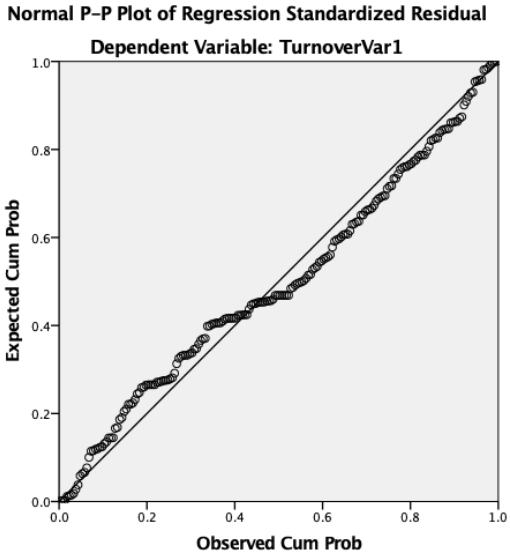
Charts

Figure 9.55 Histogram of Turnover, Islamic Leadership (IL1) and Job Opportunity



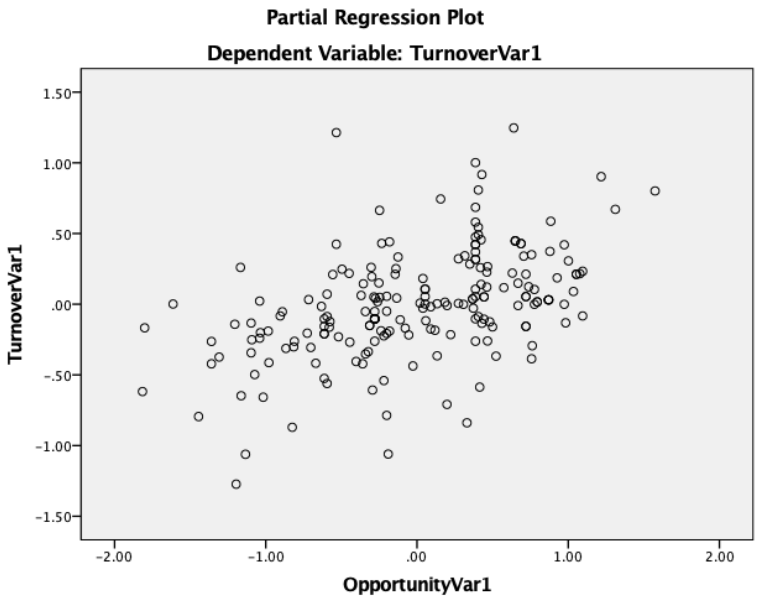
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.55). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.56 P-P Plot Turnover, Islamic Leadership (IL1) and Job Opportunity



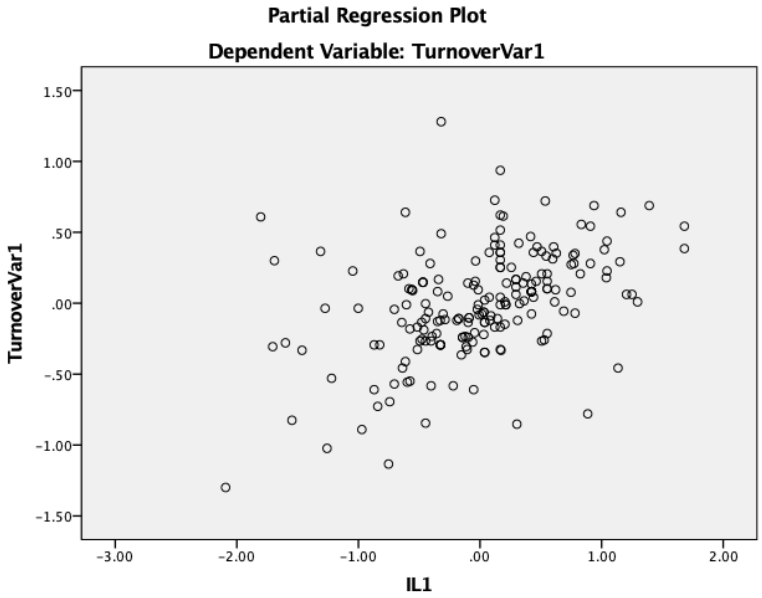
The PP plot shown in figure (9.56) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job opportunity moderating variable.

Figure 9.57 Partial Regression Plot Turnover and Job Opportunity



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.57) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.58 Partial Regression Plot Turnover and Islamic Leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.58) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.1.14 Association between Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader interpersonal values (IL1), turnover (TurnoverVar1) job opportunity (OpportunityVar1) and interaction variable (ModIL1Opp).

Table (9.96) describes the descriptive statistics between Turnover, job opportunity and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL1) Leader interpersonal values mean (3.6245) and standard deviation is (.71125). Interaction variable (ModIL1Opp) mean (12.7427) and standard deviation (4.15183).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.96). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.96) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33617) which illustrates the model fit in table (9.98).

Table 9.96 Descriptive Statistics Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL1	3.6245	.71125	200
ModIL1Opp	12.7427	4.15183	200

Table (9.97) describes the correlation between Turnover and Islamic leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.97 Correlations Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	IL1	ModIL1Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.567	.685
	OpportunityVar1	.595	1.000	.399	.865
	IL1	.567	.399	1.000	.791
	ModIL1Opp	.685	.865	.791	1.000

As demonstrated at table (9.91), the result of studying the significance between the independent variable Islamic leadership (IL1), dependent variable turnover and the moderating variable job opportunity that is p-value of IL1 is (.000) and Adjusted R Square is (.478). With the presence of moderating variable of IL1 and job opportunity (ModIL1Opp), the result shows in table (9.98) that p-value is (.523) which should be less than 10%. The Adjusted R Square (.477), that decreased in comparison to earlier test. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover.

Table 9.98 Model Summary Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.696[a]	.484	.477	.33617	.484	61.398	3	196	.000

a. Predictors: (Constant), ModIL1Opp, IL1, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.56) specifies that F Change is (61.398) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33617). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.99 ANOVA Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.816	3	6.939	61.398	.000[b]
	Residual	22.150	196	.113		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL1Opp, IL1, OpportunityVar1

ANOVA table (9.99) shows the combination of variation of the independent variables in model are significantly (F = 61.398, df = 3, sig. = .000). To be statistically significant, the p value must be <.05)

predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.59) explains the histogram between turnover, Islamic Leadership (IL1), moderating variable job opportunity and interaction variable (ModIL1Opp).

Table 9.100 Coefficients Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.225	.532		2.305	.022	.177	2.273					
	OpportunityVar1	.385	.172	.609	2.238	.026	.046	.723	.595	.158	.115	.035	28.178
	IL1	.346	.146	.530	2.371	.019	.058	.635	.567	.167	.122	.053	19.012
	ModIL1Opp	-.029	.046	-.261	-.640	.523	-.119	.061	.685	-.046	-.033	.016	63.307

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.100) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (IL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModIL1Opp). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.101 Collinearity Diagnostics Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	OpportunityVar1	IL1	ModIL1Opp
1	1	3.926	1.000	.00	.00	.00	.00
	2	.050	8.880	.02	.00	.00	.01
	3	.023	12.943	.00	.03	.04	.00
	4	.000	94.361	.98	.97	.96	.99

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.101) above shows the collinearity diagnosis. As can be seen, variable

(ModIL1Opp) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.59), last row, there are variables which have a variance proportion > 0.5 such as (OpportunityVar1), (IL1) and (ModIL1Opp). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.59, 9.60, 9.61, 9.62 and 9.63) show the relationship between turnover, job opportunity, interaction variable and Islamic leadership.

Table 9.102 Residuals Statistics Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction

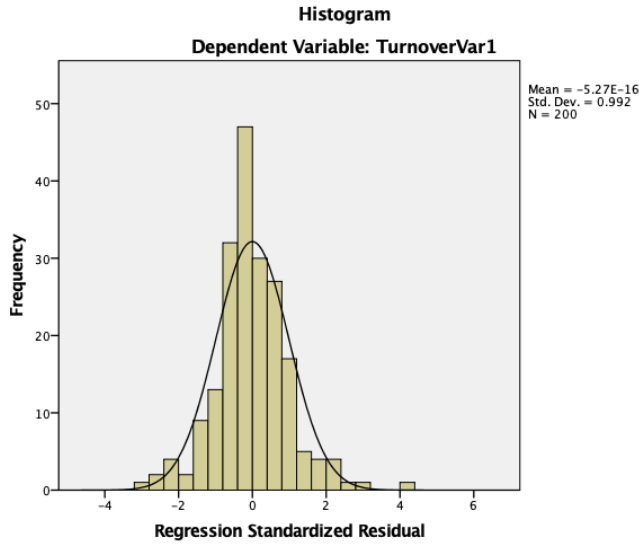
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5159	4.1500	3.4387	.32342	200
Residual	-.99726	1.36465	.00000	.33363	200
Std. Predicted Value	-2.853	2.199	.000	1.000	200
Std. Residual	-2.967	4.059	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job opportunity interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.102). The results confirm the standard residual mean (.000).

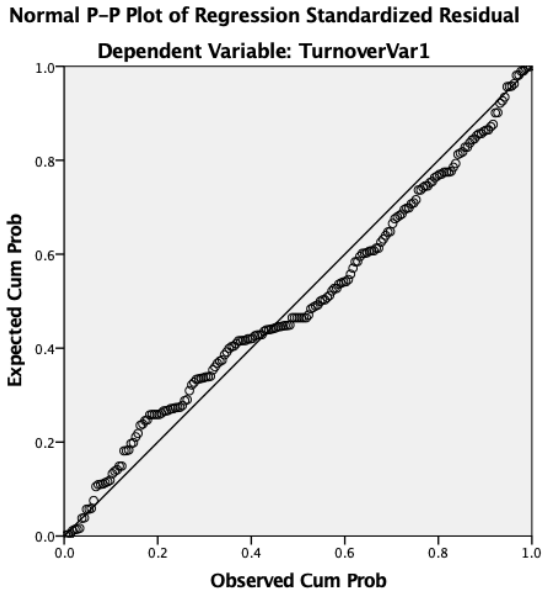
Charts

Figure 9.59 Histogram of Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction



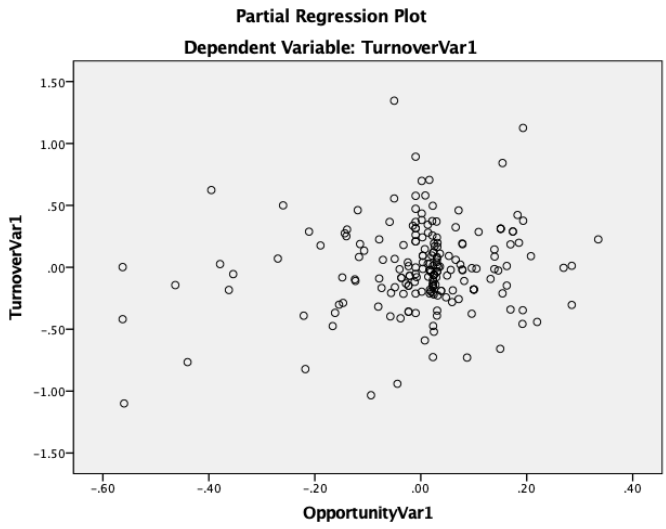
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.59). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.60 P-P Plot Turnover, Islamic Leadership (IL1) and Job Opportunity Interaction



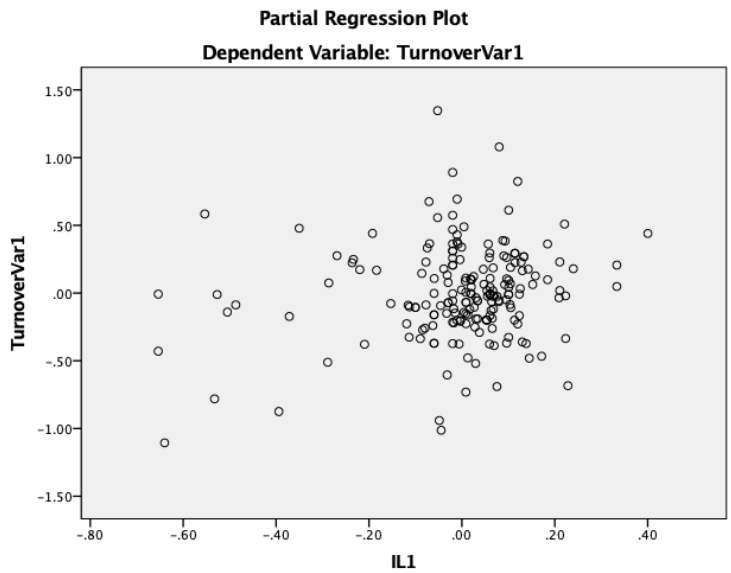
The PP plot shown in figure (9.60) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job opportunity moderating variable and (Job opportunity Interaction).

Figure 9.61 Partial Regression Plot Turnover and Job Opportunity



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.3461 is detectable, which indicates the assumption of error term independence is not violated.

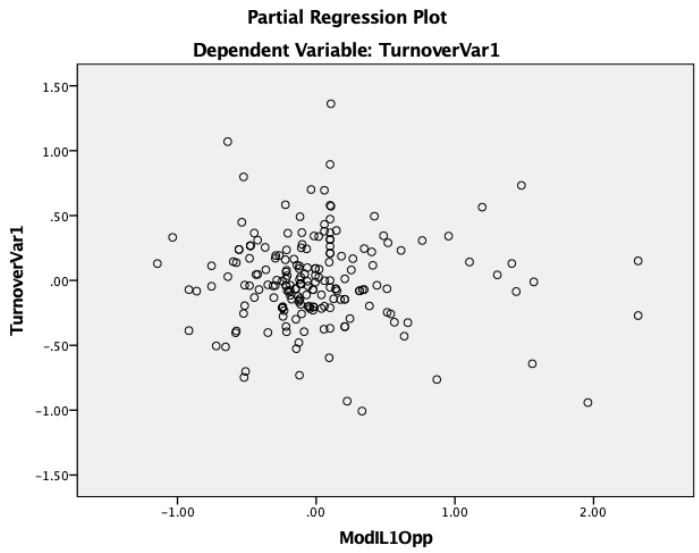
Figure 9.62 Partial Regression Plot Turnover and Islamic Leadership (IL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the

data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.62) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.63 Partial Regression Plot Turnover and Islamic Leadership (IL1) Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL1) and Job opportunity Interaction (ModlL1Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.63) is detectable, which indicates the assumption of error term independence is not violated.

9.1.15 Association between Turnover, Islamic Leadership (IL2) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.103) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.103). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.103) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34405) which illustrates the model fit in table (9.105).

Table 9.103 Descriptive Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL2	3.6808	.69350	200

Table (9.104) describes the correlation between Turnover and Islamic leadership along with the Job Opportunity moderating, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.104 Correlations Turnover, Islamic Leadership (IL2) and Job Opportunity

		TurnoverVar1	OpportunityVar1	IL2
Pearson Correlation	TurnoverVar1	1.000	.595	.549
	OpportunityVar1	.595	1.000	.439
	IL2	.549	.439	1.000

As demonstrated at table (9.105), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job opportunity that is p-value of IL2 is (.000) and Adjusted R Square is (.452). With the presence of moderating variable of IL2 and job opportunity (ModIL2Opp), the result shows in table (9.112) that p-value is (.417) which should be less than 10%. The Adjusted R Square (.451), that decreased in comparison to earlier test. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL2); Sociable Leader Traits to Turnover.

Table 9.105 Model Summary Turnover, Islamic Leadership (IL2) and Job Opportunity

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.676[a]	.457	.452	.34405	.457	82.992	2	197	.000

a. Predictors: (Constant), IL2, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.105) specifies that F Change is (82.992) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34405). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.106 ANOVA Turnover, Islamic Leadership (IL2) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.647	2	9.824	82.992	.000[b]
	Residual	23.318	197	.118		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL2, OpportunityVar1

ANOVA table (9.106) shows the combination of variation of the independent variables in model are significantly (F = 82.992, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 45% of variation in the data sample. About 55% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.64) explains the histogram between turnover, Islamic Leadership (IL2) and moderating variable job opportunity.

Table 9.107 Coefficients Turnover, Islamic Leadership (IL2) and Job Opportunity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.601	.147		10.921	.000	1.312	1.890					
	OpportunityVar1	.277	.037	.439	7.511	.000	.204	.350	.595	.472	.394	.808	1.
	IL2	.239	.039	.357	6.113	.000	.162	.316	.549	.399	.321	.808	1.

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.107) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (IL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.108 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Opportunity

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	OpportunityVar1	IL2
1	1	2.959	1.000	.00	.00	.00
	2	.023	11.258	.20	1.00	.20
	3	.017	13.115	.80	.00	.80

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.108) above shows the collinearity diagnosis. As can be seen, variable (IL2) has the largest condition index, which is less than 30. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.108), last row, there are variables which have a variance proportion > 0.5 such as (IL2). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.64, 9.65, 9.66, and 9.67) show the relationship between turnover, job opportunity, and Islamic leadership.

Table 9.109 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity

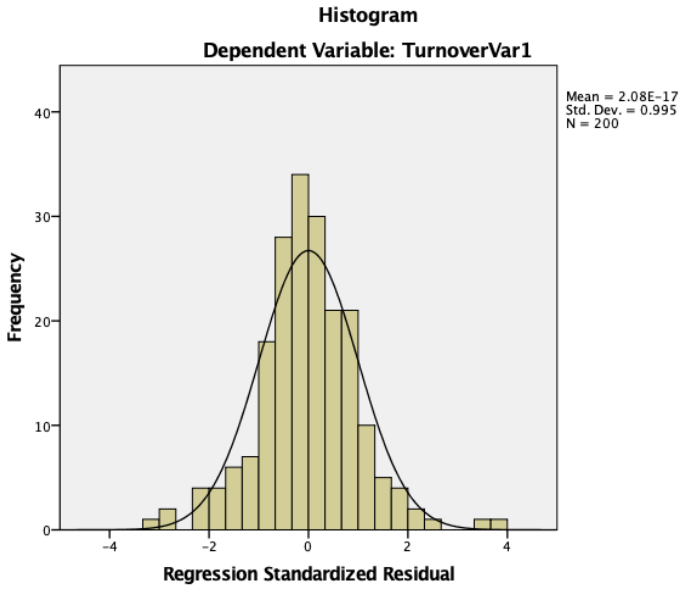
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6126	4.1811	3.4387	.31421	200
Residual	-1.04972	1.30811	.00000	.34231	200
Std. Predicted Value	-2.629	2.363	.000	1.000	200
Std. Residual	-3.051	3.802	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.109). The results confirm the standard residual mean (.000).

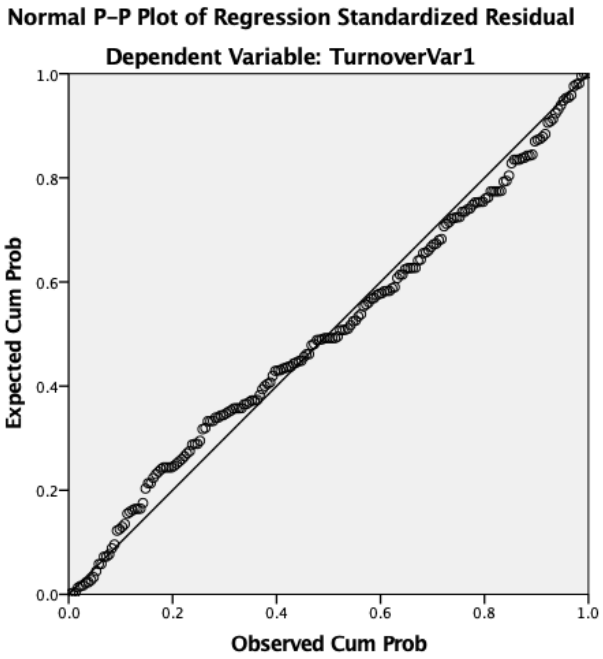
Charts

Figure 9.64 Histogram of Turnover, Islamic Leadership (IL2) and Job Opportunity



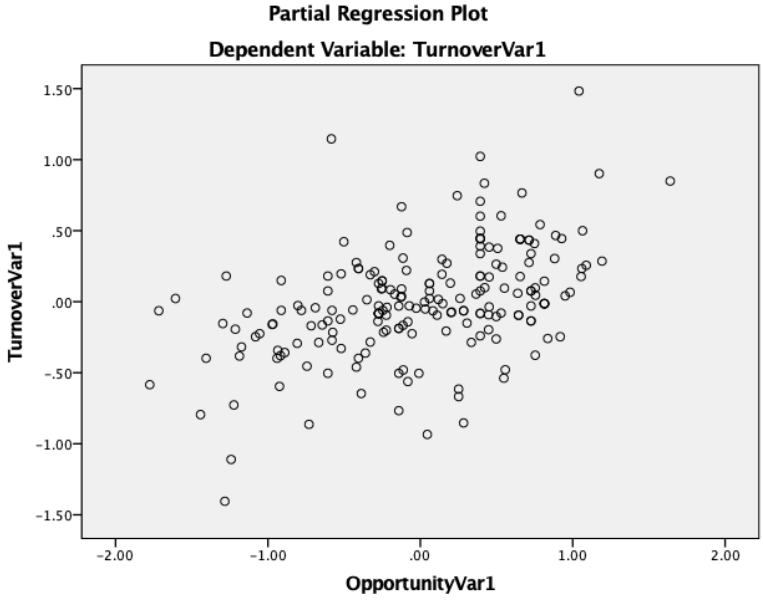
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.64). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.65 P-P Plot Turnover, Islamic Leadership (IL2) and Job Opportunity



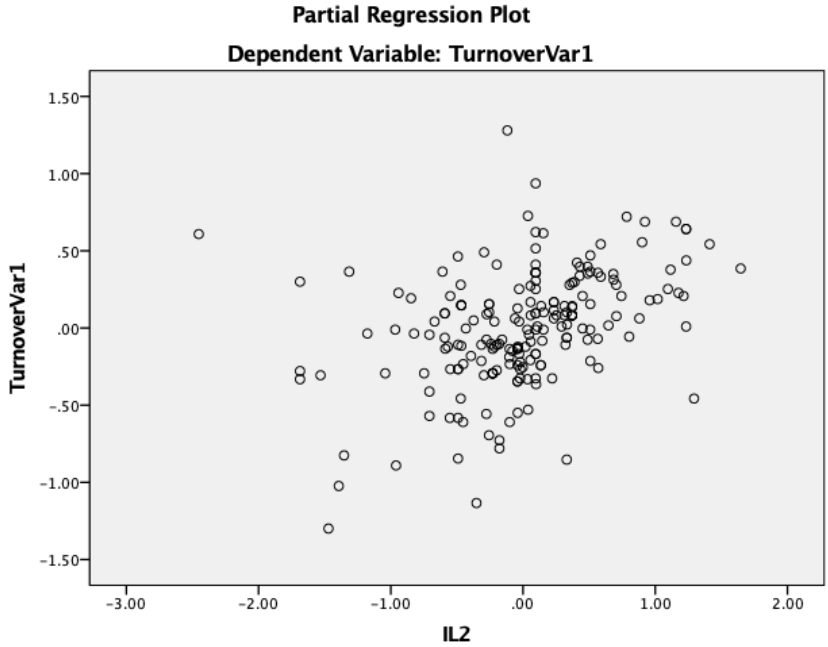
The PP plot shown in figure (9.65) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, and Job Opportunity moderating variable.

Figure 9.66 Partial Regression Plot Turnover and Job Opportunity



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.66) is not detectable, which indicates the assumption of error term independence is violated.

Figure 9.67 Partial Regression Plot Turnover and Islamic Leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.67) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.1.16 Association between Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Sociable leader trait (IL2), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.110) describes the descriptive statistics between Turnover, job opportunity and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL2) Sociable leader trait mean (3.6808) and standard deviation is (.69350). interaction variable mean is (12.9521) and standard deviation is (4.21593).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.110). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.110) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34434) which illustrates the model fit in table (9.112).

Table 9.110 Descriptive Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL2	3.6808	.69350	200
ModIL2Opp	12.9521	4.21593	200

Table (9.111) describes the correlation between Turnover and Islamic leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.111 Correlations Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	IL2	ModIL2Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.549	.666
	OpportunityVar1	.595	1.000	.439	.880
	IL2	.549	.439	1.000	.798
	ModIL2Opp	.666	.880	.798	1.000

As demonstrated at table (9.105), the result of studying the significance between the independent variable Islamic leadership (IL2), dependent variable turnover and the moderating variable job opportunity that is p-value of IL2 is (.000) and Adjusted R Square is (.452). With the presence of moderating variable of IL2 and job opportunity (ModIL2Opp), the result shows in table (9.112) that p-value is (.417) which should be less than 10%. The Adjusted R Square (.451), that decreased in comparison to earlier test. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL2); Sociable Leader Traits to Turnover.

Table (9.112) specifies that F Change is (55.454) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34434). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.112 Model Summary Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.678[a]	.459	.451	.34434	.459	55.454	3	196	.000

a. Predictors: (Constant), ModIL2Opp, IL2, OpportunityVar1

b. Dependent Variable: TurnoverVar1

ANOVA table (9.113) shows the combination of variation of the independent variables in model are significantly (F = 55.454, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 45% of variation in the data sample. About 55% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.68) explains the histogram between turnover, Islamic Leadership (IL2), moderating variable job opportunity and interaction variable (ModIL2Opp).

Table 9.113 ANOVA Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.726	3	6.575	55.454	.000[b]
	Residual	23.240	196	.119		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL2Opp, IL2, OpportunityVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.114) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (IL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModIL2Opp). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.114 Coefficient Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.155	.567		2.035	.043	.036	2.274					
	OpportunityVar1	.423	.183	.670	2.307	.022	.061	.784	.595	.163	.121	.033	30.577
	IL2	.360	.153	.537	2.346	.020	.057	.662	.549	.165	.123	.053	18.996
	ModIL2Opp	-.039	.048	-.353	-.813	.417	-.133	.055	.666	-.058	-.043	.015	68.116

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.115) above shows the collinearity diagnosis. As can be seen, variable (ModIL2Opp) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.115), last row, there are variables which have a variance proportion > 0.5 such as (OpportunityVar1), (IL2) and (ModIL2Opp). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.68, 9.69, 9.70, 9.71 and 9.72) show the relationship between turnover, job opportunity, interaction variable and Islamic leadership.

Table 9.115 Collinearity Diagnostics Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	OpportunityVar1	IL2	ModIL2Opp
1	1	3.929	1.000	.00	.00	.00	.00
	2	.050	8.859	.02	.00	.00	.01
	3	.021	13.752	.00	.03	.04	.00
	4	.000	98.195	.98	.97	.95	.99

a. Dependent Variable: TurnoverVar1

Table 9.116 Residuals Statistics Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction

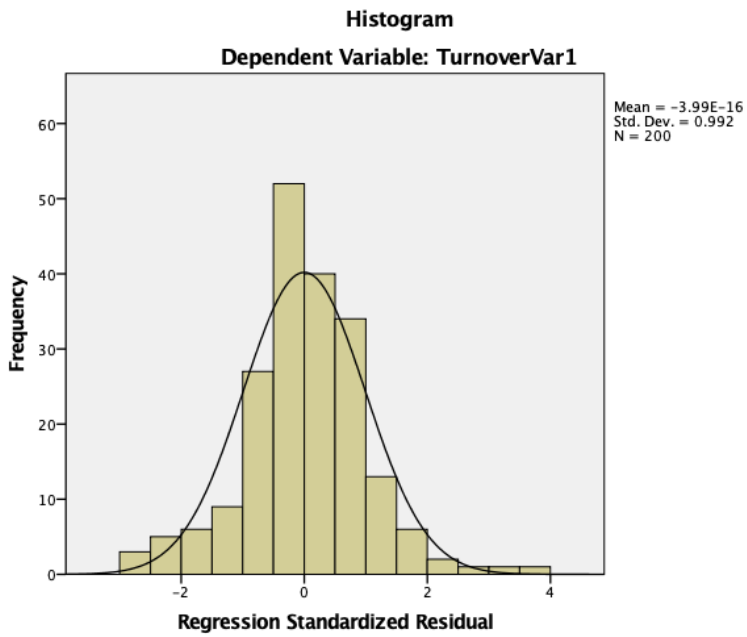
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5534	4.0972	3.4387	.31484	200
Residual	-.99196	1.30940	.00000	.34174	200
Std. Predicted Value	-2.812	2.091	.000	1.000	200
Std. Residual	-2.881	3.803	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.116). The results confirm the standard residual mean (.000).

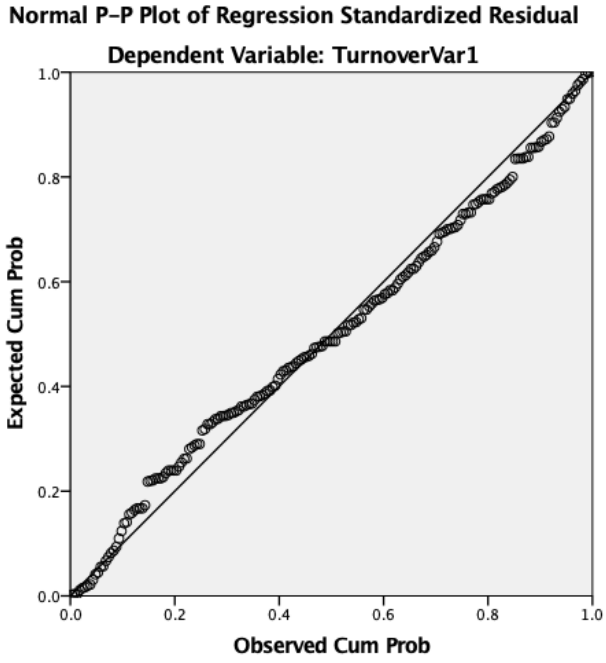
Charts

Figure 9.68 Histogram of Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction



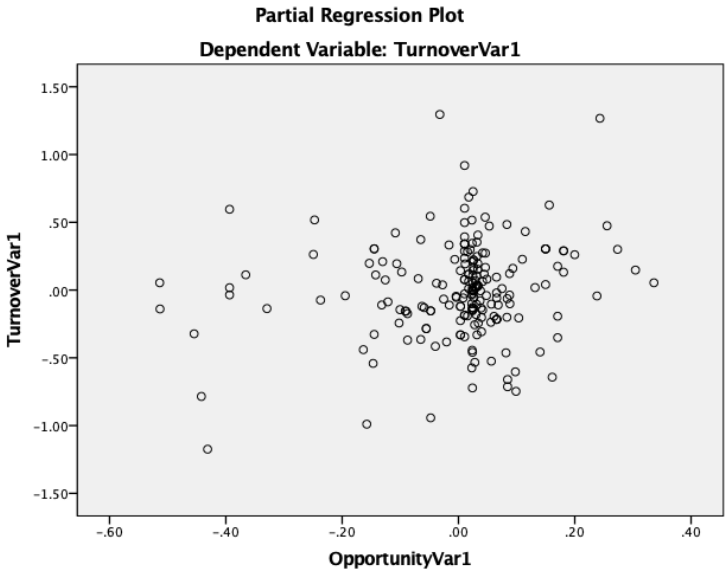
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.68). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.69 P-P Plot Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction



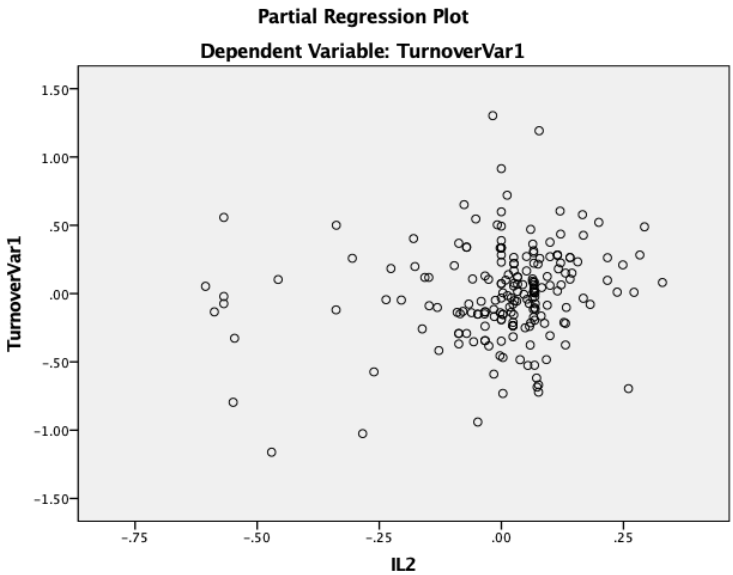
The PP plot shown in figure (9.69) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job Opportunity moderating variable and interaction variable.

Figure 9.70 Partial Regression Plot Turnover and Job Opportunity (IL2)



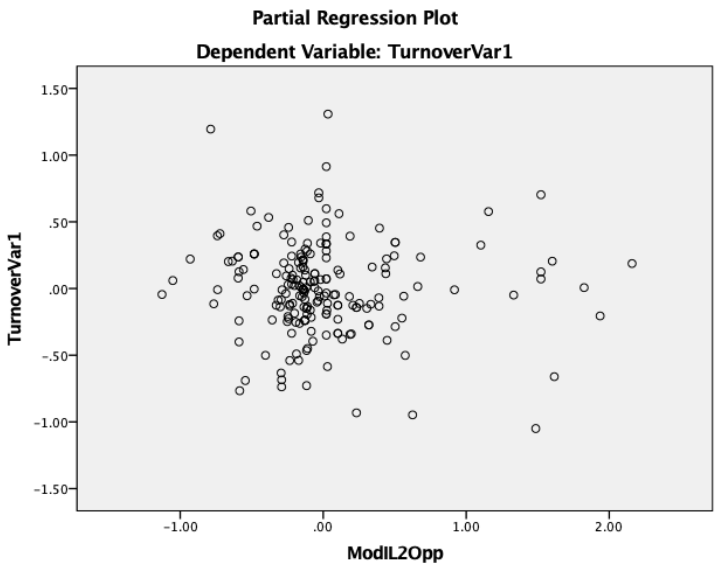
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.70) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.71 Partial Regression Plot Turnover and Islamic Leadership (IL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.71) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.72 Partial Regression Plot Turnover and Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL2) and Job Opportunity Interaction (ModlL2Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.72) is detectable, which indicates the assumption of error term independence is not violated.

9.1.17 Association between Turnover, Islamic Leadership (IL3) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader fundamental responsibilities (IL3), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.117) describes the descriptive statistics between Turnover, job status and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job Opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.117). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000).

The results in table (9.117) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.35279) which illustrates the model fit in table (9.119).

Table 9.117 Descriptive Statistics Turnover, Islamic Leadership (IL3) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL3	3.6038	.70679	200

Table (9.118) describes the correlation between Turnover and Islamic leadership along with the Job opportunity moderating, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.118 Correlation Statistics Turnover, Islamic Leadership (IL3) and Job Opportunity

		TurnoverVar1	OpportunityVar1	IL3
Pearson Correlation	TurnoverVar1	1.000	.595	.492
	OpportunityVar1	.595	1.000	.407
	IL3	.492	.407	1.000

As demonstrated at table (9.119), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job opportunity that is p-value of IL3 is (.000) and Adjusted R Square is (.424). With the presence of moderating variable of IL3 and job opportunity (ModIL3Opp), the result shows in table (9.126) that p-value is (.302) which should be less than 10%. The Adjusted R Square (.424), that is same as the earlier Adjusted R Square. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table 9.119 Model Summary Turnover, Islamic Leadership (IL3) and Job Opportunity

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.655[a]	.429	.424	.35279	.429	74.106	2	197	.000

a. Predictors: (Constant), IL3, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.119) specifies that F Change is (74.106) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.35279). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.120 ANOVA Turnover, Islamic Leadership (IL3) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.447	2	9.223	74.106	.000[b]
	Residual	24.519	197	.124		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), IL3, OpportunityVar1

ANOVA table (9.120) shows the combination of variation of the independent variables in model are significantly (F = 74.106, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 42% of variation in the data sample. About 58% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.73) explains the histogram between turnover, Islamic Leadership (IL3), and job opportunity moderating variable.

Table 9.121 Coefficients Turnover, Islamic Leadership (IL3) and Job Opportunity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.696	.148		11.422	.000	1.403	1.988					
	OpportunityVar1	.299	.037	.473	8.030	.000	.225	.372	.595	.497	.432	.834	1.19
	IL3	.197	.039	.300	5.089	.000	.121	.274	.492	.341	.274	.834	1.19

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.121) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for

(OpportunityVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (OpportunityVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.122 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Opportunity

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	OpportunityVar1	IL3
1	1	2.957	1.000	.00	.00	.00
	2	.024	11.006	.08	.95	.36
	3	.018	12.683	.92	.05	.63

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.122) above shows the collinearity diagnosis. As can be seen, variable (IL3) has the largest condition index, which is less than 30. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.122), last row, there are variables which have variance proportion > 0.5 such as (constant - Turnover) and (IL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.73, 9.74, 9.75 and 9.76) show the relationship between turnover, job opportunity variable and Islamic leadership.

Table 9.123 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Opportunity

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5885	4.1743	3.4387	.30446	200
Residual	-1.09329	1.33780	.00000	.35101	200
Std. Predicted Value	-2.793	2.416	.000	1.000	200
Std. Residual	-3.099	3.792	.000	.995	200

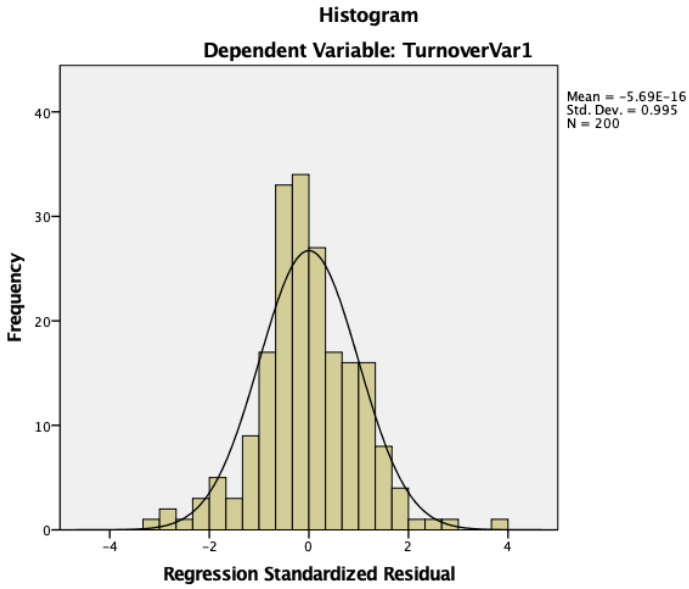
a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job opportunity are followed. Generally, the assumptions

relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.123). The results confirm the standard residual mean (.000).

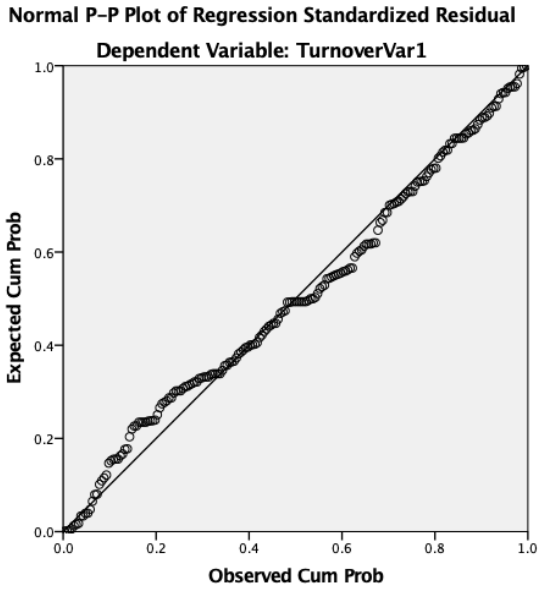
Charts

Figure 9.73 Histogram of Turnover, Islamic Leadership (IL3) and Job Opportunity



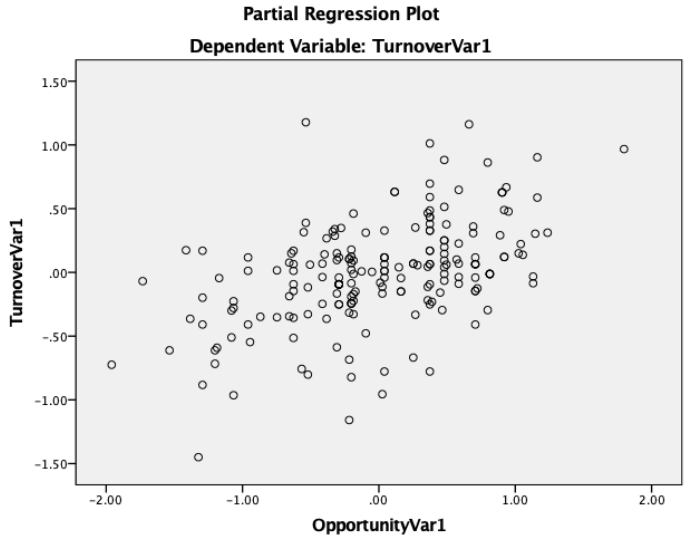
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.73). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.74 P-P Plot Turnover, Islamic Leadership (IL3) and Job Opportunity



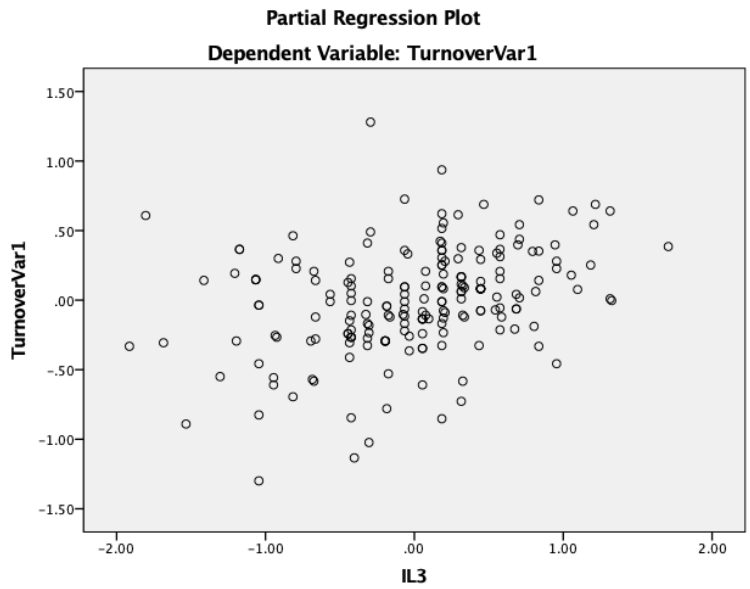
The PP plot shown in figure (9.74) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job opportunity moderating variable.

Figure 9.75 Partial Regression Plot Turnover and Job Opportunity



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.75) is not detectable, which indicates the assumption of error term independence is violated.

Figure 9.76 Partial Regression Plot Turnover and Islamic Leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.76) is not detectable, which indicates the assumption of error term independence is violated.

9.1.18 Association between Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader fundamental responsibilities (IL3), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.124) describes the descriptive statistics between Turnover, job opportunity and Islamic leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Islamic leadership (IL3) Leader fundamental responsibilities mean (3.6038) and standard deviation is (.70679), and interaction variable (ModIL3Opp) mean is (12.6738) and standard deviation is (4.19514).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.124). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.124) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.35273) which illustrates the model fit in table (9.126).

Table 9.124 Descriptive Statistics Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
IL3	3.6038	.70679	200
ModIL3Opp	12.6738	4.19514	200

Table (9.125) describes the correlation between Turnover and Islamic leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.125 Correlations Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	IL3	ModIL3Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.492	.640
	OpportunityVar1	.595	1.000	.407	.860
	IL3	.492	.407	1.000	.801
	ModIL3Opp	.640	.860	.801	1.000

As demonstrated at table (9.119), the result of studying the significance between the independent variable Islamic leadership (IL3), dependent variable turnover and the moderating variable job opportunity that is p-value of IL3 is (.000) and Adjusted R Square is (.424). With the presence of moderating variable of IL3 and job opportunity (ModIL3Opp), the result shows in table (9.126) that p-value is (.302) which should be less than 10%. The Adjusted R Square (.424), that is same as the earlier Adjusted R Square. This proves that there is no moderating effect between job opportunity and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Table (9.77) specifies that F Change is (49.778) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.35273). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.126 Model Summary Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.658[a]	.432	.424	.35273	.432	49.778	3	196	.000

a. Predictors: (Constant), ModIL3Opp, IL3, OpportunityVar1

b. Dependent Variable: TurnoverVar1

ANOVA table (9.127) shows the combination of variation of the independent variables in model are significantly (F = 49.778, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 42% of variation in the data sample. About 58% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.77) explains the histogram between turnover, Islamic Leadership (IL3), job opportunity moderating variable and interaction variable.

Table 9.127 ANOVA Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.580	3	6.193	49.778	.000[b]
	Residual	24.386	196	.124		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL3Opp, IL3, OpportunityVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.128) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (IL3) and (OpportunityVar1) whereas others contribute negatively such as (ModIL3Opp) opportunity Interaction variable. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.128 Coefficients Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearit Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	
1	(Constant)	1.159	.539		2.151	.033	.097	2.222					
	OpportunityVar1	.469	.169	.743	2.780	.006	.136	.801	.595	.195	.150	.041	24
	IL3	.347	.150	.527	2.316	.022	.052	.642	.492	.163	.125	.056	17
	ModIL3Opp	-.047	.045	-.421	-1.034	.302	-.136	.042	.640	-.074	-.056	.017	57

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.129) above shows the collinearity diagnosis. As can be seen, variable (ModIL3Opp) has the largest condition index, that is greater than 30. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.129), last row, there are variables which have variance proportion > 0.5 such as (OpportunityVar1), (ModIL3Opp)

and (IL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.77, 9.78, 9.79, 9.80 and 9.81) show the relationship between turnover, job opportunity variable, interaction variable and Islamic leadership.

Table 9.129 Collinearity Diagnostics Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	OpportunityVar1	IL3	ModIL3Opp
1	1	3.925	1.000	.00	.00	.00	.00
	2	.051	8.767	.02	.00	.00	.02
	3	.023	13.001	.00	.04	.05	.00
	4	.000	89.561	.98	.96	.95	.98

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables, job opportunity moderating variable and interaction variable are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.130). The results confirm the standard residual mean (.000).

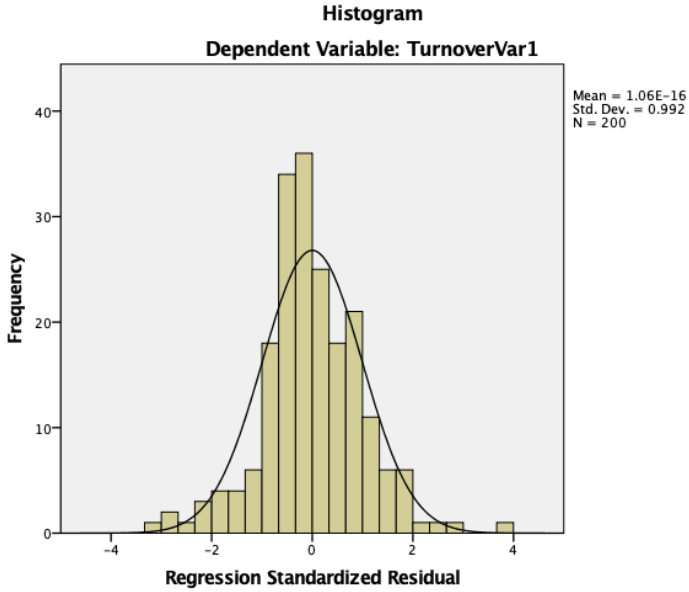
Table 9.130 Residuals Statistics Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4771	4.0703	3.4387	.30556	200
Residual	-1.06752	1.34471	.00000	.35006	200
Std. Predicted Value	-3.147	2.067	.000	1.000	200
Std. Residual	-3.026	3.812	.000	.992	200

a. Dependent Variable: TurnoverVar1

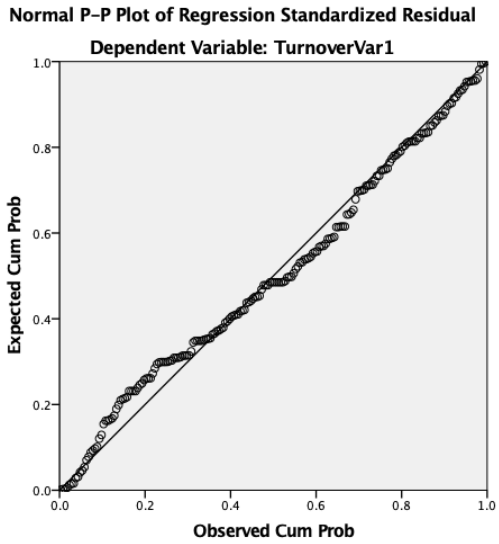
Charts

Figure 9.77 Histogram of Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction



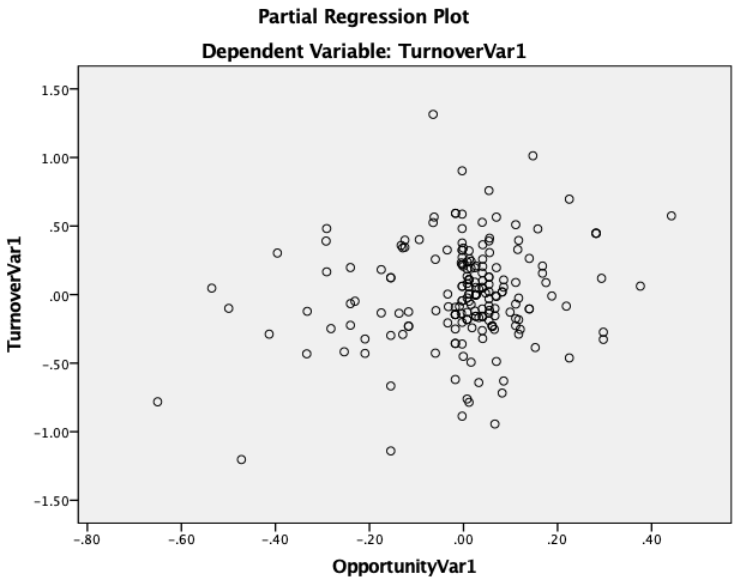
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.77). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.78 P-P Plot Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction



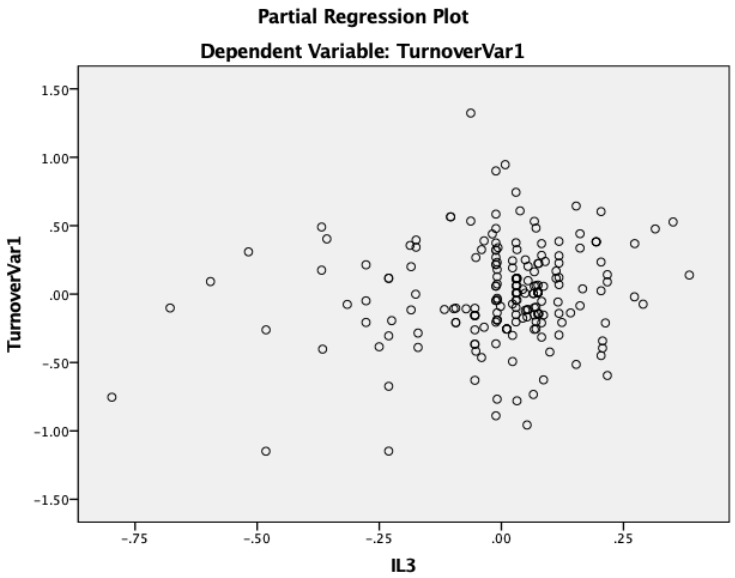
The PP plot shown in figure (9.78) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Islamic Leadership, Job opportunity moderating variable and interaction variable.

Figure 9.79 Partial Regression Plot Turnover and Job Opportunity (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.79) is detectable, which indicates the assumption of error term independence is not violated.

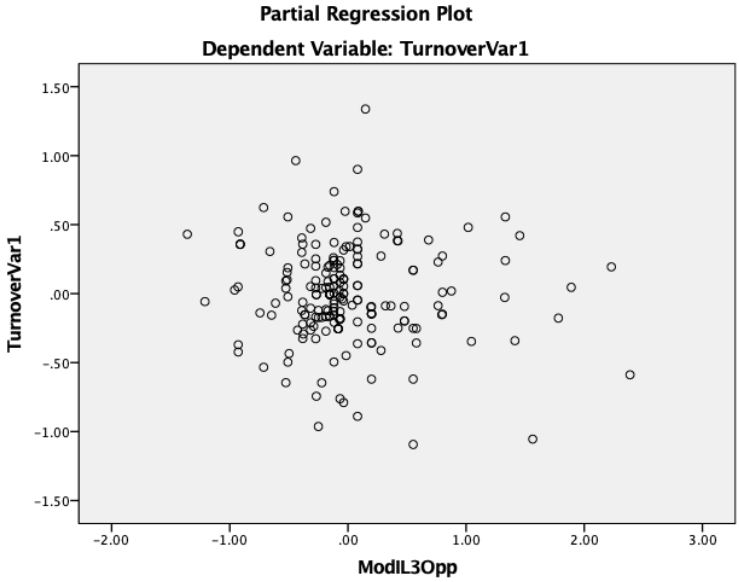
Figure 9.80 Partial Regression Plot Turnover and Islamic Leadership (IL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Islamic Leadership (IL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the

errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.80) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.81 Partial Regression Plot Turnover and Islamic Leadership (IL3) Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Islamic Leadership (IL3) and Job Opportunity Interaction (ModIL3Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.81) is detectable, which indicates the assumption of error term independence is not violated.

Summary

This part discusses the results of regression in relation with the results from the survey. The discussion attempts to deliberate in depth the relationship between dependent and independent variables and identify the role of moderators' variable in the relationship between turnover and Islamic leadership.

The concluded points for job satisfaction moderating variable are as follows, there a moderating effect between job satisfaction and Islamic Leadership (IL1) Leader Interpersonal Values to Turnover. There is a moderating effect between job satisfaction and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. There is no moderating effect between job satisfaction and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

The second moderating variable is job status, the results are, no moderating effect between job status and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover. There is no moderating effect between job status and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. There is no moderating effect between job status and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

The third moderating variable is job opportunity, the result are; there is no moderating effect between job opportunity and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover. Also, there is no moderating effect between job opportunity and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. Finally, there is no moderating effect between job opportunity and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

Introduction

This part discusses the results of regression in relation with the results from the survey. The discussion attempts to deliberate in depth the relationship between dependent and independent variables and identify the role of moderators' variable in the relationship between turnover and Transformational leadership.

9.2.1 Association between Turnover, Transformational Leadership (TL1) and Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Persuasive Skills (TL1), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.5) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Transformational leadership (TL1) Persuasive Skills mean (3.4763) and standard deviation is (.88777).

Table 9.31 Descriptive Statistics Turnover, Transformational Leadership (TL1) and Job Satisfaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
TL1	3.4763	.88777	200
SatisfactionVar1	3.2987	.63076	200

Significance for Correlations of the Independent Variables table (9.132) as it is demonstrated per Pearson correlation, turnover is correlated with Transformational leadership with output (1.000), job satisfaction (SatisfactionVar1) and Transformational Leadership (TL1). This demonstrates the result of correlation between the independent variables and dependent variable. The correlation between most of the independent variables is moderate. This may suggest that 'multicollinearity' may exist. Despite this, the inter-associations among the independent variables are not very high. Thus, the effect of multi-collinearity on the independent variable reliability is minimal, as shown in the collinearity diagnosis table.

Table 9.132 Correlations Turnover, Transformational Leadership (TL1) and Job Satisfaction

		TurnoverVar1	TL1	SatisfactionVar1
Pearson Correlation	TurnoverVar1	1.000	.599	.693

TL1	.599	1.000	.737
SatisfactionVar1	.693	.737	1.000

As demonstrated at table (9.133), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job satisfaction that is p-value of TL1 is (.010) and Adjusted R Square is (.492). With the presence of moderating variable of Persuasive Skills (TL1) and job satisfaction (ModTL1Sat), the result shows in table (9.140) that p-value is (.085). The Adjusted R Square (.498), has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL1); Persuasive Skills to Turnover.

A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. Table (9.133) shows the summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. As indicated, all the variation variables in model are significant and this model summary shows that R square outputs which measures how fit the model is at the estimated regression. R square value explains the amount of variation in the captured data. Besides, R square is higher than adjusted R square. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table (9.133) specifies that F Change is (97.528) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33104). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.133 Model Summary Turnover, Transformational Leadership (TL1) and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.705[a]	.498	.492	.33104	.498	97.528	2	197	.000

a. Predictors: (Constant), SatisfactionVar1, TL1

b. Dependent Variable: TurnoverVar1

ANOVA table (9.134) shows the combination of variation of the independent variables in model (TL1, SatisfactionVar1 and turnover) are significantly (F = 97.528, df = 2, sig. = .000). To be statistically significant, the p value must be < (.05) predict for turnover percentage. Although the p-value is below

≤ 5%, at the same time the R square value shows that model 2 accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model due to other factors that were not included in the model or because of other random variations.

Figure (9.82) explains the histogram between turnover, job satisfaction and Transformational Leadership (TL1), this test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable. The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results show that standard error estimate of the selected model is approximately (.33104) which illustrates the model fit.

Table 9.134 ANOVA Turnover, Transformational Leadership (TL1) and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.376	2	10.688	97.528	.000[b]
	Residual	21.589	197	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), SatisfactionVar1, TL1

The estimated standardized Beta coefficients shown in table (9.135) indicates that Turnover B (1.995) which is quite significant with TL1 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in TL1 with Beta is (.178) and with job satisfaction (.514). Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.135) shows the estimated coefficient of the extracted regression model. The results show that 1 of the coefficients is significant at 95% confidence level. This confirms that TL1 is a good predictor of the turnover. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.010), which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership style and moderating variables which have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.135 Coefficients Turnover, Transformational Leadership (TL1) and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.749	.125		13.997	.000	1.503	1.995					
	TL1	.101	.039	.194	2.590	.010	.024	.178	.599	.181	.131	.456	2.19
	SatisfactionVar1	.405	.055	.550	7.362	.000	.297	.514	.693	.464	.372	.456	2.19

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.136) above shows the collinearity diagnosis. As observed, visible condition index of the variables is < 30, According to Field (2000), "there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems". However, others (Weiner et al. 2003) have suggested that a "condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5" would suggest the existence of collinearity. Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. Besides, table (9.10), last row includes variables which has a variance proportion > 0.5 like (SatisfactionVar1) and (TL1). The figures (9.82, 9.83, 9.84 and 9.85) show the relationship between turnover, job satisfaction and Transformational leadership.

Table 9.136 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Satisfaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	TL1	SatisfactionVar1
1	1	2.958	1.000	.00	.00	.00
	2	.031	9.742	.63	.39	.00
	3	.011	16.716	.37	.61	.99

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent and independent variables are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression are presented in table (9.137). The results confirm the standard residual mean (.000).

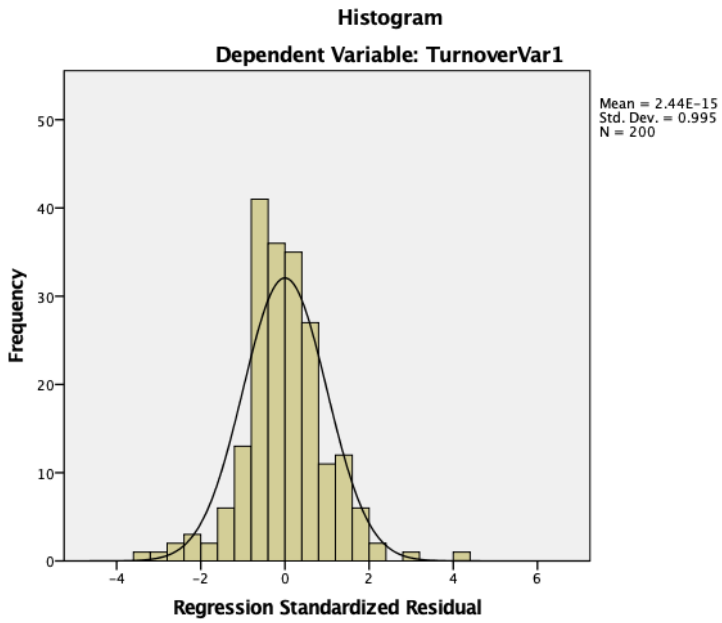
Table 9.137 Residuals Statics Turnover, Transformational Leadership (TL1) and Job Satisfaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5413	4.2829	3.4387	.32775	200
Residual	-1.08154	1.45048	.00000	.32938	200
Std. Predicted Value	-2.738	2.576	.000	1.000	200
Std. Residual	-3.267	4.382	.000	.995	200

a. Dependent Variable: TurnoverVar1

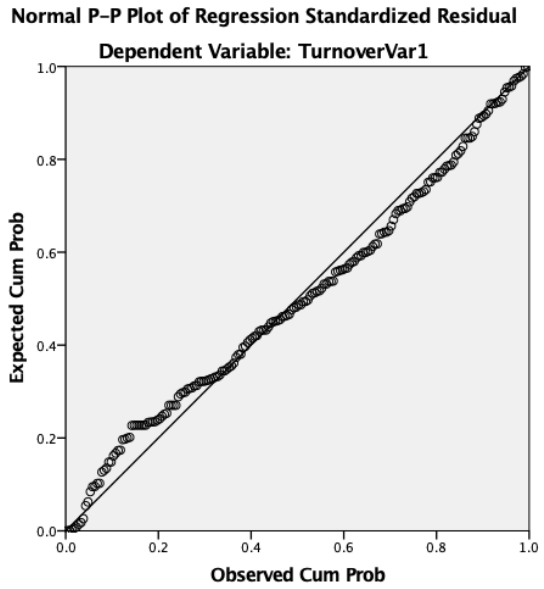
Charts

Figure 9.82 Histogram of Turnover, job satisfaction and Transformational leadership (TL1)



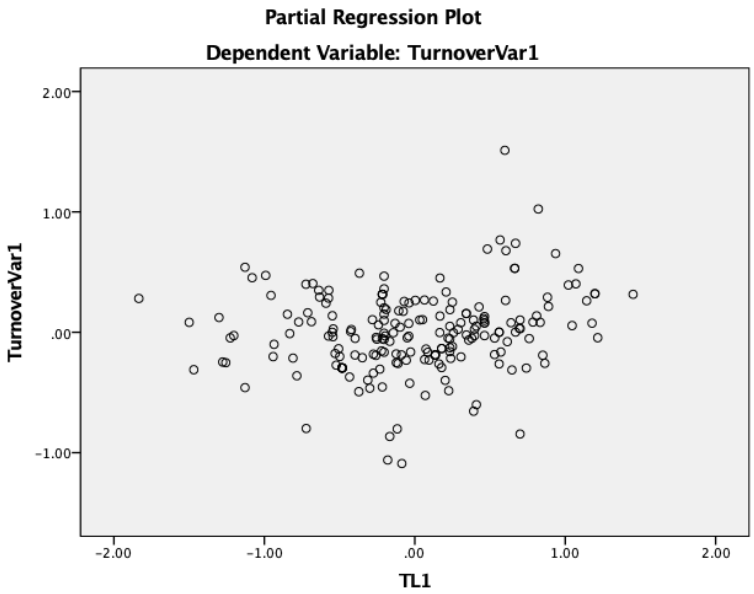
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as presented in figure (9.82). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.83 P-P Plot Turnover, job satisfaction and Transformational leadership (TL1)



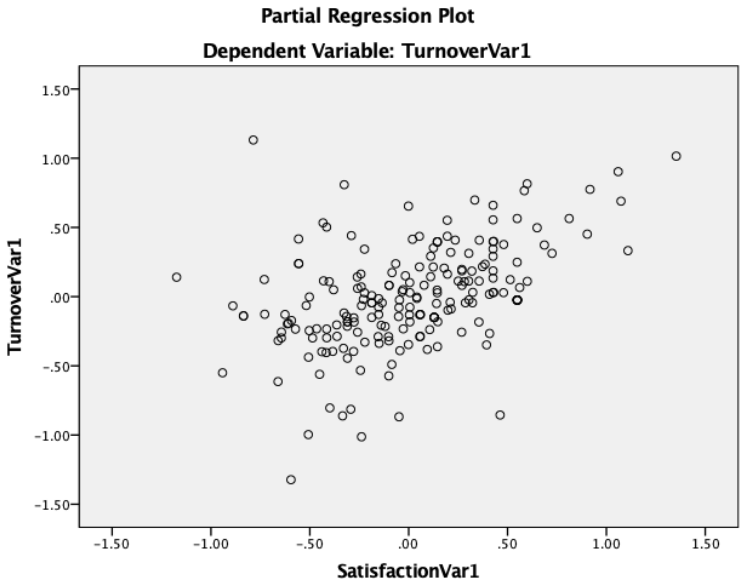
The PP plot shown in figure (9.83) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between turnover and Transformational leadership.

Figure 9.84 Partial Regression Plot Turnover and Transformational leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As presented in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.84) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.85 Partial Regression Plot Turnover and job satisfaction (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the moderator job satisfaction and dependent variable turnover percentage and the errors of prediction. As presented in the figure, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.85) is detectable, which indicates the assumption of error term independence is not violated.

9.2.2 Association between Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader Persuasive Skills (TL1), turnover (TurnoverVar1), job satisfaction (SatisfactionVar1) and interaction variable (ModTL1Sat).

Table (9.138) presents the values of Turnover, Transformational leadership clusters (TL1) and moderating variable mean, standard deviation. Turnover mean is (3.4387), standard deviation is (.46466), while (TL1) mean (3.4763) and standard deviation is (.88777). The moderating variables Job Satisfaction Interaction variable mean (11.8781), and standard deviation (4.51687).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.138). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.138) shows that (TurnoverVar1) mean (3.4387) and standard deviation value

(.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32938) which illustrates the model fit in table (9.140).

Table 9.138 Descriptive Statics Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
TL1	3.4763	.88777	200
SatisfactionVar1	3.2987	.63076	200
ModTL1Sat	11.8781	4.51687	200

Table (9.139) describes the correlation between Turnover and Transformational leadership along with the Job Satisfaction moderating variable and Interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.139 Correlations Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

		TurnoverVar1	TL1	SatisfactionVar1	ModTL1Sat
Pearson Correlation	TurnoverVar1	1.000	.599	.693	.669
	TL1	.599	1.000	.737	.934
	SatisfactionVar1	.693	.737	1.000	.909
	ModTL1Sat	.669	.934	.909	1.000

As demonstrated at table (9.133), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job satisfaction that is p-value of TL1 is (.010) and Adjusted R Square is (.492). With the presence of moderating variable of Persuasive Skills (TL1) and job satisfaction (ModTL1Sat), the result shows in table (9.140) that p-value is (.085). The Adjusted R Square (.498), has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL1); Persuasive Skills to Turnover.

Table 9.140 Model Summary Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.711[a]	.505	.498	.32938	.505	66.676	3	196	.000

a. Predictors: (Constant), ModTL1Sat, SatisfactionVar1, TL1

b. Dependent Variable: TurnoverVar1

Table (9.140) specifies that F Change is (66.676) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.32938). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The

summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.141 ANOVA Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.701	3	7.234	66.676	.000[b]
	Residual	21.264	196	.108		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL1Sat, SatisfactionVar1, TL1

ANOVA table (9.141) shows the combination of variation of the independent variables in model are significantly (F = 66.676, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 50% of variation in the data sample. About 50% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.86) explains the histogram between turnover and Transformational Leadership (TL1), moderating variable job satisfaction and interaction variable.

Table 9.142 Coefficients Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity St
Model		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance
1	(Constant)	1.140	.373		3.057	.003	.405	1.876				
	TL1	.285	.113	.544	2.522	.012	.062	.508	.599	.177	.127	.054
	SatisfactionVar1	.621	.136	.843	4.563	.000	.353	.890	.693	.310	.229	.074
	ModTL1Sat	-.062	.036	-.607	-1.731	.085	-.133	.009	.669	-.123	-.087	.021

a. Dependent Variable: TurnoverVar1

The estimated standardized Beta coefficients shown in table (9.142) indicates that Turnover B (1. 876) which is quite significant with TL1 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in TL1 and job satisfaction. Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.142) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the

'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000), such as (TL1) and (SatisfactionVar1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (TL1) Satisfaction Interaction (ModTL1Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.143 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	TL1	SatisfactionVar1	ModTL1Sat
1	1	3.920	1.000	.00	.00	.00	.00
	2	.068	7.604	.03	.00	.00	.02
	3	.012	18.306	.01	.14	.10	.01
	4	.001	69.454	.96	.86	.90	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.143) above shows the collinearity diagnosis. As can be seen, variable (ModTL1Sat) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.143), last row, there are variable which has a variance proportion > 0.5 such as (TL1), (SatisfactionVar1) and (ModTL1Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions.

Table 9.144 Residuals Statistics Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction

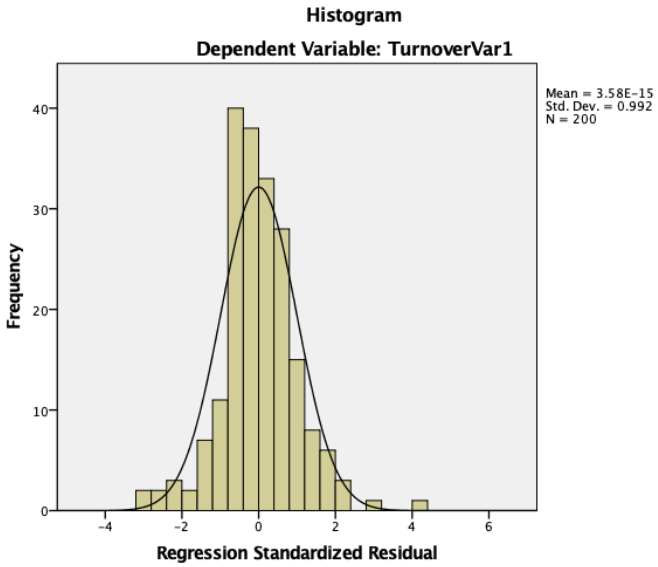
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4192	4.1109	3.4387	.33023	200
Residual	-1.01981	1.44379	.00000	.32689	200
Std. Predicted Value	-3.087	2.036	.000	1.000	200
Std. Residual	-3.096	4.383	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are Illustrated in table (9.144). The results confirm the standard residual mean (.000).

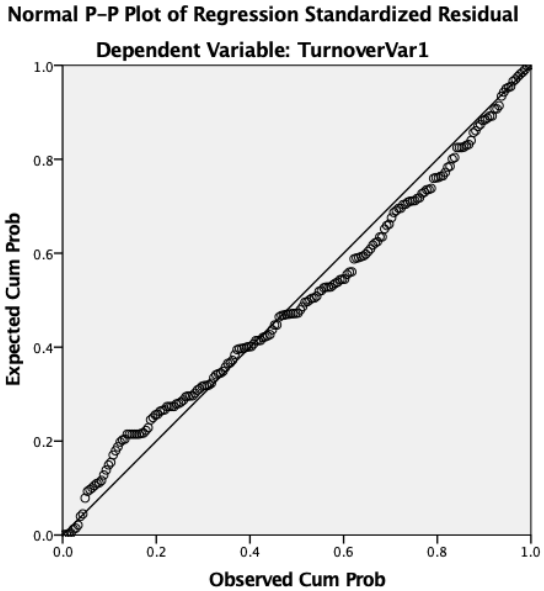
Charts

Figure 9.86 Histogram of Turnover, job satisfaction Interaction and Islamic leadership (TL1)



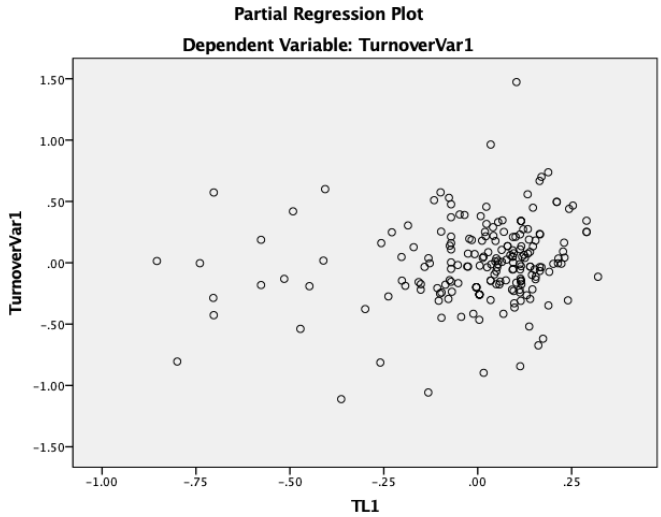
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as presented in figure (9.86). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.87 P-P Plot Turnover, job satisfaction Interaction and Transformational leadership (TL1)



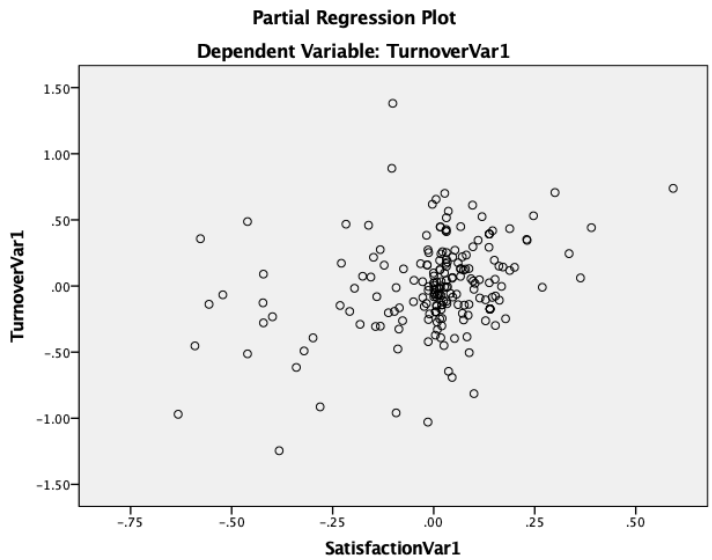
The PP plot shown in figure (9.87) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, moderating variable Job Satisfaction and Interaction variable.

Figure 9.88 Partial Regression Plot Turnover and Transformational leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As presented in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.88) is detectable, which indicates the assumption of error term independence is not violated.

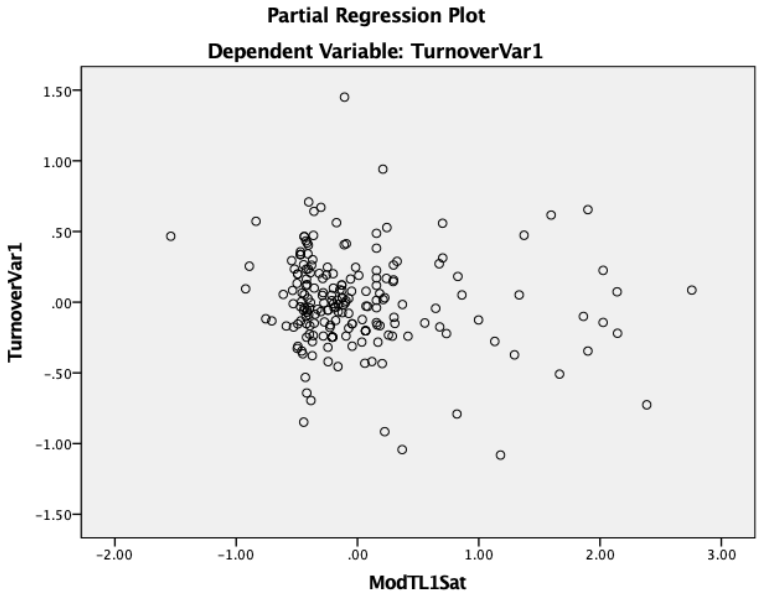
Figure 9.89 Partial Regression Plot Turnover and job satisfaction (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) Job Satisfaction is created to

visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As presented in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.89) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.90 Partial Regression Plot Turnover and Transformational leadership (TL1) job satisfaction Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Satisfaction Interaction is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As presented in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.90) is detectable, which indicates the assumption of error term independence is not violated.

9.2.3 Association between Turnover, Transformational Leadership (TL2) and Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.145) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while

Transformational leadership (TL2) S Articulated Leader mean (3.5133) and standard deviation is (.86338).

Figure (9.91) explains the histogram between turnover, job satisfaction and Transformational Leadership (TL2), this test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.147). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The standard error estimate of the selected model is approximately (.33518) which illustrates the model fit.

Table 9.145 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Satisfaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
TL2	3.5133	.86338	200

Significance for Correlations of the Independent Variables table (9.146) as it is demonstrated per Pearson correlation, turnover is correlated with Transformational leadership with output (1.000), job satisfaction (SatisfactionVar1) and Transformational Leadership (TL2). This demonstrates the result of correlation between the independent variables and dependent variable. The correlation between most of the independent variables is moderate. This may suggest that ‘multicollinearity’ may exist. Despite this, the inter-associations among the independent variables are not very high. Thus, the effect of multi-collinearity on the independent variable reliability is minimal, as shown in the collinearity diagnosis table.

Table 9.146 Correlations Turnover, Transformational Leadership (TL2) and Job Satisfaction

		TurnoverVar1	SatisfactionVar1	TL2
Pearson Correlation	TurnoverVar1	1.000	.693	.548
	SatisfactionVar1	.693	1.000	.724
	TL2	.548	.724	1.000

As demonstrated at table (9.147), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job satisfaction that is p-value of TL2 is (.192) and Adjusted R Square is (.480). With the presence of moderating variable of Articulated Leader (TL2) and job satisfaction (ModTL2Sat), the result shows in table (9.154) that p-value is (.010). The Adjusted R Square (.494), has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table 9.147 Model Summary Turnover, Transformational Leadership (TL2) and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.696[a]	.485	.480	.33518	.485	92.726	2	197	.000

a. Predictors: (Constant), TL2, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. Table (9.147) shows the summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. As indicated, all the variation variables in model are significant and this model summary shows that R square outputs which measures how fit the model is at the estimated regression. R square value explains the amount of variation in the captured data. Besides, R square is higher than adjusted R square.

Table (9.147) specifies that F Change is (92.726) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33518). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.148 ANOVA Turnover, Transformational Leadership (TL2) and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.834	2	10.417	92.726	.000[b]
	Residual	22.131	197	.112		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL2, SatisfactionVar1

ANOVA table (9.148) shows the combination of variation of the independent variables in model (TL2, SatisfactionVar1 and turnover) are significantly (F = 92.726, df = 2, sig. = .000). To be statistically significant, the p value must be < (.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time the R square value shows that model accounted for approximately 48% of

variation in the data sample. About 52% could not be explained by model due to other factors that were not included in the model or because of other random variations.

Table 9.149 Coefficients Turnover, Transformational Leadership (TL2) and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearit Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	
1	(Constant)	1.742	.127		13.727	.000	1.491	1.992					
	SatisfactionVar1	.459	.055	.623	8.403	.000	.351	.567	.693	.514	.430	.476	2
	TL2	.052	.040	.097	1.310	.192	-.026	.131	.548	.093	.067	.476	2

a. Dependent Variable: TurnoverVar1

The estimated standardized Beta coefficients shown in table (9.149) indicates that Turnover B (1.992) which is quite significant with TL2 and job satisfaction variables at 95% confidence level, this means it contributes to the variance in TL2 and job satisfaction. Besides, the collinearity statistics is demonstrating in the table as it gives a result of (1.000) that exceeds the threshold (.9) that confirms the variable reliability.

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.149) above shows the estimated coefficient of the extracted regression model. The results show that 1 of the coefficients is significant at 95% confidence level. This confirms that TL2 is not a good predictor of the turnover as the 'significance' value of the estimated constant of regression is more than 0.05 (Sig. =.192), which is assumed to be unreliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Moderating variable has high coefficients, that may cause large variation in employees' turnover.

Table 9.150 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Satisfaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	SatisfactionVar1	TL2
1	1	2.960	1.000	.00	.00	.00
	2	.029	10.092	.68	.01	.39
	3	.011	16.397	.31	.99	.61

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.150) shows the collinearity diagnosis. As observed, visible condition index of the variables is < 30, According to Field (2000), “there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems”. However, others (Weiner et al. 2003) have suggested that a “condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5” would suggest the existence of collinearity. Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. Besides, table (9.150), last row includes variables which have a variance proportion > 0.5 (SatisfactionVar1) and (TL2). The figures (9.91, 9.92, 9.93 and 9.94) show the relationship between turnover, job satisfaction and Transformational leadership.

Table 9.151 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Satisfaction

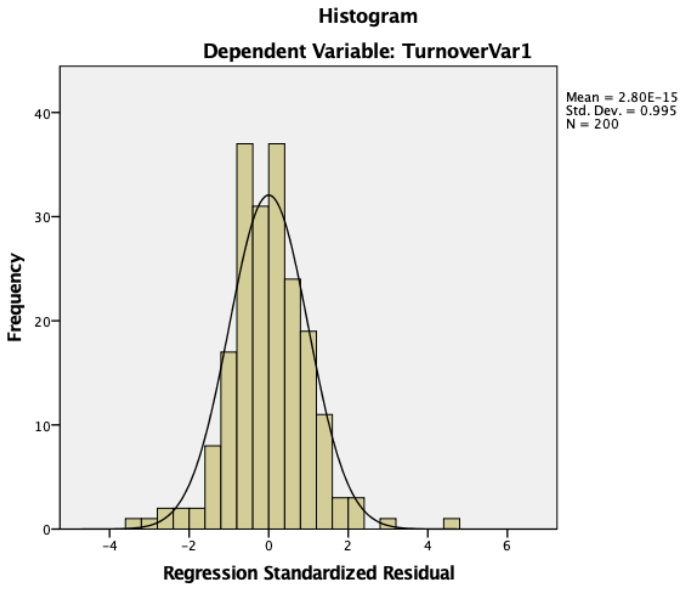
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5199	4.2970	3.4387	.32356	200
Residual	-1.08387	1.48431	.00000	.33349	200
Std. Predicted Value	-2.840	2.653	.000	1.000	200
Std. Residual	-3.234	4.428	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent and independent variables are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals’ statistics results obtained from the regression are illustrated in table (9.151). The results confirm the standard residual mean is (.000).

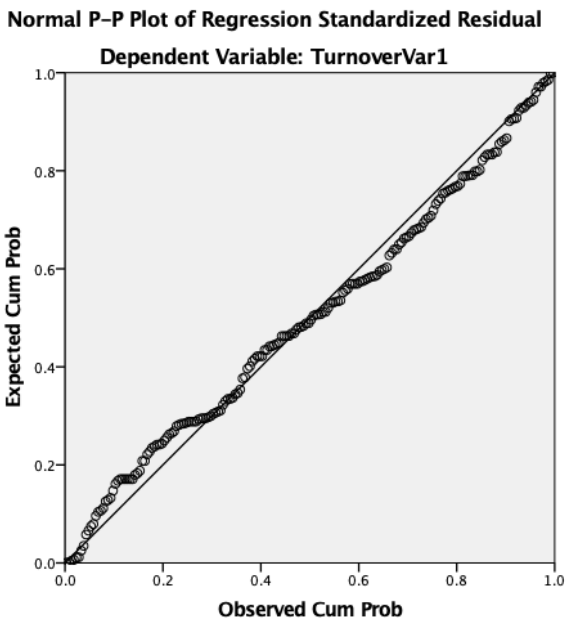
Charts

Figure 9.91 Histogram of Turnover, job satisfaction and Islamic leadership (TL2)



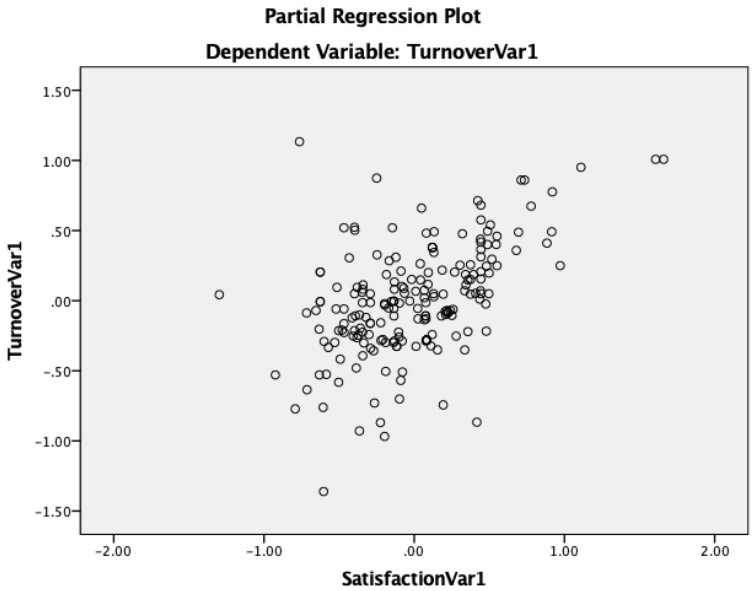
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as Illustrated in figure (9.91). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.92 P-P Plot Turnover, job satisfaction and Islamic leadership (TL2)



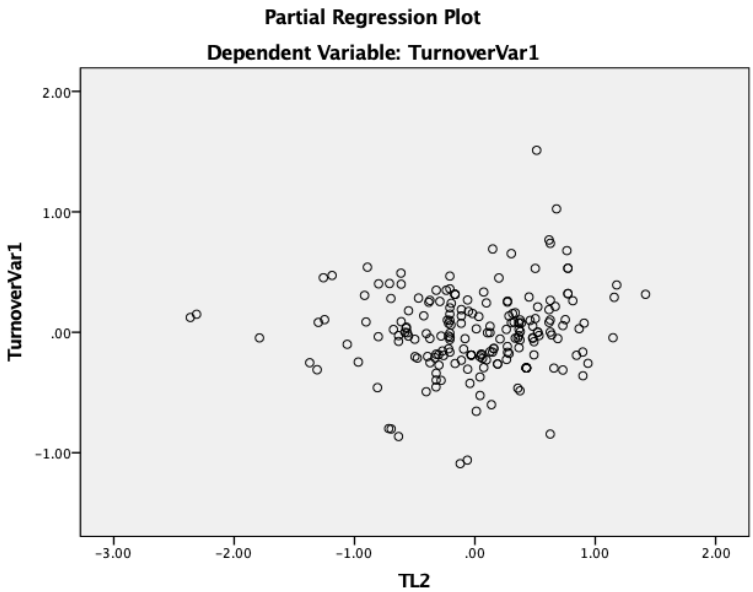
The PP plot shown in figure (9.92) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between turnover and Transformational leadership.

Figure 9.93 Partial Regression Plot Turnover and job satisfaction (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.93) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.94 Partial Regression Plot Turnover and job satisfaction (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot is created to visually assess the assumption of homoscedasticity between the predicted dependent variable

turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.94) is detectable, which indicates the assumption of error term independence is not violated.

9.2.4 Association between Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1), job satisfaction (SatisfactionVar1) and interaction variable (ModTL2Sat).

Table (9.152) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Transformational leadership (TL2) Articulated Leader mean (3.5133) and standard deviation is (.86338). Interaction variable ModTL2Sat mean (11.9816) and standard deviation (4.50016).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.152). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.152) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33039) which Illustrates the model fit in table (9.154).

Table 9.152 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
TL2	3.5133	.86338	200
ModTL2Sat	11.9816	4.50016	200

Table (9.153) describes the correlation between Turnover and Transformational leadership along with the Job Satisfaction and interaction moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.153 Correlations Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

		TurnoverVar1	SatisfactionVar1	TL2	ModTL2Sat
Pearson Correlation	TurnoverVar1	1.000	.693	.548	.633
	SatisfactionVar1	.693	1.000	.724	.902
	TL2	.548	.724	1.000	.934
	ModTL2Sat	.633	.902	.934	1.000

As demonstrated at table (9.147), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job satisfaction that is p-value of TL2 is (.192) and Adjusted R Square is (.480). With the presence of moderating variable of Articulated Leader (TL2) and job satisfaction (ModTL2Sat), the result shows in table (9.154) that p-value is (.010). The Adjusted R Square (.494), has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table 9.154 Model Summary Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.709[a]	.502	.494	.33039	.502	65.872	3	196	.000

a. Predictors: (Constant), ModTL2Sat, SatisfactionVar1, TL2

b. Dependent Variable: TurnoverVar1

Table (9.154) specifies that F Change is (65.872) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33039). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.155 ANOVA Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.571	3	7.190	65.872	.000[b]
	Residual	21.395	196	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL2Sat, SatisfactionVar1, TL2

ANOVA table (9.155) shows the combination of variation of the independent variables in model are significantly (F = 65.872, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.1495 explains the histogram between turnover and Transformational Leadership (TL2), moderating variable job satisfaction and interaction variable (ModTL2Sat).

Table 9.156 Correlations Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Stat	
Model		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	.807	.381		2.118	.035	.056	1.558					
	SatisfactionVar1	.775	.133	1.052	5.824	.000	.513	1.037	.693	.384	.294	.078	12
	TL2	.341	.118	.633	2.893	.004	.108	.573	.548	.202	.146	.053	18
	ModTL2Sat	-.094	.036	-.906	-2.598	.010	-.165	-.023	.633	-.182	-.131	.021	47

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.156) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.004) for (SatisfactionVar1), (ModTL2Sat) and (TL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModTL2Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.157) above shows the collinearity diagnosis. As can be seen, variable (ModTL2Sat) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than*

30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5" would suggest the existence of collinearity. As observed in table (9.157), last row, there are variables which have a variance proportion > 0.5 such as (TL2), (SatisfactionVar1) and (ModTL2Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.95, 9.96, 9.97, 9.98 and 9.99) show the relationship between turnover, job satisfaction, interaction variable and Transformational leadership.

Table 9.157 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	SatisfactionVar1	TL2	ModTL2Sat
1	1	3.922	1.000	.00	.00	.00	.00
	2	.066	7.724	.03	.00	.00	.02
	3	.012	18.206	.01	.11	.12	.00
	4	.001	70.107	.96	.89	.87	.98

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are Illustrated in table (9.158). The results confirm the standard residual mean (.000).

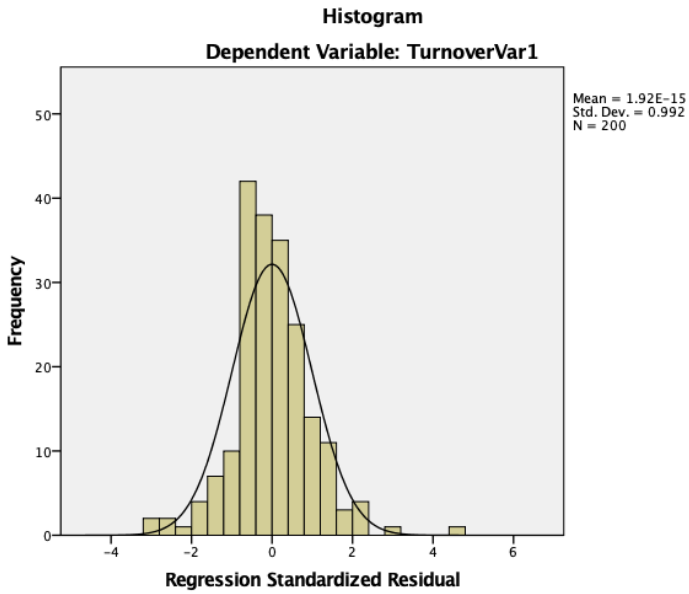
Table 9.158 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.3754	4.0718	3.4387	.32924	200
Residual	-1.01374	1.47385	.00000	.32789	200
Std. Predicted Value	-3.229	1.923	.000	1.000	200
Std. Residual	-3.068	4.461	.000	.992	200

a. Dependent Variable: TurnoverVar1

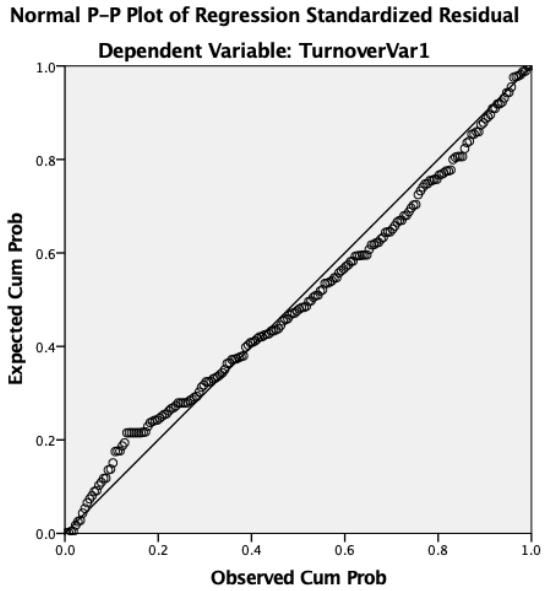
Charts

Figure 9.95 Histogram of Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction



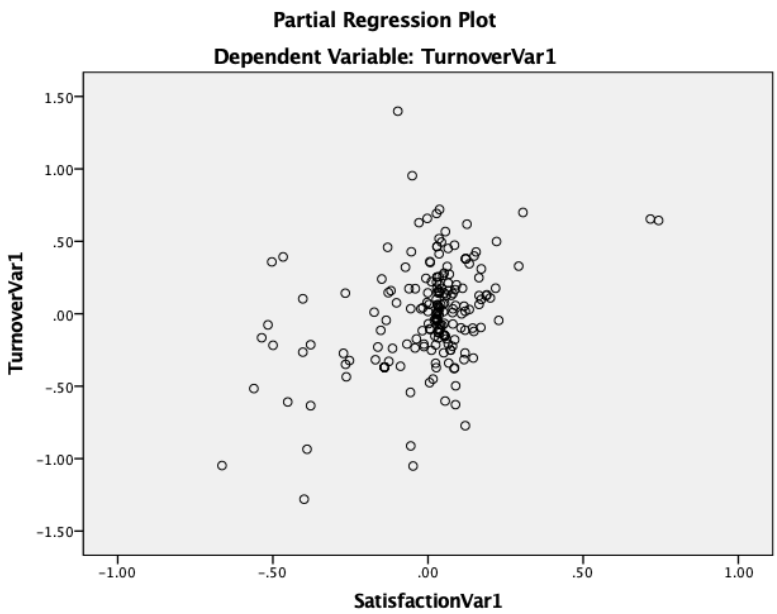
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as Illustrated in figure (9.95). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.96 P-P Plot Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction



The PP plot shown in figure (9.96) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Satisfaction moderating variable and (Job Satisfaction Interaction).

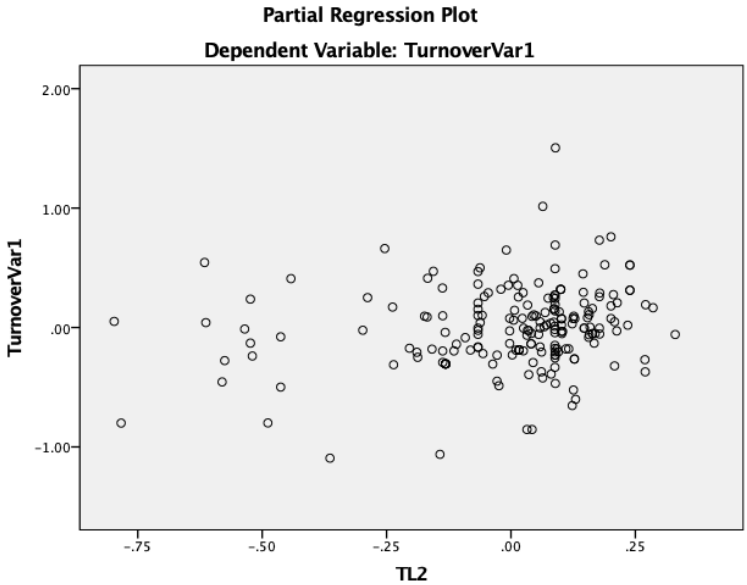
Figure 9.97 Partial Regression Plot Turnover and Job Satisfaction (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement

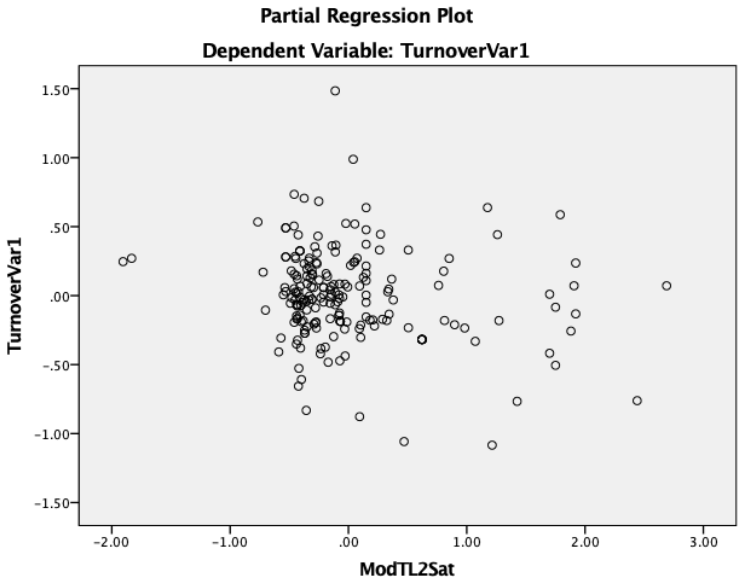
of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.97) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.98 Partial Regression Plot Turnover and Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As Illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.98) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.99 Partial Regression Plot Turnover and job satisfaction Interaction Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Satisfaction Interaction (ModlL2Sst) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.99) is detectable, which indicates the assumption of error term independence is not violated.

9.2.5 Association between Turnover, Transformational Leadership (TL3) and Job Satisfaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) and job satisfaction (SatisfactionVar1).

Table (9.159) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.2987) and standard deviation is (.63076) while Transformational leadership (TL3) Leader Extrovert mean (3.5727) and standard deviation is (.79676).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.159). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.159) shows that (TurnoverVar1) mean (3.4387) and standard deviation value

(.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33089) which illustrates the model fit in table (9.161).

Table 9.159 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Satisfaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
TL3	3.5727	.79676	200

Table (9.160) describes the correlation between Turnover and Transformational leadership along with the Job Satisfaction moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.160 Correlations Turnover, Transformational Leadership (TL3) and Job Satisfaction

		TurnoverVar1	SatisfactionVar1	TL3
Pearson Correlation	TurnoverVar1	1.000	.693	.612
	SatisfactionVar1	.693	1.000	.759
	TL3	.612	.759	1.000

As demonstrated at table (9.161), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job satisfaction that is p-value of (TL3) is (.009) and Adjusted R Square is (.493). With the presence of moderating variable of Extrovert Leader (TL3) and job satisfaction (ModTL3Sat), the result shows in table (9.168) that p-value is (.030). The Adjusted R Square (.502) that has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.161 Model Summary Turnover, Transformational Leadership (TL3) and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.706[a]	.498	.493	.33089	.498	97.714	2	197	.000

a. Predictors: (Constant), TL3, SatisfactionVar1

b. Dependent Variable: TurnoverVar1

Table (9.161) specifies that F Change is (97.714) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33089). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause

for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.162 ANOVA [Turnover], Transformational Leadership (TL3) and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.397	2	10.698	97.714	.000[b]
	Residual	21.569	197	.109		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL3, SatisfactionVar1

ANOVA table (9.162) shows the combination of variation of the independent variables in model are significantly (F = 97.714, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.100) explains the histogram between turnover and Transformational Leadership (TL3), and moderating variable job satisfaction.

Table 9.163 Coefficients Turnover, Transformational Leadership (TL3) and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.706	.126		13.511	.000	1.457	1.955					
	SatisfactionVar1	.397	.057	.538	6.944	.000	.284	.509	.693	.443	.351	.424	2.3
	TL3	.119	.045	.204	2.627	.009	.030	.208	.612	.184	.133	.424	2.3

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.163) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (SatisfactionVar1) and (Sig. < 0. 009) for (TL3) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (TL3). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are

managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients that may cause large variation in employees' turnover.

Table 9.164 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Satisfaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	SatisfactionVar1	TL3
1	1	2.965	1.000	.00	.00	.00
	2	.025	10.862	.86	.03	.25
	3	.009	17.752	.13	.97	.75

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.164) above shows the collinearity diagnosis. As can be seen, variable (TL3) has the largest condition index, besides, it is less than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.164), last row, there are variables which have a variance proportion > 0.5 such as (TL3) and (SatisfactionVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.100, 9.101, 9.102 and 9.103) show the relationship between turnover, job satisfaction and Transformational leadership.

Table 9.165 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Satisfaction

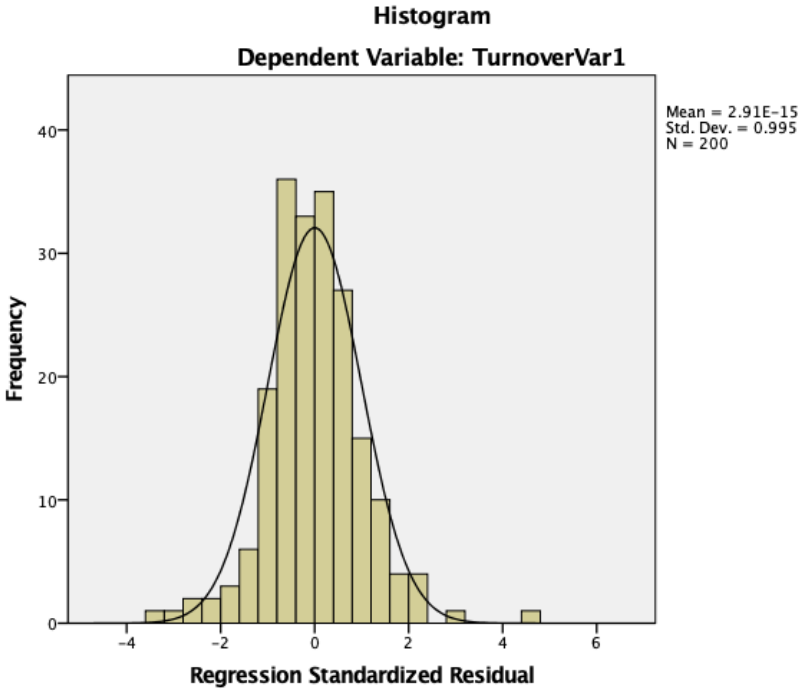
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5135	4.2831	3.4387	.32790	200
Residual	-1.06335	1.46118	.00000	.32922	200
Std. Predicted Value	-2.821	2.575	.000	1.000	200
Std. Residual	-3.214	4.416	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job satisfaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are Illustrated in table (9.165). The results confirm the standard residual mean (.000).

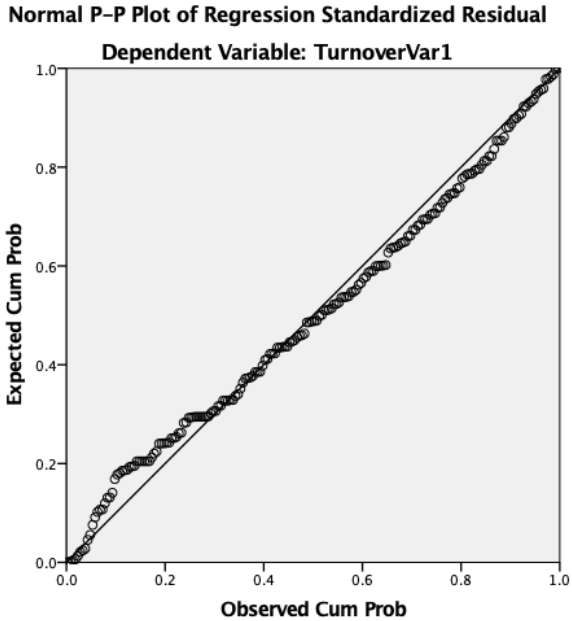
Charts

Figure 9.100 Histogram of Turnover, Transformational Leadership (TL3) and Job Satisfaction



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.100). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

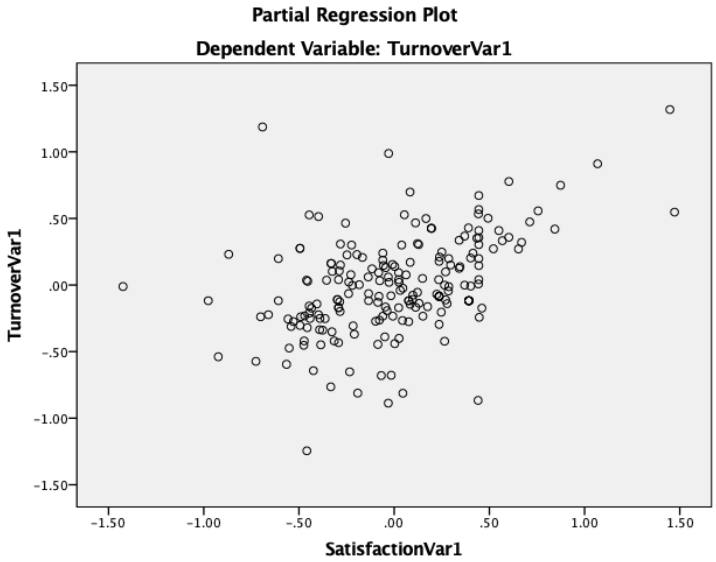
Figure 9.101 P-P Plot Turnover, Transformational Leadership (TL3) and Job Satisfaction



The PP plot shown in figure (9.101) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot

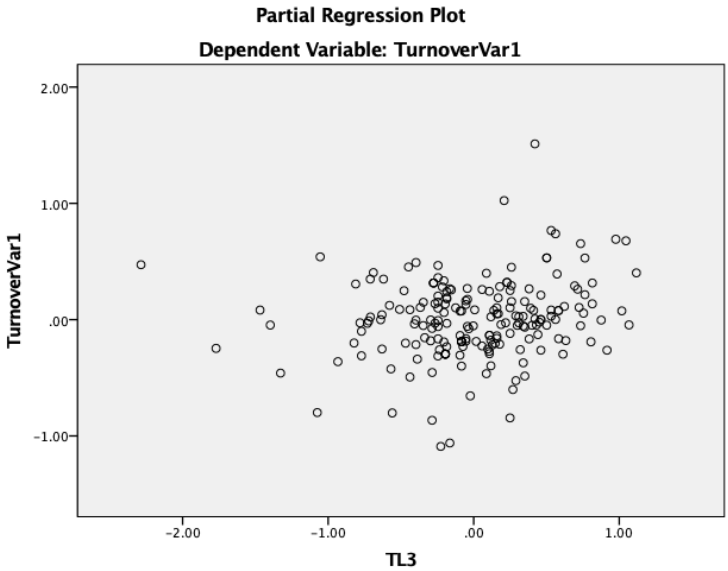
that violates the normality assumption of this study between Turnover, Transformational Leadership, and Job Satisfaction moderating variable.

Figure 9.102 Partial Regression Plot Turnover and Job Satisfaction (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.102) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.103 Partial Regression Plot Turnover and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.103) is detectable, which indicates the assumption of error term independence is not violated.

9.2.6 Association between Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) job satisfaction (SatisfactionVar1) and interaction variable (ModTL3Sat).

Table (9.166) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job satisfaction (SatisfactionVar1) mean (3.5727) and standard deviation is (.79676) while Transformational leadership (TL3) Extrovert Leader mean (12.1649) and standard deviation is (4.35929).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.166). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.166) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32775) which Illustrates the model fit in table (9.168).

Table 9.166 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
SatisfactionVar1	3.2987	.63076	200
TL3	3.5727	.79676	200
ModTL3Sat	12.1649	4.35929	200

Table (9.167) describes the correlation between Turnover and Transformational leadership along with the Job Satisfaction moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.167 Correlations Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

		TurnoverVar1	SatisfactionVar1	TL3	ModTL3Sat
Pearson Correlation	TurnoverVar1	1.000	.693	.612	.674
	SatisfactionVar1	.693	1.000	.759	.928
	TL3	.612	.759	1.000	.929
	ModTL3Sat	.674	.928	.929	1.000

As demonstrated at table (9.161), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job satisfaction that is p-value of (TL3) is (.009) and Adjusted R Square is (.493). With the presence of moderating variable of Extrovert Leader (TL3) and job satisfaction (ModTL3Sat), the result shows in table (9.168) that p-value is (.030). The Adjusted R Square (.502) that has increased in comparison to the earlier Adjusted R Square. This proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.168 Model Summary Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.714[a]	.510	.502	.32775	.510	67.992	3	196	.000

a. Predictors: (Constant), ModTL3Sat, SatisfactionVar1, TL3

b. Dependent Variable: TurnoverVar1

Table (9.168) specifies that F Change is (67.992) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.32775). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.169 ANOVA Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.911	3	7.304	67.992	.000[b]
	Residual	21.054	196	.107		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL3Sat, SatisfactionVar1, TL3

ANOVA table (9.169) shows the combination of variation of the independent variables in model are significantly (F = 67.992, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 50% of variation in the data sample. About 50% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.104) explains the histogram between turnover, Transformational Leadership (TL3), moderating variable job satisfaction and interaction variable (ModTL3Sat).

Table 9.170 Coefficients Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	.859	.406		2.114	.036	.058	1.661					
	SatisfactionVar1	.699	.149	.949	4.680	.000	.405	.994	.693	.317	.234	.061	16

	TL3	.359	.119	.616	3.028	.003	.125	.593	.612	.211	.151	.060	16
	ModTL3Sat	-.083	.038	-.780	-2.188	.030	-.158	-.008	.674	-.154	-.109	.020	50

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.170) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (SatisfactionVar1), (sig = .003) for (TL3) and (ModTL3Sat) (sig =.030) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModTL3Sat). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.171 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	SatisfactionVar1	TL3	ModTL3Sat
1	1	3.930	1.000	.00	.00	.00	.00
	2	.059	8.151	.03	.00	.00	.02
	3	.010	20.021	.00	.10	.15	.00
	4	.001	75.665	.97	.90	.84	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.171) above shows the collinearity diagnosis. As can be seen, variable (ModTL3Sat) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.171), last row, there are variables which have a variance proportion > 0.5 such as (SatisfactionVar1), (TL3) and (ModTL3Sat). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according

to the study distributions. The figures (9.104, 9.105, 9.106, 9.107 and 9.108) show the relationship between turnover, job satisfaction, interaction variable and Transformational leadership.

Table 9.172 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction

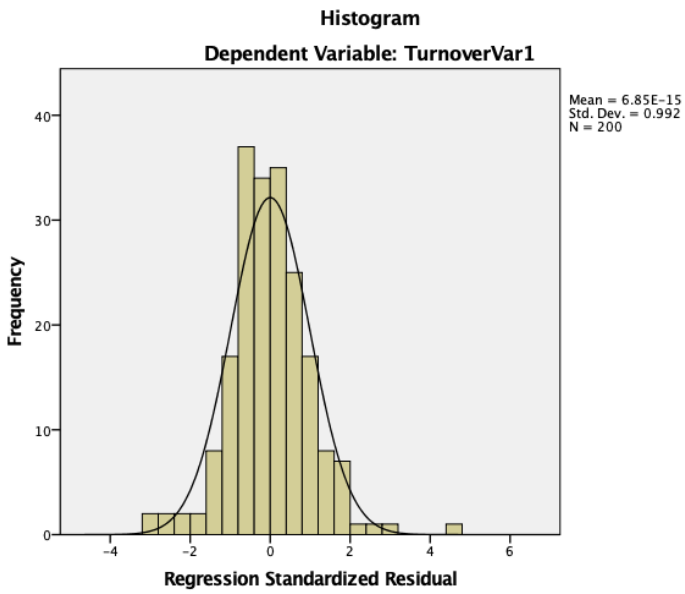
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.2889	4.0745	3.4387	.33182	200
Residual	-1.01635	1.46559	.00000	.32527	200
Std. Predicted Value	-3.465	1.916	.000	1.000	200
Std. Residual	-3.101	4.472	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables, job satisfaction and interaction variable are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.172). The results confirm the standard residual mean (.000).

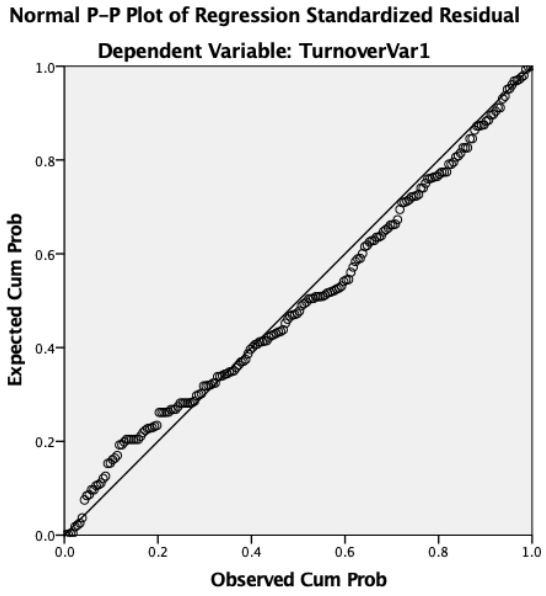
Charts

Figure 9.104 Histogram of Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction



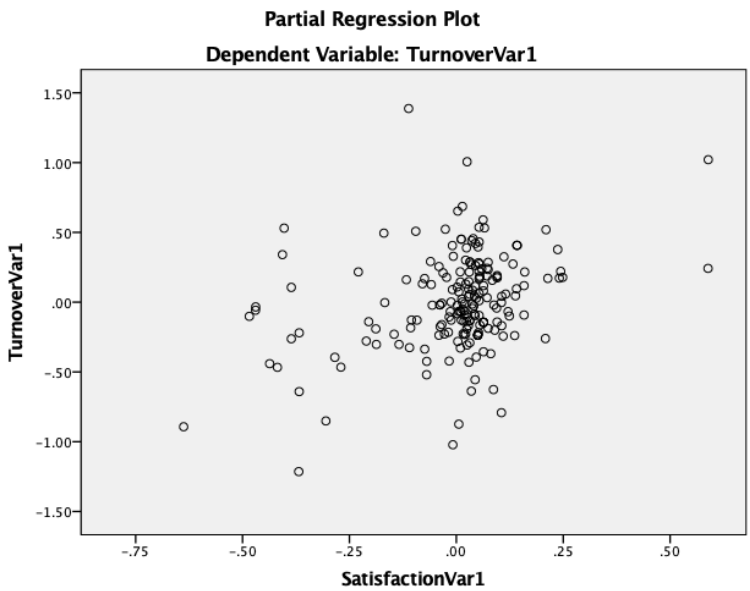
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.104). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.105 P-P Plot Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction



The PP plot shown in figure (9.105) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Satisfaction moderating variable and (Job Satisfaction Interaction).

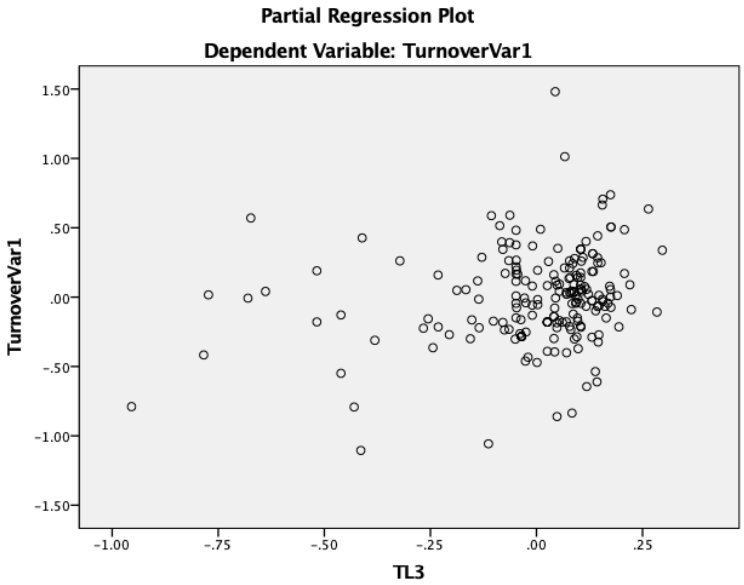
Figure 9.106 Partial Regression Plot Turnover, and Job Satisfaction (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Satisfaction (SatisfactionVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement

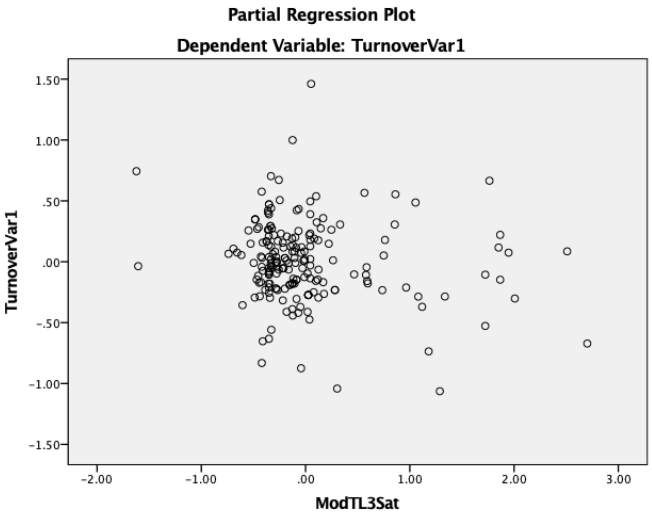
of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.106) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.107 Partial Regression Plot Turnover, and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.107) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.108 Partial Regression Plot Turnover, and Transformational Leadership (TL3) Job Satisfaction Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Satisfaction Interaction (ModlL3Sst) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.108) is detectable, which indicates the assumption of error term independence is not violated.

9.2.7 Association between Turnover, Transformational Leadership (TL1) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader Persuasive Skills (TL1), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.173) describes the descriptive statistics between Turnover, job opportunity and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Transformational leadership (TL1) Leader Persuasive Skills mean (3.4763) and standard deviation is (.88777).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.173). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.173) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33204) which illustrates the model fit in table (9.175).

Table 9.173 Descriptive Statistics Turnover, Transformational Leadership (TL1) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL1	3.4763	.88777	200

Table (9.174) describes the correlation between Turnover and Transformational leadership along with the Job status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.174 Correlations Turnover, Transformational Leadership (TL1) and Job Status

		TurnoverVar1	StatusVar1	TL1
Pearson Correlation	TurnoverVar1	1.000	.690	.599
	StatusVar1	.690	1.000	.738
	TL1	.599	.738	1.000

As demonstrated at table (9.175), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job status that is p-value of TL1 is (.009) and Adjusted R Square is (.489). With the presence of moderating variable of Persuasive Skills (TL1) and job status (ModTL1Status), the result shows in table (9.182) that p-value is (.498) which should be less than 10% to accept the significance. The Adjusted R Square (.488), has decreased in comparison to the earlier Adjusted R Square. This proves that there is no moderating effect between job status and Transformational Leadership (TL1); Persuasive Skills to Turnover.

Table 9.175 Model Summary Turnover, Transformational Leadership (TL1) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.703[a]	.495	.489	.33204	.495	96.358	2	197	.000

a. Predictors: (Constant), TL1, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.175) specifies that F Change is (96.358) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33204). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.176 ANOVA Turnover, Transformational Leadership (TL1) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.247	2	10.623	96.358	.000[b]
	Residual	21.719	197	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL1, StatusVar1

ANOVA table (9.176) shows the combination of variation of the independent variables in model are significantly (F = 96.358, df = 3, sig. = .000). To be statistically significant, the p value must be <.05)

predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.104) explains the histogram between turnover, Transformational Leadership (TL3) and moderating variable job status.

Table 9.177 Coefficients Turnover, Transformational Leadership (TL1) and Job Status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.865	.116		16.070	.000	1.636	2.094					
	StatusVar1	.375	.052	.545	7.259	.000	.273	.477	.690	.459	.368	.456	2.193
	TL1	.103	.039	.198	2.635	.009	.026	.181	.599	.185	.134	.456	2.193

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.177) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) and for (TL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job satisfaction that have high coefficients that may cause large variation in employees' turnover.

Table 9.178 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Status

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	StatusVar1	TL1
1	1	2.956	1.000	.00	.00	.00
	2	.032	9.647	.78	.02	.32
	3	.012	15.523	.22	.98	.67

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.178) above shows the collinearity diagnosis. As can be seen, variable (TL1) has the largest condition index, besides. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However,

others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.178), last row, there are variables which have a variance proportion > 0.5 such as (TL1) and (StatusVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.109, 9.110, 9.111 and 9.112) show the relationship between turnover, job status and Transformational leadership.

Table 9.179 Residuals Statistics Turnover, Transformational Leadership (TL1) and Job Status

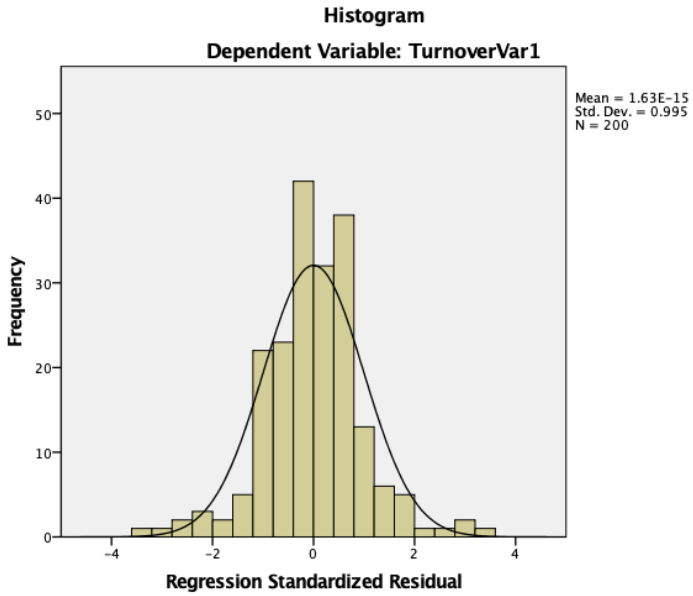
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5692	4.2245	3.4387	.32675	200
Residual	-1.18406	1.18805	.00000	.33036	200
Std. Predicted Value	-2.661	2.405	.000	1.000	200
Std. Residual	-3.566	3.578	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.179). The results confirm the standard residual mean (.000).

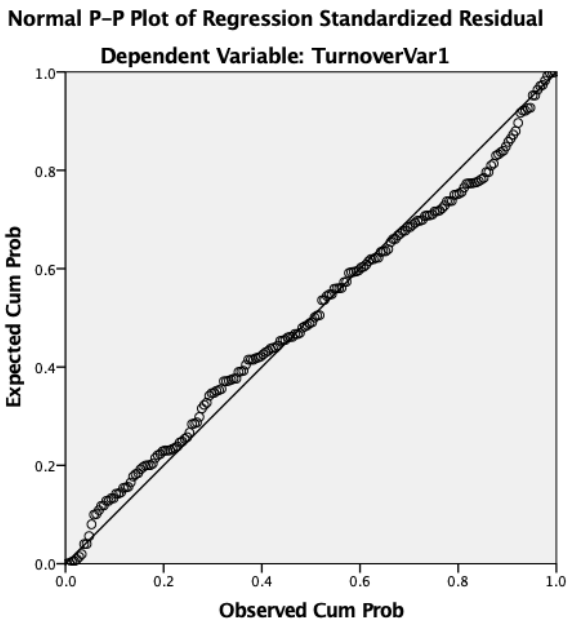
Charts

Figure 9.109 Histogram of Turnover, Transformational Leadership (TL1) and Job Status



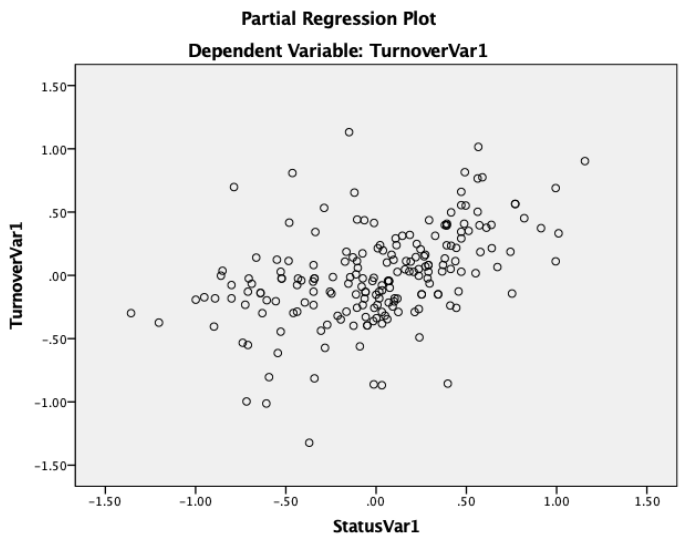
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.109). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.110 P-P Plot Turnover, Transformational Leadership (TL1) and Job Status



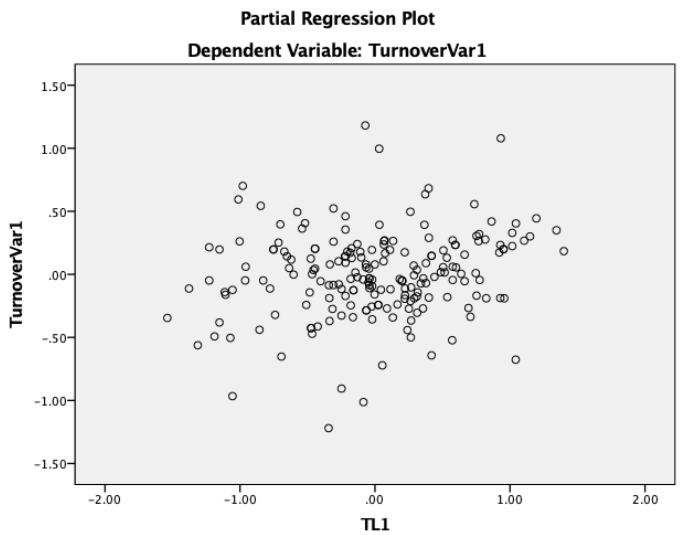
The PP plot shown in figure (9.110) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, and Job status moderating variable.

Figure 9.111 Partial Regression Plot Turnover and Job Status (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is quite clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.111) is quite detectable, which indicates the assumption of error term independence is not violated.

Figure 9.112 Partial Regression Plot Turnover and Transformational Leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is quite clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.112) is quite detectable, which indicates the assumption of error term independence is not violated.

9.2.8 Association between Turnover, Transformational Leadership (TL1) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader Persuasive Skills (TL1), turnover (TurnoverVar1), job Status (StatusVar1) and job status interaction (ModTL1Status).

Table (9.180) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Transformational leadership (TL1) Leader Persuasive Skills mean (3.4763) and standard deviation is (.88777), job status interaction (ModTL1Status) mean is (11.6854) and standard deviation is (4.62323).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.180). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.180) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33249) which illustrates the model fit in table (9.182).

Table 9.180 Descriptive Statistics Turnover, Transformational Leadership (TL1) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL1	3.4763	.88777	200
ModTL1Status	11.6854	4.62323	200

Table (9.181) describes the correlation between Turnover, Transformational leadership along with the Job Status moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.181 Correlation Turnover, Transformational Leadership (TL1) and Job Status Interaction

		TurnoverVar1	StatusVar1	TL1	ModTL1Status
Pearson Correlation	TurnoverVar1	1.000	.690	.599	.677
	StatusVar1	.690	1.000	.738	.916
	TL1	.599	.738	1.000	.926
	ModTL1Status	.677	.916	.926	1.000

As demonstrated at table (9.175), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job status that is p-value of TL1 is (.009) and Adjusted R Square is (.489). With the presence of moderating variable of Persuasive Skills (TL1) and job status (ModTL1Status), the result shows in table (9.182) that p-value is (.498) which should be less than 10% to accept the significance. The Adjusted R Square (.488), has decreased in comparison to the earlier Adjusted R Square. This proves

that there is no moderating effect between job status and Transformational Leadership (TL1); Persuasive Skills to Turnover.

Table 9.182 Model Summary Turnover, Transformational Leadership (TL1) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.704[a]	.496	.488	.33249	.496	64.217	3	196	.000

a. Predictors: (Constant), ModTL1Status, StatusVar1, TL1

b. Dependent Variable: TurnoverVar1

Table (9.182) specifies that F Change is (64.217) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33249). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.183 ANOVA Turnover, Transformational Leadership (TL1) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.298	3	7.099	64.217	.000[b]
	Residual	21.668	196	.111		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL1Status, StatusVar1, TL1

ANOVA table (9.183) shows the combination of variation of the independent variables in model are significantly (F = 64.217, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.113) explains the histogram between turnover, Transformational Leadership (TL1), job status moderating variable and interaction variable.

Table 9.184 Correlation Turnover, Transformational Leadership (TL1) and Job Status Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.649	.339		4.870	.000	.981	2.317					
	StatusVar1	.454	.127	.659	3.572	.000	.203	.705	.690	.247	.181	.076	13.2
	TL1	.168	.103	.321	1.634	.104	-.035	.371	.599	.116	.083	.067	14.9
	ModTL1Status	-.023	.033	-.224	-.680	.498	-.088	.043	.677	-.048	-.034	.024	42.3

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.184) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModTL1Status). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.185) above shows the collinearity diagnosis. As can be seen, variable (ModTL1Status) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.185), last row, there are variables which have a variance proportion > 0.5 such as (StatusVar1), (ModTL1Status) and (TL1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.113, 9.114, 9.115, and 9.116) show the relationship

between turnover, job status moderating variable, interaction variable and Transformational leadership.

Table 9.185 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Status Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	StatusVar1	TL1	ModTL1Status
1	1	3.914	1.000	.00	.00	.00	.00
	2	.071	7.402	.04	.00	.00	.02
	3	.013	17.323	.00	.11	.16	.00
	4	.001	62.449	.96	.89	.84	.98

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.186). The results confirm the standard residual mean (.000).

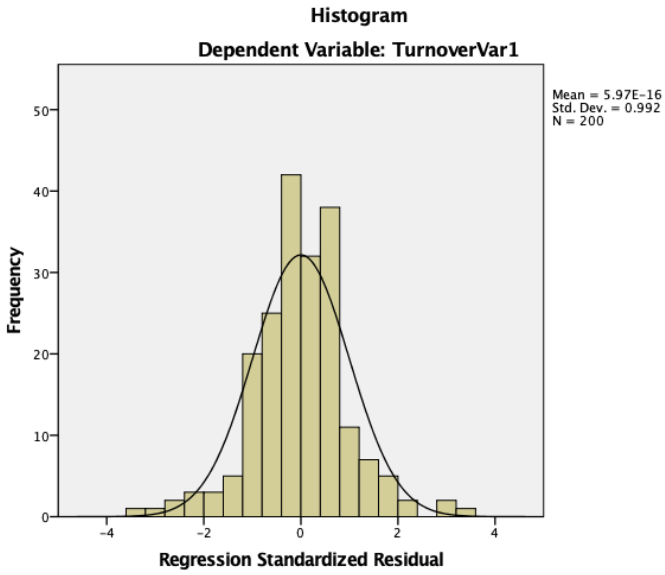
Table 9.186 Residuals Statistics Turnover, Transformational Leadership (TL1) and Job Status Interaction

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5107	4.1649	3.4387	.32714	200
Residual	-1.16334	1.17882	.00000	.32998	200
Std. Predicted Value	-2.837	2.220	.000	1.000	200
Std. Residual	-3.499	3.545	.000	.992	200

a. Dependent Variable: TurnoverVar1

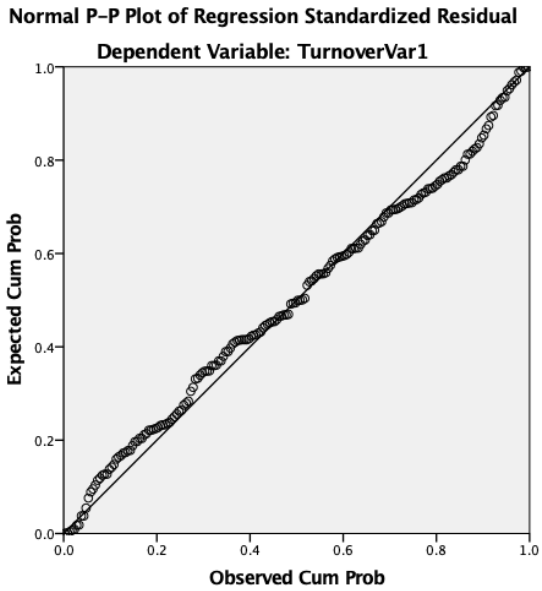
Charts

Figure 9.113 Histogram of Turnover, Transformational Leadership (TL1) and Job Status Interaction



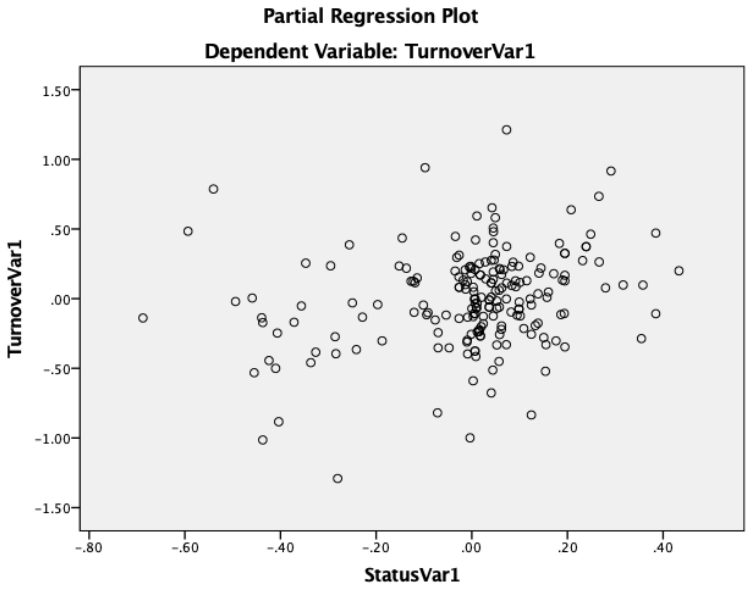
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.113). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.114 P-P Plot Turnover, Transformational Leadership (TL1) and Job Status Interaction



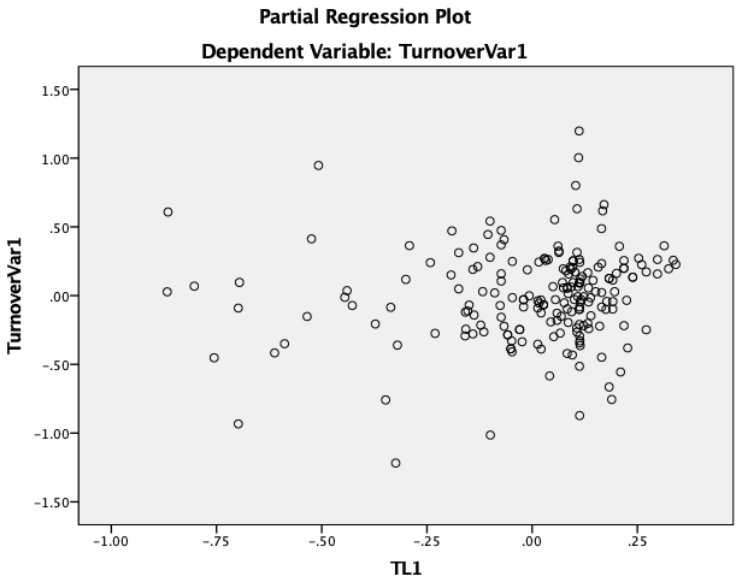
The PP plot shown in figure (9.114) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Status moderating variable and interaction variable.

Figure 9.115 Partial Regression Plot Turnover and Job Status (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.115) is slightly detectable, which indicates the assumption of error term independence is not violated.

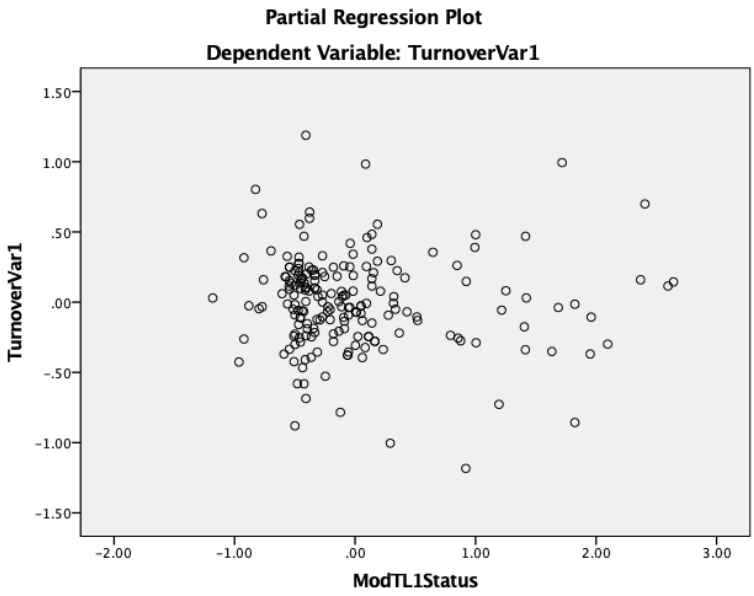
Figure 9.116 Partial Regression Plot Turnover and Transformational Leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover

percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.116) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.117 Partial Regression Plot Turnover and Job Status Interaction Transformational Leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Status Interaction (ModlL1Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.117) is detectable, which indicates the assumption of error term independence is not violated.

9.2.9 Association between Turnover, Transformational Leadership (TL2) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.187) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Transformational leadership (TL2) Articulated Leader mean (3.5133) and standard deviation is (.86338).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.187). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.187) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33375) which illustrates the model fit in table (9.189).

Table 9.187 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL2	3.5133	.86338	200

Table (9.188) describes the correlation between Turnover and Transformational leadership along with the Job Status moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.188 Correlations Turnover, Transformational Leadership (TL2) and Job Status

		TurnoverVar1	StatusVar1	TL2
Pearson Correlation	TurnoverVar1	1.000	.690	.548
	StatusVar1	.690	1.000	.673
	TL2	.548	.673	1.000

As demonstrated at table (9.189), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job status that is p-value of TL2 is (.009) and Adjusted R Square is (.484). With the presence of moderating variable of Articulated Leader (TL2) and job status (ModTL2Status), the result shows in table (9.196) that p-value is (.297) which should be less than 10% to accept the significance. The Adjusted R Square (.484), same as the previous Adjusted R Square. This proves that there is no moderating effect between job status and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table 9.189 Model Summary Turnover, Transformational Leadership (TL2) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.699[a]	.489	.484	.33375	.489	94.366	2	197	.000

a. Predictors: (Constant), TL2, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.189) specifies that F Change is (94.366) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33375). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.190 ANOVA Turnover, Transformational Leadership (TL2) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.022	2	10.511	94.366	.000[b]
	Residual	21.943	197	.111		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL2, StatusVar1

ANOVA table (9.190) shows the combination of variation of the independent variables in model are significantly (F = 94.366, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.118) explains the histogram between turnover, Transformational Leadership (TL2) and moderating variable job status.

Table 9.191 Coefficients Turnover, Transformational Leadership (TL2) and Job Status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.841	.119		15.471	.000	1.606	2.075					
	StatusVar1	.405	.047	.588	8.539	.000	.312	.499	.690	.520	.435	.546	1.830
	TL2	.082	.037	.152	2.205	.029	.009	.155	.548	.155	.112	.546	1.830

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.191) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) and (TL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1).

The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.192 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Status

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	StatusVar1	TL2
1	1	2.956	1.000	.00	.00	.00
	2	.029	10.055	.80	.02	.41
	3	.015	14.105	.20	.98	.59

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.192) above shows the collinearity diagnosis. As can be seen, variable (TL2) has the largest condition index, besides, it is less than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.192), last row, there is a variable which has a variance proportion > 0.5 such (TL2). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.118, 9.119, 9.120 and 9.121) show the relationship between turnover, job status and Transformational leadership.

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.193). The results confirm the standard residual mean (.000).

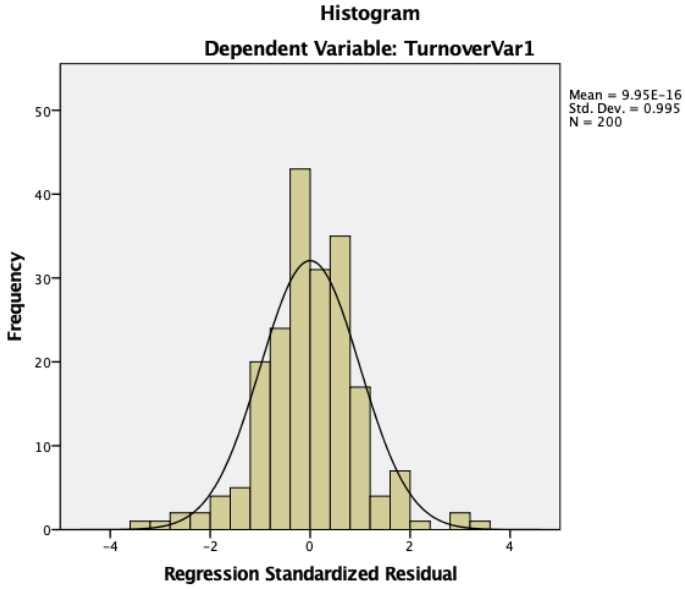
Table 9.193 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Status

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5623	4.2385	3.4387	.32502	200
Residual	-1.18298	1.19322	.00000	.33207	200
Std. Predicted Value	-2.696	2.461	.000	1.000	200
Std. Residual	-3.545	3.575	.000	.995	200

a. Dependent Variable: TurnoverVar1

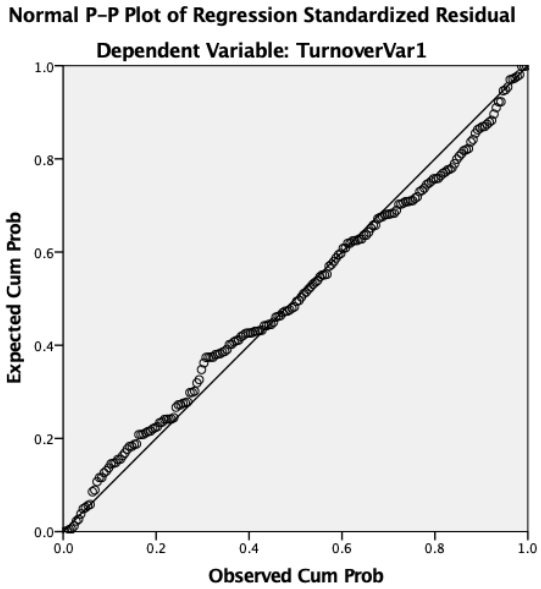
Charts

Figure 9.118 Histogram of Turnover, Transformational Leadership (TL2) and Job Status



The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.118). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

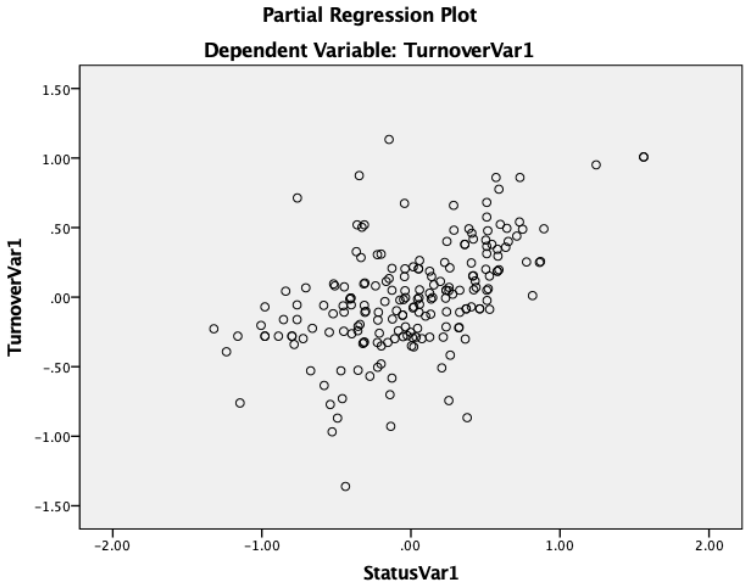
Figure 9.119 P-P Plot Turnover, Transformational Leadership and Job Status (TL2)



The PP plot shown in figure (9.119) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot

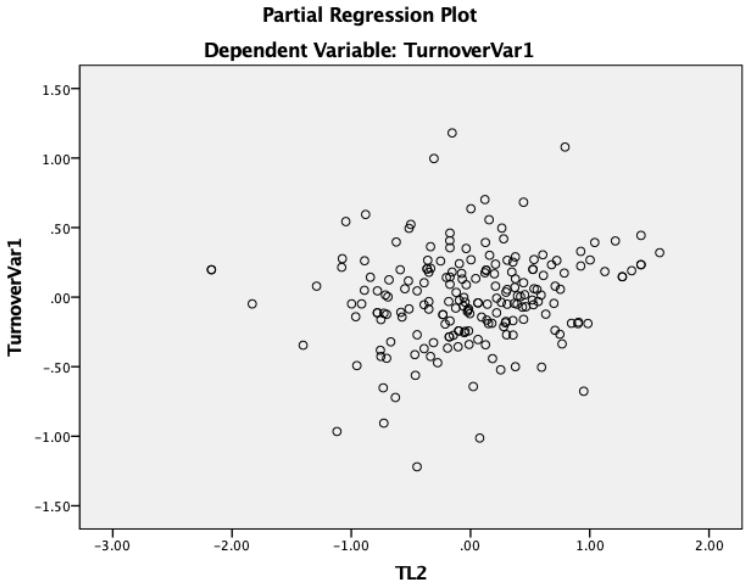
that violates the normality assumption of this study between Turnover, Transformational Leadership and Job Status moderating variable.

Figure 9.120 Partial Regression Plot Turnover and Job Status (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.120) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.121 P-P Plot Turnover and Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.121) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.2.10 Association between Turnover, Transformational Leadership (TL2) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1), job status (StatusVar1) and interaction variable (ModTL2Status).

Table (9.194) describes the descriptive statistics between Turnover, job satisfaction and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Transformational leadership (TL2) Articulated Leader mean (3.5133) and standard deviation is (.86338). Interaction variable (ModTL2Status) mean (11.7558) and standard deviation (4.47830).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.194). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000).

The results in table (9.194) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33367) which Illustrates the model fit in table (9.196).

Table 9.194 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL2	3.5133	.86338	200
ModTL2Status	11.7558	4.47830	200

Table (9.195) describes the correlation between Turnover and Transformational leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.195 Correlations Turnover, Transformational Leadership (TL2) and Job Status Interaction

		TurnoverVar1	StatusVar1	TL2	ModTL2Status
Pearson Correlation	TurnoverVar1	1.000	.690	.548	.656
	StatusVar1	.690	1.000	.673	.895
	TL2	.548	.673	1.000	.911
	ModTL2Status	.656	.895	.911	1.000

As demonstrated at table (9.189), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job status that is p-value of TL2 is (.009) and Adjusted R Square is (.484). With the presence of moderating variable of Articulated Leader (TL2) and job status (ModTL2Status), the result shows in table (9.196) that p-value is (.297) which should be less than 10% to accept the significance. The Adjusted R Square (.484), same as the previous Adjusted R Square. This proves that there is no moderating effect between job status and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table (9.196) specifies that F Change is (63.305) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33367). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.196 Model Summary Turnover, Transformational Leadership (TL2) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.702[a]	.492	.484	.33367	.492	63.305	3	196	.000

a. Predictors: (Constant), ModTL2Status, StatusVar1, TL2

b. Dependent Variable: TurnoverVar1

ANOVA table (9.197) shows the combination of variation of the independent variables in model are significantly (F = 63.305, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 48% of variation in the data sample. About 52% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.122) explains the histogram between turnover, Transformational Leadership (TL2), interaction variable and job status moderating variable.

Table 9.197 ANOVA Turnover, Transformational Leadership (TL2) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.144	3	7.048	63.305	.000[b]
	Residual	21.821	196	.111		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL2Status, StatusVar1, TL2

Table 9.198 Coefficients Turnover, Transformational Leadership (TL2) and Job Status Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VI
1	(Constant)	1.504	.344		4.376	.000	.826	2.181					
	StatusVar1	.525	.124	.763	4.225	.000	.280	.771	.690	.289	.215	.080	12.5
	TL2	.185	.105	.343	1.756	.081	-.023	.392	.548	.124	.089	.068	14.7
	ModTL2Status	-.035	.034	-.339	-1.046	.297	-.101	.031	.656	-.074	-.053	.025	40.4

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.198) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1)

which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1) whereas others contribute negatively such as Status Interaction (ModTL2Status). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.199 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Status Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	StatusVar1	TL2	ModTL2Status
1	1	3.917	1.000	.00	.00	.00	.00
	2	.066	7.677	.04	.00	.00	.02
	3	.016	15.831	.00	.10	.12	.00
	4	.001	63.107	.96	.90	.87	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.199) shows the collinearity diagnosis. As can be seen, variable (ModTL2Status) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.199), last row, there are variables which have variance proportion > 0.5 such as (StatusVar1), (TL2) and (ModTL2Status). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.122, 9.123, 9.124, 9.125 and 9.126) show the relationship between turnover, job status, interaction variable and Transformational leadership.

Table 9.200 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Status Interaction

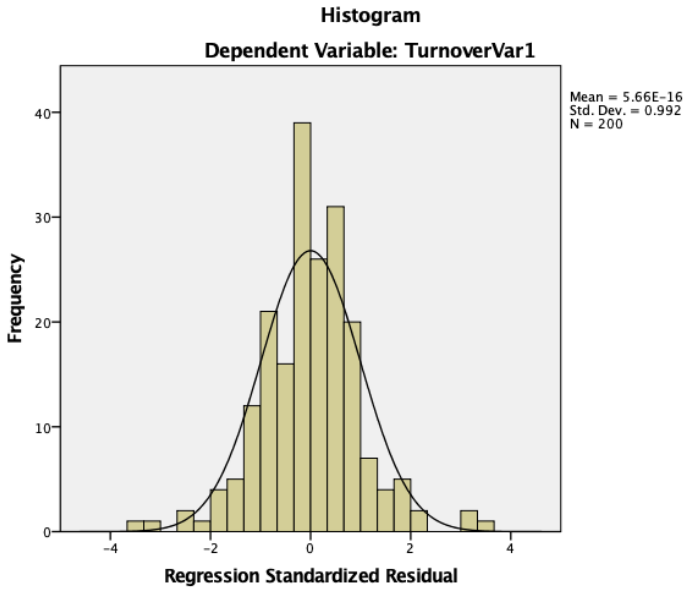
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4676	4.1432	3.4387	.32596	200
Residual	-1.15144	1.18011	.00000	.33114	200
Std. Predicted Value	-2.979	2.161	.000	1.000	200
Std. Residual	-3.451	3.537	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.200). The results confirm the standard residual mean (.000).

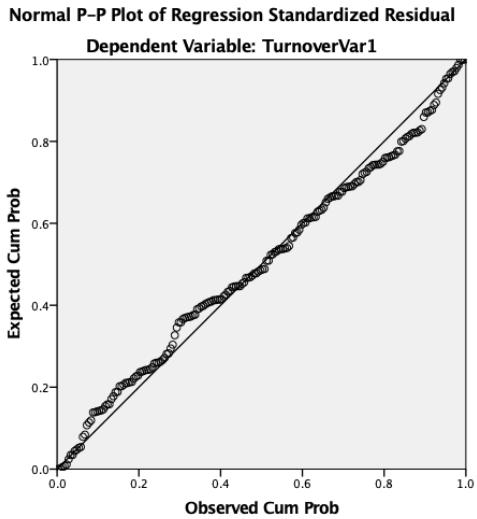
Charts

Figure 9.122 Histogram of Turnover, Transformational Leadership (TL2) and Job Status Interaction



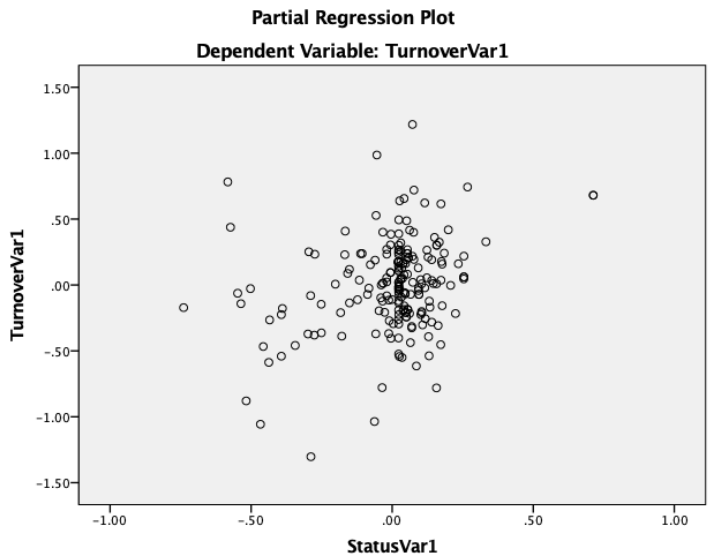
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.122). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.123 P-P Plot Turnover, Transformational Leadership (TL2) and Job Status Interaction



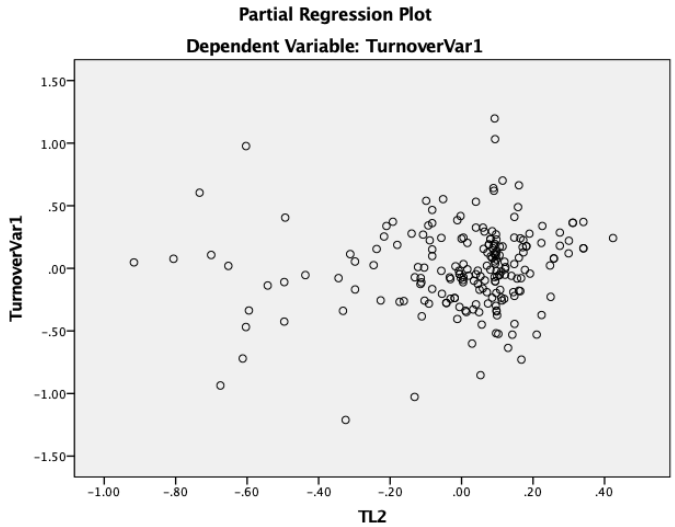
The PP plot shown in figure (9.123) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Status moderating variable and interaction variable.

Figure 9.124 Partial Regression Plot Turnover, Transformational Leadership and Job Status (TL2)



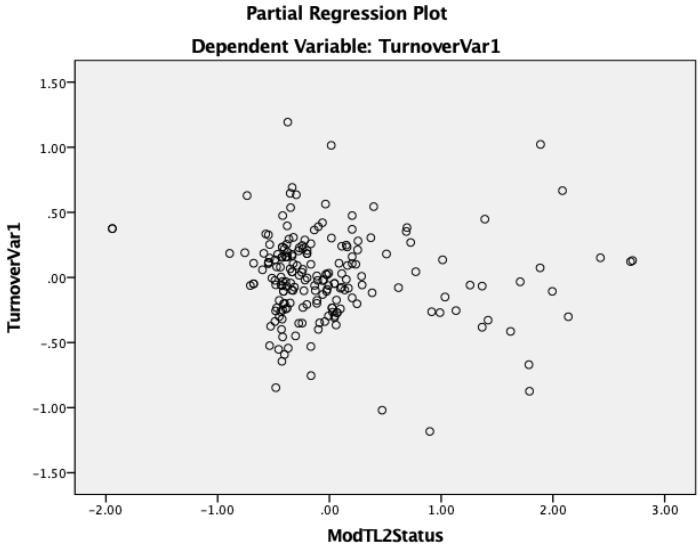
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.124) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.125 P-P Plot Turnover and Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.125) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.126 P-P Plot Turnover, Transformational Leadership (TL2) Job Status Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Status Interaction (ModlL2Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.126) is detectable, which indicates the assumption of error term independence is not violated.

9.2.11 Association between Turnover, Transformational Leadership (TL3) and Job Status

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.201) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean (3.2350) and standard deviation is (.67443) while Transformational leadership (TL3) Extrovert Leader mean (3.5727) and standard deviation is (.79676).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.201). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.201) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32669) which illustrates the model fit in table (9.203).

Table 9.201 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Status

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL3	3.5727	.79676	200

Table (9.202) describes the correlation between Turnover and Transformational leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.202 Correlations Turnover, Transformational Leadership (TL3) and Job Status

		TurnoverVar1	StatusVar1	TL3
Pearson Correlation	TurnoverVar1	1.000	.690	.612
	StatusVar1	.690	1.000	.695
	TL3	.612	.695	1.000

As demonstrated at table (9.203), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job status that is p-value of TL3 is (.000) and Adjusted R Square is (.506). With the presence of moderating variable of Extrovert Leader (TL3) and job status (ModTL3Status), the result shows in table (9.210) that p-value is (.316) which should be less than 10% to accept the significance. The Adjusted R Square (.506), same as the previous Adjusted R Square. This proves that there is no moderating effect between job status and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.203 Model Summary Turnover, Transformational Leadership (TL3) and Job Status

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.715[a]	.511	.506	.32669	.511	102.794	2	197	.000

a. Predictors: (Constant), TL3, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.203) specifies that F Change is (102.794) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.32669). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.204 ANOVA Turnover, Transformational Leadership (TL3) and Job Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.941	2	10.971	102.794	.000[b]
	Residual	21.025	197	.107		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL3, StatusVar1

ANOVA table (9.204) shows the combination of variation of the independent variables in model are significantly (F = 102.794, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 50% of variation in the data sample. About 50% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.127) explains the histogram between turnover, Transformational Leadership (TL3), and job status moderating variable.

Table 9.205 Coefficients Turnover, Transformational Leadership (TL3) and Job Status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.763	.119		14.771	.000	1.528	1.998					
	StatusVar1	.353	.048	.512	7.387	.000	.259	.447	.690	.466	.368	.517	1.935
	TL3	.150	.040	.256	3.699	.000	.070	.229	.612	.255	.184	.517	1.935

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.205) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1), (TL3) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.206 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Status

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	StatusVar1	TL3
1	1	2.961	1.000	.00	.00	.00
	2	.026	10.760	.96	.08	.24
	3	.013	14.901	.04	.92	.76

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.206) above shows the collinearity diagnosis. As can be seen, variable (TL3) has the largest condition index, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.206), last row, there are variables

which have variance proportion > 0.5 such as (StatusVar1) and (TL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.127, 9.128, 9.129 and 9.130) show the relationship between turnover, job status variable and Transformational leadership.

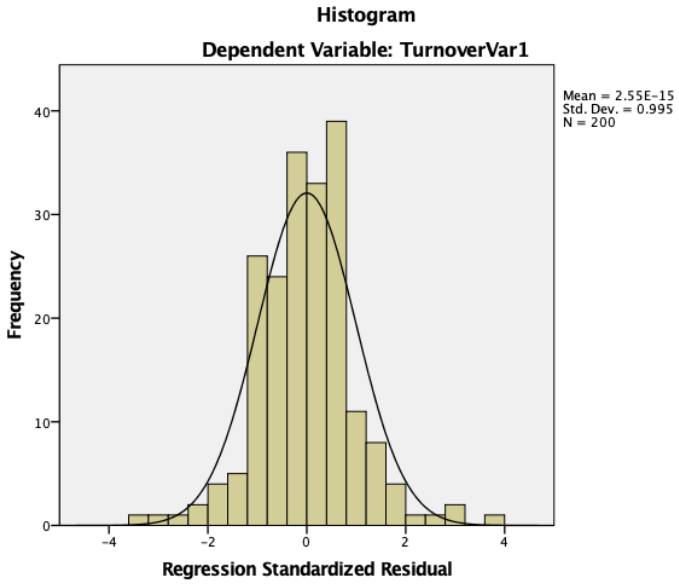
Table 9.207 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Status

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5627	4.2428	3.4387	.33205	200
Residual	-1.13612	1.21510	.00000	.32504	200
Std. Predicted Value	-2.638	2.422	.000	1.000	200
Std. Residual	-3.478	3.719	.000	.995	200

a. Dependent Variable: TurnoverVar1

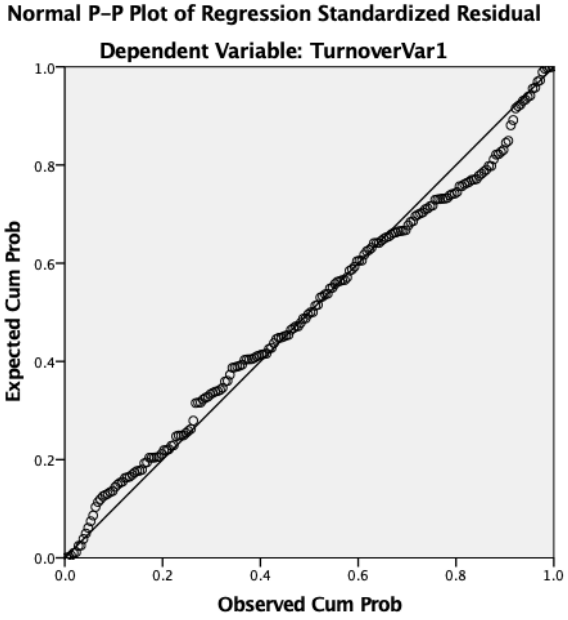
Charts

Figure 9.127 Histogram of Turnover, Transformational Leadership (TL3) and Job Status



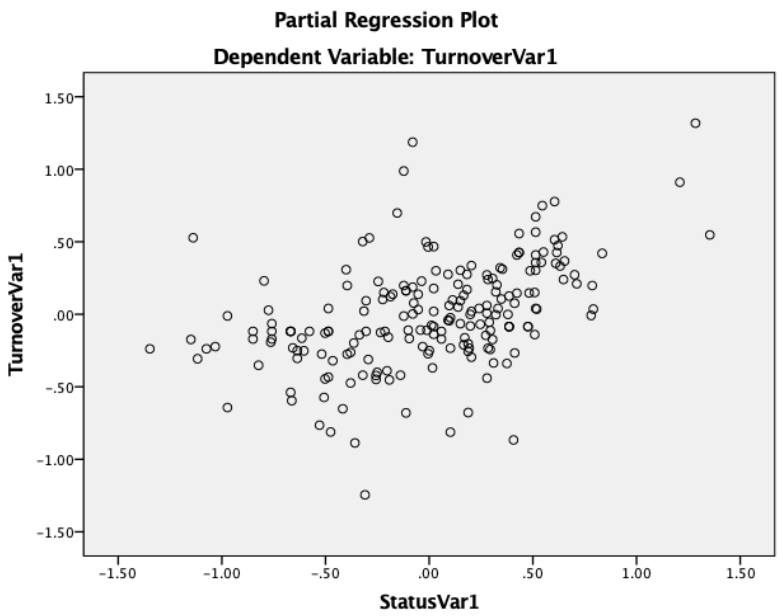
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.127). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.128 P-P Plot Turnover, Transformational Leadership (TL3) and Job Status



The PP plot shown in figure (9.128) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, and Job Status moderating variable.

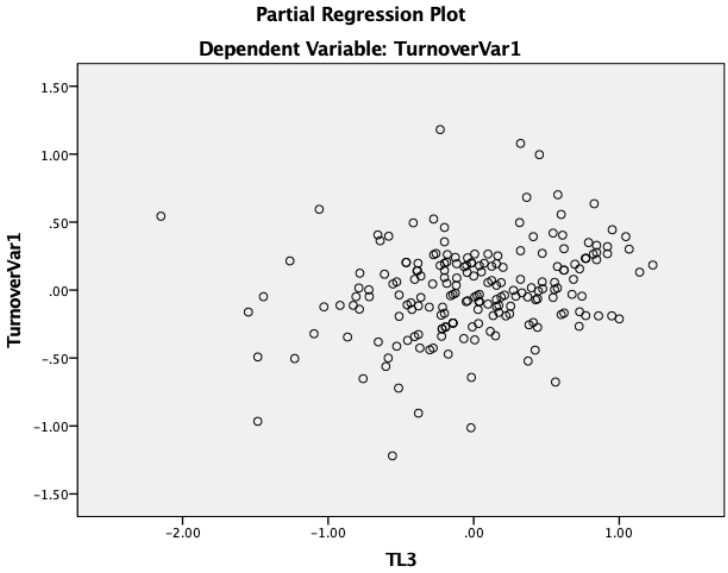
Figure 9.129 Partial Regression Plot Turnover and Job Status (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is

clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.129) is slightly detectable, which indicates the assumption of error term independence is not violated.

Figure 9.130 P-P Plot Turnover and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.130) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.2.12 Association between Turnover, Transformational Leadership (TL3) and Job Status Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) and job status (StatusVar1).

Table (9.208) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job status (StatusVar1) mean

(3.2350) and standard deviation is (.67443) while Transformational leadership (TL3) Extrovert Leader mean (3.5727) and standard deviation is (.79676), Job Status Interaction mean (11.9295) and standard deviation is (4.36806).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.208). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.208) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.32668) which illustrates the model fit in table (9.210).

Table 9.208 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Status Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
StatusVar1	3.2350	.67443	200
TL3	3.5727	.79676	200
ModTL3Status	11.9295	4.36806	200

Table (9.209) describes the correlation between Turnover and Transformational leadership along with the Job Status moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.209 Correlations Turnover, Transformational Leadership (TL3) and Job Status Interaction

		TurnoverVar1	StatusVar1	TL3	ModTL3Status
Pearson Correlation	TurnoverVar1	1.000	.690	.612	.694
	StatusVar1	.690	1.000	.695	.917
	TL3	.612	.695	1.000	.904
	ModTL3Status	.694	.917	.904	1.000

As demonstrated at table (9.203), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job status that is p-value of TL3 is (.000) and Adjusted R Square is (.506). With the presence of moderating variable of Extrovert Leader (TL3) and job status (ModTL3Status), the result shows in table (9.210) that p-value is (.316) which should be less than 10% to accept the significance. The Adjusted R Square (.506), same as the previous Adjusted R Square. This proves that there is no moderating effect between job status and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.210 Model Summary Turnover, Transformational Leadership (TL3) and Job Status Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.716[a]	.513	.506	.32668	.513	68.871	3	196	.000

a. Predictors: (Constant), ModTL3Status, TL3, StatusVar1

b. Dependent Variable: TurnoverVar1

Table (9.210) specifies that F Change is (68.871) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.32668). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.211 ANOVA Turnover, Transformational Leadership (TL3) and Job Status Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.049	3	7.350	68.871	.000[b]
	Residual	20.917	196	.107		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL3Status, TL3, StatusVar1

ANOVA table (9.211) shows the combination of variation of the independent variables in model are significantly (F = 68.871, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 50% of variation in the data sample. About 50% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.131) explains the histogram between turnover, Transformational Leadership (TL3), job status moderating variable and interaction variable.

Table 9.212 Coefficients Turnover, Transformational Leadership (TL3) and Job Status Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity St
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance
1	(Constant)	1.402	.378		3.705	.000	.656	2.148				
	StatusVar1	.485	.140	.704	3.468	.001	.209	.761	.690	.240	.173	.060
	TL3	.253	.110	.434	2.290	.023	.035	.471	.612	.161	.114	.069
	ModTL3Status	-.037	.036	-.344	-1.006	.316	-.108	.035	.694	-.072	-.050	.021

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.212) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (StatusVar1) which is assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (StatusVar1) whereas others contribute negatively such as (ModTL3Status). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job status that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.213 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Status Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	StatusVar1	TL3	ModTL3Status
1	1	3.925	1.000	.00	.00	.00	.00
	2	.061	8.015	.03	.00	.00	.02
	3	.014	17.022	.00	.09	.13	.00
	4	.001	70.981	.97	.91	.87	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.213) above shows the collinearity diagnosis. As can be seen, variable (ModTL3Opp) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables*

greater than 0.5" would suggest the existence of collinearity. As observed in table (9.213), last row, there are variables which have a variance proportion > 0.5 such as (StatusVar1), (TL3) and (ModTL3Opp). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.131, 9.132, 9.133, 9.134 and 9.135) show the relationship between turnover, job opportunity, interaction variable and Transformational leadership.

Table 9.214 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Status Interaction

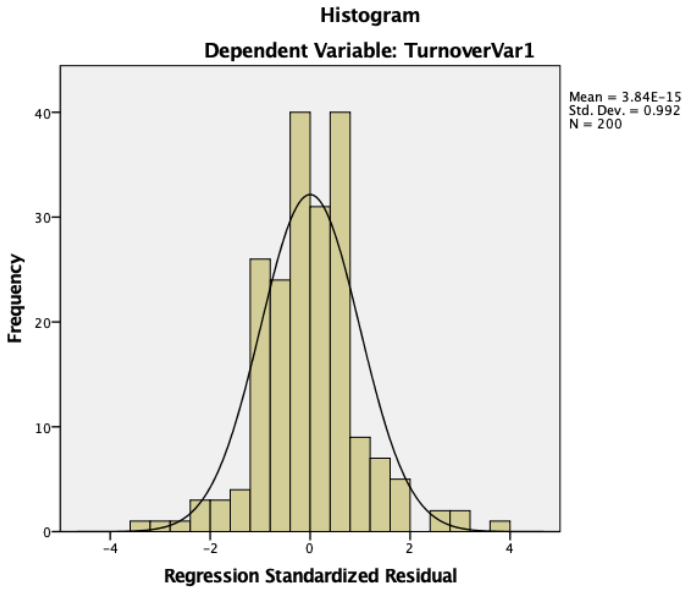
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4812	4.1506	3.4387	.33286	200
Residual	-1.10007	1.20240	.00000	.32420	200
Std. Predicted Value	-2.876	2.139	.000	1.000	200
Std. Residual	-3.367	3.681	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job opportunity interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are Illustrated in table (9.214). The results confirm the standard residual mean (.000).

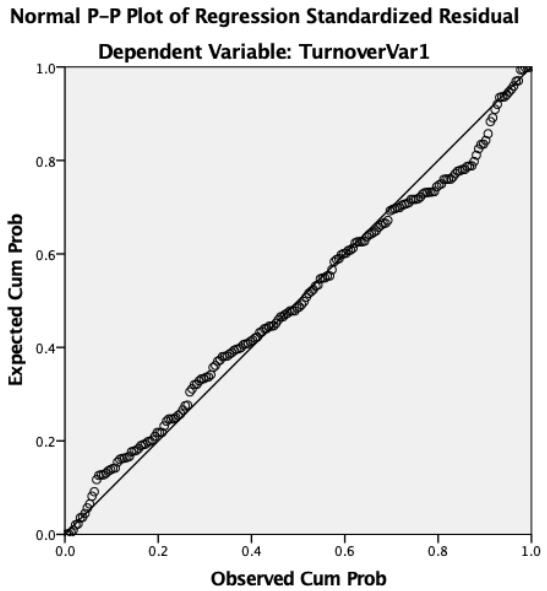
Charts

Figure 9.131 Histogram of Turnover, Transformational Leadership (TL3) and Job Status Interaction



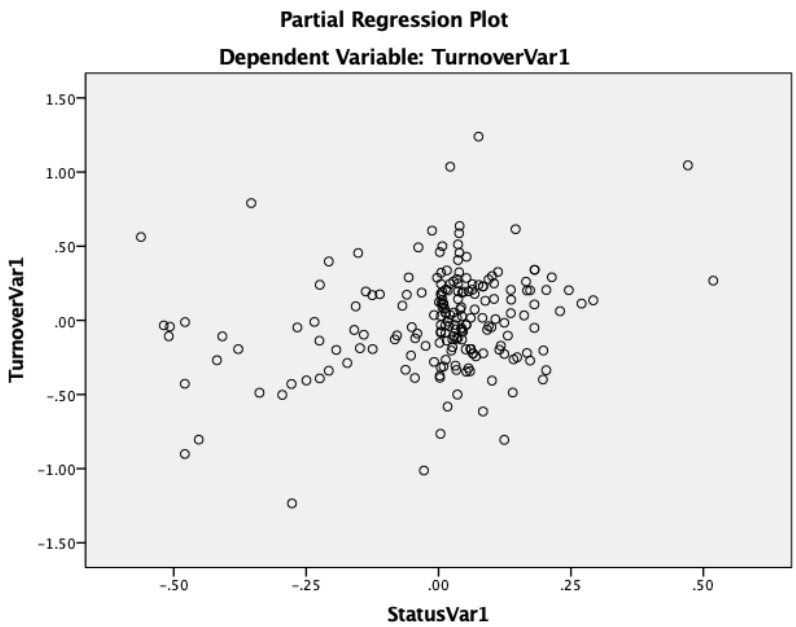
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.131). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.132 P-P Plot Turnover, Transformational Leadership (TL3) and Job Status Interaction



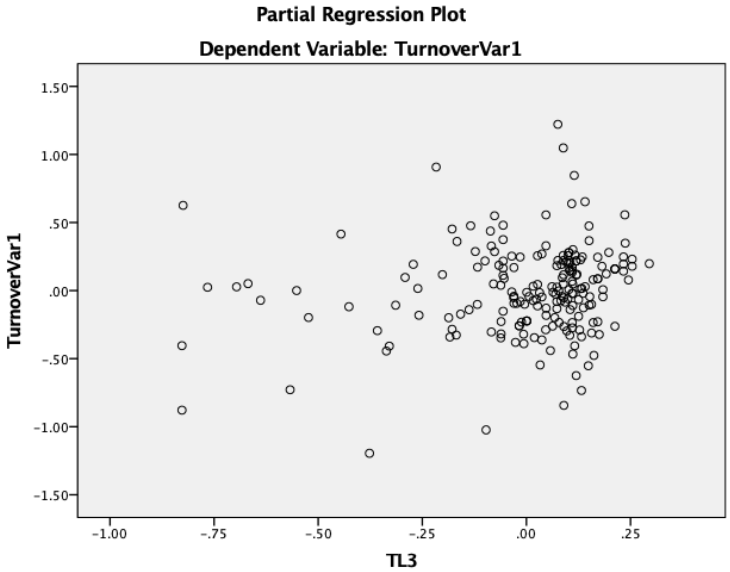
The PP plot shown in figure (9.132) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Status moderating variable and interaction variable.

Figure 9.133 Partial Regression Plot Turnover and Job Status (TL3)



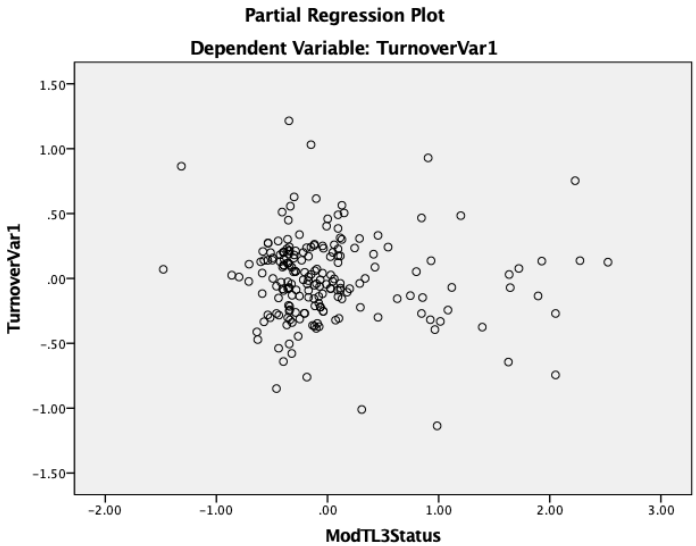
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.52) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.134 P-P Plot Turnover and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Status (StatusVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.134) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.135 Partial Regression Plot Turnover and Transformational Leadership (TL3) Job Status Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Status Interaction (ModlL3Status) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.135) is detectable, which indicates the assumption of error term independence is not violated.

9.2.13 Association between Turnover, Transformational Leadership (TL1) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader Persuasive Skills (TL1), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.215) describes the descriptive statistics between Turnover, job opportunity and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Transformational leadership (TL1) Leader Persuasive Skills mean (3.4763) and standard deviation is (.88777).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.215). The value should not exceed 10%

of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.215) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34143) which illustrates the model fit in table (9.217).

Table 9.215 Descriptive Statistics Turnover, Transformational Leadership (TL1) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL1	3.4763	.88777	200

Table (9.216) describes the correlation between Turnover, Transformational leadership along with the Job opportunity moderating variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.216 Correlations Turnover, Transformational Leadership (TL1) and Job Opportunity

		TurnoverVar1	OpportunityVar1	TL1
Pearson Correlation	TurnoverVar1	1.000	.595	.599
	OpportunityVar1	.595	1.000	.533
	TL1	.599	.533	1.000

As demonstrated at table (9.217), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job opportunity that is p-value of TL1 is (.000) and Adjusted R Square is (.460). With the presence of moderating variable of Persuasive Skills (TL1) and job opportunity (ModTL1Opp), the result shows in table (9.224) that p-value is (.526) which should be less than 10% to accept the significance. The Adjusted R Square (.458), has decreased in comparison to the previous Adjusted R Square. This proves that there is no moderating effect between job opportunity and Transformational Leadership (TL1); Persuasive Skills to Turnover.

Table 9.217 Model Summary Turnover, Transformational Leadership (TL1) and Job Opportunity

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.682[a]	.465	.460	.34143	.465	85.779	2	197	.000

a. Predictors: (Constant), OpportunityVar1, TL1

b. Dependent Variable: TurnoverVar1

Table (9.217) specifies that F Change is (85.779) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34143). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.218 ANOVA Turnover, Transformational Leadership (TL1) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.000	2	10.000	85.779	.000[b]
	Residual	22.966	197	.117		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL1, OpportunityVar1

ANOVA table (9.218) shows the combination of variation of the independent variables in model are significantly (F = 92.168, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 46% of variation in the data sample. About 54% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.136) explains the histogram between turnover, Transformational Leadership (TL1), moderating variable job opportunity.

Table 9.219 Coefficients Turnover, Transformational Leadership (TL1) and Job Opportunity

		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.881	.123		15.287	.000	1.638	2.124					
	OpportunityVar1	.243	.039	.385	6.256	.000	.166	.320	.595	.407	.326	.716	1
	TL1	.206	.032	.394	6.401	.000	.143	.270	.599	.415	.333	.716	1

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.219) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for

(OpportunityVar1) and (TL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job Opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.220 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Opportunity

				Variance Proportions		
Model	Dimension	Eigenvalue	Condition Index	(Constant)	OpportunityVar1	TL1
1	1	2.948	1.000	.00	.00	.00
	2	.031	9.718	.49	.02	.81
	3	.020	12.007	.50	.98	.18

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.220) above shows the collinearity diagnosis. As can be seen, variable (TL1) has the largest condition index, besides, it is less than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.220), last row, there are variables which have a variance proportion > 0.5 such as (TL1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.136, 9.137, 9.138, and 9.139) show the relationship between turnover, job Opportunity, and Transformational leadership.

Table 9.221 Residuals Statistics Turnover, Transformational Leadership (TL1) and Job Opportunity

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6436	4.1277	3.4387	.31702	200
Residual	-1.05332	1.27306	.00000	.33971	200
Std. Predicted Value	-2.508	2.173	.000	1.000	200
Std. Residual	-3.085	3.729	.000	.995	200

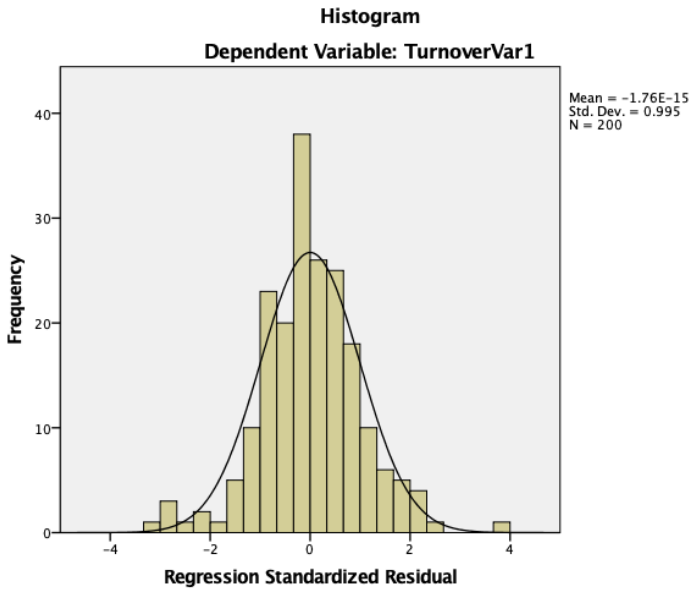
a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job Opportunity are followed. Generally, the assumptions

relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.221). The results confirm the standard residual mean (.000).

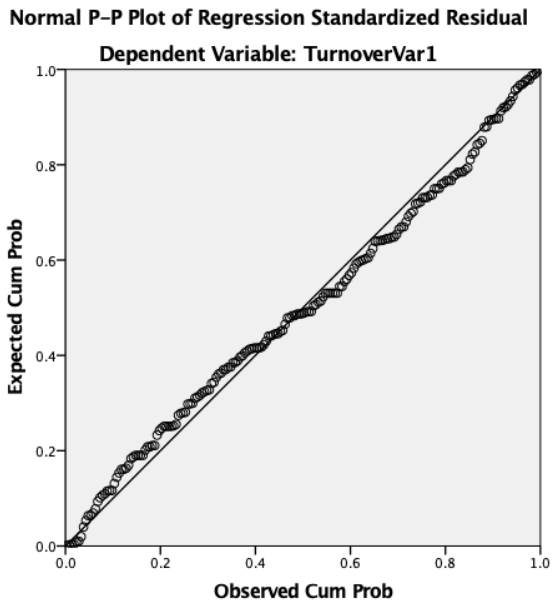
Charts

Figure 9.136 Histogram of Turnover, Transformational Leadership (TL1) and Job Opportunity



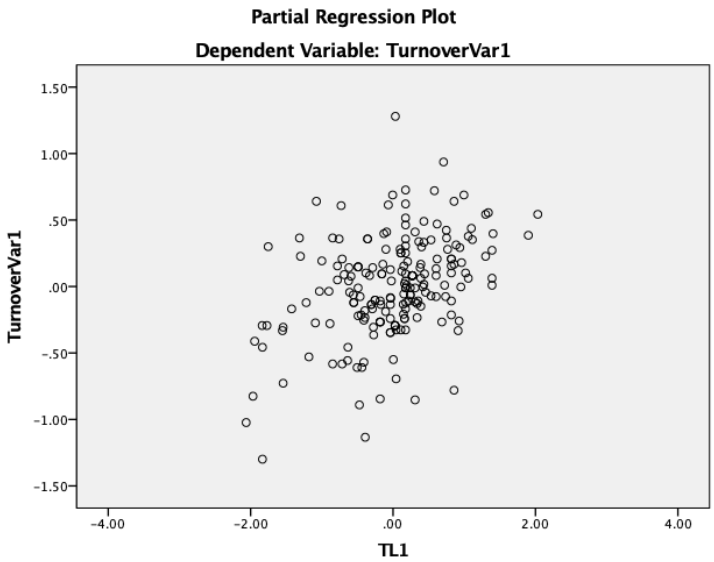
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.136). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.137 P-P Plot Turnover, Transformational Leadership (TL1) and Job Opportunity



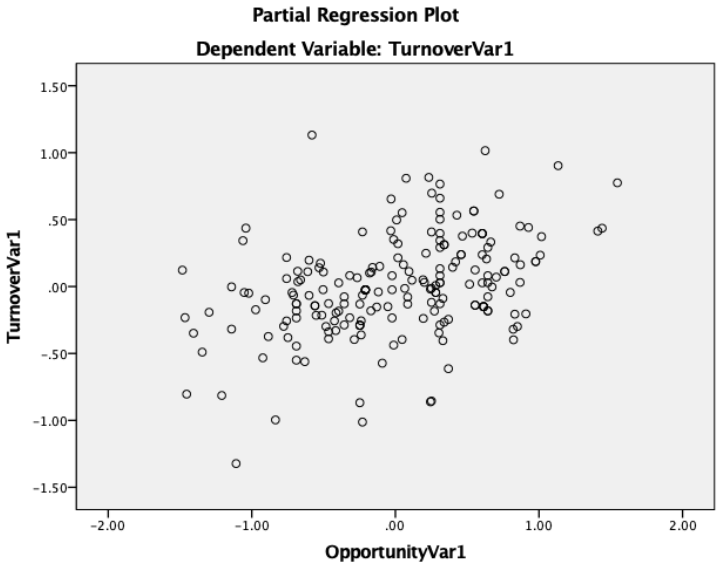
The PP plot shown in figure (9.137) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, and Job opportunity moderating variable.

Figure 9.138 Partial Regression Plot Turnover and Transformational Leadership (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL1) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.138) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.139 Partial Regression Plot Turnover and Job Opportunity (TL1)


Partial Regression Plot
Dependent Variable: TurnoverVar1
TurnoverVar1
1.50
1.00
.50
.00
-.50
-1.00
-1.50
-2.00
-1.00
.00
1.00
2.00
OpportunityVar1

The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL1) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.139) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.2.14 Association between Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Leader Persuasive Skills (TL1), turnover (TurnoverVar1) job opportunity (OpportunityVar1) and interaction variable (ModTL1Opp).

Table (9.222) describes the descriptive statistics between Turnover, job opportunity and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Transformational leadership (TL1) Leader Persuasive Skills mean (3.4763) and standard deviation is (.88777). Interaction variable (ModTL1Opp) mean (12.3690) and standard deviation (4.75176).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.222). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.222) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34195) which illustrates the model fit in table (9.224).

Table 9.222 Descriptive Statistics Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL1	3.4763	.88777	200
ModTL1Opp	12.3690	4.75176	200

Table (9.223) describes the correlation between Turnover and Transformational leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.223 Correlations Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	TL1	ModTL1Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.599	.671
	OpportunityVar1	.595	1.000	.533	.856
	TL1	.599	.533	1.000	.878
	ModTL1Opp	.671	.856	.878	1.000

As demonstrated at table (9.217), the result of studying the significance between the independent variable Transformational leadership (TL1), dependent variable turnover and the moderating variable job opportunity that is p-value of TL1 is (.000) and Adjusted R Square is (.460). With the presence of moderating variable of Persuasive Skills (TL1) and job opportunity (ModTL1Opp), the result shows in table (9.224) that p-value is (.526) which should be less than 10% to accept the significance. The Adjusted R Square (.458), has decreased in comparison to the previous Adjusted R Square. This proves that there is no moderating effect between job opportunity and Transformational Leadership (TL1); Persuasive Skills to Turnover.

Table 9.224 Model Summary Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.683[a]	.467	.458	.34195	.467	57.147	3	196	.000

a. Predictors: (Constant), ModTL1Opp, OpportunityVar1, TL1

b. Dependent Variable: TurnoverVar1

Table (9.224) specifies that F Change is (57.147) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34195). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.225 ANOVA Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.047	3	6.682	57.147	.000[b]
	Residual	22.919	196	.117		

Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL1Opp, OpportunityVar1, TL1

ANOVA table (9.225) shows the combination of variation of the independent variables in model are significantly (F = 57.147, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 46% of variation in the data sample. About 54% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.140) explains the histogram between turnover, Transformational Leadership (TL1), moderating variable job opportunity and interaction variable (ModTL1Opp).

Table 9.226 Coefficients Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.631	.412		3.960	.000	.819	2.444					
	OpportunityVar1	.325	.134	.514	2.417	.017	.060	.590	.595	.170	.126	.060	16.643
	TL1	.280	.121	.535	2.322	.021	.042	.518	.599	.164	.121	.051	19.497
	ModTL1Opp	-.023	.037	-.239	-.635	.526	-.096	.049	.671	-.045	-.033	.019	52.057

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.226) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (TL1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover whereas others contribute negatively such as (ModTL1Opp). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.227 Collinearity Diagnostics Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	OpportunityVar1	TL1	ModTL1Opp

1	1	3.908	1.000	.00	.00	.00	.00
	2	.068	7.595	.03	.00	.00	.02
	3	.024	12.890	.00	.05	.07	.00
	4	.001	72.501	.97	.95	.93	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.227) above shows the collinearity diagnosis. As can be seen, variable (ModTL2Opp) has the largest condition index, besides, it is greater than 30, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.227), last row, there are variables which have a variance proportion > 0.5 such as (OpportunityVar1), (TL1) and (ModTL1Opp). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.140, 9.141, 9.142, 9.143 and 9.144) show the relationship between turnover, job opportunity, interaction variable and Transformational leadership.

Table 9.228 Residuals Statistics Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction

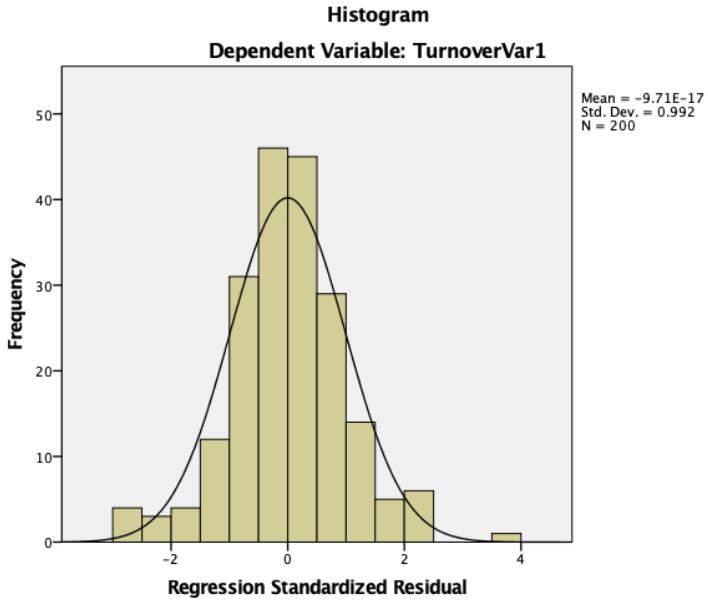
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5904	4.0708	3.4387	.31739	200
Residual	-1.00703	1.27071	.00000	.33937	200
Std. Predicted Value	-2.673	1.991	.000	1.000	200
Std. Residual	-2.945	3.716	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.228). The results confirm the standard residual mean (.000).

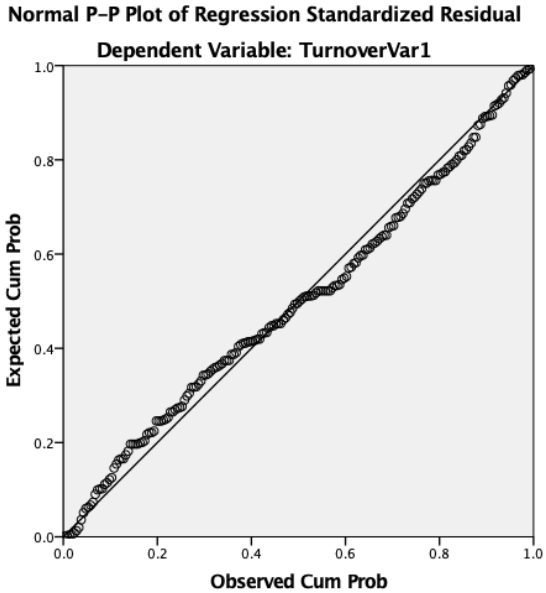
Charts

Figure 9.140 Histogram of Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction



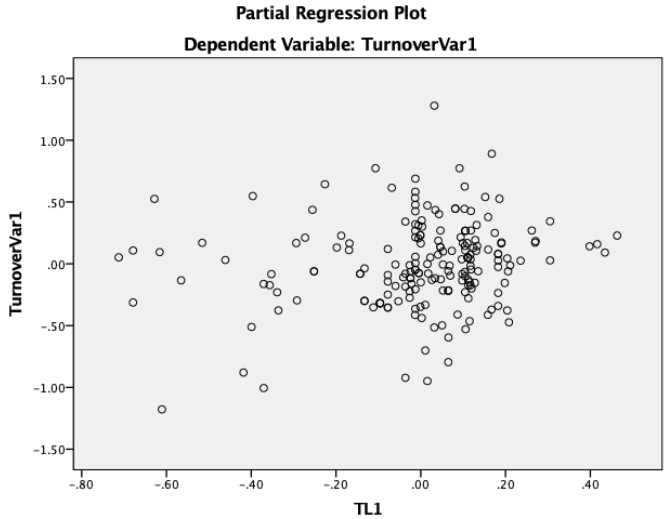
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.140). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figures 9.141 P-P Plot Turnover, Transformational Leadership (TL1) and Job Opportunity Interaction



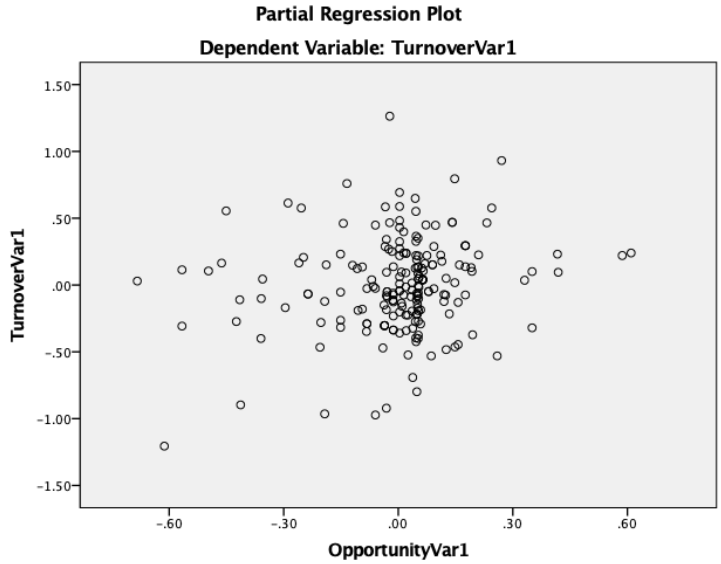
The PP plot shown in figure (9.141) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Opportunity moderating variable and interaction variable.

Figure 9.142 Partial Regression Plot Turnover and Transformational Leadership (TL1)



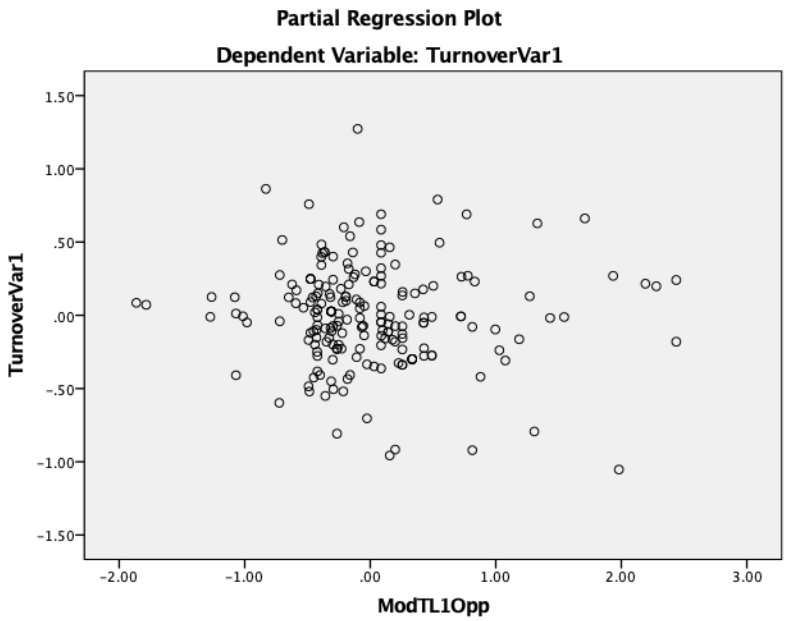
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.142) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.143 Partial Regression Plot Turnover and Job Opportunity (TL1)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.143) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.144 Partial Regression Plot Turnover and Transformational Leadership (TL1) Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction (ModlL2Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.144) is detectable, which indicates the assumption of error term independence is not violated.

9.2.15 Association between Turnover, Transformational Leadership (TL2) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.229) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Transformational leadership (TL2) Articulated Leader mean (3.5133) and standard deviation is (.86338).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.229). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.229) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34463) which Illustrates the model fit in table (9.231).

Table 9.229 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL2	3.5133	.86338	200

Table (9.230) describes the correlation between Turnover and Transformational leadership along with the Job Opportunity moderating, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.230 Correlations Turnover, Transformational Leadership (TL2) and Job Opportunity

		TurnoverVar1	OpportunityVar1	TL2
Pearson Correlation	TurnoverVar1	1.000	.595	.548
	OpportunityVar1	.595	1.000	.441
	TL2	.548	.441	1.000

As demonstrated at table (9.231), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job opportunity that is p-value of TL2 is (.000) and Adjusted R Square is (.450). With the presence of moderating variable of Articulated Leader (TL2) and job opportunity (ModTL2Opp), the result shows

in table (9.238) that p-value is (.023). The Adjusted R Square (.462), has increased in comparison to the previous Adjusted R Square. This proves that there is a moderating effect between job opportunity and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table 9.231 Model Summary Turnover, Transformational Leadership (TL2) and Job Opportunity

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.675[a]	.455	.450	.34463	.455	82.378	2	197	.000

a. Predictors: (Constant), TL2, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.231) specifies that F Change is (82.378) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34463). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.232 ANOVA Turnover, Transformational Leadership (TL2) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.568	2	9.784	82.378	.000[b]
	Residual	23.398	197	.119		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL2, OpportunityVar1

ANOVA table (9.123206) shows the combination of variation of the independent variables in model are significantly (F = 82.378, df = 2, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 45% of variation in the data sample. About 55% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.145) explains the histogram between turnover, Transformational Leadership (TL2) and moderating variable job opportunity.

Table 9.233 Coefficients Turnover, Transformational Leadership (TL2) and Job Opportunity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	V
1	(Constant)	1.811	.129		14.004	.000	1.556	2.066					
	OpportunityVar1	.277	.037	.439	7.492	.000	.204	.350	.595	.471	.394	.805	1.2
	TL2	.191	.032	.354	6.048	.000	.129	.253	.548	.396	.318	.805	1.2

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.233) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (TL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.234 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Opportunity

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	OpportunityVar1	TL2
1	1	2.948	1.000	.00	.00	.01
	2	.031	9.805	.22	.16	.99
	3	.022	11.628	.78	.83	.00

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.234) above shows the collinearity diagnosis. As can be seen, variable (TL2) has the largest condition index, which is less than 30. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.234), last row, there are variables which have a variance proportion > 0.5 such as (OpportunityVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each

independent variable will be sampled differently according to the study distributions. The figures (9.145, 9.146, 9.147, and 9.148) show the relationship between turnover, job opportunity, and Transformational leadership.

Table 9.235 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Opportunity

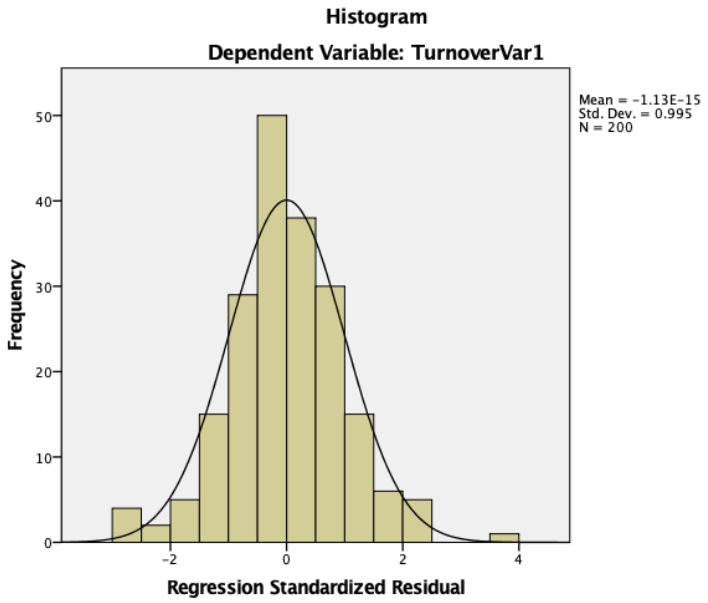
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6538	4.1492	3.4387	.31358	200
Residual	-1.02221	1.29956	.00000	.34289	200
Std. Predicted Value	-2.503	2.266	.000	1.000	200
Std. Residual	-2.966	3.771	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.235). The results confirm the standard residual mean (.000).

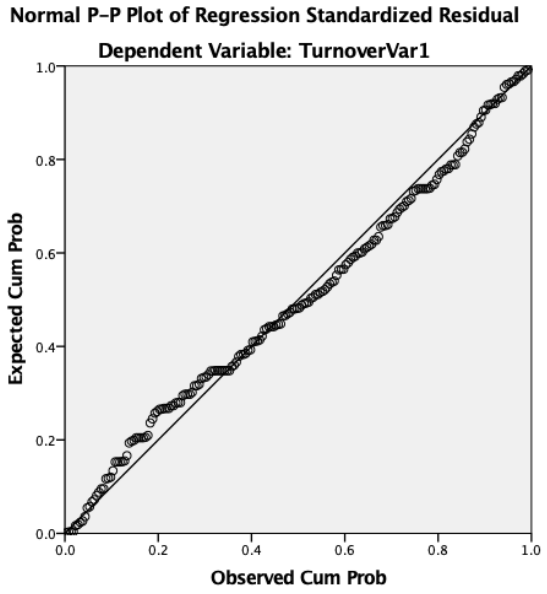
Charts

Figure 9.145 Histogram of Turnover, Transformational Leadership (TL2) and Job Opportunity



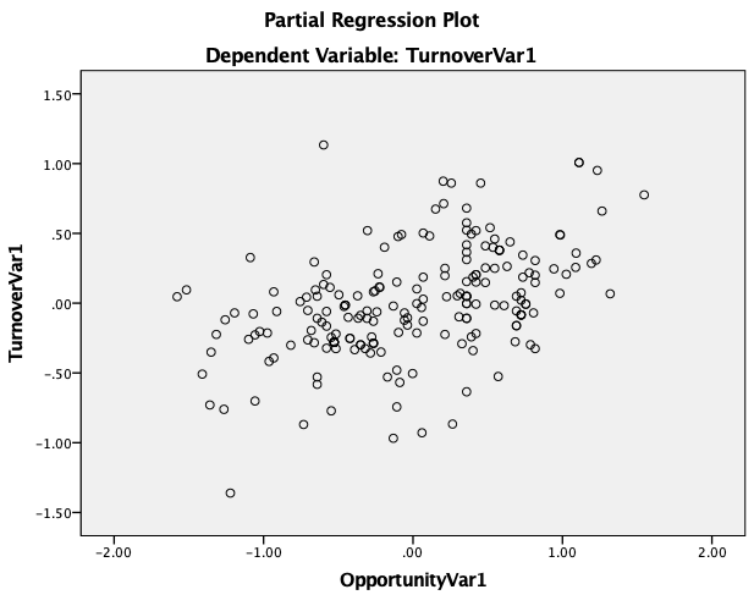
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.145). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.146 P-P Plot Turnover, Transformational Leadership (TL2) and Job Opportunity



The PP plot shown in figure (9.146) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job opportunity moderating variable.

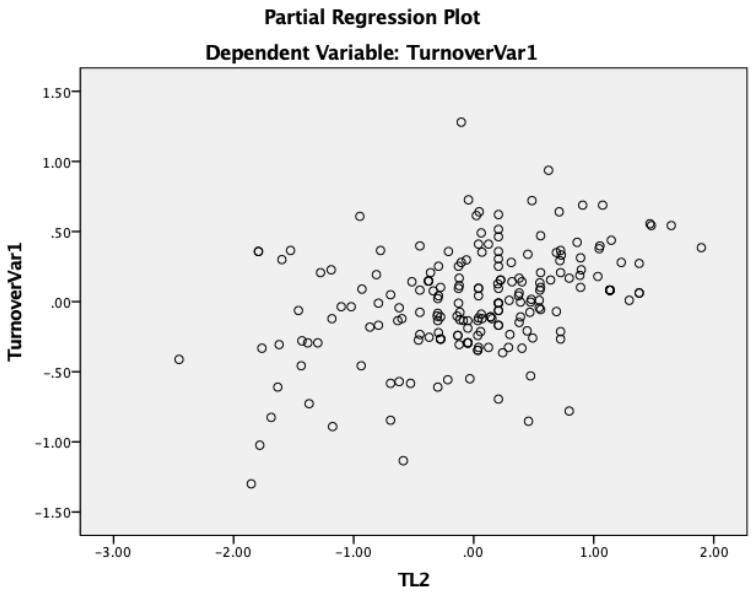
Figure 9.147 Partial Regression Plot Turnover and Job Opportunity (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is quite clustering or systematic pattern, but the data are mainly a random

displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.147) is quite detectable, which indicates the assumption of error term independence is violated.

Figure 9.148 Partial Regression Plot Turnover and Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As Illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.148) is slightly detectable, which indicates the assumption of error term independence is not violated.

9.2.16 Association between Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Articulated Leader (TL2), turnover (TurnoverVar1), job opportunity (OpportunityVar1) and interaction variable (ModIL2Opp).

Table (9.236) describes the descriptive statistics between Turnover, job opportunity and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while

Transformational leadership (TL2) Articulated Leader mean (3.5133) and standard deviation is (.86338) and interaction variable (ModIL2Opp) mean is (12.9521) and standard deviation is (4.21593).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.236). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.236) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.34316) which illustrates the model fit in table (9.238).

Table 9.236 Descriptive Statistics Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL2	3.5133	.86338	200
ModIL2Opp	12.9521	4.21593	200

Table (9.237) describes the correlation between Turnover and Transformational leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.237 Correlations Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	TL2	ModIL2Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.548	.666
	OpportunityVar1	.595	1.000	.441	.880
	TL2	.548	.441	1.000	.669
	ModIL2Opp	.666	.880	.669	1.000

As demonstrated at table (9.231), the result of studying the significance between the independent variable Transformational leadership (TL2), dependent variable turnover and the moderating variable job opportunity that is p-value of TL2 is (.000) and Adjusted R Square is (.450). With the presence of moderating variable of Articulated Leader (TL2) and job opportunity (ModTL2Opp), the result shows in table (9.238) that p-value is (.023). The Adjusted R Square (.462), has increased in comparison to the previous Adjusted R Square. This proves that there is a moderating effect between job opportunity and Transformational Leadership (TL2); Articulated Leader to Turnover.

Table 9.238 Model Summary Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.680[a]	.463	.455	.34316	.463	56.288	3	196	.000

a. Predictors: (Constant), ModTL2Opp, OpportunityVar1, TL2

b. Dependent Variable: TurnoverVar1

Table (9.238) specifies that F Change is (56.288) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.34316). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.239 ANOVA Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.178	3	6.726	57.851	.000[b]
	Residual	22.788	196	.116		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModIL2Opp, TL2, OpportunityVar1

ANOVA table (9.239) shows the combination of variation of the independent variables in model are significantly (F = 57.851, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 45% of variation in the data sample. About 55% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.149) explains the histogram between turnover, Transformational Leadership (TL2), moderating variable job opportunity and interaction variable (ModTL2Opp).

Table 9.240 Coefficients Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2.084	.175		11.917	.000	1.739	2.429					
	OpportunityVar1	.124	.076	.196	1.626	.106	-.026	.274	.595	.115	.085	.186	5.388

TL2	.128	.042	.238	3.083	.002	.046	.210	.548	.215	.160	.455	2.199
ModIL2Opp	.037	.016	.334	2.291	.023	.005	.069	.666	.161	.119	.127	7.861

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.240) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (ModIL2Opp) and (TL2) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients, are the ones that may cause large variation in employees' turnover.

Table 9.241 Collinearity Diagnostics Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	OpportunityVar1	TL2	ModIL2Opp
1	1	3.916	1.000	.00	.00	.00	.00
	2	.050	8.887	.20	.00	.00	.11
	3	.030	11.394	.04	.07	.58	.00
	4	.004	30.982	.76	.93	.42	.89

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.241) above shows the collinearity diagnosis. As can be seen, variable (ModIL2Opp) has the largest condition index, according to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.241), last row, there are variables which have a variance proportion > 0.5 such as (OpportunityVar1) and (ModTL2Opp). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.149, 9.150, 9.151, 9.152 and 9.153) show the relationship between turnover, job opportunity, interaction variable and Transformational leadership.

Table 9.242 Residuals Statistics Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction

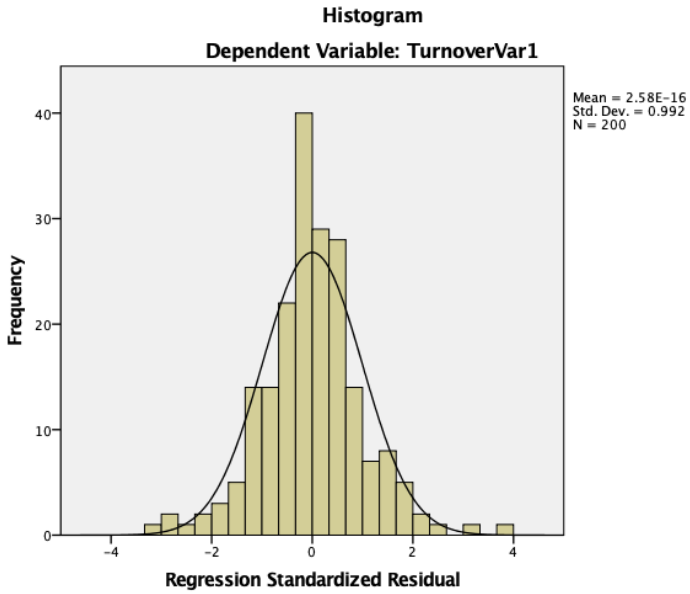
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6535	4.2635	3.4387	.31843	200
Residual	-1.07343	1.30536	.00000	.33839	200
Std. Predicted Value	-2.466	2.590	.000	1.000	200
Std. Residual	-3.148	3.828	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job status interaction are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.242). The results confirm the standard residual mean (.000).

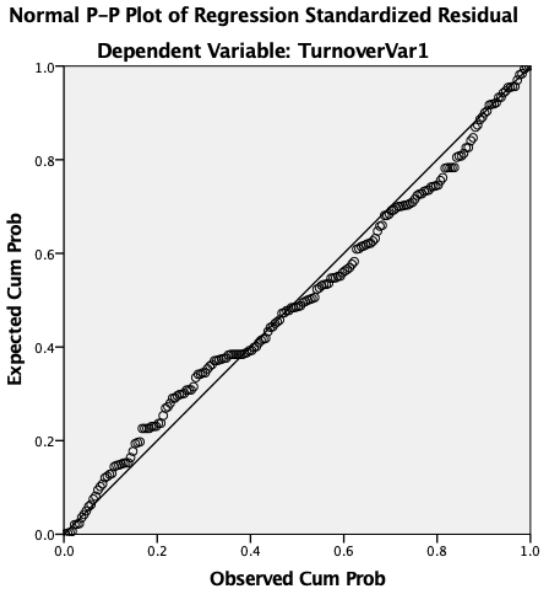
Charts

Figure 9.149 Histogram of Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction



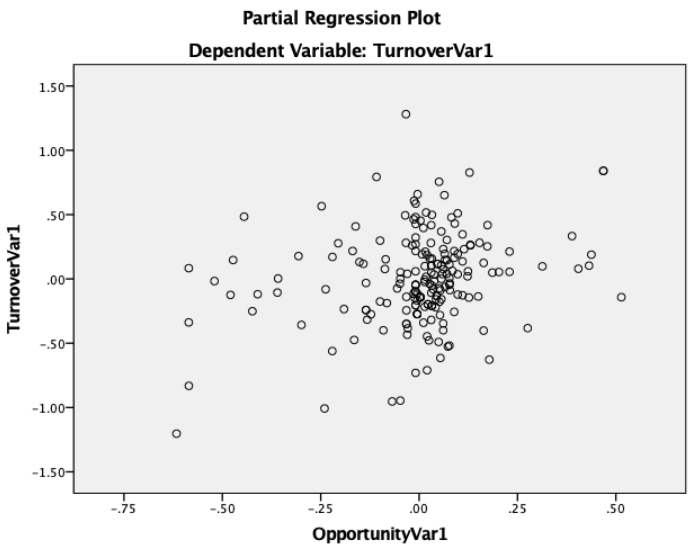
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.149). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.150 P-P Plot Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction



The PP plot shown in figure (9.150) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job Opportunity moderating variable and interaction variable.

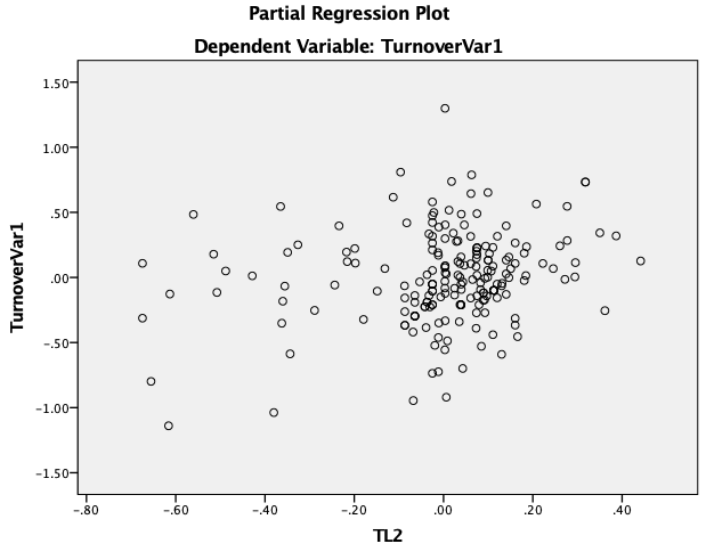
Figure 9.151 Partial Regression Plot Turnover and Job Opportunity (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The

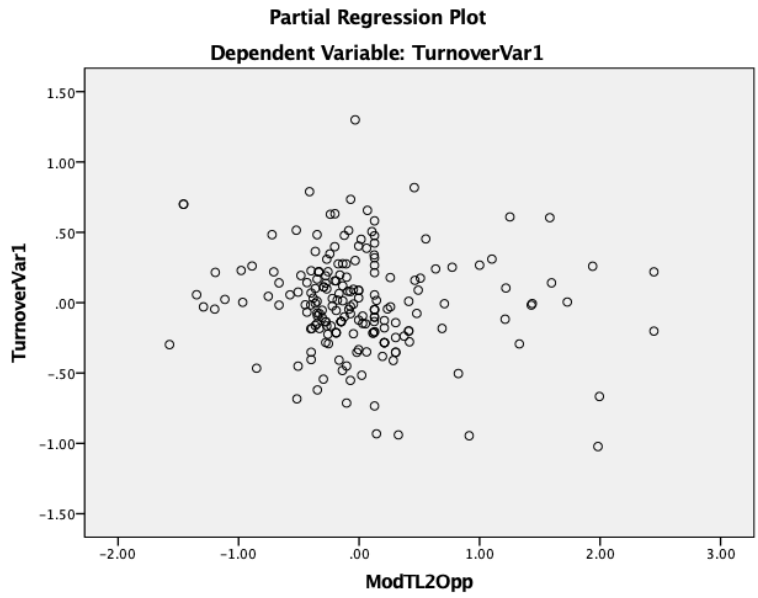
pattern in figure (9.151) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.152 Partial Regression Plot Turnover and Transformational Leadership (TL2)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL2) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.152) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.153 Partial Regression Plot Turnover and Transformational Leadership (TL2) Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL2) and Job Opportunity Interaction (ModlL2Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.153) is detectable, which indicates the assumption of error term independence is not violated.

9.2.17 Association between Turnover, Transformational Leadership (TL3) and Job Opportunity

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.243) describes the descriptive statistics between Turnover, job status and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job Opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Transformational leadership (TL3) Extrovert Leader mean (3.5727) and standard deviation is (.79676).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.243). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.243) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33230) which illustrates the model fit in table (9.245).

Table 9.243 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Opportunity

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL3	3.5727	.79676	200

Table (9.244) describes the correlation between Turnover and Transformational leadership along with the Job opportunity moderating, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.244 Correlations Turnover, Transformational Leadership (TL3) and Job Opportunity

		TurnoverVar1	OpportunityVar1	TL3
Pearson Correlation	TurnoverVar1	1.000	.595	.612
	OpportunityVar1	.595	1.000	.478
	TL3	.612	.478	1.000

As demonstrated at table (9.245), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job opportunity that is p-value of TL3 is (.000) and Adjusted R Square is (.489). With the presence of moderating variable of Extrovert Leader (TL3) and job opportunity (ModTL3Opp), the result shows in table (9.252) that p-value is (.184) which should be less than 10% to accept the significance. The Adjusted R Square (.491), has increased in comparison to the previous Adjusted R Square. This proves that there is no moderating effect between job opportunity and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.245 Model Summary Turnover, Transformational Leadership (TL3) and Job Opportunity

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.703[a]	.494	.489	.33230	.494	96.054	2	197	.000

a. Predictors: (Constant), TL3, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.245) specifies that F Change is (96.054) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33230). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 2 cases) are used to derive the parameters.

Table 9.246 ANOVA Turnover, Transformational Leadership (TL3) and Job Opportunity

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.213	2	10.606	96.054	.000[b]
	Residual	21.753	197	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), TL3, OpportunityVar1

ANOVA table (9.247) shows the combination of variation of the independent variables in model are significantly (F = 96.054, df = 2, sig. = .000). To be statistically significant, the p value must be <.05)

predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.154) explains the histogram between turnover, Transformational Leadership (TL3), and job opportunity moderating variable.

Table 9.247 Coefficients Turnover, Transformational Leadership (TL3) and Job Opportunity

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.697	.128		13.254	.000	1.445	1.950					
	OpportunityVar1	.247	.036	.392	6.793	.000	.176	.319	.595	.436	.344	.771	1.296
	TL3	.248	.034	.425	7.365	.000	.182	.314	.612	.465	.373	.771	1.296

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.247) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (TL3) and (OpportunityVar1) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (OpportunityVar1). The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.248 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Opportunity

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	OpportunityVar1	TL3
1	1	2.954	1.000	.00	.00	.00
	2	.024	11.009	.28	.18	.99
	3	.022	11.639	.72	.81	.00

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.248) above shows the collinearity diagnosis. As can be seen, variable (TL3) has the largest condition index, which is less than 30. According to Field (2000), "*there are no*

hard and fast rules about how larger a condition index needs to be to indicate collinearity problems". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables greater than 0.5*" would suggest the existence of collinearity. As observed in table (9.248), last row, there are variables which have variance proportion > 0.5 such as (OpportunityVar1). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.154, 9.155, 9.156 and 9.157) show the relationship between turnover, job opportunity variable and Transformational leadership.

Table 9.249 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Opportunity

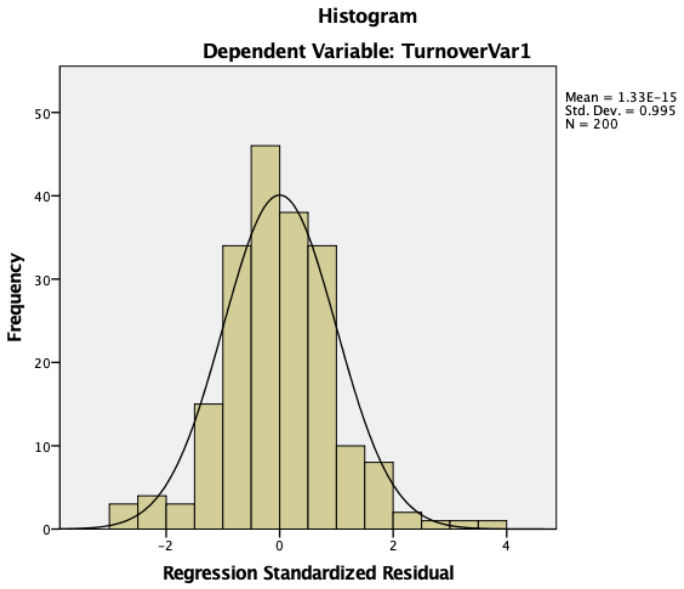
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.5902	4.1739	3.4387	.32649	200
Residual	-.97393	1.32022	.00000	.33062	200
Std. Predicted Value	-2.599	2.252	.000	1.000	200
Std. Residual	-2.931	3.973	.000	.995	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables and job opportunity are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.249). The results confirm the standard residual mean (.000).

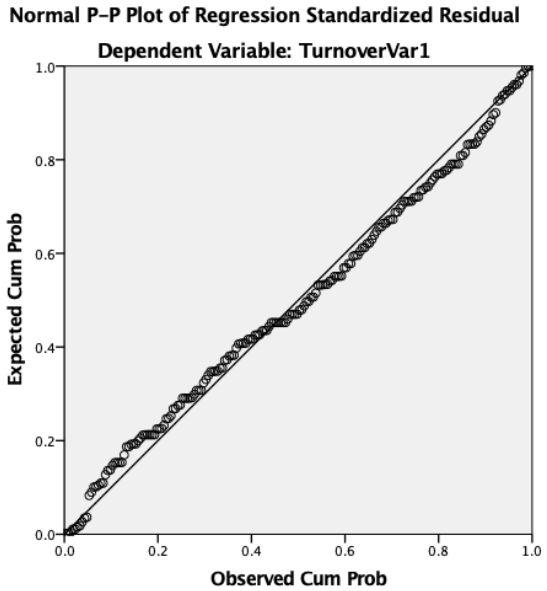
Charts

Figure 9.154 Histogram of Turnover, Transformational Leadership (TL3) and Job Opportunity



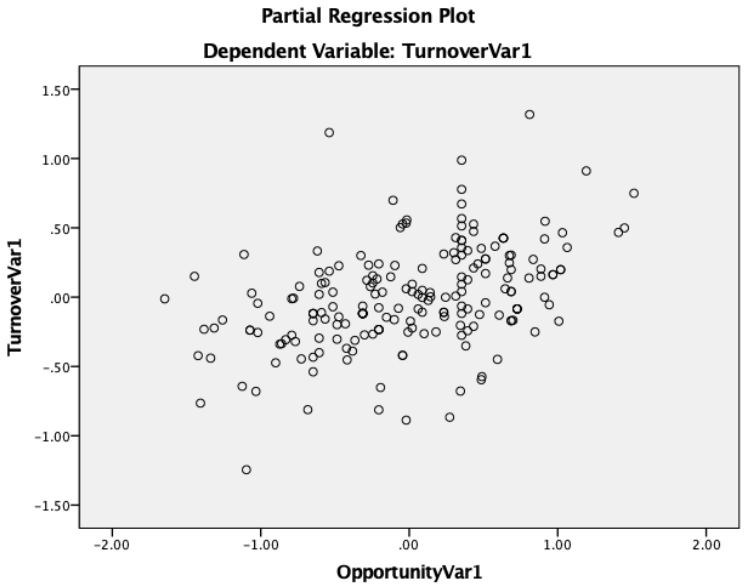
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as illustrated in figure (9.154). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.155 P-P Plot Turnover, Transformational Leadership (TL3) and Job Opportunity



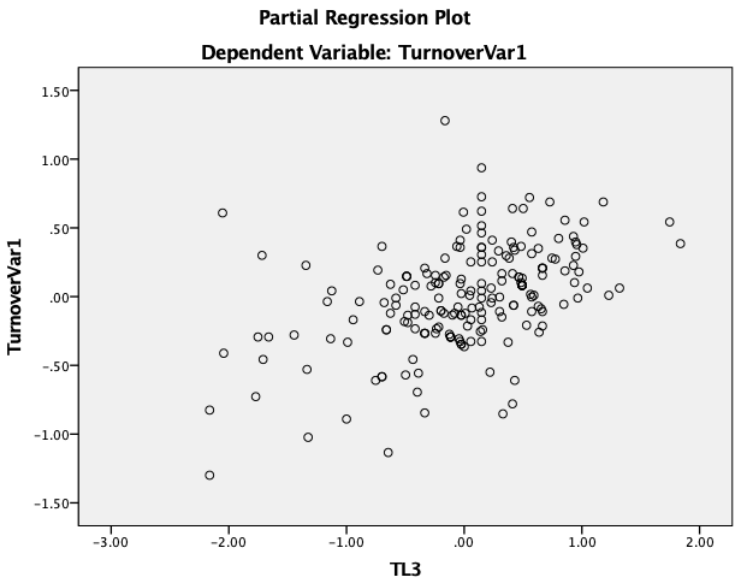
The PP plot shown in figure (9.155) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership and Job Opportunity moderating variable.

Figure 9.156 Partial Regression Plot Turnover and Job Opportunity (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is no clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.156) is not detectable, which indicates the assumption of error term independence is violated.

Figure 9.157 Partial Regression Plot Turnover and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually

assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.157) is detectable, which indicates the assumption of error term independence is not violated.

9.2.18 Association between Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

The multiple regressions test results to demonstrate the relevance of research hypotheses and the factor analysis outcomes. Therefore, the regression test was done based on hypotheses; to understand failure relations or successful between the variables Extrovert Leader (TL3), turnover (TurnoverVar1) and job opportunity (OpportunityVar1).

Table (9.250) describes the descriptive statistics between Turnover, job opportunity and Transformational leadership. Turnover mean is (3.4387), standard deviation is (.46466), Job opportunity (OpportunityVar1) mean (3.4583) and standard deviation is (.73626) while Transformational leadership (TL3) Extrovert Leader mean (3.5727) and standard deviation is (.79676), and interaction variable (ModTL3Opp) mean is (12.6347) and standard deviation is (4.48998).

This test measures the dependent variable dispersion around the mean. The error value is compared to the 'Standard Deviation' of the dependent variable in table (9.250). The value should not exceed 10% of the dependent variable mean value so that it is in-line with the regression modelling Gupta (2000). The results in table (9.250) shows that (TurnoverVar1) mean (3.4387) and standard deviation value (.46466) of the dependent variable. The standard error estimate of the selected model is approximately (.33164) which illustrates the model fit in table (9.252).

Table 9.250 Descriptive Statistics Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

	Mean	Std. Deviation	N
TurnoverVar1	3.4387	.46466	200
OpportunityVar1	3.4583	.73626	200
TL3	3.5727	.79676	200
ModTL3Opp	12.6347	4.48998	200

Table (9.251) describes the correlation between Turnover and Transformational leadership along with the Job opportunity moderating and interaction variable, as it is demonstrated per Pearson correlation, turnover is correlated with the other variables gives an output of (1.000).

Table 9.251 Correlations Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

		TurnoverVar1	OpportunityVar1	TL3	ModTL3Opp
Pearson Correlation	TurnoverVar1	1.000	.595	.612	.687
	OpportunityVar1	.595	1.000	.478	.858
	TL3	.612	.478	1.000	.845
	ModTL3Opp	.687	.858	.845	1.000

As demonstrated at table (9.245), the result of studying the significance between the independent variable Transformational leadership (TL3), dependent variable turnover and the moderating variable job opportunity that is p-value of TL3 is (.000) and Adjusted R Square is (.489). With the presence of moderating variable of Extrovert Leader (TL3) and job opportunity (ModTL3Opp), the result shows in table (9.252) that p-value is (.184) which should be less than 10% to accept the significance. The Adjusted R Square (.491), has increased in comparison to the previous Adjusted R Square. This proves that there is no moderating effect between job opportunity and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Table 9.252 Model Summary Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.706[a]	.498	.491	.33164	.498	64.880	3	196	.000

a. Predictors: (Constant), ModTL3Opp, TL3, OpportunityVar1

b. Dependent Variable: TurnoverVar1

Table (9.252) specifies that F Change is (64.880) where Sig. F Change is (.000), Standard Error of the Estimate for the best regression model is at (.33164). A multiple regression is a method used to estimate the parameters and the purpose of multi-linear models is to map variation causes of turnover. The summary of the results (i.e., regression weights and significance level of change) of variation cause for the different models. This is relatively small number of causes of variation (only 3 cases) are used to derive the parameters.

Table 9.253 ANOVA Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.408	3	7.136	64.880	.000[b]
	Residual	21.558	196	.110		
	Total	42.966	199			

a. Dependent Variable: TurnoverVar1

b. Predictors: (Constant), ModTL3Opp, TL3, OpportunityVar1

ANOVA table (9.253) shows the combination of variation of the independent variables in model are significantly (F = 64.880, df = 3, sig. = .000). To be statistically significant, the p value must be <.05) predict for turnover percentage. Although the p-value is below ≤ 5%, at the same time R2 value shows that model accounted for approximately 49% of variation in the data sample. About 51% could not be explained by model, due to other factors that were not included in the model or because of other random variations. Significance figure (9.158) explains the histogram between turnover, Transformational Leadership (TL3), job opportunity moderating variable and interaction variable.

Table 9.254 Coefficients Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistic	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.122	.451		2.489	.014	.233	2.010					
	OpportunityVar1	.433	.144	.686	3.006	.003	.149	.717	.595	.210	.152	.049	20.36
	TL3	.412	.128	.707	3.226	.001	.160	.664	.612	.225	.163	.053	18.73
	ModTL3Opp	-.052	.039	-.500	-1.332	.184	-.128	.025	.687	-.095	-.067	.018	54.94

a. Dependent Variable: TurnoverVar1

The estimated coefficients determine the weight that each variable contributes to the estimation of the dependent variable. Table (9.254) above shows the estimated coefficient of the extracted regression model. The results show that coefficients are significant at 95% confidence level. Also, the 'significance' value of the estimated constant of regression is below 0.05 (Sig. < 0.000) for (OpportunityVar1) and (TL3) which are assumed to be reliable in defining the point of intercept in the regression equation. The table also shows that some causes of variation contribute positively to the Turnover (TL3) and (OpportunityVar1) whereas others contribute negatively such as (ModTL3Opp) opportunity Interaction variable. The conclusion that might be drawn from these results is that the turnover can be reduced if the causes of variation are managed and controlled periodically. Leadership styles and the moderating variable job opportunity that have high coefficients are the ones that may cause large variation in employees' turnover.

Table 9.255 Collinearity Diagnostics Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	OpportunityVar1	TL3	ModTL3Opp
1	1	3.918	1.000	.00	.00	.00	.00
	2	.058	8.244	.03	.00	.00	.02
	3	.024	12.888	.00	.04	.06	.00
	4	.001	80.908	.97	.96	.94	.98

a. Dependent Variable: TurnoverVar1

The phenomena of collinearity in regression analysis are associated with the inter-correlation among independent variables. Table (9.255) above shows the collinearity diagnosis. As can be seen, variable (ModTL3Opp) has the largest condition index, that is greater than 30. According to Field (2000), "*there are no hard and fast rules about how larger a condition index needs to be to indicate collinearity problems*". However, others (Weiner et al. 2003) have suggested that a "*condition index greater than 30 for a given root (dimension) coupled with at least two variance proportions for individual variables*

greater than 0.5" would suggest the existence of collinearity. As observed in table (9.255), last row, there are variables which have variance proportion > 0.5 such as (OpportunityVar1), (ModTL3Opp) and (TL3). Therefore, there is no evidence of collinearity existence in the selected regression model, because the model will be used to conduct random simulation. Hence, the results will not be affected by collinearity as the value of each independent variable will be sampled differently according to the study distributions. The figures (9.158, 9.159, 9.160, 9.161 and 9.162) show the relationship between turnover, job opportunity variable, interaction variable and Transformational leadership.

Table 9.256 Residuals Statistics Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction

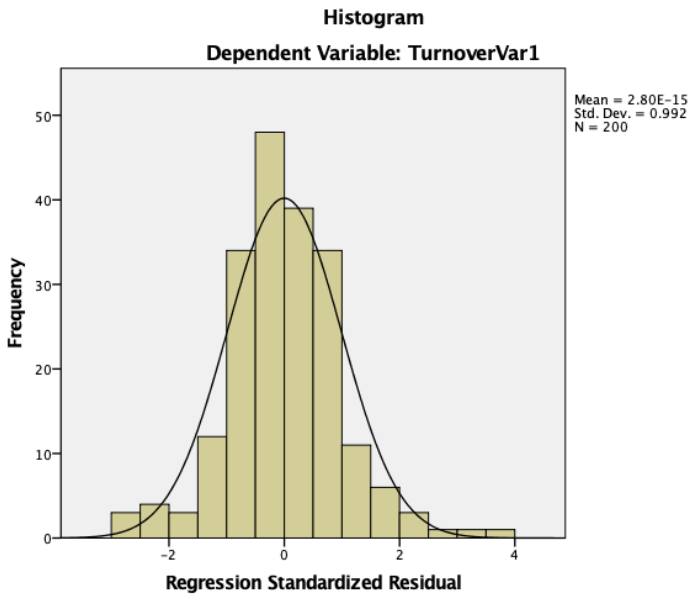
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4954	4.0553	3.4387	.32799	200
Residual	-.92322	1.32166	.00000	.32913	200
Std. Predicted Value	-2.876	1.880	.000	1.000	200
Std. Residual	-2.784	3.985	.000	.992	200

a. Dependent Variable: TurnoverVar1

In developing regression models, it is important to check that the linearity assumptions of the dependent, independent variables, job opportunity moderating variable and interaction variable are followed. Generally, the assumptions relating to homoscedasticity, independence and normality of the residuals must not be violated. The residuals' statistics results obtained from the regression simulation are illustrated in table (9.256). The results confirm the standard residual mean (.000).

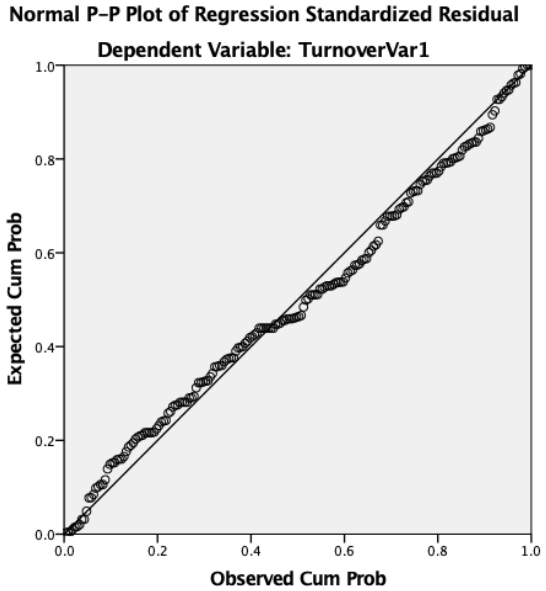
Charts

Figure 9.158 Histogram of Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction



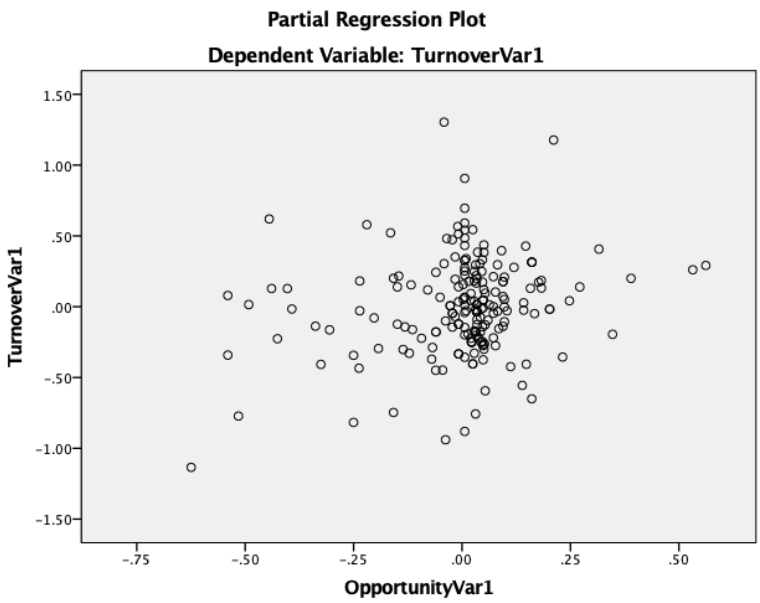
The normality of the residuals was also assessed using a histogram of the frequency of the standardised residuals, as Illustrated in figure (9.158). The figure suggests the frequency of the standardised residuals fairly follows the normal curve. This may imply that the standardised residuals are acceptably close to the normal curve and the normality assumption is not violated.

Figure 9.159 P-P Plot Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction



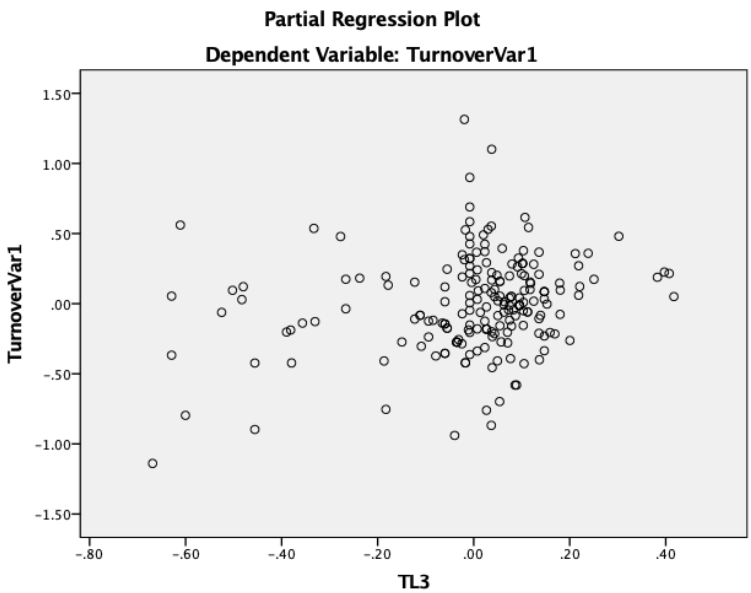
The PP plot shown in figure (9.159) indicates that the data points in the graph nearly follow the straight line. However, as observed at the cum Prob, there are random sampling in two areas of the P-P plot that violates the normality assumption of this study between Turnover, Transformational Leadership, Job opportunity moderating variable and interaction variable.

Figure 9.160 Partial Regression Plot Turnover and Job Opportunity (TL3)



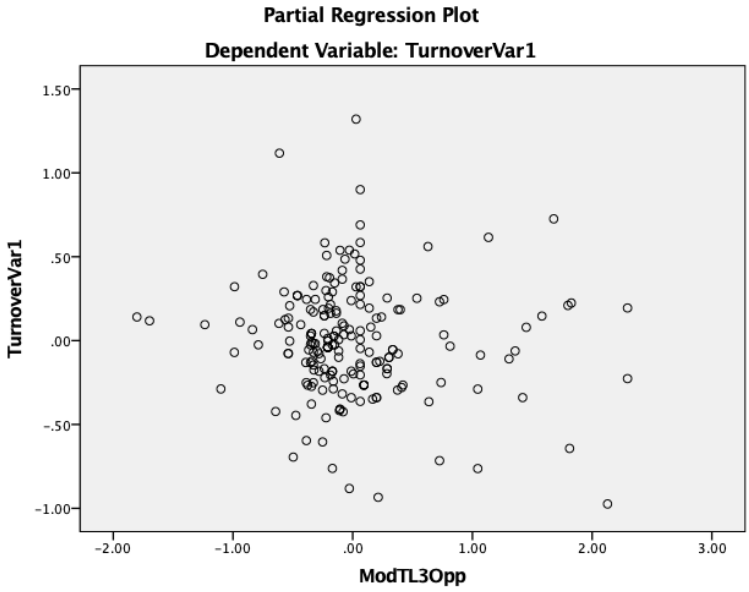
The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Opportunity (OpportunityVar1) is created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.160) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.161 Partial Regression Plot Turnover and Transformational Leadership (TL3)



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover and Transformational Leadership (TL3) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.161) is detectable, which indicates the assumption of error term independence is not violated.

Figure 9.162 Partial Regression Plot Turnover and Transformational Leadership (TL3) Job Opportunity Interaction



The developed model is also tested for homoscedasticity. To test this residual, a scatterplot as partial regression plot between Turnover, Transformational Leadership (TL3) and Job Opportunity Interaction (ModlL3Opp) are created to visually assess the assumption of homoscedasticity between the predicted dependent variable turnover percentage and the errors of prediction. As illustrated in the figure above, there is clustering or systematic pattern, but the data are mainly a random displacement of scores. This indicates that the selected model has met the assumption of homoscedasticity. The pattern in figure (9.162) is detectable, which indicates the assumption of error term independence is not violated.

Summary

The chapter discusses the results of regression in relation with the results from the survey. The discussion attempts to deliberate in depth the relationship between dependent and independent variables and identify the role of moderators' variable in the relationship between turnover and Transformational leadership.

The concluded points for job satisfaction moderating variable are as follows, this proves that there is a moderating effect between job satisfaction and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is a moderating effect between job satisfaction and Transformational Leadership (TL2); Articulated Leader to Turnover. There is a moderating effect between job satisfaction and Transformational Leadership (TL3); Extrovert Leader to Turnover.

The second moderating variable is job status, the results are, there is no moderating effect between job status and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is no moderating effect between job status and Transformational Leadership (TL2); Articulated Leader to Turnover. There is no moderating effect between job status and Transformational Leadership (TL3); Extrovert Leader to Turnover

The third moderating variable is job opportunity, the result is there is no moderating effect between job opportunity and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is a moderating effect between job opportunity and Transformational Leadership (TL2); Articulated Leader to Turnover. There is no moderating effect between job opportunity and Transformational Leadership (TL3); Extrovert Leader to Turnover.

Chapter 10: Discussion

Introduction

The chapter discusses the results of correlation and regression analysis in relation with the results from literature review. The discussion attempts to deliberate in depth the relationship between dependent (turnover) and independent variables (Islamic and Transformational leadership) and identify the role of moderator variables in the relationship equations. The causes are as same as variables in this study.

10.1 Discussion Causes of turnover

Research question (1)

What are the issues that lead to turnover?

This study had extracted and classified causes of turnover. The analysis in chapter six the survey respondents thought that five major causes were the main contributor to turnover. They work job aligned with interest, training courses, relationship with management, good internal processes and fixable hours. The absence of these are the causes of turnover. Literature reviews have indicated that there are reasons of turnover that related to work environment, which are similar to this research findings, such as McCleskey (2014) who confirms that sense of accomplishment, job challenges, job positive aspects, manager personality, colleagues/peers' cooperation, relationship with line manager, fair performance rating/reviews, career promotion, lack of leaves, lack of reward and recognition, benefits, job security McCleskey (2014), and work load can lead to turnover. Several studies have revealed that employees consider pay is a motivational factor (Schott & Ritz 2017) for them, which can also cause of turnover (Long et al. 2016), Johnson (2018) because if employees see that his/her wage does not equal the services they provide then this will result to resignations. Besides, when employees put extensive efforts, achieve goals and perform well, and get no rewards this will decrease their dedication and job morale.

Career promotion can also cause turnover (Long et al. 2016), Johnson (2018) as employees expect recognition when business achieves the organisation objectives to have a higher rate of reward, bonus, and better career opportunity Arokiasam (2013). This will be an effective reason to hook employees to retain and can cause a negative reason to leave.

Job satisfaction leads to resignations due to the dissatisfaction employees feel towards his/her employer therefore, this relationship causes high turnover because employees quit Arokiasam (2013) to look for another alternative place to work. Medina (2012) confirms that job satisfaction can also be a driver for job performance (Piaralal et al. 2016) and turnover (Long et al. 2016), Johnson (2018) thus if the employee job satisfaction rate is low then this will cause to have a declined performance and high percentage of turnover.

Another cause of turnover (Long et al. 2016), Johnson (2018) is to have a mismatch between the employee interest and the job; this is called 'job fit'. To expand more, the employee desires to do certain tasks and his job responsibilities to do other than his/her interest. Employee's reaction is going to be indeed to leave the organisation where he/she feels more productive, happier worker and more interested to align interest with job requirements.

Several studies investigating that employees intend to leave when there are various reasons, such as, lack of trust, lack of recognition, unfair payment practices, uncertainty about future of company, lack of interest in future growth, lack of clear expectations. Moreover, when employees feel that the job is uninteresting or unfulfilling job, excessive travel requirements, negative relationship with colleagues, lack of teamwork among employees, unfair treatment, lack of support of new ideas, imbalance between work and personal life negative relationship with supervisor (Vnoučková & Klupáková 2013). Besides, employees care about further elements, such as flexibility of employment, stability of job position, excessive workload, lack of resources, inadequate benefits, inconvenient cooperate culture, lack of focus on quality. In addition, subordinates will tend to resign if there is inadequate salary, lack of focus on productivity, disproportion between remuneration and performance (Piaralal et al. 2016), lack of honesty, ethics and integrity, lack of open communication, lack of feedback Pacewicz (2012), (Rashid & Waheed 2012), Subramoniam (2013), (Banks et al. 2014), Adeoye (2014), (Gonnah & Ogollah 2016), lack of support on new ideas and lack of education growth. Khan (2014) confirms that there are three main causes of an employee turnover (Long et al. 2016), (Kumar et al. 2017), (Nantsupawat et al. 2017), (Kadiri et al. 2018), which are retirement benefits, job security and financial crises.

Arokiasamy clarifies that to the causes of turnover are personal factors, job content, work environment and external factors Arokiasamy (2013). Job satisfaction Zuber (2001), (Abbasi & Hollman 2000), (Griffeth et al. 2000), pay (Shaw et al. 1998), Management and the relationship between employees and their leaders where they should be fair, support and interest to employee emotions. This will decrease turnover Cappelli (1992). Job fit Campion (1991) where employees should happily work with productivity. Career promotion Labov (1997), job benefits (Cobb et al. 1995), clear job expectation,

balanced work and family life (Tser-Yieth et al. 2004), recruit suitable employees, perceive employment opportunity Luthans (1995) and motivational

programs also can improve and reduce turnover (Lee et al. 2003). Personality is another cause is personality of how employees interact in the workplace where their personality attitudes, characteristics, preferences, motives that are visible in situations (Argote et al. 1990). Taylor (2002) presents that training and development are major need for employees which can contribute to turnover in case the business did not arrange a logical program to build employees skill set and be knowledgeable to perform at their roles. (Bergmann & Scarpello 2001) claims that organizational factors like culture plays a role in turnover because if the internal climate in the organisation is negative this may lead employee leave. (Dess & Shaw 2001) describe economic factors such as basic wages reductions can cause turnover. Influence of co-workers is a social pressure if negative perceptions about the workplace can drive employees to leave. Unionization where employees less engaged or see that the working conditions are not good enough at the bank, so their desire to leave is high (Ferguson et al. 1986). Ineffective Leadership where employees witness lack of support from their leaders, stressful job, bad management, lack of leadership skills, all are prime culprit of turnover Arokiasamy (2003). Furnham confirms that as part of career development there should be also job challenges so that employees can feel that they achieve at their roles, to build their experience, achieve personal goals and organisation objectives Furnham (2002). The results of this study are in line with the existing research papers, as all the stated causes of turnover are required necessity to employees who participated at the survey. There is a large volume of published studies describing definitions of turnover, Harkins (1998) states that turnover means 'entrance of new employee from the organisation'. Whereas Arokiasam (2013) describes turnover with "*Departure of existing employees interchangeably with voluntary separation or exit*" (Mobley et al. 1979), (Jaffari et al. 2011) states turnover is like how many new hired employees who are going to replace the resigned personnel, so turnover only happens when a replacement of a resigned resource is successfully hired. Mondy (2010) defines turnover with "*voluntary cessation of membership of an organisation by an employee of that organisation. Hence, staff turnover is the rotation of workers around the labour market, in different companies, or occupations and jobs and between states of employment and unemployment".* As per Nel's paper (Nel et al. 2001) identifies that in an organisational context, turnover can be defined as "*the termination of an employee's intraorgnisational career trajectory which is composed of a sequence of job changes from job entry to exit*" (Neves et al. 2018).

Previous studies have reported turnover mainly focused on employees who are evaluated based on their performance, who are either poor performers or top performance. Generally poor performance employees who contribute with lower productivity tend to resign more than the other group (McEvoy

& Cascio 1987) (Williams & Livingstone 1994). However, firm leavers consider good talents if they are going to get a better alternative jobs than their current one (Jackofsky & Peters 1983). Although logical, there are two studies have failed to find evidence according to (Jackofsky & Slocum 1987) Rosse (1987). In this research turnover
is as per this study means departure of existing employees due to the influence leader traits. According to the researcher, this paper indicates that turnover is considered as dependent variable where it is related to the leadership and moderating variables, job status, satisfaction and job future opportunities.

There is various literature which discuses about the job opportunity, and according to Arokiasam (2013) who interprets that due to limited chances for self-development, employees assume that no further career path. (Lira et al. 2008) advises that there should be clear forecast for further development. Shamsuzzoha (2013) confirms that when there is a lack of opportunity, there is no advancement or growth. Luecke (2002), confirms the necessity of reward and accomplished recognition to the employees which adds up to the resource's motivation (Chaudhry & Javed 2012), (Schott & Ritz 2017) (Mone & London 2018) (Kiruja & Mukuru 2018). Training is essential as part of the career development as stated by (Pearce & Mawson 2009), which can be arranged internally or overseas. Thus, absence of these elements causes turnover.

10.2 Discussion of leadership traits that causes of turnover

Research question (2)

What type of leadership style and traits that might causes turnover?

Several studies have been conducted to confirm whether the turnover is caused by particularly leadership traits. For example, Arokiasamy (2013) stated that leadership styles, skills and factors influence turnover, this can decrease employees' ability to work and increase the likelihood to leave their stressful jobs. This study confirms the findings by Arokiasamy (2013) and articulated the fact that effective leadership, management support, job satisfaction, pay, working conditions, challenges, peers/colleagues' relationship, opportunities, recognition, compensations, training, motivation, job feedback, leader behaviors and employee engagement. All increase employees' job commitment and job retention. Besides (Long et al. 2013) leader hypocrisy that then lead to employee turnover, poor performance of employees which are rated by their leaders can drive employees to decide to leave. Also, relationship between employees with the organisation can impact turnover especially if it is negative which will influence turnover.

In this study, the respondents considered the Islamic leadership is important in banking sector as the traits of leadership are more demanded than transformational leadership. According to Chew (2004), leadership are related to teamwork relationship, company culture, company policies and work environment. Lockwood (2007) encourage leaders to be well-aware of country, regional and cultural differences because this will increase employee commitment, reduce lack of communication between leaders and teams, reduce employee poor performance, reduce turnover, reduce employees' dissatisfaction. Arokiasamy (2013) stated that strong communication between leaders and employees can lower turnover of staff as leaders encourage openness in sharing information, empower employees in decision making, proper management policies and procedures, promote employees to enable employees work effectively at the working atmosphere. This helps them stay to work longer, ultimately not quiet.

Many researchers agree that leadership is critical aspects of management (Weihrich et al. 2008), because leadership its factors, impacts and influences the wellbeing of organisations. If effective leadership is in banks this will contribute to make it the most profitable organisations (Robbins & Coulter 2007). As leaders are the one who drives things to happen with good directions to employees. Therefore, this process impacts various groups of employees who need to achieve goals, follow organisation vision and mission and implement what leader influence Cole (2006), (Robbin & Coulter 2007), (Weihrich et al. 2008).

As mentioned at (Odumeru & Ogbonna 2013) paper, that Douglas McGregor's with theory Y describes transformational style as a collaboration between leaders and their team members. The reason is that leaders know their employees well, in terms of talents, skillset and behaviors. Therefore, leaders should be trustworthy, self-motivated and respectful and they provide guidance to employees to help them excel in their daily work.

The researchers Robbins & Coulter claims that the transformational leader need to inspires employees in order to achieve outstanding outcomes at their working environment, because leaders are concerned with employees' development needs, career (Robbins & Coulter 2007), awareness, help them solve issues efficiently. Besides, leaders care about having a positive change to the group, so that employees can put their efforts to achieve their goals at the workplace. Leaders should take ownership for their work, identify employees' interest, highlight strengths and weaknesses and assign those tasks so that employees can work productively with enhanced performance (Zagorsek et al. 2006).

Leaders must set clear values, display convictions and have influence as their charisma help followers fulfil the job requirements Warrilow (2012). Leaders need inspirational motivation to articulate the bank vision and ensure employees are inspired to follow them to accomplish the organisation goals. Leaders help employees overcome the obstacles, encourage solving challenges so that it increases employee's awareness. Leaders needs to appreciate their team members, reward them, and acknowledge their contribution to the team because this will contribute to increase employees' satisfaction, self-fulfilment and self-worth. Besides, this will increase employees' engagement and intention to stay and continue further achievements.

Yukl (1999) claims that leaders fail to influence on organisation processes, because this may conflict with having a positive work outcome, as leaders' behaviours affect individuals who follow processes. Therefore, individuals require clear guidance in terms of following their leadership processes or organisational processes. In addition, leaders may influence individuals but not groups because there will be various group activities and coordination, such as set organised resources, plan team members objectives and priorities, build trust among members, encourage cooperation between teams, build member confidence in the group. If these are failed, then leaders would fail in leading the resources who may think to leave the organisations.

10.3 Discussion of the association between traits and turnover

Research question (3)

Are leadership's traits associated with turnover?

To answer these questions several tests were conducted. The results from these tests are summarised and discussed.

1- Correlation Results

The results are aligned with the literature, as per the table (10.1) shows the correlation coefficient between independent variables and the dependent variables. All shows high significance with (**) between the turnover and Islamic leadership and Transformational leadership. However, the highest is Transformational Leadership (Extrovert Leader), TL3 where significance figure that confirms the correlation at the below table is (.612). As per the above table, it shows that TL3 which is Extrovert Leader as part of transformational leadership is the highest correlated variable to turnover. As the value is (.612) which indicates that this behaviour which includes the following behaviours accomplish goals, focused, treat others professionally, proud of team, set targets, confident, has perspectives, has vision, plan performance indicators (Zagorsek et al. 2006), effective in meetings, coach teams. Leaders

need to respect the workplace, respect the employees and have a positive atmosphere and trust them because this foster a culture of the organisation Lockwood (2007). Besides, as part of workplace policies and procedures, it is essential that employees see their leaders' value them, empower them to make decisions, raise their competencies and skills, and measure their performance evaluations fairly (Zagorsek et al. 2006). This will contribute to generate more success to the banks and improve the communication between leaders and employees and then build good relationships between leaders and employees. Transformational leadership affect employee attitude, effort, and in-role performance, including job satisfaction (Zagorsek et al. 2006), organizational commitment (Suliman & Al Obaidli 2013).

As stated at Lockwood (2007) research that as part of leadership traits, there should be a consideration to work and life balance, and employee engagement. Besides, employees need a work environment with equal opportunities, training on diversity and inclusion, broaden acceptable leadership styles between male and female. With regards to career development and enhanced performance (Zagorsek et al. 2006), leaders can create objectives for both genders with proper performance management systems, to provide further development experiences, and provide networking opportunities and offer mentoring to ensure that the employees have improved career growth in the organisation. All of these are leaders' responsibilities to ensure that they are in place to retain employees Lockwood (2007). Furthermore, leaders need to address employees concerns on work and life needs, such as having reasonable working hours, not long hours so that resources expectations can be met. Also, leaders should be role models to support, guide and manage their daily tasks and responsibilities.

Table 10.1 Correlation Coefficient between independent and dependent variables

Correlation Coefficient

Independent Variables		**Dependent Variable: Turnover**
Islamic Leadership	IL1	.567**
	IL2	.549**
	IL3	.492**
Transformational leadership	TL1	.599**
	TL2	.548**
	TL3	.612**

(Lojeski & Reilly 2012) claim that leadership style can impact the team behaviors, effectiveness, and dedication. Therefore, it is essential to understand the leadership style traits since it leads to organization achievements, targets and growth. Besides, (Homan & Greer 2013) presents in their paper

that leadership styles make up the organization functional and operational which in agreement with (Xenikou & Simosi 2006). Besides, leadership style can also add up to employees' fulfilment of job requirements (Woodfield & Kennie 2008). The results of this research confirm this as leadership style of Islamic Neuman (1997) (Braun & Clarke 2006) Abbas (2009), (Mahazan et al. 2015) and transformational (Kickul & Neuman 2000) Sosik (2002) are correlated positively with turnover as presented in the table (10.1).

The table 10.2 shows the correlation coefficient between independent variables and the dependent variables. All shows high significance with (**) between the turnover and moderating variables. The highest is STM2 where sign is (.707). As discussed at (Vnoučková & Klupáková 2013) paper resources and job essential needs are related to job satisfaction (Zagorsek et al. 2006) that also play part in employees' motivation. (Kennedy et al. 2009), (Innocenzo et al. 2014) confirms that team performance (Zagorsek et al. 2006) can impact turnover. (Vnoučková & Klupáková 2013) who encourage leaders to praise employees to have open communication, recognise and value employees. Shamsuzzoha (2013) alerts leaders to have future opportunities plan for resources.

Table 10.2 Correlation Coefficient between moderating and dependent variables (turnover)

Correlation Coefficient

Moderating Variables		**Dependent Variable: Turnover**
Job Status- Resource primary needs	STM1	.549**
Job Status- Job continuity	STM2	.707**
Job Satisfaction - Increments and motivations	JSM1	.649**
Job Satisfaction - Performance reviews	JSM2	.692**
Job Satisfaction - Employee value	JSM3	.610**
Job Opportunity	OpportunityVar1	.595**

The findings suggest that leaders should focus on subordinates' job satisfaction, as stated at (Walumbwa et al. 2005) research, employees' performance (Derek et al. 2007), employees' motivation are highly essential for employees as they look for in banking environments. Besides, employees need positive leaders' attitudes, as stated by Shamir's research (Shamir et al. 1993). The ranking of job satisfaction (Derek et al. 2007) is first as per the above table, which indicates the criticality of this need Nwagbara (2011).

Besides, several studies indicate that motivation and performance like Avolio, Zhu, Koh, & Puja who

claim that these two requirements are seriously essential in the transformational leadership precisely (Avolio et al. 2004), and generally in leadership styles. (Howell & Hall-Merenda 1999) focused on leaders' impact on followers' behaviours and attitudes as well, as the social interaction can influence on the employees' reactions. Therefore, leaders must keep good understanding with their subordinates. Another study that is done by Lord, he stated (Lord et al. 1999) that the social and interactive process is bidirectional relationship, in other words, from leaders to followers and from followers to leaders to keep the bond effectively engaged.

Moreover, Sosik (2006) confirms that the relationship between leaders and employees can increase the psychological meaningfulness that subordinates always expect at their careers, because this increases their involvement, commitment and job responsibilities. As stated in the research survey, item 7 and 9 that are related to relation with leaders and management.

Most respondents agreed to the questions related to job satisfaction, that is less than the disagreed or strongly disagreed and few neither agreed nor disagreed. As per the researcher view, the performance reviews should be primarily collaboration between leaders and team members where it can be discussed in detail to evaluate the performance (Derek et al. 2007) yearly or semi-yearly or quarterly. Besides, this should end with agreement. This supports the outcome of the study completed by Shamir's, as he specified that feedback increases employees' self-determination (Shamir et al. 1993). In addition, work environment is important aspect which employees always observe along with service terms, pay and bonuses/allowances, job specifications, job design, work location Purcell (2003), and length of service. All are critical as part of job status which can cause turnover. (Lok & Crawford 1999), concluded that job satisfaction is a moderating factor between turnover and leadership styles and similar findings are drawn by Iverson and Roy (1994), Michaels (1994).

As reported by Purcell (2003) who confirms that absence of these aspects also lowers the expectation of employees and may cause turnover, which are relationship with colleagues, lack of involvement, work stress, poor pay and reward, lack of training and development and lack of knowledge expansion Purcell (2003), Nwagbara (2011).

Work life balance and communication is also a necessity for the organisation democratic culture where management should consider employees working hours and their personal life Purcell (2003), Nwagbara (2011). Loquercio (2006) assures that medical insurance should be part of the financials for the staff Harmon (2005) also agrees that these allowances cover the healthcare which at the end serves employees and reduces organisation risks. Since this insurance is required for staff treatment (Hong et al. 2012) for all diseases they may encounter considerably.

10.4 Discussion on the impact of Islamic leadership on turnover

This research has set to answer the following questions, *What the leadership style that influence turnover*.

Summary of regression results between independent variable (Islamic Leadership) as per table (10.3), moderating variables and turnover. As demonstrated at the table the variables which support the hypotheses are 6 variables, which have influence to turnover, for example STM1, STM2, JSM1, JSM2, JSM3 (Kouzes & Posner 2012) and OpportunityVar1. However, the 3 variables which do not support the hypotheses belongs to Islamic leadership which are IL1, IL2 and IL3 as there is no significance. (Satope et al. 2014) study concludes that leadership style can influence turnover as well, therefore, if negative leadership principles are practised within the workplace, then a definite turnover will occur between various departments, teams and resources.

Furthermore, the results in table (10.3) shows that the Islamic leadership values in significance and unstandardized Beta, it is demonstrated insignificance which means this does not contribute to turnover with the availability of the other variables, job status, job satisfaction (Zagorsek et al. 2006) and job opportunity.

Table 10.3 Islamic leadership on turnover and moderating variables

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic Leadership	IL1	0.113	0.088	No
	IL2	-0.09	0.239	No
	IL3	-0.035	0.513	No
Job Status	STM1	-0.092	0.028	Yes
	STM2	0.321	0.000	Yes
Job Satisfaction	JSM1	-0.151	0.050	Yes
	JSM2	0.218	0.002	Yes
	JSM3	0.2	0.001	Yes
Job Opportunity	OpportunityVar1	0.204	0.000	Yes

Leaders can control the emotional involvement to avoid stressful hours, burnout employees as leaders can observe individual's performance in order to guide them to the right path, motivate them to exert exceptional efforts (Odumeru & Ogbonna 2013). Leaders should ensure that employees' skills are aligned with the assigned responsibilities and tasks to collaborate among their subordinates together. As relationship between the team is essential to work together in the organisation and employees will be committed to their employer to perform better.

As reported by Purcell (2003) who describes factors that cause turnover, such as relationship with

management, lack of involvement, work stress, lack of involvement in decision making process, lack of work challenge, lack of training and development, lack of knowledge expansion, policies and regulations which

should be family-friendly and strenuous performance review systems, flexible working hours which ensures that employees have balanced life Nwagbara (2011). (Derek et al. 2007) found that there is a positive relationship between employee turnover and organization efficiency and concluded that there is insignificant negative relationship between employee turnover and organizational performance.

Leaders are the most essential point of contact, which drive employees to decide either to stay in the organisation or leave, in addition to other factors which seriously affect turnover, such as job satisfaction. Hence the management requires to make the internal environment dynamic to retain its important assets survive. Employees are the backbone of the organisation so to achieve objectives, market competitive edge and vision the management needs to pay attention to keep their assets motivated, satisfied and inspired to work towards achieving the company's goals, meet customer expectations and society needs.

As per Derek's study, it was found (Derek et al. 2007) that employees' salary, workload, work stress can contribute to have job satisfaction and job commitment and at the end reduce turnover. Also, according to Tariq's research (Tariq et al. 2013), salary and promotion are essential to employees which they look always for as part of their job status. In addition, work environment is important aspect which employees always observe along with service terms, pay and bonuses/allowances, job specifications, job design, work location Purcell (2003), and length of service. All are critical as part of job status which can cause turnover.

As reported by Purcell (2003) who confirms that absence of these aspects also lowers the expectation of employees and may cause turnover, which are relationship with colleagues, lack of involvement, work stress, poor pay and reward, lack of training and development and lack of knowledge expansion Purcell (2003) & Nwagbara (2011). Work life balance and communication is also a necessity for the organisation democratic culture where management should consider employees working hours and their personal life Purcell (2003) & Nwagbara (2011). Loquercio (2006) assures that medical insurance should be part of the financials for the staff Harmon (2005) also agrees that these allowances cover the healthcare which at the end serves employees and reduces organisation risks. Since these insurances is required for staff treatment (Hong et al. 2012) for all diseases they may encounter

considerably.

Islamic leadership 1 & Turnover

As per table below (10.4), where the table demonstrates the relation between the new cluster Islamic Leadership (IL1) and turnover to evaluate the significance where it is positive because it shows as .000. Besides, if this relation is in line with the hypotheses where it is also positive as well. This makes up the percentage of 37% as presented in Unstandardized Beta. This figure impact Islamic leadership due to turnover causes with a percentage as 37% and the remaining percentage due to other reasons (63%). The reasons that Islamic leadership contributes to turnover are due to the following aspects, one is that leaders' values are reflected into the relationship between leaders and employees, two the environment of banking are mixed cultures, regions and religions. Hence, many multicultural values share the following traits with the Islamic leadership, such as Convection, Eloquence Fasaha, Faith, Forbearance, Compassionate, Kind, Balanced, Flexible, Iqdam, Serves honestly, Capable, Suggestion, 'Sabr' Patient, Intention, Problem Justification, respect, integrity, job passionate, code of conduct, honest, Adl, shares knowledge, quality Enthusiastic, Cooperative, smart, Achieves, job speed, professional, open door policy, Friendly, Humour, Responsibility, Trustworthy, smile and Self-discipline. All these traits are required between the employees and leaders which are pre-requisites to have a good working environment. Therefore, it is high priority to staff, which means if majority of these traits are lacked or missing, then this will seriously affect turnover.

Table 10.4 IL1 and turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL1	.370	.000	Yes

On the other hand, when the relationship is tested with other moderating variables, job status as per table (10.5), opportunity and satisfaction. The result of IL1 significance does not support the hypotheses as it should be <0.05, however its sig is (.526), and it explains 29% of turnover. Opportunity (OpportunityVar1) shows positive influence and support the hypotheses with sig .000 and it explains 19% of turnover. Resource primary needs (STM1) shows negative influence and partial support to the hypotheses as significance is (.058) and it explains 76% of turnover. Job continuity (STM2) shows positive influence and supports hypotheses with significance .000 and it explains 31% of turnover. Increments and motivations (JSM1), supports the hypotheses with negative influence as the significance is (.046) and it explains 15% of turnover. Performance reviews (JSM2) supports the hypotheses with positive influence as the significance is .003 and it explains 21% of turnover.

Employee value (JSM3) supports the hypotheses with positive influence because the significance is .001 and it explains 19% of turnover.

Table 10.5 Islamic Leadership (IL1) and moderating variables

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL1	.029	.526	No
Opportunity	OpportunityVar1	.193	.000	Yes
Resource primary needs	STM1	-.076	.058	Partially
Job continuity	STM2	.305	.000	Yes
Increments and motivations	JSM1	-.154	.046	Yes
Performance reviews	JSM2	.209	.003	Yes
Employee value	JSM3	.186	.001	Yes

(Mahazan et al. 2015) research has qualitative analysis using secondary data, of academic and non-academic literature, that focuses on four pillars, Quran & Hadiths, managerial Leadership and Servant Leadership, Contemporary Islamic Leadership and Classical texts of Islamic Leadership. The reason to choose servant leadership style is that leaders are meant to be caring for others, trustworthy towards their colleagues and compassionate to organisation members as it influences people moral. The content is mostly about hermeneutical study which supports Neuman (1997) research approach using Interpretative Social Science (ISS). (Braun & Clarke 2006) proposed Islamic leadership inventory variables are “Trustworthiness/Integrity”, “employees orientation”, “Muhasabah - retrospection”, “patience”, “outcome orientation”, “empowerment”, “social responsibility”, “self-evaluation, “flexibility”, “non-calculative”, “spirituality, religiousness and piety, “esprit de corps”, “bravery”, “justice and equity”, “high self-reliance and high self-esteem”, “modesty and shyness, “impartially”, “moderation and balance”, “good in communication”, “free from environmental constrains”, “earnest”, “cheerful”, “feared when angry”, “empowering “intelligent”, “wisdom and encourage synergy”, “role model” (Chiniara & Bentein 2016) and “avoid conflict”. All are collected from a university in Malaysia from several Muslims.

Islamic leadership 2 & Turnover

As per table (10.7), where the table demonstrates the relation between the new cluster Islamic Leadership (IL2) and turnover to evaluate the significance where it is positive because it shows as (.000). Besides, if this relation is in line with the hypotheses where it is also positive as well. This makes up the percentage of 37% as presented in Unstandardized Beta, which indicates that Islamic

leadership are affected by turnover causes with this figure and the reaming percentage is related to other factors. On the other hand, when the relationship is tested with other moderating variables, job status as per table (10.7) table, opportunity and satisfaction. The results are IL2 has no significance on turnover as it does not support the hypotheses as there is a negative influence with percentage 31% on turnover.

Table 10.6 Islamic Leadership (IL2) and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL2	.368	.000	Yes

The significance should be <0.05, but here it is more as captured it is (.496). Opportunity (OpportunityVar1) has positive influence and it supports the hypotheses as significance is (.000) and it explains 19% of turnover. Resource primary needs (STM1), turnover, Islamic leadership has negative influence but supports the hypotheses as significance is (.033) and it explains 88% of turnover. Job continuity (STM2), turnover and Islamic leadership has positive influence and it supports the hypotheses as significance is (.000) and it explains 33% of turnover. Increments and motivations (JSM1), turnover, Islamic leadership have negative influence and it does not support the hypotheses as the significance is (.100) and it explains 12% of turnover. Performance reviews (JSM2), turnover, Islamic leadership have positive influence and it supports the hypotheses as significance is (.002) and it explains 22% of turnover. Employee value (JSM3), turnover, Islamic leadership have positive influence and it supports the hypotheses as significance is (.001) it explains 19% of turnover. Studies have found that Employees intend to leave organizations due to two factors; one employee see their employer as a good quality of work environment while others see that it is a bad quality of workplace environment. Employees who feel as (Markey et al. 2012), lack of engagement within the organization, dissatisfaction Landau (2009), lack of involvement with other employees, lack of communication, lack of participation within the job activities. These are perceived as impact on employees' intention to leave with good workplace environment. Whereas employees who feel lack of appreciation and trust with the management, harm, hazard, uncertainty, emotional distress, lack of productivity, and discrimination are considered under category of employees who see their employer as a bad workplace environment. According to (Markey et al. 2012), employees who considered a good place to work are less likely to quit their job whereas employees who perceived a bad workplace are significantly high to intend leaving their jobs. Therefore, work environment is a quitting decision. Besides, employees' status who intend to leave are mostly single employees, stressed and dissatisfied with their job.

Table 10.7 Islamic Leadership (IL2), moderating variables and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL2	-.031	.496	No
Opportunity	OpportunityVar1	.193	.000	Yes
Resource primary needs	STM1	-.088	.033	Yes
Job continuity	STM2	.333	.000	Yes
Increments and motivations	JSM1	-.123	.100	No
Performance reviews	JSM2	.215	.002	Yes
Employee value	JSM3	.187	.001	Yes

(Longa et al. 2014) mention that there are two influencing factors that encourage employees to resign, one is perceived ease of movement which means that the resources can easily look for external opportunities and alternatives whereas the second factor is perceived desirability of movement that relates to job satisfaction level (Morrell et al. 2004), (Abdullah et al. 2011), (Piaralal et al. 2016). As agreed by various researchers that leaders should have the insights view to proactively monitor the employees before they intent to quit, that the organisation should have innovative decisions to retain key performers and plan well in order to reduce resignation intentions. (Longa et al. 2014) (Quratulain & Khan 2015) (Rittschof & Fortunato 2016) where they increase their commitment (Neves et al. 2018) by engaging them with various challenges, job responsibilities so that they can reduce their burnouts or dissatisfaction elements.

Islamic leadership3 & Turnover

As per table (10.8), where the table demonstrates the relation between the new cluster Islamic Leadership (IL3) and turnover to evaluate the significance where it is positive because it shows as (.000). Besides, if this relation is in line with the hypotheses where it is also positive as well. This makes up the percentage of 32% as presented in Unstandardized Beta. This percentage impact turnover with a percentage as 32%. On the other hand, when the author studies the same relationship between turnover, IL3 and moderating variables which are job status as per table (10.9), opportunity and satisfaction, the results are generated differently.

Table 10.8 Islamic Leadership 3 and Turnover

IL3 and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL3	.324	.000	Yes

At Islamic Leadership (IL3), the independent variable does not support the hypotheses, ass the significance should be <0.05 but as demonstrated its significance is (.389) and it explains 35% of turnover with negative influence. Besides, opportunity (OpportunityVar1) shows significance of (.000) and it supports the hypotheses as it explains 19% of turnover with positive influence. Resource primary needs (STM1) shows negative influence but supports hypotheses with significance (.036) and explains 83% of turnover. Job continuity (STM2) supports hypotheses with significance (.000) and positive influence as it explains 33% of turnover. Increments and motivations (JSM1) has negative influence and does not support hypotheses as the significance is (.099). Performance reviews (JSM2) supports hypothesis with positive influence, with significance (.002) and it explains 21% of turnover. Employee value (JSM3) supports hypotheses with positive influence, with significance (.001) and it explains 19% of turnover.

Several studies have examined the turnover is well documented in the literature that organisation invest considerably in human capital to create both tangible and intangible business value. Investments can also include employees' turnover (Irani & Love 2004). This is necessary for business continuity (Irani & Love 2004). There have been numerous research investigations over the years by various researchers and scholars that that focused on staff turnover. The studies have demonstrated that staff turnovers can have both positive and negative consequences. It also argued that staff turnover could have a negative impact on the performance, due to the disruption of existing routines or work pattern,

of organisations. It is also stated in the literature that the level of staff turnover may affect the knowledge, or the loss of staff has accumulated experience,
continuity leading under performance. Biron (2013) argues that there is a relationship between productivity and employees' performance indicators and turnover. Other cited negative consequences of employee turnover include "operational disruption, demotivation, temporary replacement costs, exit cost, negative public relations, personnel costs, and strategic opportunity costs, i.e., the cost of not taking the business opportunities that may exist in the market place at any particular time. However, others argue that organisations may benefit greatly from the original thinking and motivation that new staff may bring to the organisation Biron (2013). Prior research has also pointed out that unnecessary high turnover causes an unnecessary problem for organisations' budget and human resources. Studies have been carried out to explore the relationship between various construct with staff turnover. These studied variables include HR, leadership styles, organisation performance (Daud et al. 2014), job satisfaction etc.

According to (Syed et al. 2014) argued that Human Resources management team should also play a role with their practices to inline them with the firm's vision and investment strategies to retain employees and enhance their productivity in the banking sector. Previous studies have established that leadership style can to high staff turnover due to several leadership practices. Both negative and positive results are reported in literature. These conflicting views suggest that the effect of leadership on turnover may depend on the nature of the cultural environment in which turnover occurs. Thus, the relationship between leadership style and turnover in an Islamic cultural environment is also of paramount importance to this study.

There are few published studies on the relationship between leadership styles and staff turnover in an Islamic cultural environment. It is postulated by this research that when the employees work independently, the turnover is low and with the highly controlled environment leadership, style the turnover is high. The purpose of this research is to identify the leadership style, which mostly drives employees to resign, find out the interactive relationship between leadership and causes of project staff turnover and recommend better practices for HR to adjust within their firms to help employees continue their services without encountering leadership styles obstacles in the UAE banking sectors.

Since the context is in the United Arab Emirates Banking sectors therefore, it will be an effective paper for the stakeholders, Human Resources departments for government and semi-government too to help them retain their competent, motivated and highly skilled employees, by reviewing their strategies of retention. Besides, it can provide help banking managements to have a better outlook of updating their

internal practices, policies and procedures related to employees' motivational factors while identifying why employees resign and leave their organisation. In addition, this will give clear picture for management to know their leaders' styles, which enforce people to submit their resignations. Hence, Top Management can realize further about drivers that control keeping the committed work force and sustain their services with the same employer. Moreover, in terms of performance and productivity (Daud et al. 2014), this can be measured as well to preview the impact of turnover on the organisation performance (Daud et al. 2014), (Schott & Ritz 2017), the approximate cost of turnover and causes of turnover (Long et al. 2016) (Kumar et al. 2017) (Nantsupawat et al. 2017) (Kadiri et al. 2018) Johnson (2018).

Table 10.9 Islamic Leadership (IL3), Moderating variables and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Islamic leadership	IL3	-.035	.389	No
Opportunity	OpportunityVar1	.191	.000	Yes
Resource primary needs	STM1	-.083	.036	Yes
Job continuity	STM2	.329	.000	Yes
Increments and motivations	JSM1	-.122	.099	No
Performance reviews	JSM2	.212	.002	Yes
Employee value	JSM3	.192	.001	Yes

(De Cuyper et al. 2011) indicates that as part of turnover factors, job control, and social support which employees get from their colleagues and supervisors. As part of the survey statistics this relationship are ranked at 4th, 5th and 7th which are mentioned at the above table for items (TO6, TO7, and TO8). As per the researcher graph, the respondents have mostly agreed to these 3 questions. This shows that it is mandated that leaders should really consider having effective relationship with their subordinates to sustain their service.

In addition, as part of De Cuyper study that employees always expect to be rewarded due to their competencies, skills and work ethics. Besides, resources look for successful careers where they can excel at their job (De Cuyper et al. 2011), (Witte & Jansen 2015). This is in line with the research item (TO14) that demonstrates the responses of recognition and rewards which are also essential to banking staff. This is critical to help employees grow functionally and professionally up to the organizational hierarchy and to fulfil their role expectation and responsibilities. Lund (2003) mentions that staff objectives should be aligned with rewards and incentives.

(Long et al. 2012) specifies that when employees think to quit a job or leave their organisations which can be categorized as voluntary or involuntary, or functional or dysfunctional. However, both impact the organisation as sited by (Lucy et al. 2004), (Igbaria & Greenhaus 1992) (Zynalabedin et al. 2011).

Watrous classified that (Watrous et al. 2006) when workers leave their job this means they are quitting from the job behaviours (Sun et al. 2015) as there are various determinants which drive them to resign. Furthermore, when employees make up their minds to stay or leave their organisation or group, leaders should really observe their valuable experience, knowledge, talents which are belongs to voluntary turnover. In contracts, if employees are underperforming or when banks undertake a control over employees' decision, this is involuntary turnover (Abbasi & Hollman 2000) (Chan et al. 2010).

Lund (2003) clearly stated that employees look for fair, clear and systematic processes within their work environments, because this gives them simple work instructions, task guidance and process workflows. All should be at the right place to enable staff always refer to them quickly. According to Lund, when organisation have good processes then staff are less likely look for other employment opportunities or quit their job. (TO17) is the item that researcher expresses to preview the respondents, as mostly agreed that it is a necessity to have good internal processes.

10.5 Discussion on the impact of Transformational leadership on Turnover

Transformational leadership 1 & Turnover

As per table (10.10), where the table demonstrates the relation between the new cluster Transformational Leadership (TL1) and turnover to evaluate the significance where it is positive because it shows as (.000). Besides, if this relation is in line with the hypotheses where it is also positive as well. This makes up the percentage of 31% as presented in Unstandardized Beta, which means this percentage impact turnover with a percentage as 31% and the other remaining percentage goes to other reasons which impact turnover. Whereas the regression test with other moderating variables along with TL1 shows the following results. Transformational leadership (TL1) has insignificant influence with significance (.678) where it should be less than 0.05, and it explains 16% of turnover. The relationship between leaders and teammates is critical; the failure to understand this important relationship would cause serious issues. The reason is that this connection influences the entire organization strategies, effectiveness and hierarchy (Erez et al. 2002), (Pieterse et al. 2010). There are different types of leaders discussed at recent studies; authors consider leaders as champions, effective leaders or effective leaders. The focus of the current literature is to express in depth transformational leadership behaviours, roles and outcomes. As well as, covers the other common types of leadership, transactional leadership, participative and laissez-fair Flauto (1999), (Farling et al. 2009). (Puni et al. 2014) at two Ghanaian banks focus on Autocratic and Democratic Laisser-faire (Long et al. 2012) discuss the

relationship between transformational (Al-Swidi et al. 2012) and transactional leadership to employee turnover.

Table 10.10 Transformational Leadership and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL1	.314	.000	Yes

Opportunity (OpportunityVar1) supports hypothesis with positive influence with significance (.000) and it explains 19% of turnover. Resource primary needs (STM1) supports hypothesis with insignificant influence (.041) and it explains 81% of turnover. Job continuity (STM2) supports hypothesis with positive influence with significance .000 and it explains 33% of turnover. Increments and motivations (JSM1) does not support hypothesis as significance should be <.05, however it's .086 and it explains 13% of turnover. Performance reviews (JSM2) supports hypothesis with positive influence with significance .002 and it explains 22% of turnover. Employee value (JSM3) supports hypothesis with positive influence with significance (.002) and it explains18% of turnover. Effective leaders can integrate the roles and tasks between teammates to be effective

teamwork. They need to concentrate on the interactions between them to excel professionally at their dynamic environments (Schippers et al. 2008). Individuals are generally equipped with various functional talents (Hiller et al. 2006), to make a stronger team these resources need to strengthen their proficiency in order present the organizational operations (Maynard et al. 2012). In other words, they are knowledgeable enough to perform their projects and know how to operate within their unit.

Table (10.11) demonstrates the clusters of Transformational leadership, moderating variables and Turnover, according to (Limsila et al. 2008) and (Mathieu et al. 2008), behaviors of effective leader means having a mixture of dimensions, abilities or qualities, such as, coaching, communicating, encouraging group work and establishing high standards with high quality (Feibert et al. 2003). In addition, leaders should be effective in delegation, rewarding outstanding performers, developing and releasing human resources, building agreement between team members, (Lira et al. 2008) supporting reasonable risk-taking situations, forecasting for opportunities, improving the organizational practices, managing diversity and innovation, and implementing overall effectiveness throughout leadership and teamwork communications.

Burns (2006) is the founder of transformational Leadership, describes this style as proactive that leaders work in order to change the organisational culture, one way is by implementing new ideas as

innovation is required in banking sectors to meet customer needs, expectations and move with the recent trends. Followers achieve their objectives due to leaders' moral, values and innovative ideas. Leaders motivate employees who observe employees group interest and encourage them to work together Hay (2012) (Odumeru & Ogbonna 2013). As part of leaders' behaviours is that they consider employees expressions and support them in order to help them solve problems, think creatively and implement innovate ideas.

Summary of regression results between independent variable (Transformational leadership), moderating variables and turnover as per table (10.11), moderating variables and turnover. As demonstrated at the table the variables which support the hypotheses are 4 variables, which have significance with turnover, for example STM2, JSM2, JSM3 and OpportunityVar1. However, there is one partially agreeing with the hypotheses which is JSM1. On the other hand, there are 4 variables which do not support the hypotheses belongs to Transformational leadership which are TL1, TL2 and TL3 as there is no significance. However, this can be run in a future research so that it can be investigated using similar variables. As part of the findings in this study, it shows that transformational leadership does not support the hypothesis of correlation between transformational leadership, turnover. Besides, there is a negative relationship between turnover, transformational and resource primary needs. However, there is a positive relationship between transformational, turnover and job continuity. In addition, there is a partial hypothesis support of relationship

between transformational, turnover and increments and motivations (JSM1). Also, a positive support with hypothesis between transformational, turnover and Performance reviews (JSM2) and positive support with hypothesis between transformational, turnover and Employee value (JSM3). Moreover, as demonstrated in table (10.11) a positive support with hypothesis between transformational, turnover and opportunity. It has conclusively been shown that There are certain elements that motivate employees for example, leaders' personality Argote et al. (1990), job fit Campion (1991), job satisfaction (Miller & Wheeler 1992), relationship with upper management Cappelli (1992), fringe benefits (Cobb et al. 1995), reward, and recognition and career promotions Labov (1997), pay (Shaw et al. 1998), and training (Pearce & Mawson 2009). All of these can motivate and encourage the employees to stay with their employer longer. (Longa et al. 2014) state that leaders can practice various roles in order to motive employees which can be related to benefits and compensations, performance management programs, training facilities and programs, and employee relations along with the management. Schermerhorn's (1996) framework is part of Human Resources management that helps to motivate employees to retain within their employers by having the right processes to attract talent resources, develop them and maintain the qualitied workforce. Thus, this framework can help to motivate employees if the management decides to implement these principles suggested by Schermerhorn. (Vnoučková & Klupáková 2013) agree that motivation can be a tool to reduce employee turnover, which will lead to have a lack of organisational efficiency. Leaders are the one who motivate employees to fulfil the requirements and stay in the organisation longer. In addition, human resources have a dominant role to develop subordinates' soft sills, guide and support employees with the career path.

Table 10.11 Transformational leadership, moderating variables and turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL1	-0.066	0.316	No
	TL2	-0.025	0.651	No
	TL3	0.103	0.126	No
Job Status (Resource primary needs) Job Status (Job continuity)	STM1	-0.07	0.082	No
	STM2	0.32	0.000	Yes
Job Satisfaction	JSM1	-0.146	0.056	Partially
	JSM2	0.21	0.003	Yes
	JSM3	0.175	0.003	Yes
Job Opportunity	OpportunityVar1	0.196	0.000	Yes

The transformational leadership directs members towards the group mission, goals and objectives (Ojokuku et al. 2012). Both should be competent to achieve the planned targets. Leaders have direct influence on individual performance (Piaralal et al. 2016) at specific processes. (Zaccaro et al. 2001) indicates that effective transformational should have four essential qualities, control conflicts, norms or emotions, emotional contagion and team composition. Hence, leaders ought to comprehend these qualities to build up effective team with outstanding performance.

Table 10.12 Transformational Leadership (TL1), moderating variables and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL1	-.016	.678	No
Opportunity	OpportunityVar1	.193	.000	Yes
Resource primary needs	STM1	-.081	.041	Yes
Job continuity	STM2	.326	.000	Yes
Increments and motivations	JSM1	-.129	.086	No
Performance reviews	JSM2	.215	.002	Yes
Employee value	JSM3	.183	.002	Yes

Well-known studies on leadership behaviours confirm that effective leaders influence their fellows thorough their behaviours, which means effective leader behaviour has a major impact on team performance (Piaralal et al. 2016). Superior and subordinate relationship can be developed and enhanced through training programs by improving Behavioural approaches, psychological characteristics and personality traits. Some items, which belong to the personality traits, can be appearance, intelligence, self-reliance Bakış (2009) and persuasiveness skills.

The characteristics of effective team as per Bakış (2009) are several, for instance, team should have clear goals, open and honest communication, commitment, active participation and involvement. Team

members should be cooperative when making decisions since challenging situations prove the level of team bonding. Trust adds massive value to the interactions between leaders' authority and individuals. Most organizations board of directors urge leaders to be transparent with their followers. This guarantee delivering better services & outcomes (Mandell & Pherwani 2003), meeting internal and external customer expectations and applying high quality, less cost and proper timelines.

The transformational leadership directs members towards the group mission, goals and objectives (Ojokuku et al. 2012). Both should be competent to achieve the planned targets. Leaders have direct influence on individual performance (Piaralal et al. 2016) at specific processes. (Zaccaro et al. 2001) indicates that effective transformational should have four essential qualities, control conflicts, norms or emotions, emotional contagion and team composition. Hence, leaders ought to comprehend these qualities to build up effective team with outstanding performance.

As stated by (Schippers et al. 2008) that the transformational leadership style is often considered as unidimensional factor. However, in the recent Multi Leadership Questionnaire research, it is advised that this type have three components. They are charisma or inspirational, intellectual stimulation and individualized consideration. The first is to identify the leader's vision Bakış (2009); the second is to enlighten followers to be creative, the third to meet followers' needs and assist them to grow intellectually, professionally and socially Barbuto (2005).

The study examines (Howell & Shea 2006) the relationship between leaders' behaviors and team performance (Piaralal et al. 2016). Both concentrate on transformational leaders who can assist employees to overcome challenges, share beliefs and execute activities within their roles. Besides, leaders can construct, communicate and inspire followers to adapt to change (Neves et al. 2018), develop new ideas and work interdependently Blackwell (2004). Therefore, the results will be positive because this will increase subordinate capabilities, self-interest and morale (Yukl & Taber 2002), (Gupta et al. 2010). In addition, the team will be dedicated to do their assignments, resolve problems or issues and meet their job performance expectations (Hannah et al. 2011) (Piaralal et al. 2016).

Transformational leadership 2 & turnover

As per table (10.13), where the table demonstrates the relation between the new cluster Transformational Leadership (TL2) and turnover to evaluate the significance where it is positive because it shows as .000. Besides, if this relation is in line with the hypotheses where it is also positive. This makes up the percentage of 30% as presented in Unstandardized Beta. This percentage impact turnover with a percentage as 30%, besides, with reference to table (10.14), TL2 does not supports hypothesis, as this research has set to answer the following questions, discussion of the emerged latent variables whereas the regression test with other moderating variables (job status, job satisfaction and job opportunity) along with TL2 shows the following results. There is a negative influence, significance should be less than (.05) where it is (.735) and it explains 12% of turnover where table (10.14) shows this percentage. Opportunity (OpportunityVar1) supports hypothesis with positive influence with significance (.000) and it explains 19% of turnover. Resource primary needs (STM1) supports hypothesis with negative influence with significance .042 and it explains 81% of turnover. Job continuity (STM2) supports hypothesis with positive influence with significance .000 and it explains 32% of turnover. Increments and motivations (JSM1) does not supports hypothesis as it has negative unstandardized Beta and the recorded significance is (.084) which does it comply with the standard significance which is below (.05), it explains 13% of turnover causes that impact transformational leadership, and the remaining percentage (87%) is related to other reasons. Performance reviews (JSM2) supports hypothesis with positive influence with significance (.002) it explains (21%) of turnover causes. Employee value (JSM3) supports hypothesis with positive influence with significance (.001) and it explains (19%) of turnover reasons.

Table 10.13 Transformational Leadership (TL2) and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL2	.295	. 000	Yes

Table 10.14 Transformational Leadership (TL2), moderating variables and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL2	-.012	.735	**No**
Opportunity	OpportunityVar1	.191	.000	Yes
Resource primary needs	STM1	-.081	.042	Yes
Job continuity	STM2	.323	.000	Yes
Increments and motivations	JSM1	-.130	.084	**No**

Performance reviews	JSM2	.213	.002	Yes
Employee value	JSM3	.186	.001	Yes

Characteristics and behaviours of the transformational leader simulate enhancements opportunities for team effectiveness, productivity and performance (Piaralal et al. 2016). Team members learn by actions, so this type of leadership supports practical experience. In addition, the literature confirms that leaders urge followers to share ideas, solve problems within the group, and seek further awareness (Dionne et al. 2004). As highlighted in Sosik et al. (1997) literature, (47) members have transformational leaders have strong relationship with team performance factors (Atwater et al. 1999), (Lira et al. 2008) (Piaralal et al. 2016), group cohesion, collective efficacy and empowerment.

There are various variables for leaders' personality, for example, Intelligence (cognitive abilities), Extroversion and openness to experience McCaulley (1990), Conscientiousness (Zander & Forward 1968), Dominance Stogdill (1948), and Self-confidence Stogdill (1948), Level of energy and activities Stogdill (1948), Task-relevant knowledge Stogdill (1948) and Masculinity and sociability (Lord et al. 1986).

Transformational leadership 3 & turnover

As per table (10.15), where the table demonstrates the relation between the new cluster Transformational Leadership (TL3) and turnover to evaluate the significance where it is positive because it shows as (.000), besides, if this relation is in line with the hypotheses where it is also positive. This makes up the percentage of 36% as presented in Unstandardized Beta. This percentage impact turnover with a percentage of 36%. This research has set to answer the following question, discussion of the emerged latent variables. As per table (10.16) Transformational leadership (TL3) does not supports hypothesis because the significance is (.510) which should be less than (.05) and it explains (28%) of turnover. (Vnoučková & Klupáková 2013) believe that leaders' role is important to empower and inspire subordinates to achieve tasks, goals and objectives. It is always encouraged to have open communication between leaders and employees, respect employees equally to avoid any mental problems, turnover & absenteeism and treat all subordinates to gain their satisfactions. According to (Vnoučková & Klupáková 2013) analysis, they identify several significant factors lead to employee intention to leave their jobs. For example, leaders' attitude, positive or inspiring leader, care for employees, create and share goals, tasks and strategies, encourage open communication, praise, recognise and appreciate employees. Laureani (2010) proves in his research that leaders should have various skills while communicating with other employees, such as to have proper knowledge and skills (Fidalgo et al. 2012), consistent and fair, recognition employee contributions, create clear

communication and direction, have interest and concern for employees, confident and trust in staff and interact and motivate his/her team.

Table 10.15 Transformational Leadership 3 and turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL3	. 357	. 000	Yes

Opportunity (OpportunityVar1) supports hypothesis with positive influence, with significance (.000) and it explains 19% of turnover. Resource primary needs (STM1) is partially supports hypothesis with negative influence, with significance (.061) and it explains (75%) of turnover. Job continuity (STM2) supports hypothesis with positive influence with significance (.000) and it explains (31%) of turnover. Increments and motivations (JSM1) supports hypothesis with negative influence, with significance (.045) and it explains 15% of turnover. Performance reviews (JSM2) supports hypothesis with positive influence, with significance (.003) and it explains (20%) of turnover. Employee value (JSM3) supports hypothesis with positive influence with significance (.002) it explains 18% of turnover. Previous studies indicate that training and development career
opportunities are needed for employees' growth, as this agreed with (Lester & Kickul 2001) along with Robinson's research (Robinson et al. 1994). This assist to retain employees within the organisation, according to the researcher, external and internal courses can contribute also to build up the potential skills of banking employees as this improves their interpersonal skills, behavioural skills and technical or non-technical skills. Besides, training expands employees' knowledge, increases job talents and sustain the job satisfaction. Thus, this also contribute to reduce turnover. As found in Vui-Yee (2015) paper, job opportunity and training also lead to have organizational commitment, and employee involvement.

(Tariq et al. 2013) describes that training programs can help to increase productivity, lower turnover and retain workforce at the organisation. As per the researcher, training courses adjust employees' morale, reduce job frustration and improves job flexibility. Besides, training can enlighten employees to newer techniques, highlights up-to-date strategies and boost job proficiency which aid employees to perform and excel professionally at their roles.

The statistics of the research survey indicates that mostly agreed with attending external or overseas courses. Besides, employees mostly agreed to have good career development and who emphasized that they need reward and recognition (Sheard & Kakabadse 2004) concludes that rewards and recognition support staff, minimize turnover and increase their commitment within the organisation (Waldman et

al. 2001). Learning is also important to employees as stated at the study in 2013 by (Tariq et al. 2013) which is a method to continue growing together that also help to cute edge the knowledge of the organisation competitiveness.

Table 10.16 Transformational Leadership (TL3), moderating variables and Turnover

Clusters	Variables	Unstandardized Beta	Sig.	Hypotheses Support (Yes, No, Partially)
Transformational leadership	TL3	.028	.510	No
Opportunity	OpportunityVar1	.191	.000	Yes
Resource primary needs	STM1	-.075	.061	Partially
Job continuity	STM2	.307	.000	Yes
Increments and motivations	JSM1	-.153	.045	Yes
Performance reviews	JSM2	.204	.003	Yes
Employee value	JSM3	.184	.002	Yes

Large and growing body of literature has investigated the relationship between transformational leaders and turnover, job status, opportunity job satisfaction (Zagorsek et al. 2006). However, the result shows that there is a negative relationship; whereas Sosik (2000) who confirms there is a relationship between transformational leaders and team performance (Zagorsek et al. 2006), empowerment, group cohesiveness, and team effectiveness and collective efficacy Sosik (2000). (Long et al. 2012*)* agrees that there is a relationship between turnover and Transformational leadership.

Much of the current literature on Rewarded and recognised, career development Labov (1997), attend external/overseas training courses (Pearce & Mawson 2009), pays particular attention to increase professional growth and success oppoturnities within the orgnaistion (Cardon & Stevens 2004), (Longa et al. 2014). (Smollan & Parry 2011) claims that this builds up skills, bring us potentials talents which contributes to employees' motivation.

There is a large volume of published studies describing that increatment and motivation factors reduces the turnover, as the employees look for salary (Miller & Wheeler 1992), increase post excellent performance (Zagorsek et al. 2006) evaluation (Howell & Shea 2006), additonal compensations (Cobb et al. 1995) increase job satisfaction (Al-Swidi et al. 2012). Besides, employee's morale becomes also positive when the relationship with upper management is good Cappelli (1992).

Other employees also require internal coordination, for example having support from subordinate as teamwork is essential since they share the common objectives which will make the job more interesting, less stressful, enhance the work environment and make it good place to work (Warrick et al. 1981). (Markey et al. 2012) overlooks that if employee finds it good place this will reduce the

chances of quieting the job. Therefore, this can reduce turnover. Praising the employees is also required by the leader Hay (2002) Weikel-morrison (2002) Messmer (2004) so that it gives good motivation when leader recognises performance Arokiasam (2013).

More recent attention has focused on formal appraisal/performance review (Zagorsek et al. 2006) with your boss and how to improve the performance (Kennedy et al. 2009), (Innocenzo et al. 2014) this will build up the relationship between employee and leader (Argote et al. 1990) (Horwitz & Horwitz 2007), since the support is also required when employee asks for help from the allocated supervisor (Lojeski & Reilly 2012).

Many researchers have investigated on valuing employee so that employees feels appreciated, part of the team and gain trust (Amanah) (Beekun & Badawi 1999) Aabed (2006). Besides, employees seek transparency from leaders on feedback so that both reach on mutual agreement on ther performance (Zagorsek et al. 2006) review and look for better perforamnce the following year.

Previous studies have reported that in order to make employees cotinue at their job is when they are satisfied with allowances, have good supervision Sosik (2000), like leader style (Humphreys & Einstein 2004), have comfortable work environment and have promotion (Shaw et al. 1998). (Humphreys & Einstein 2004) conclude that employees' effectiveness can be impacted in all over the organisation. Therefore, it is essential to control this as it affects organisation sustainably, development and growth.

Resource primary needs is basically realted to receive appreciation, like salary, adequate job responsibilities Harris (1990), have medical allowances/insurance. Dunn (2013) attempted to explain that employee's engagement with tasks and responsibilities will lead to increase his/her motivation, personnel commitment (Lojeski & Reilly 2012) and team belongings so that this will also increase productivity (Daud et al. 2014). (Markey et al. 2012) confirms that lack of engagement within the working environment, dissatisfaction Landau (2009), lack of involvement with other employees, lack of communication and lack of contribution at the job activities causes' turnover.

Summary

This chapter provided an overview on the study, discussed the summary of key results, analysed and interpreted the findings of relevant studies in the literature. Moreover, the discussion attempts to answers research questions and validates the proposed research hypothesis.

This chapter organizes the discussion of findings mainly in four subsections. Firstly, the descriptive analysis and results from survey. Secondly, the summary of literature findings, thirdly, the newly emerging clusters which are generated in the study as part of the author's tests. Finally, in the association between dependent and independent variable analysis, the result of relationship between discussed and supported by literature, further the summary of regression analysis result presented and discussed in-line with the findings from literature review.

The research confirms the correlation coefficient between independent variables (Islamic and Transformational leadership) and the dependent variables (turnover) as it indicates a significance between the turnover, Islamic leadership and Transformational leadership in the presence of the moderating variables, job status, job satisfaction and job opportunity. Besides, as part of the key findings and significance of this research are Islamic leadership the new three clusters do not support the hypothesis to turnover, however, the moderating variables, job status, job satisfaction and job opportunity positively affect turnover. Besides, Transformational leadership new three clusters do not support the hypothesis to turnover, however job status positively impact turnover. Job satisfaction two new clusters positively influence turnover, and one new cluster of job satisfaction partially influence turnover. Job opportunity also positively influence turnover as per the findings of this research.

The issues as part of this research are as part of Islamic leadership new cluster (IL1) there is a partial influence on turnover in the cluster of job status, precisely the resource primary needs. Besides there is no significance between Islamic leadership cluster one and turnover with the presence of moderating variables. The second cluster of Islamic leadership (IL2) is also does not demonstrate a significance to turnover as well as between IL2 and job satisfaction cluster one (JSM1). However, there is a positive significance between Islamic Leadership cluster (IL2) and job status new clusters and the other two new clusters of job satisfaction. The third cluster of Islamic Leadership (IL3) also shows no significance to turnover and cluster one of job satisfaction. Whereas, there is a positive relationship between Islamic Leadership (IL3) and job opportunity, job status new clusters, and the other two clusters of job satisfaction.

Furthermore, as part of the issues of this research in terms of Transformational leadership (TL1) there is no significance to turnover with the presence of moderating variable job satisfaction cluster one (JSM1). However, there is a positive relationship between TL1 to turnover along with the moderating variables, job status new two clusters, job satisfaction two new clusters and job opportunity. The other new cluster of Transformational leadership (TL2) shows no significance to turnover along with job satisfaction cluster one (JSM1). However, there is a positive influence between Transformational leadership (TL2) to turnover, with the moderating variables, job status new two clusters, job satisfaction two new clusters and job opportunity. The third new cluster of Transformational leadership (TL3) shows no significance to turnover and partial influence of job status cluster one (STM1), whereas it is positive relationship between Transformational leadership (TL3), and the moderating variables, job status cluster two, job satisfaction three new clusters and job opportunity.

Chapter 11: Conclusion

This chapter presents the underlined conclusion and restating the research objectives and methodology used to carry out this research. The chapter also consolidates the most important implications and state the contribution to the knowledge that drawn out of this research. Finally, this chapter is closed out by identifying relevant prospects that may give a rise to future research opportunities.

This paper presented results that employees require internal coordination, such as having subordinate support as teamwork is essential to get the job done. Besides, teams share common objectives where they need to achieve them which are inline with the dpeartment strategic goals. The second major finding was that if the job is interesting, less stressful, and work environment is a good place to work (Warrick et al. 1981) then this this will reduce the chances of quieting the job (Markey et al. 2012). Therefore, this can reduce turnover.

The results of this investigation show that praising the employees is also required by the leader Hay (2002) Weikel-morrison (2002) Messmer (2004) so that this gives good motivation when leader recognises performance Arokiasam (2013). The most obvious finding to emerge from this study is that formal appraisal/performance review (Zagorsek et al. 2006) with bosses and how to improve the performance (Kennedy et al. 2009) & Innocenzo et al. (2014) this will build up the relationship between employee and leader (Argote et al. 1990) (Horwitz & Horwitz 2007). Since the support is also required when employee asks for help from the allocated supervisor (Lojeski & Reilly 2012). A large and growing body of literature has investigated on valuing employee so that employees feels appreciated, part of the team and gain trust (Amanah) (Beekun & Badawi 1999) Aabed (2006).

The current study unveils that employees seek transparency from leaders on feedback so that both reach on mutual agreement on ther performance (Zagorsek et al. 2006) review and look for better perforamnce the following year. This research highlights and summarizes the main aspects of adapted methodology, implications, and contribution to knowledge. The main limitation of this study was that all respondents were from same demographic group, banking sector in the UAE. This research is derived from the data who are at leading positions. Thus, these findings may be lacking generalized ability. Future studies could consider additional number of populations, with various job titles. Additionally, some of the research hypotheses are not statistically significant. Therefore, future research could test other moderating variables.

The following conclusions can be drawn from this research:

The focus of this paper is to define the reasons of turnover in the UAE banking sector since the percentage is increasing in various banks in Dubai at the Islamic and Non-Islamic banks. This research is based on contributing to solve a problem that is encountered by various leaders to highlight the traits, behaviours and attitudes that mainly trigger turnover or cause resignations. The benefits are tangible and intangible to retain the talent employees which adds extreme value to banks stakeholders in terms of retaining resources (Griffeth & Hom 2001) Ekosgen (2013), controlling cost and increasing career growth internally.

This study has found that there is a relationship between leadership and turnover as this research confirms the correlation coefficient between independent variables (Islamic and Transformational leadership) and the dependent variables (turnover) as it indicates a significance between the turnover, Islamic leadership and Transformational leadership in the presence of the moderating variables, job status, job satisfaction and job opportunity. Besides, as part of the key findings and significance of this research are Islamic leadership the new three clusters do not support the hypothesis to turnover, however, the moderating variables, job status, job satisfaction and job opportunity positively affect turnover. Besides, Transformational leadership new three clusters do not support the hypothesis to turnover, however job status positively impact turnover. Job satisfaction two new clusters positively influence turnover, and one new cluster of job satisfaction partially influence turnover. Job opportunity also positively influence turnover as per the findings of this research.

This investigation has revealed that Islamic leadership for job satisfaction, there a moderating effect between job satisfaction and Islamic Leadership (IL1) Leader Interpersonal Values to Turnover. Also, there is a moderating effect between job satisfaction and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. However, there is no moderating effect between job satisfaction and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

The second moderating variable is job status, the results are, there is no moderating effect between job status and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover. Besides, there is no moderating effect between job status and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. In addition, there is no moderating effect between job status and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

The third moderating variable is job opportunity, the result is; there is no moderating effect between job opportunity and Islamic Leadership (IL1); Leader Interpersonal Values to Turnover. Also, there is

no moderating effect between job opportunity and Islamic Leadership (IL2); Sociable Leader Traits to Turnover. Finally, there is no moderating effect between job opportunity and Islamic Leadership (IL3); Leader Fundamental Responsibilities to Turnover.

The second new cluster of Transformational leadership shows for job satisfaction moderating variable, there is a moderating effect between job satisfaction and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is a moderating effect between job satisfaction and Transformational Leadership (TL2); Articulated Leader to Turnover. There is a moderating effect between job satisfaction and Transformational Leadership (TL3); Extrovert Leader to Turnover.

The second moderating variable is job status, the results are, there is no moderating effect between job status and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is no moderating effect between job status and Transformational Leadership (TL2); Articulated Leader to Turnover. There is no moderating effect between job status and Transformational Leadership (TL3); Extrovert Leader to Turnover

The third moderating variable is job opportunity, the result is, there is no moderating effect between job opportunity and Transformational Leadership (TL1); Persuasive Skills to Turnover. There is a moderating effect between job opportunity and Transformational Leadership (TL2); Articulated Leader to Turnover. There is no moderating effect between job opportunity and Transformational Leadership (TL3); Extrovert Leader to Turnover.

The findings to emerge from this study is that Islamic leadership traits are required to be present in the bank leaders, such as convection, eloquence, faithful, forbearance, compassionate, balanced, kind, flexible, Iqdam, serves honestly at the bank, Capable, seek suggestions, patient, listen to Problem Justification, good intention, Respects all employees, Passionate, Integrity, have code of ethics, fair, shares knowledge, self-discipline, have good Relation with other leaders, and other employees, respect the job, approachable, smart, Cooperative, manages quality at work, achieves at the job, complete tasks with managed time, has open door, enthusiastic, professional, trustworthy (Beekun & Badawi 1999), be happy at work also shows happy at personal life, Friendly, takes Responsibility and smile.

Research method procedures was to do a pilot online survey with 20 banking users. Post collecting their responses, the researcher conducted a feedback session to listen to researcher participant feedback, suggestions and did modifications to the survey questions. Later, researcher provided the access to the online survey to other banking employees throughout various channels of media using

online survey, emails, Twitter, Instagram, Facebook, SMS and what's app to fill the survey via a universal resource link for 500 users. However, the people who filled the complete questionnaires are 200 applicants.

Accomplishing the research objectives which are:

Identify the reasons of project employee turnover, by studying the relationship with the leadership style project leaders to specify the traits, styles, characteristics that cause the employee's resignations in the UAE banking sectors. Understand the relationship between leadership styles on turnover in Arab environment. Review literature of leadership styles and turnover with the presence of moderating variables, environmental working conditions such as job satisfaction, job status and job opportunity. Study association between leadership styles Islamic leadership and turnover moderated by job satisfaction, job status, and job opportunity. Study association between leadership styles Transformational leadership and turnover moderated by job satisfaction, job status, and job opportunity. Identify the characteristics of Islamic leadership that impact turnover and the characteristics Transformational that affect turnover in banks.

The study established the below implications:

- Invest on resources and observe negative leaders' traits to retain employees

Banking sectors can invest on their employees' post recruitment process, training and development programs and compensations and benefits which are paid to every employee by utilizing the resource skills, talents and performance (Zagorsek et al. 2006). The return to workplace can be tangible or intangible because every resource will contribute to bank objectives, vision and values. This will add up to the bank operations, boost revenues and increase profits with resource dedication, knowledge and innovative ideas. Therefore, banks can observe the leaders' traits, check turnover or resignations reasons to have higher cost investment which have been budgeted for every resource. When leadership is defined along with the undesirable traits, banks board of directors then they can take actions to overcome this issue. Besides, less percentage of turnover or less resignations in banks is positive to increase individuals' team-bonding, longer relationship between resources to leaders and vice versa, build better place to live with passionate performers. In accomplishing this research objective, the study has reached the following conclusions:

This study determined most of the survey respondents have experience that is more than 10 years and have worked in their departments between 2 years to 5 years. Significantly, operation and support

offices are project leaders are the two roles who have absolutely responded to the survey, then followed by the other roles, who are team leaders and branch Leaders. In addition, as per the statistics, respondents said that the yearly bonus rate is 10% of their basic salaries, and their previous performance rate is mainly very good. This may indicate that they will be satisfied in these segments, however, they may disagree to the leaders' styles and behaviours which are witnessed at the workplace.

Moreover, most respondents reported that their current departments' staff number is less than 500 employees, while the bank population is approximately from 5,000 employees to 10,000 employees. Besides, as per the researcher, the evaluated leaders are mostly expatriate and males. The above data helps the researcher to have a clear understanding of banking atmospheres which reflects employees' lives with their leaders, this positively contribute to conclude the analysis with accurate, adequate and convenient recommendations.

The research confirms validity and reliability of the study instrument, using this technique has result in data reduction to have less variables. To be precise, Islamic leadership has three main constructs which are, leader interpersonal values, and Sociable Leader trait and leader fundamental responsibilities. Transformational leadership three new constructs are; Persuasive Skills, Articulated Leader and Extrovert Leader. Job satisfaction new three constructs are, Increments and motivations, Performance reviews and Employee value. The job status has two new constructs are Resource primary needs and Job continuity. Turnover has two new constructs are, Job Atmosphere and Resource expectations, and People Communication.

- Save cost of training new resources to increase productivity

The focus in banking strategy is to be the leading bank at the region, thus this means that excellence, success, and profitability are the criteria to be always at the top. Hence, resource retention can help banks achieve this which will also help to save cost of new hired resources. It is a critical aspect which banks leaders must control resources to increase bank profits, income, and revenues which all consequences of resources productivity. In accomplishing this research objective, the study has reached the following conclusions:

This study determined demographic attributes of the questionnaire participates. The values indicate (25%) of the participants were from Islamic bank, and (75%) from conventional bank, majority belong to medium and large banks with between 5,000-10,000 employees. Interestingly, participants were well experienced with over 43% had more than 10 years of work experience in total. In addition,

participants are highly educated as the majority holds bachelor's degree (51.5%), others have master's degree (45%), and (1.5%) participants have PhD and (2%) have other qualifications i.e. Diploma.

This research confirmed respondents' views where almost similar in those variables with moderate agreement toward the "agree" option as most values. Respectively, this indicates that many of the participants agree with the statements concerning job status is essential in the banking.

This research established relationship between training and turnover. The management can train arrange training programs to have a good rate to increase the job performance (Pearce & Mawson 2009) then less turnover. Whereas if the training courses are low, then this leads to have poor performers and high turnover. Arokiasam (2013) recommends that employers need to look at valuable employees who can contribution massively to the organisation, compete to achieve high achievements and successful strategy execution. Therefore, attracting talented employee to stay within the organisation can decrease the rate of turnover. In addition, Arokiasam suggests increasing the attractiveness between team members to unionism, which can also help to reduce turnover.

- Identify leadership styles that lead to turnover

The research includes two types of leadership styles, Islamic and Transformational leadership, along with the traits and behaviours that belong to each style in relation to turnover. Therefore, as part of research, banks can define the causes of turnover, turnover attributes to build better environment. For example, process the internal environment procedures and policies which certainly assist to have lean team performance (Zagorsek et al. 2006).

In addition, understand leadership styles and their influence on turnover can be beneficial to leaders who positively support in making banking environment better place to work as positive leadership contribute to continue boosting the bank in the market, regionally or globally.

Due to the impact of turnover are significant to organisations senior leaders, because it is indeed costly because it affects the human resource. It is evaluated as a global challenge to all organisations. Hence, it is wise decision to retain the talented employees to run the businesses and avoid paying the cost of turnover as the employees are already experienced, trained and skilled to perform their job. This will contribute to productive performance (Zagorsek et al. 2006), excel effectively and adhere to organisation rules efficiently. In accomplishing this research objective, the study has reached the following conclusions:

This study determined that there are various traits of leaders which is required to have as part of the Islamic leadership values, such as “Supervisor is Trustworthy”, ‘Has professional concept”, “Shares Knowledge (Alms giving)”, “Smiles to create good atmosphere of attention”, “Greets and creates friendly environment”, “Takes full responsibility of his/her duty” , “Smart in solving problems”, “Creates open door policy with you and team” “Cooperative”, “Has good relationship among other employees, “Has good relationship with other Leaders” , “Has good self-discipline” , “Looks happy at work”, “Looks happy at his personal life” , “Has good sense of humour”, “Enthusiastic” , “Efficient and effective approach with others” , “Respects the job” has a mean “Serves honestly at the bank”, “Achieves at the job”, “Tracks with good speed to perform job responsibilities” , “Good job quality (Etqan)” has a , “Treats other equally (Adl)” , “Honest (Ameen)”, “Talks with integrity (Siddiq)”.

Furthermore, the research confirms that the required attitudes which shall be carried by the leader are “Attitude and behaviors is aligned with the business code of conduct”, “Openly/clearly justifies situations when problems occur”. In addition, “Seeks suggestions (Shura)”, “Has faith (Taqwa) in his/her actions” , “Respects him/herself”, “Passionate about the job”, “Patient (Sabr) with you and the team”, “Serve other people”, “Demonstrates Yaqin (convection)”, “Good forbearance (Hilm)”, “Has good intention (Azm)”, “Compassionate (Raheem) with others”, “Demonstrates good eloquence (Fasaha)”, “Leader shows good enterprise (Iqdam), carries out his/her mission”, “Flexible with leniency (Len)”, “Balanced with courtesy”, “Kind”, “Capable to negotiate with others”.

This research confirmed that most participant confirmed that it is essential that leaders should have Good relationship with upper management, the absence of this skill leads to turnover. Besides, employees always seek positive aspects about the job, as part of turnover factors, employees should really Sense of accomplishment from work, Colleagues/peers should cooperate, adequate challenges, good relationship with line manager, vacation and leave permissions, benefits, job security, reward and recognition, job alignment with interest, Fair performance rating/reviews, good career promotion, positive leader personality, adequate work load, training programs nominations, flexible working hours and good internal processes. This research established that training programs, overseas courses and job opportunity is essential for career development.

- Retain talents at the banking sectors and motivate them

It is a challenge to stope turnover to zero percent at the bank, however, this paper suggests ensuring that turnover causes are considered to better lead employees and manage their expectations or needs. The goal is to keep employees motivated, productive and aligned with their career, interest, skillset to accomplish bank goals. As employees expect affordable workload, flexible working hours,

professional and cooperative colleagues/leaders with positive personalities. The bank should also recognise the employee's efforts with rewards/ recognition programme, internal or external training programs, good benefits schemes, career promotions, holidays/personal annual leaves and job security. In accomplishing this research objective, the study has reached the following conclusions:

This study determined performance reviews that employees require to have good relationship with your leader, improve how the performance review happens with your leader, job increment is linked to your job performance, improve innovative decisions, and leader informs you that you will receive increment annually are critical for employees as part of the performance. In addition, leaders must always and regularly conduct a formal appraisal/performance review with their leaders, as employees always seek support from leader.

This research confirmed as part of job satisfaction, there are principles to consider such as, relationship with upper management, support from subordinate, leader recognizes performance, job satisfaction rate is high, salary increase option as part of performance evaluation, satisfied with the job, and job is interesting. The reason is that when employees find the job is best fit, and percentage of job satisfaction then the employees perform at their outstanding results and potential capabilities.

This research established motivation is essential to employees, salary increase option as part of performance evaluation, receive feedback from your leader', leader shares openly the performance rating with you, feel valued, and agreement to performance rate. All contributes to organisation investment that also impact to human capital that can contribute to tangible and intangible business value. Therefore, employees are the assets to any bank or organisation to retain.

Generalisability, applicability and implications of the findings:

-The studied factors of turnover in banking sectors were related to leave work environment, Sense of accomplishment from work, Job has lots of challenges, have positive aspects about the job, like your manager personality, colleagues/peers cooperate with you, relationship with upper management, relationship with line manager, job is aligned with interest, lack of training programs, fair performance rating/reviews, career promotion, lack of leaves, lack of reward and recognition, like the benefits, job security, internal processes, flexible working hours and work load. As the sample size of this research was only 200 participants, thus if the respondents number increased then this would help to clearly find the sensible strategies to reduce turnover.

-The moderating variable which was investigated at this research was job status that included various elements, such as you like your salary, have job responsibilities, have good supervision, have comfortable work environment, have had a promotion, you have medical allowances/insurance, like your manager style, happy with your working hours, satisfied with your allowances, receive appreciation and enrolled in different training courses.

-The moderating variable which was investigated at this research was job satisfaction that included relationship with upper management is good, you get support from subordinate, manager recognises your performance, your job satisfaction rate is high, salary increase option as part of performance evaluation, job satisfaction is high, job is interesting, have good relationship with your manager, want to improve how the performance review happens with your manager, job increment is linked to your job performance, manager informs you that you will receive increment annually, conduct a formal appraisal/performance review with your boss, get support from your manager.

-The independent variable which was investigated at this research was Islamic leadership that included leaders traits and behaviours, such as convection, eloquence (Fasaha), faith, forbearance, compassionate, balanced, kind, flexible, good enterprise (Iqdam), serves honestly, capable, seeks suggestion, patient (Sabr), intention, seeks problem justification, respects, passionate, integrity, code of conduct, honest, treats other equally (Adl), shares knowledge, self-discipline, relationship management, job respect, relationship with employees, good approach, smart, serves at the bank, cooperative, job speed, quality, achieves, open door policy, enthusiastic, professional, trustworthy, work happy, smile, friendly, takes responsibility, humour, shows happy life.

-The independent variable which was investigated at this research was Transformational leadership that included leaders traits and behaviours, such as highlight strength, think, plan career developments,

inspire, state feedback, goals achievement, charismatic leadership, potential capabilities, reward team, plan ahead, innovate, manage efforts, leadership methods, role model, solves issues/problems, take decisions, manage critically, sensible, manage sensitivity, manage boundaries, develop/support others, plan change, ethical team development, thinks creatively, task delegation, accomplish goals, focused, treat others professionally, proud of team, set targets, confident, has perspectives, has vision, plan performance indicators, effective in meetings, coach teams.

Knowledge contribution

-This research contributes to define the relation between leadership styles which influences turnover in banking sectors which will all help to have job satisfaction, good employees' job status and better opportunities to effectively engage with the bank strategies increase resource commitment, productive performance. This will increase the employee's morale at the banking culture. Besides, with the review of previous studies on turnover and leadership literature, there are various factors related to turnover and leadership were found in common, however, with additional description of leader's traits and behaviors which were added in this paper. This combines the traits to the turnover causes which was successful investigation to conclude the impacted traits to turnover, leadership style that affects turnover in banking sectors of the UAE.

-The present study makes contributions to the literature review which has emerged the theoretical understanding of turnover causes and variables in relation to leadership style, Islamic and Transformational with the presence of moderating variables, job status, job opportunity and job satisfaction. The research demonstrates uniqueness constructs in that sense it serves academic researchers and practitioners to bridge the gap in the existing body of knowledge. These findings provide the following insights for future research as having new clauses of turnover, Islamic leadership, transformational leadership, job satisfaction, job status job opportunity.

-The key strength of this study is that the research is conceptualized to help banks understand the impact of leadership styles to turnover, to build certain competencies to their leadership teams, adjust their strategies to achieve reducing turnover in banking sectors. This can be beneficial to public sectors as well.

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors that influences leadership styles, leaders' traits and outcomes.

-This research extends the knowledge of turnover, leadership styles (Islamic and Transformational) with newly developed model that provide arguments of highest ranked factors and their significance based on empirical evidence.

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors to job status (Resource primary needs and Job continuity).

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors to job satisfaction (Increments and motivations, Performance reviews and Employee value).

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors to Islamic leadership (Leader interpersonal values, Sociable leader trait and Leader fundamental responsibilities).

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors to Transformational leadership (Persuasive Skills, Articulated leader and Extrovert Leader).

This research contributes to the existing body of knowledge on turover in the following areas

-This research extends the knowledge of turnover with newly developed model that provide arguments of highest ranked factors and their significance based on empirical evidence.

-The empirical findings in this study provide a new understanding of banking context, in a sense the findings have emerged new latent factors (people communication, Job atmosphere/resource expectations) that influences turnover causes in relation to job opportunities, job status and job satisfaction.

Recommendations for further research

This research can be developed further, as there are certain limitations which can be opportunities to build on, such as:

-This study includes two types of leadership styles, transformational and Islamic with moderating variables of job status, satisfaction and opportunities. Additional factors or variables can be added to study the association between the two styles to evaluate turnover in banking sectors of the UAE. The author assumes that the research would conclude to more valuable findings if the study is designed to streamline the research direction towards more specified outcome/impact. Therefore, further research is needed to account for banking sector in more depth to point out at more viable implication is benefiting the practitioner.

-The study has demonstrated the relationship between the defined the components of each style behaviours/traits to three moderating variables effects to turnover. For further research, it will be good to find out the current number of turnovers in every bank as pre-initiation study of the bank in a specific emirate. Evaluate the better instrument of data collection.as the author believes if a bank has high turnover, then the focus of the research questions may differ than a low or medium turnover in other banks. Therefore, it will be more beneficial to do a primary investigation before selecting the participated banks.

- The percipients to the research survey were 200 individuals from different banks, however, the actual distribution was much bigger. Thus, the researcher believes that having more participants feedback to the questionnaire can influence better change in the bank. As the author sees that future researchers can study each bank to summarize the effects of leadership to turnover. This will closely identify the impacts of leader's behaviours in relation to turnover in a specific bank as there are different branches around the emirates.

-The selected participants have leading roles who evaluated their leaders, for future research it will be interesting to define one role in specific department or group, such as project managers or Marketing manager to evaluate their leaders from different banks around the UAE. This will trigger good opportunities to understand the turnover factors in relation to moderating variables.

-The study included survey as instrument of data collection, future research can have different tool such as interview participants. The author recommends this as some candidates find it difficult to fill the long questionnaire. This can guarantee that will not be any lack of understanding the questions or

random selection to the research questions. Besides, data collection will be more efficient and faster that involves higher audience with various banks.

- The survey can include open-ended questions in order to collect new attributes of leadership styles and new terms of leadership as part of data collection where participants can add value to literature. Also new clauses can be added as part of this survey question. At this paper, the researcher chooses close-ended questions to limit the choices which are given to participants while they answer each question.

Appendices

12.1 Appendix - Research Ethics Form

To be completed by the researcher and submitted to the Dean's nominated faculty representative on the Research Ethics Sub-Committee

Applicants/Researcher's information:

Name of Researcher /student	Tahani Ahmad
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Date	23/2/2016

i. Summary of Proposed Research:

Brief Outline of Project (100-250 words; this may be attached separately. You may prefer to use the abstract from the original bid):	Why employees resign, is it because of their manager's style which enforce employees leave their jobs and organisations. It is necessary to identify the reasons that drive resources to decide resigning instead of changing roles within the same organisation, shifting to another department or moving to another entity as part of the organisation groups. Furthermore, mangers are the key units that plan corporate strategies, create business values and firm hallmark. Hence, they can set the principles, the sensible processes and the right approaches to identify the resources who should fit every role. In other words, interviews, recruits and trains employees once they join the organisation, so managers need to monitor and evaluates the candidates if they have the right skills, attitude and right responsibilities. This can ease their job later, because manager can avoid turnover of these candidates in case the role is not correct for the resources. Hence, certain actions must be taken accordingly, so such scenarios managers can play a vital role to develop employees based on their current qualities, to choose the right person does and fits the right career. At the end, managements communicate with all employees thus, it is essential that they listen to employee's feedback, review their performance, check their motivational factors, and train them to build up their functional skills, plan their career and reward them.
Main Ethical Consideration(s) of The Project (e.g. working with vulnerable adults; children with disabilities; photographs of participants; material that could give offence etc…)	The research targets the banking sectors in Dubai, and the participants are team members who report to Emirati team leaders and expatriate supervisors.

DURATION OF PROPOSED PROJECT (please provide dates as month/year):	March 2016-January 2017
Date you wish to start Data Collection:	Yes
Date for issue of consent forms:	23.03.2016

ii. Declaration by the Researcher:

I have read the University's policies for Research and the information contained herein, to the best of my knowledge and belief, accurate.
I am satisfied that I have attempted to identify all risks related to the research that may arise in conducting this research and acknowledge my obligations as researcher and the rights of participants. I am satisfied that members of staff (including myself) working on the project have the appropriate qualifications, experience and facilities to conduct the research set out in the attached document and that I, as researcher take full responsibility for the ethical conduct of the research in accordance with subject-specific and University Research Policy (9.3 Policies and Procedures Manual), as well as any other condition laid down by the BUiD Ethics Committee. I am fully aware of the timelines and content for participant's information and consent.
Print name: Tahani Ahmad J. Ahmad

Signature: Tahani Date: March 23rd, 2016

If the research is confirmed as not medium or high risk, it is endorsed HERE by the Faculty's Research Ethics Subcommittee member (following discussion and clarification of any issues or concerns)
**…….and forwarded to the Research*

Office to be recorded.
I confirm that this project fits within the University's Research Policy (9.3 Policies and Procedures Manual) and I approve the proposal on behalf of BUiD's Ethics Sub-Committee.
Name and signature of nominated Faculty Representative: Prof. Halim Boussabaine

Signature: _____ Date: _____

12.2 Appendix – Official Letter to Employers

الجامعة البريطانية في دبي

The British University in Dubai

www.buid.ac.ae

24 March 2016

To Whom It May Concern

This is to certify that Ms Tahani Ahmad Ahmad with ID number 2013132022 is a registered part-time student on the PhD in Project Management programme in The British University in Dubai since September 2013.

Ms Ahmad is currently working on her research titled "The Interactive Relationship Between Leadership and Causes of Project Staff Turnover in the UAE Banking Sectors".

She is required to gather data through interviews and surveys. Your permission to conduct her research in your organisation is hereby requested. Further support provided to her in this regard will be highly appreciated.

This letter is issued on Ms Ahmad's request.

Yours sincerely,

Amer Alaya
Head of Student Administration

الجامعة البريطانية في دبي
الإدارة الطلابية
Student Administration
The British University in Dubai

12.3 Appendix – Survey Cover Letter

The Interactive Relationship between Leadership and Causes of Project Staff Turnover In the UAE Banking Sectors

Dear Participant,

The researcher, Tahani, is willing to collect data in order to study the reasons of turnover. Therefore, the questionnaire is designed to find the factors that encourage employees to resign. Hence, the targeted audience of this survey are team members who will evaluate their bosses on their leadership styles.

The objectives of this research are to identify the reasons that drive resources to decide resigning instead of changing roles within the same organisation, shifting to another department or moving to another entity as part of the organisation groups. Furthermore, mangers are the key units that plan corporate strategies, create business values and firm hallmark. Hence, they can set the principles, the sensible processes and the right approaches to identify the resources who should fit every role. Managers needs to monitor and evaluates the candidates if they have the right skills, attitude and right responsibilities. Manager can avoid turnover of these candidates in case the role is not correct for the resources. Hence, certain actions must be taken accordingly, so such scenarios managers can play a vital role to develop employees based on their current qualities, to choose the right person does and fits the right career.

The given information on this questionnaire will be treated as highly confidential as no departments or bank names will be published at the research. Please email the questionnaire back to Tahani Ahmad @ 2013132022@student.buid.ac.ae once you complete the questionnaire. May thanks for your participation at this research.

Tahani Ahmad
PhD Student

12.4 Appendix - Online Survey Questions

PART 1: Demographic Questions

1. Date
2. Name
3. Nationality Expatriate ■ Emirati ■ Arab ■
4. Gender ■ Male ■ Female
5. Age ■ 20 - 30 ■ 20 - 30 ■ 31 - 40 ■ 41 or above
6. Marital Status ■ Single ■ Married ■ Other
7. Educational Background ■ Bachelor ■ Master ■ If other please specify
8. What is the total number of work experience? ■ 1 year or below ■ 2 - 5 ■ 6 – 10 ■ 11 or above
9. How long you have been at your current department/team? ■ 1 year or below ■ 2 - 5 ■ 6 – 10 ■ 11 or above

10. Do you get yearly bonus? If yes, please rate it: ■ 10% of your basic salary ■ 20% of your basic salary ■ More than 30% of your basic salary ■ Other
11. What is your performance rate last year? ■ Exceed expectation■ Very Good ■ Valuable ■ Fair
12. What is your job title? ■ Project Leader ■ Team Leader■ Support Leader ■ Branch Leader ■ Operation Leader

PART 2: Employer Background

1. What is your leader nationality? ■ Emirati ■ Arab ■ Expatriate
2. Your leader gender is: ■ Male ■ Female
3. Your organisation total population is: ■ Less than 5,000■ Between 5,000-10,000 ■ Between 10,001-20,000 ■ Above 20,001
4. Your department current staff number is: ■ Less than 500■ Between 500-1,000■ Above 10,000
5. Your bank type is: ■Islamic ■Conventional

PART 3: Job Satisfaction (moderating factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate your job satisfaction based on performance review, and manager behavior, and job background.					
1. You are generally satisfied with the performance review rate.					
2. You conduct a formal appraisal/performance review with your boss.					
3. You always receive feedback from your leader.					
4. Your leader recognises your performance.					
5. Job increment is linked to your performance.					
6. Your relationship with upper management is good.					
7. Your leader informs you that there is an increment, during your performance reviews.					
8. You have good relationship with your leader.					
9. Your leader informs you that you will receive increment annually.					
10. Your job satisfaction rate is high.					
11. Your job fits your interest.					
12. You want to improve how the performance review happens with your leader.					
13. Your leader shares openly the performance rating with you.					
14. You get support from subordinate.					
15. You get support from your manager.					
16. There is salary increase option as part of performance evaluation.					
17. You feel valued.					
18. You are highly motivated.					
19. You agree with your manager the performance rating for the year.					

PART 4: Job Status (moderating factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate how happy you are about the following:					
1. You like your salary.					
2. You have job responsibilities.					
3. You have good supervision.					
4. You have comfortable work environment.					
5. You have had a promotion.					
6. You have medical allowances/insurance.					
7. You like your leader style.					
8. You are happy with your working hours.					
9. You are satisfied with your allowances.					
10. You receive appreciation.					
11. You are enrolled in different training courses.					

PART 5: Job Opportunities (moderating factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate the following that is related to job opportunities:					
1. You are enrolled in different training programmes.					
2. You believe you have good career development.					
3. You are rewarded and recognised.					

PART 6: Turnover (Dependent factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate the following:					
1. You think about leaving the bank to work somewhere else.					
2. You get a sense of accomplishment from my work.					
3. The job has lots of challenges.					
4. You have positive aspects about the job.					
5. You like your leader personality.					
6. Your colleagues/peers cooperate with you.					
7. You have good relationship with upper management.					
8. You have good relationship with leader.					
9. You job is aligned with interest.					
10. You have lack of training programs.					
11. You have fair performance rating/reviews.					
12. You have good career promotion.					
13. You have lack of leaves.					
14. You have lack of reward/recognition.					
15. You like the benefits.					
16. You have job security.					
17. You have good internal processes.					
18. You have flexible working Hours.					
19. You have work load.					

PART 7: Islamic Leadership (Independent factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate the below statements based on your manager values.					
1. Your leader is trustworthy.					
2. Your leader has professional concept.					
3. Your leader shares knowledge (Alms giving).					
4. Your leader smiles to create good atmosphere of attention.					
5. Your leader greets and creates friendly environment.					
6. Your leader takes full responsibility of his/her duty.					
7. Your leader is smart in solving problems.					
8. Your leader creates open door policy with you and team.					
9. Your leader is cooperative.					
10. Your leader has good relationship among other employees.					
11. Your leader has good relationship with other managers.					
12. Your leader has good self-discipline.					
13. Your leader looks happy at work.					
14. Your leader looks happy at his personal life.					
15. Your leader has good sense of humour.					
16. Your leader is enthusiastic.					
17. Your leader is efficient and effective approach with others.					
18. Your leader respects the job.					
19. Your leader serves honestly at the bank.					
20. Your leader achieves at the job.					
21. Your leader tracks with good speed to perform job responsibilities.					
22. Your leader has good job quality (Etqan).					
23. Your leader treats other equally (Adl).					
24. Your leader is honest (Ameen).					
25. Your leader talks with integrity (Siddiq).					

26. Your leader has attitude and behaviors is aligned with the business code of conduct.					
27. Your leader openly/clearly justifies situations when problems occur.					
28. Your leader seeks suggestions (Shura).					
29. Your leader has faith (Taqwa) in his/her actions.					
30. Your leader respects him/herself.					
31. Your leader is passionate about the job.					
32. Your leader is patient (Sabr) with you and the team.					
33. Your leader serves other people.					
34. Your leader demonstrates Yaqin (convection).					
35. Your leader has good forbearance (Hilm).					
36. Your leader has good intention (Azm).					
37. Your leader is compassionate (Raheem) with others.					
38. Your leader demonstrates good eloquence (Fasaha).					
39. Your leader shows good enterprise (Iqdam), carries out his/her mission.					
40. Your leader is flexible with leniency (Len).					
41. Your leader is balanced with courtesy.					
42. Your leader is kind.					
43. Your leader is capable to negotiate with others.					

PART 8: Transformational Leadership (Independent factor)

Please tick one box for each item (1 means strongly disagree, 2 is disagree, 3 Neither agree or disagree, agree 4 and 5 strongly agree):					
Statement	**1**	**2**	**3**	**4**	**5**
Please rate the following based on your leader behaviors/practices.					
1. Your leader is your role model.					
2. Your leader provides assistance to appreciate your efforts.					
3. Your leader focus on irregularities, mistakes and exceptions from standard practices.					
4. Your leader requests different perspectives when it comes to solve problems.					
5. Your leader shows pride for being part of his/her team.					
6. Your leader discusses targets to achieve high performance.					
7. Your leader enthusiastically knows what the goals to be accomplished are.					
8. Your leader spends time in coaching with you.					
9. Your leader is clear about appraisals and performance indicators.					
10. Your leader respects you and treat you as part of the team.					
11. Your leader is fit in power and has confidence.					
12. Your leader articulates vision and drive mission to action.					
13. Your leader inspires you to move forward.					
14. Your leader builds up your development areas.					
15. Your leader highlights your strengths.					
16. Your leader encourages you to innovate and think differently.					
17. Your leader expresses satisfactory feedback of your performance.					
18. Your leader demonstrates goals that must be achieved.					
19. Your leader is effective in meetings.					
20. Your leader knows leadership methods.					
21. Your leader rewards team to encourage them further.					
22. Your leader helps you to plan ahead.					
23. Your leader encourages innovation.					
24. Your leader has charismatic leadership.					

25. Your leader encourages your team to solve challenge.					
26. Your leader thanks creatively/innovatively.					
27. Your leader develops your potential capabilities.					
28. Your leader develops your team needs.					
29. Your leader is good at task delegation.					
30. Your leader empowers you to take decisions.					
31. Your leader prepares you for change.					
32. Your leader follows/values ethical considerations into actions.					
33. Your leader is risk sensible.					
34. Your leader encourages critical and strategic thinking.					
35. Your leader clarifies boundaries.					
36. Your leader supports others.					
37. Your leader encourages sharing information.					
38. Your leader shows environmental sensitivity.					
39. Your leader develops others.					

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