



Research Article

A Study on the Role of Perceived Support for Human Resource Development Practices in Employee Intention to Turnover

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ABSTRACT

Employee turnover and high recruitment costs are plaguing a problem for employee retention, which is one of the major challenges faced by the banking sector. This research examines the role of perceived support for HRD practices (PSHRD) on employee intention to turnover (IT) under the light of Organizational Support Theory (OST). It is found that PSHRD leads to substantial IT and enhances workforce stability through leadership training, mentoring, and performance-based rewards. This is especially true for sustainable HRD strategies in the banking sector in enhancing employee retention. Structured survey (using stratified random sampling of 453 private bank officers and managers in Islamabad and Rawalpindi) had been used to collect data. PSHRD and IT were measured by validated questionnaires with reliability and validity confirmed using Structural Equation Modeling (SEM) in Smart PLS 4. The paper sheds light on PSHRD's contribution to retention, contributing to HRD literature. The future work should focus on long term HRD impact across the sectors and cultures. Turnover risk can be mitigated by continuous learning and career development.

KEYWORDS

Perceived Support for HRD Practices, Intention to Turnover, Organizational Support Theory, Banking Sector, Smart PLS 4, Structural Equation Modeling.

1 | INTRODUCTION

The banking sector is the most significant determinant in spurring economic growth and stability in the world financial market, as it is a major player in the world financial market. This sector is playing a very important role in the economy of Pakistan as it is serving the financial necessities of an individual, business and government entities. In addition to offering standard services including savings accounts and loans, banks in Pakistan are learning to push forward with innovative strategies to garner more people involved in the financial industry, one of which is digital and branchless banking (Augaf, 2023). Although important, the industry faces serious concerns, the first of which is the employee retention and turnover, especially the managerial level, which in turn directly impedes the stability and growth of the organization (Abo-Murad & Abdullah, 2019). With Pakistan's economic condition proving to be difficult in 2023, the banking sector is challenged to keep its hands on skilled employees in the undesirable financial conditions (Zaigham & Malik, 2024). Employees plan to stay within an organization based on Perceived Support for Human Resource Development (PSHRD). The practice of continuous training, mentorship program, leadership development and performance-based rewards are the human resource development (HRD) practices that help shape employees' retention attitudes (Cohen et al 2016). Organizations that put the HRD strategies into effect and implement them in an effective manner, stay with less turnover and have a stable workforce. This study analyzes the functions of PSHRD in the reduction of turnover intention (IT) in employees of the banking sector. Organizational Support Theory (OST) is used as the foundations for the research, in those employees who perceive high organizational support are more likely to remain with the organization (Califf & Brooks, 2020). In particular, this study examines how these different HRD practices affect the turnover intentions by utilizing the empirical data from the 453 officers and managerial level employees working in the banking institutions in the Islamabad and Rawalpindi (Ashraf et al., 2023). The loss of skilled personnel is a highly competitive nature of the banking industry

that disrupts operational efficiency and increase in costs of recruitment and training. This challenge draws attention to the important role of HRD framework that goes beyond enhancing skills of the employees and creating opportunities for their professional development but creates long term retention. If an employee thinks that his/her organizations are investing in the development of the individual employee, then that employee is less likely to have higher turnover intentions. The usage of structured interventions in HRD such as professional development programs, skill enhancement initiatives and career progression opportunities can assess the efficacy of HRD strategies in cutting down turnover (Dawood et al., 2023). The primary objective of this research is to understand that PSHRD have a positive outcome on employee intention to turnover. The study seeks the research question that does the PSHRD have positive outcome on employee intention to turnover?

In this study, quantitative research methodology is employed to investigate the relation between PSHRD and IT. The stratified random samples on officers and managers in the banking sector were employed to collect the data using a structured survey. The proposed hypotheses were tested using Structural Equation Modeling (SEM) of the measured variables using a validated questionnaire. The findings ensured further reliability and validity. Results suggest PSHRD significantly cuts the turnover intentions of banking employees. HRD support is perceived higher by employees, who experience less IT because they feel valued, and there are opportunities for professional growth inside their institutions. Therefore, this points to the need for banks to provide structured career development programs, mentorship opportunities, and performance-based incentives to keep their employees (Cohen et al., 2016). The results address the fact that financial institutions need to tailor HRD practices to address the changing needs of their employees to provide workforce stability and avoid adverse impact of turnover. Additionally, the study emphasizes the necessity of leadership development programs and continuous learning edges for employees' association to their organizations. Organizational environments that are structured HRD interventions that are linked with strategic management are organizational environment which is difficult to retain an employee and thereby has reduced retention through turnover (Califf & Brooks, 2020). Finally, the findings of this research are not limited to the banking industry but rather public areas in general. Some of the HRD strategies adapted from the above issues can be used by industries that are subjected to similar workforce retention challenges to minimize the risk of turnover and boost workforce stability in the long run. An analysis on the differences across sectors would be beneficial for future research, namely as it relates to the organization's culture and how it has longer term effectiveness on employee retention across the various industries (Ashraf et al. 2023). The study provides important contributions to the HRD and organizational behavior literature by empirical evidence on how PSHRD influences turnover intentions in the banking sector. It presents actionable recommendations to policy makers and HR practitioners and banker institutions on reforming their HRD policies so as to enhance employee retention and guarantee organizational sustainability. Saving the banking institution from the risk of turnover and maintaining over the long run can be assisted by structured HRD programs, career development opportunities and performance-based rewards.

2 | LITERATURE REVIEW

2.1 | Perceived Support for HRD Practices (PSHRD)

On another hand, Human Resource Development (HRD) practices such as training and mentoring programs, mentoring, career progression, and innovation development are firmly grounded in PSHRD. This shows that such activities not only improve employees' skills and capabilities but also that the organization is open to their well-being as well as their professional growth (Zaigham & Malik, 2024). These places such initiatives and employee development as integral parts of the overall strategy of the organization (Berhanu, 2019). The PSHRD refers to how much employees perceive to be supported by their employer in conducting HRD practices (Fulmore et al., 2023). The perceived support for HRD practices was measured by the nine-item scale by Fulmore et al (2023). Sustainable Human Resource Management such as practices that bring long term benefits to the employees' organizations and society at large contributes to a positive effect on employee performance (Malik, Yukun & Khan, 2020). PSHRD is an indicator of how much employees feel their organization is doing engaging its professional growth and development in an active and sincere manner. This is important as it will determine employees' attitudes and behaviour, commitment and intention to remain with the organization. (Khaliq et al., 2025). The effect of PSHRD is influenced by how the context of the organization and culture impinges on PSHRD. For example, collecting support from HRD in the context of collectivist cultures is effective, while in an individualistic context, career advancement may be a top priority (Guest, 2017). This is similar to the dynamics that an industry specific factor, such as the high

demand for skilled talent in the banking sector, boosts the perceived value of HRD support appraised (Omoniyi, 2024). As the training and development are directly related to job satisfaction and organizational commitment, PSHRD places emphasis on them. Structured training programs during which employees perceive that their organization invests in their growth lead to greater engagement and job satisfaction among them (Ahmed et al., 2024). This mechanism of PSHRD effects on turnover intentions through training settings makes training a major determinant of reducing compulsory turnover (Fulmore et al., 2023; Mampuru et al., 2024). Training also creates an atmosphere of daily education, which guarantees improvement in a speedy evolving area, similar to the banking area wherein the innovation in skills ought to be equaled to new modernized mechanics (Otoo, 2019). In order to shape the perception of PSHRD especially on the issue of fairness and alignment of evaluations with the opportunities for advancement in career, performance appraisals are crucial. Such transparency and connection between performance evaluations and tangible development benefits make employees feel supported (Ahsan, 2024). So far, we have mentioned that organizational culture is another functional area that influences PSHRD. Perceived organizational support can be strengthened in a supportive culture of HRD initiatives deeply embedded in the organizational values. According to Gorenak et al., (2020), when employees believe that development is a central organizational value, commitment and job satisfaction increase. It also includes the practice of personal growth such as streamlining the work life balance, wellness programs and the opportunity of self-renewal. These initiatives are to further the overall well-being and feel like employees' employability is beyond just professional roles (Rao, 2014).

2.2 | Intention to Turnover (IT)

It refers to the probability of an employee leaving an organization in the near future (Lim & Parker 2020). For organizations, the high turnover intentions of its employees bring about high cost of recruitment and training, and disorganization of organizational culture (Wong, 2021). Industrial-scale work, such as in the case of the banking sector, in which special skill is required, can also be costly in terms of turnover. According to Fulmore et al. (2023), employees' turnover intentions are decreasing, when employees are supported in development. Employee intention to turnover (IT) is defined as the degree of an employee's intention to voluntarily leave an organization within a forecastable amount of time (Klotz et al., 2021; Mendenhall et al., 2000). This is an important predictor of actual turnover, imposing serious challenges on organizations (Lin & Huang, 2021). Not only does high IT among employees have tangible costs like recruitment, onboarding and training expenses, but it also reduces intangible things like team cohesion, morale and organizational culture (Wilson, 2022). With operations of the banking sector often necessitating the use of highly specialized skills and technical expertise, these challenges are particularly pronounced in such industries such as the banking sector (Madhushani & Mudalige, 2020). Operational in such sectors can be disrupted by employee departures which in turn leads to knowledge gaps and reduce operational efficiency too much (Malokani et al., 2024).. Organizational factors are established as being vital in shaping IT. It has been found that perceived organizational support (refers to employees' beliefs that the organization cares about their well-being and is interested in their contributions) is an important predictor of IT (Zhang, Huang, & Li, 2023). Turnover intention is the desire to leave current job of the worker which is mainly caused due to psychosocial constraints of the job like job difficulty and lack of support (Zaigham & Malik, 2024). The more employees perceive of robust support for professional development, defined as opportunities for skill enhancement and career growth, the more their sense of loyalty and satisfaction increases substantially, as indicated by the rest of the authors (Wang et al., 2024). This provides a positive cycle established by organizational practices aligned with employees' expectations, the more likely employees are to stay involved and dedicated to organizational stability and performance (Venkat et al., 2023). Employee Intention to Turnover (IT) is an important psychological construct which describes an employee's probability to leave their organization for good in some foreseeable future (Jian et al., 2022). IT has been the subject of significant scholarship, being a precedent to actual turnover, and has huge consequences for NGOs performance and sustainability. Unaddressed turnover intentions can lead to tangible as well as intangible cost, such as recruitment, on boarding, training costs, disruption to team cohesion, loss of employee morale as well as dilution of organizational culture (Kiazad et al., 2024). Especially in industries with specific needs such as banking (Qureshi et al., 2024) advanced analytics proceeds trying to solve these issues. Employee intention to turnover is a vital organizational challenge with large consequences to sustainability and performance (Wei et al., 2024). Organizations can effectively reduce IT if they boost PSHRD, improve job satisfaction and organizational commitment and create a supportive work environment, which is characterized by high PSHRD (Saw Baw Mu Thaw, 2024). These efforts not only constitute efforts that are desirable but are indispensable in sectors like banking in which the cost of turnover is especially high (Keltner, Finegold, 1996). Then, future research should further investigate how IT is shaped through the play of individual and organizational factors through actions that can help in retaining employees and making organizations more resilient.

2.3 | Organizational Support Theory (OST)

Organizational Support Theory (OST) suggests that employees have perceptions of how important their organization considers their work and how well they care regarding their welfare. Attitudes and behaviors based on such perceptions are essential to organizational success (Kurtessis et al., 2017). This is because OST constitutes the theoretical base for the explanation of PSHRD owing to the central place of organizational practices on employee engagement and retention. According to OST, perceived support can enhance psychological attachment of an employee to his organization and serves a basis of mutual obligation (Bahadır et al., 2024). HRD practices when conducted by an organization will make employees feel that the organization invests in their development and they will reciprocate with increased loyalty, commitment, and reduced intentions for turnover (Giao et al., 2020). This reciprocity is consistent of social exchange framework and confirms the strategic importance of HRD initiatives for next generation (Jun & Eckardt, 2025).

2.3 | Hypothesis

PSHRD has a positive effect on employee IT.

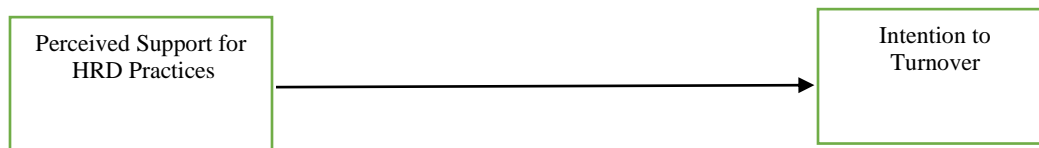


Figure 1: Theoretical Model

3 | METHODS

3.1 | Research Design

This study was done as positivism philosophy. This research makes use of a survey strategy and the deductive approach. This cross-sectional study utilized quantitative research methods, in order to gain information from respondents. An instrumental track to the research designs and methods that is in an idealistic and systematic manner that helps in drawing a conclusion twisted with analysis (Azam et al., 2022).

3.2 | Population

This study applies to Officers/Managers of the Pakistan private banking sector based in Islamabad and Rawalpindi. In total, 203436 overall employees make up the population of Pakistan's banking sectors (AUGAF, 2023). However, no employment details are provided city wise by the report of banking employees.

3.3 | Sample Size and Technique

Convenience Sampling is the technique of Non-Probability Sampling. Data was collected from the Officers/Managers of Pakistan private banking sector working in Islamabad and Rawalpindi through which data collected was used. The study was executed based on the framework of Krejcie & Morgan, 1970, for determination of sample size. There are 203436 employees of private banking sector of Pakistan population (Augaf, 2023). For this study 384 was the size of the sample.

$$n = \frac{\chi^2 NP(1 - P)}{e^2(N - 1) + \chi^2 P(1 - P)}$$

3.4 | Data Collection Method

The research through public source has been adopted for this survey questionnaire. Through this, data collection was made rapid and simple along with its administration through 5-point Likert scale where 1 represents 'strongly disagree' while 5 means 'strongly agree.' And then Structural Equation Modeling (SEM) was used through SMART PLS to test the hypothesis.

Table 1
Questionnaire Information

Variable	No. of Questions	Reference
PSHRD	9	(Fulmore et al., 2023)
Intention to Turnover	3	(Lee & Bruvold, 2003)

4 | RESULTS

4.1 | CFA Factor Loadings

The results of Confirmatory Factor Analysis (CFA) of the PSHRD and IT constructs indicate high factor loadings across all indicators indicating that they meet the indicated thresholds of 0.70 (Ramírez et al., 2025). This is a strong indicator of reliability of the measurement model and the robustness of measurement.

Table 2
Factor Loadings – Matrix

Construct	Indicator	Factor Loading
PSHRD	PSHRD-1	0.880
	PSHRD-2	0.890
	PSHRD-3	0.879
	PSHRD-4	0.814
	PSHRD-5	0.858
	PSHRD-6	0.898
	PSHRD-7	0.849
IT	IT-1	0.887
	IT-2	0.865
	IT-3	0.891

4.2 | Internal Consistency Reliability

It is a traditional measure of internal consistency which comes under the realm of Reliability Analysis, and it is called Cronbach's alpha. Throughout all of the constructs used in the current study, Cronbach's specified value was acceptable, exceeding the recommended threshold of 0.7 (Shrestha, N. 2021). In particular, the values were 0.856 for IT and 0.945 for PSHRD. The indicators of each construct are highly internally consistent. Unlike the construct reliability, composite reliability measures construct reliability which actually takes into account different loadings of items (Hair et al., 2020). The scales appear to be reliable as all constructs achieved rho_c values clearly above the recommended threshold of 0.7. This was specifically rho_c which were 0.912 in IT and 0.955 in PSHRD.

Table 3
Construct Reliability, Validity and Discriminant Validity (HTMT)

Construct	Cronbach's Alpha	Composite Reliability (pa)	Composite Reliability (pc)	Average Variance Extracted (AVE)	HTMT Ratio with IT
IT	0.856	0.857	0.912	0.776	—
PSHRD	0.945	0.947	0.955	0.752	0.839

4.3 | Convergent Validity

Validity Analysis under which validity analysis falls is the extent to which the indicators of a construct are positively correlated with one another. Convergent validity was ascertained since all of the AVE values for the constructs exceeded the threshold of 0.5 (Hair et al., 2021). For IT the AVE was 0.776 while for PSHRD the AVE was 0.752. Presentation of these findings at Table-3 shows that the constructs explain a large amount of variance in their respective indicators. The high reliability and initial level of convergent validity obtained by the reliability and

validity analysis of the measurement model corroborate the results mentioned above. In this study, we can have confidence in the measurements as IT and PSHRD meet the thresholds of Cronbach's alpha, composite reliability and AVE.

4.4 | Discriminant Validity

The HTMT matrix includes interconstruct correlations to the perceived support for human resource development (PSHRD) and intention to turnover (IT). Henseler et al. (2015) conclude with that a HTMT value that is generally below 0.90; a 0.90 value or weaker implies sufficient discriminant validity testing towards conceptually similar constructs. Previous research has noticed that the values of interconstruct correlations are sufficiently relaxed, compared to the HTMT ratio or IT-PSHRD ratio of i.e. 0.839 indicates acceptable discriminant validity, confirming the fact that the constructs of intention to turnover and perceived support for HRD are distinct. The validity of the measurement model and the use of these constructs in testing the hypothesized relationships are supported by these findings. Results of the HTMT analysis at Table-3 show that the measurement of the constructs is well operationally conceived with the suitable indicators to capture the theoretical distinction. They also elaborate that an important aspect of checking discriminant validity is making sure that constructs will not overlap, thus resulting in Reliability and Generalizability of the study results.

4.5 | Multicollinearity Assessment

Table 4
VIF Values

Item	VIF	Item	VIF
PSHRD-1	3.473	IT-1	2.175
PSHRD-2	3.620	IT-2	2.003
PSHRD-3	3.749	IT-3	2.261
PSHRD-4	2.393		
PSHRD-5	3.109		
PSHRD-6	4.007		
PSHRD-7	2.914		

VIF values that are more than 5.0 are regarded as values not acceptable. These values mean that the variables suffer from serious multicollinearity if these values exceed these thresholds (Kalnins & Praitis Hill, 2025; Purwanto & Sudargini, 2021). Table 4 shows the results for the outer model of this study. Because of no severe multicollinearity in the analysis, all VIFs of variables in the outer model are less than the threshold of 5.0. But one of the variables (PSHRD-6; VIF = 4.007) is at the upper limit of multicollinearity so it implies moderate multicollinearity. This is in agreement with the aforementioned literature that takes into account the moderate collinearity as inherent properties of complex models (Leeuwenberg et al., 2021). Results also indicate that some of the PSHRD dimensions have relatively larger VIF values than the other constructs; and path coefficients of this should be handled with caution. The solution for addressing the problems related to multicollinearity could include other techniques like mean centering or ridge regression, as suggested by (Henseler et al., 2015). That proves that the outer model contains no dangerous critical multicollinearity problems and therefore regression analysis subsequent to this is valid. Finally, the contributions of these findings to strengthen the study's structural model and implications of perceived support and turnover intention within the organizational context are discussed. The PSHRD scale contains nine initial items, out of which two items, i.e., item 1 and item 9, have loading < the cut off. Items with small loads were suggested to be removed (Hair et al., 2006).

4.6 | Path Coefficients (Hypothesis Testing)

Table 5
Path Coefficients

	β	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P value
PSHRD → IT	0.277	0.278	0.063	4.413	0.000

PSHRD to IT coefficient is 0.277, which is statistically significant with T statistics of 4.413 and p value of 0.000. These findings support the hypothesis that employees' turnover intentions are affected by their perceived support for human resource development (PSHRD). In similar direction, this finding corresponds with theory that supportive HRD practices influence employees' perceptions and decision-making pertaining to retention (Yusliza et al., 2019 ; Islam et al., 2024). The effect size of the path coefficient is a moderate one. There is a positive turnover intention for HRD practices. Nevertheless, this relationship indicates that there may be other explanatory factors in addition to HRD practices. As per H1 (Hair et al. 2021), the effect is statistically significant since T – statistic is greater than 1.96 and the p – value is smaller than 0.05. Such findings are in keeping with Organizational Support Theory, which suggests that HRD practices are regarded by employees as an organizational investment in their growth. However, providing opportunities for development may reveal readiness for external opportunities (Salehzadeh et al., 2014). As a result, organizations should enlist other strategies to promote long term retention and organizational attachment. This result of the coefficient of 0.277 ($T = 4.413$, $p < 0.001$) indicates a significant positive direct path ($r = 0.277$) from PSHRD to IT such that those who perceived higher HRD support are more likely to express less intention of turnover (Yusliza et al., 2019; Hair et al., 2021).

5 | DISCUSSION

This paper has addressed the gap in knowledge about the dimension has effective meaning in the employees' intention to turnover (IT) through perceived support for Human Resource Development (HRD) practices (PSHRD). The findings are confirmed that employees with strong perception of developmental support from their organizations are less likely to be thinking of leaving. This is consistent with Organizational Support Theory (OST) that the more employees feel they are valued and supported, the more their intention to stay is increased (Chew & Wong, 2008). The result shows a direct positive relationship between PSHRD and IT in such a way that employees are unlikely to walk out of the organization if it invests in employees' growth, learning and career advancement. Such HRD initiatives become strategic tools for retention as they create such an environment in which employees get supported, valued, and professionally engaged. Thus, training, mentorship programs, the development structures aiming at the employees' career, and the performance-based rewards supported by these initiatives enhance employee attachment (Fulmore et al., 2023). In order to validate the strength and meaning of these relationships, the study used Structural Equation Modeling (SEM) and model fit indices were used to support the proposed framework (Kline, 2023). The study provides evidence that the employee development initiatives are powerful mechanisms in linking PSHRD with reduced turnover intentions. Moreover, the results explain which HRD strategies influence the perceptual views of employees the most. Some of the things that were impactful in structured career development plans, mentorship, continuous learning opportunities and performance-based incentives. As for potential from a policy side, the research has implications for banks whose work force is becoming unstable. It calls for HRD initiatives with the focus on career progression, leadership training and long-term development pathways. Such efforts are important, particularly in such environments where job insecurity or lay-offs are rife (Belias & Koustelios, 2014). Importantly, HRD programs which are perceived to provide support should do so and must do so consistently in order for turnover intention reduction to occur. These initiatives will only work with creating the culture of continuous learning and opportunity (Yaroshenko, Nyuen, & Jezioro, 2020). The study offers useful findings, and the limitations are also recognised. It is being cross sectional, and cannot capture changes over time, and thus longitudinal studies are recommended. Furthermore, the HRD effectiveness will depend on the industry dynamics, as they may differ in different sectors and organizational cultures. Since the basis of this research has been in 1, the banking sector of Islamabad and Rawalpindi, broader comparative studies are needed to study the generalizability of these findings. Additionally, other causes such as psychological safety or work life balance could be examined as another mediator between employability, information, and employee retention in a future study.

5.1 | PRACTICAL IMPLICATIONS FOR ORGANIZATIONS

The findings of this study offer significant practical implications for organizations, especially those operating in the banking sector. The most important one is about perceived support for the Human Resource Development (HRD) practices. Only then will employees remain with the organization when they perceive that their training, career planning, performance appraisal and reward systems are actively supported by their organization. HRD initiatives are investments in a culture of learning and growth and the strategy for investing in them is also important. What that does is improve employees' skill set and competencies and it can also improve their loyalty and reduce turnover. In strengthening the trust employees put on the organization, this can be ensured through clearly communicating, structuring and centrally applying HRD practices and demystifying the value chain of HRD functions. The HRD

strategies have to be checked or assessed regularly and updated as per employee feedback and new developments in industry standards. It's creating open dialogue platforms for what training needs, career aspiration and expectations for performance can kill the gap between management and the staff. Companies striving to achieve such an outcome find it results in increased engagement, retention, productivity needed for maintaining competitive advantage in the dynamic banking industry.

5.2 | LIMITATIONS OF THE STUDY

Some limitations of this study include that only the banking sector officers and managers in Islamabad and Rawalpindi were considered, which may restrict the generalization of results to other sectors or regions. Secondly, the data collected was limited to the quantitative information pursued through questionnaires and may barely reflect the realities of people who participated. Further, convenience sampling might have resulted in the use of sample bias, thus not reflecting the population.

5.3 | FUTURE STUDIES

Future research could investigate other mediators and moderators such as organizational culture, leadership style, or employee engagement when it comes to understanding the link between perceived support of HRD practices and the intention to turn over. More broadly, the other sectors or regions could also be compared. Changes in perceptions and behaviors over time across time are recommended as it captured through longitudinal research designs.

Declarations

Ethical Approval and Consent to Participate: This study strictly adhered to the declaration of Helsinki and relevant national and institutional ethical guidelines. Informed consent was taken verbally. All procedures performed in this study were in accordance with the ethical standards of the Helsinki Declaration.

Consent for Publication: Not Applicable

Availability of Data and Material: Data can be requested from corresponding author.

Competing Interest: The authors declare no competing interest

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Authors' Contribution: MJ & SYM conceptualization; Data collection; Analysis; Writing Original Draft, writing–review & editing.

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