

Factors Affecting Employees Turnover Intention in Kuwaiti & Emirati Banking Sector

F. Elessawy¹, I. Al Kandari, A. Al Mansoori

¹Professor, *Geography and Urban Sustainability Department, College of Humanities & Social Sciences, United Arab Emirates University, United Arab Emirates.*

Abstract: During the last two decades, the public sector faced high pressure in private-sector of employment. Citizens of Kuwait and United Arab Emirates (UAE) target the public sector and expatriates penetrate the private sector. In order to lower the demand of public sector, to decrease the unemployment rate in the country, and to motivate citizens to join the private sector, both countries have implemented initiatives in order to mandates the inclusion of nationals in the job sector. Although the number of nationals in private sectors has increased, many of private-sector workers have left their positions. This study investigates the factors that affect private sector employee decision to leave their jobs in private sector in Kuwait and UAE.

Keywords: Kuwait – United Arab Emirates – Employees - Turnover – Banking Sector

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I. INTRODUCTION

Gulf Cooperation Council (G.C.C.) countries that produce oil experienced a great growth and development in urban due to oil wealth since 1960s mainly [1]. Consequently, guest workers were encouraged to come to the region because of the salaries they will earn and to support in building the countries because of great shortage of population in those countries. From the main reason of importing foreign labor is the ask for low wages, mostly from lower living level Arab countries and Asia, who's mostly work for projects related to infrastructure, manufacturing, and service industry [1]. Overtime, they dominated the private sector that is not attractive for citizens because of various reasons such as wages and working hours compared to the government sector. The guest workers rate in the G.C.C. countries have become majority and the citizens become minority in the private sector in most of the countries in the region except Saudi Arabia [2]. Several initiatives and policies applied within the countries to encourage the national labor force to join the private sector, however, the case remained the same.

Aim of research: The aim of this research is to investigate the factors that affect private-sector employees' decision to leave their work. The factors studied in this research are; job satisfaction, trust, organization performance, gender, age, and educational level. It will focus on bank workers in Kuwait and UAE. Furthermore, the practical suggestion of this study is to increase awareness among the policy and decision-makers on how to keep employees' retention in the private sector.

Organization: This research consists of five sections. The first one includes data collection. The second section highlights trust construct. While the third section involves job satisfaction factor. Moreover, section four represents the banks performance construct. Finally, the fifth section discusses the influence of the other factors: gender, age, decision-makers, and educational level.

II. LITERATURE REVIEW

Many previous studies have been published on the topic by accredited scholars and researchers. Bright [3] discussed in the study under the name of "Does public service motivation really make a difference on the job satisfaction and turnover intentions of public employees?" that employees in the government sector mostly more satisfied compared to private sector so that they have no intention to leave their jobs [3]. On the other hands, Borges [4] as well as Burke and Singh [5] adopted in their study of "Are public officials really less satisfied than private sector workers? A comparative study in Brazil", the precise opposed opinion.

Moreover, according to [6], study of "Localizing the Private Sector Workforce in the Gulf Cooperation Council Countries: A Study of Kuwait", low rate of citizens who work in the private sector in the G.C.C. and took Kuwaitis involvement in the private sector as an example, the author pointed out the job security of the barriers of joining the private sector [6].

A study conducted on Oman by Budhwar, et. al. [7] titled "Human resource development in the Sultanate of Oman" pointed that centralized decision making and tight control is preferred by expatriate

managers in addition to tiny empowerment or delegation to employees [7]. A report published by UAE titled "Emiratization in the Banking Sector: Factors Influencing Success and Failure" state that expatriate managers or management have low level of respect for technical skills that citizens have, mostly UAE citizens' skills and attitudes more suitable for government sector's employment [8]. Similar challenges noticed in UAE regarding localization, In a study of "Emiratization: drawing UAE nationals into their surging economy", Al-Ali [9] mentioned that low capabilities and standards of education, poor knowledge of HR development, and weak English are obstacles to Emiratisation and this apply to the employer's sides as well. Moreover, Al-Qubaisi [10] has also noticed in his Doctoral dissertation of "ICT, human capital development and Emiratisation of the labour market in the United Arab Emirates" that the mismatching between job requirements and skills considered of the main factors blocking citizens' interests in private sector's.

Ramady [11] discovered in his study of "The Saudi Arabian Economy: Policies, Achievements and Challenges" that the issues related to workforce localization in Kingdom of Saudi Arabia (KSA) are based on labor costs where local labor is more expensive compared to foreign labor. Cultural and social perceptions, high wages expectations, claims of lacking discipline, changing jobs easily, and being shy when working in certain jobs all that are delaying KSA localization practices [11].

Furthermore, Wang and Yang (2012) in their study of "Comparing public and private employees' job satisfaction and turnover" noticed that employees in Taiwan who work in public sector have lower job satisfaction than who work in private sector. However, the most interested thing that they had lower intentions leaving their jobs [12]. In addition, a study by Schneider and Vaught [13] claimed that employees in public sector have more satisfaction with the extrinsic factors like pay satisfaction. They believe that professional employees in public sector have feeling of extrinsic factors or maintenance are more satisfying [13].

Stocks and Hardin [14] noted in their study of "A comparison of job attitudes and turnover intentions among CPAs in public, private and governmental work settings" that governmental employees in accounting firms have lower turnover intentions and higher job satisfaction compared to private sector's employees [14]. In contrast, Reed, et al. [15] mentioned in their study of "Job satisfaction" that government sector's accountants tend to turnover more than private sector's accountants [15].

Another study by Vigoda-Gadot and Kapun [16] shows that "Perceptions of politics and perceived performance in public and private organizations: a test of one model across two sectors", stated that one of the challenges is understanding workers' views and opinions in term of performance regarding their workplace. According to Delaney and Huselid [17] study of "The impact of human resource management practices on perceptions of organizational performance", Perceived Organizational Performance indicates personnel opinions toward total level of performance of the organization [17]. Perry-Smith and Blum [18] in their study of "Work-family human resource bundles and perceived organizational performance" mentioned that this concept permits scholars to understand the line between performance and attitudes [18].

Both studies by Delaney and hustled [17] titled with "The impact of human resource management practices on perceptions of organizational performance" and [18] study under the title of "Work-family human resource bundles and perceived organizational performance" stated that when organizations do not meet the employees' needs or they realized that they are dissatisfied of organizations' achievements they will start to think of leaving the place. Moreover, these studies discussed organizations performance and workers' perceptions and how is can having noticeable impact on behaviors and attitudes counting turnover intention [17], [18].

Rhoades and Eisenberger [19] reviewed in their study title with "Perceived organizational support: a review of the literature" more than 70 studies concerning employees' general belief that Perceived Organizational Support (POS) had significant implications on attitudes, including TI [20]. Similarly, a study by Allen, et al. [20], under the name of "The role of perceived organizational support and supportive human resource practices in the turnover process", developed a model investigating antecedents of POS and its role in predicting voluntary turnover. It is worth noting that they focused on the service. Their findings suggest that perceptions of organization support had strong implications on TIs [20].

In the UAE context, Ibrahim and Al Falasi [21] discussed in their study of "Employee loyalty and engagement in UAE public sector" that public sector employees are often compelled to compare the efficiency (and success) of their organization with that of similar organizations in the private sector. They tend to hold high expectations of organizational performance and would expect the standards and economic performance of their public institutions to equal or surpass those of private organizations.

Research Hypothesis: the researchers tested the following hypothesis:

- Organizational Trust have positive impact on turnover intentions among bankers.
- Job satisfaction have positive impact on turnover intentions among bankers.
- Bank Employees perceptions of low organizational performance are likely to influence their intention to leave.

- Gender has positive effect on the turnover intention of employees in the banking sector.
- Age has positive effect on the turnover intention of employees in the banking sector.
- Educational level has positive effect on the turnover intention of employees in the banking sector.

III. METHODOLOGY

Quantitative method is adopted in this paper (analytical method). A survey has been distributed among bankers in Kuwait and UAE in order to study their tendency to leave their jobs. In particular, the survey includes questions about Trust, Job satisfaction, and Bank performance to test their effect on the turnover intention of the bank employees (see appendix). The survey also investigates other factors such as gender, age, and educational level. The total number to distributed surveys is 350 and number of participants who answered the survey questions in this study is 254 employees from different banks of Kuwait and UAE. The data collection period was from 1 March – 26 April 2018. For the analysis, several statistical procedures, presented in the below sections, are used to evaluate the data and relations via SPSS software. Systematic and topical approaches have been used in this research.

3.1 Data collection

In this study, the researchers used a comparative descriptive method that addresses the views of a sample of the two countries; Kuwait and the United Arab Emirates. In order to achieve the objective of the study, the survey of the study was adopted from [22] and was modified as needed to identify the factors that influence the turnover intentions of Bank employees toward leaving their job. The questionnaire consists of (25) items with two-part. First, the demographic information: gender, status, age, educational level and years of experience. Second, the investigated turnover intention factors consist of three elements: organization trust, bank performance, and job satisfaction. In general, the study uses theoretical framework and previous studies in addition to the survey which follows the 3 Likert scale agree =1, neither =2 and disagree =3.

Population of the Study (Sample) The population of the study composed of employees from various banks of two regions: Kuwait and UAE. The sample of the study was chosen according to the simple random sampling method, which gives each member an equal opportunity to be chosen. The researchers distributed 350 surveys in both countries and the total number of sample employees in Kuwait and United Arab Emirates who completed the survey is (N=254). The number of Kuwaitis is (N=101) by 39.8% and the number of Emiratis is 153 by 60.2%. Following, table 1 shows the population characteristics of the sample.

Table 1: Population characteristics of the sample

	item	Kuwait	UAE	Frequency	Percent
Gender	Male	68	44	112	44.1
	Female	33	109	142	55.9
Status	Single	45	66	111	43.7
	Married	48	81	129	50.8
	Widow	6	1	7	2.8
	Divorced	2	5	7	2.8
Age	Less than 30	53	71	124	48.8
	30-50	43	81	124	48.8
	Above 50	5	1	6	2.4
Educational level	High school	4	32	36	14.2
	Bachelor degree	87	109	196	77.2
	Post graduate	10	12	22	8.7
Experience	Less 3	26	48	74	29.1
	3-5 y	27	52	79	31.1
	5-10 y	29	35	64	25.2
	Above 10	19	18	37	14.6

The above Table (1) shows that the majority with 50.8% of the sample are married with experience between 3 to 5 years. The sample contain equal number of employees of age groups (less than 30 and 30-50) with 48.8%. Most of the employees in both countries hold a bachelor degree which form 77.2% of the sample. The majority of the gender is female with 55.9% while male consist of 44.1% of the total sample.

Statistical analysis the data collected has analyzed via (SPSS). Several tests were performed to analyze the data. These are standard deviation, means, frequency, percent, t-tests, and correlation in addition to Least Square Difference (LSD) test as well as Two Way ANOVA and finally linear regression test was also used to analyze the data.

Examining the relationship between the constructs, the study analyzes the effect the of those constructs on the employee turnover intention of the banking sector in Kuwait and the UAE to test the first three main hypotheses. This followed by two-way ANOVA analysis to test the effect of the other factors: age, gender and educational level on the turnover intention of the bank employees. First, the mean values of independent variables of the hypothesis (turnover intention of bank employees) of the two countries are computed followed by the mean value of the dependent variable (organizational trust, job satisfaction, and job performance) in order to establish correlation and regression between each independent variable and dependent variable. Thus, to identify the ability of each independent variable, separately. Inter Linear regression and ANOVA tests is used among all three independent variables, as a predictive tool, to identify their impact on turnover intention, the dependent variable, of bank employees in order to construct their prediction model. Independent variables with a significance level of less than 0.05 will be selected and the independent variables with a significance level greater than 0.05 are excluded.

3.2 Validity Analysis of the study:

The validity of the survey was completed via calculation of Internal Consistency of the factors; this is computed by obtaining the correlation between the constructs and the total degree. This was achieved by the pilot study conducted over 30 bank employees. The survey was distributed among a randomly selected sample of bank employees in Kuwait and the UAE with the same characteristics of the basic sample in order to calculate the accuracy of the internal consistency in order to determine the consistency of each item with the total score. As well as to determine the duration of the consistency of the total score of each element with the total score of the questionnaire as a whole. Which resulted in a correlation for each item with the total degree of the constructs and the correlation of the sum of each construct with the total score of the study, indicating a high degree of internal homogeneity. The results of the pilot study shown in table 2 below.

Table 2: Correlation coefficient between the turnover intention factors and the total score

Employee's organizational Trust		Job Satisfaction		Bank Performance		Turnover Intention	
item	Degree of correlation	item	Degree of correlation	item	Degree of correlation	item	Degree of correlation
1	.751**	1	.659**	1	.635**	1	.653**
2	.606**	2	.833**	2	.755**	2	.687**
3	.880**	3	.676**	3	.850**	3	.662**
4	.644**	4	.810**	4	.586**	4	.749**
5	.647**	5	.585**	5	.722**	5	.793**
6	.856**	6	.701**	6	.911**		
		7	.731**	7	.886**		

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

Construct validity: The researchers verified the validity of the questionnaire by the construct validity calculation (Peter, 1981) by revealing the four constructs association with the total degree of the study as shown in table 3.

Table 3: Correlation coefficient of the factors and the total degree

	Employee's organizational Trust	Job Satisfaction	Bank Performance	Turnover Intention
Total degree	.843**	.923**	.932**	.668**

The results of correlation coefficients in Table (3) shows a positive correlation between each construct and the total score of the questionnaire at level 0.01. The strongest with the third construct (Bank Performance) and the least with the fourth construct (Turnover Intention).

3.3 Reliability

The researchers used the alpha-Cronbach stability factor (Dukes, 2005) to verify stability and the results were as shown in table 3. The table indicates the values of the statistical processing of the alphaCronbach's internal consistency coefficient for N = 30

Table 3: Alpha Cronbach coefficient of pilot study (N = 30)

	Section	item	alpha-Cronbach
1	Employee's organizational Trust	6	0.738
2	Job Satisfaction	7	0.787
3	Bank Performance	7	0.732
4	Turnover Intention	5	0.763
	All item	25	0.824

Data of table (4) shows that the Alpha Cronbach coefficient values were acceptable for the whole sample with (0.824) and the constructs between (0.732 - 0.787). Which means that the constructs of the questionnaire have a good degree of stability.

IV. RESULTS AND DISCUSSION

4.1 Trust

Trust has considered an essential factor to influence positively on employees' decision of leaving or retaining in their job in banks. Therefore, to decide whether to support or reject the hypothesis linear regression analysis is carried out to test the below hypothesis.

H₁: Organizational Trust have positive impact on turnover intentions among bankers.

Table 5: linear regression analysis for trust against turnover intention for Kuwaiti employees

Construct	β R ² = .005, F= 0.506, p = .479	T	sig
Employee's organizational Trust	0.071	0.711	0.478

The results of the regression in Table (5) show that employee's organizational Trust has no effect on the Turnover of the employee in the banking sector. The influence relationship R² was insignificant at about 0.5%. This indicates a weak relationship that is almost insignificant in terms of P-Value greater than 0.05. The first hypothesis of the study indicates that there is an effect of organizational Trust on the Turnover intention of the employee in the banking sector within the sample of Kuwait is rejected.

Table 6: linear regression analysis for trust against turnover intention for Emirati employees

Construct	β R ² = .119, F= 20.34, p = .000	T	sig
Employee's organizational Trust	0.344	4.508	0.000

The results of the regression shown in Table (6) show that there is an effect of Employee's organizational Trust on the Turnover of the employee in the banking sector of the UAE. The influence relationship R² was significant at about 12% of the turnover signifying the effect of organizational Trust as well as due to other reasons within the sample of the UAE. As the P-Value is less than 0.05, this confirms the hypothesis of the study of the effect of organizational Trust on the Turnover of the employee in the banking sector within the sample of the UAE is supported.

The results have shown that organizational Trust do have a positive impact on Turnover Intentions among Emirati nationals' employees who work in banks in the UAE. However, that does not apply for Kuwaiti citizens working in the banking sector of Kuwait. Job security can be considered as a main reason. In the UAE, the yearly contract system is applied and employees are found doing their best to keep their jobs as much as they can. If the government do not ensure job security for national workers in the private sector, then for sure the employees themselves will seek trusted employers.

On the other hand, in Kuwait, the private sector's jobs are nearly secured by the government under the Manpower and Government Restructuring Program (MGRP) as well as in some cases by the employers itself. All Kuwaiti citizens working in the private sector and registered officially in the country's records are paid a certain amount of money. This is given as a support to narrow down the wages difference between the private and the public sector and to encourage nationals joining the private sector.

4.2 Job Satisfaction

This section examines whether Job satisfaction do have a positive impact on banks' employees Turnover Intentions. Inter linear regression analysis is carried out fortesting the below hypothesis.

H2: Job satisfaction have positive impact on Turnover Intensions among bankers.

Table7: linear regression analysis for job satisfaction against turnover intention for Kuwaiti employees

Construct	β R ² = .010, F= 0.971, p = .327	T	sig
Job Satisfaction	0.099	0.986	0.327

The results of the regression shown in Table (7) indicate that the job satisfaction did not affect the turnover of the employee in the banking sector. The influence relationship R² was found weak at 0.010%, of about 1.0%. This indicates a weak relationship that is almost insignificant by observing the P-Value. The second hypothesis of the study of the effect of job satisfaction on the turnover intention of the employee in the banking sector within the sample of Kuwait has rejected.

Table 8: linear regression analysis for job satisfaction against turnover intention for Emirati employees

Construct	β R ² = .109, F= 18.526, p = .000	T	Sig
Job Satisfaction	0.331	4.304	0.000

The results of the regression shown in Table (8) indicate that there is an effect of job satisfaction on the turnover of the employee in the banking sector. The effect relationship was significant with 11% as the P-Value was found less than0.05. This confirms that the second hypothesis of the study that the impact of job satisfaction on the turnover intention of the employee in the banking sector within the sample of the UAE is supported.

As the results above have shown that Job satisfaction is do have positive impact on employees Turnover Intensions among bankers for UAE nationals, however, not for Kuwaiti nationals. This may have appeared due to salaries and compensations given to the employees, working hours, and job enjoyment. Mostly, in UAE these are usually the common questions or criteria potential employees interested in.

In contrast, like what is mentioned in section one (Trust) in term of secured income is applied here to Kuwaitis. In other words, whether the employees are satisfied with their jobs or not, they may choose to leave or stay at their jobs. Kuwaitis may remain in their jobs even if they are not satisfied with it for some other reasons such as perusing their higher education degrees or expanding their networking.

4.3 Bank Performance

In this section, bank performance is assumed to have a positive influence on employees' intentions to leave their jobs. In order to obtain the answer, interlinear regression test is used to test the following hypothesis. H3: Bank Employees perceptions of low organizational performance are likely to influence their intension to leave.

Table 9: linear regression analysis for Employees perception of low bank performance against turnover intention for Kuwaiti employees

Construct	β R ² = .008, F= 0.605, p = .439	T	sig
Bank Performance	0.078	0.778	0.438

The results of the regression shown in Table (9) indicate that the performance of the bank does not affect the turnover of the employee in the banking sector. The influence relationship R² is very weak at about 0.008%, of about 0.5%. This indicates a weak relationship that is almost insignificant by observing the P-Value greater than 0.08. The third hypothesis of the study that there is an effect of the Bank performance on the turnover intention of the employee in the banking sector within the sample of Kuwait is rejected.

Table 10: linear regression analysis for Employees perception of low bank performance against turnover intention for Emirati employees

Construct	β R ² = .227, F= 6.190, p = .005	T	sig
Bank Performance	0.227	2.86	0.005

The results of the regression shown in the Table (10) show that there is an effect of organizational performance on the turnover intention of the employee in the banking sector. The influence relationship R² was significant at 23%, of about 23% as the P-Value was less than 0.05. This confirms the third hypothesis of the study of the effect of the bank performance on the turnover intention of the employee in the banking sector within the sample of the UAE is supported.

As it is noticed from the given results above, in Kuwait, the perception low organizational performance is not likely to influence employees' intention to leave the job. On the other hand, in the UAE, it is considered an influencing factor for Emirati nationals. In both regions, bank performance ranked number one in employee response as a factor that affect their Turnover decision in private sector.

The researchers believed that it may result to security and sustainability of their jobs within the banks. In UAE, many banks have merged together, and some have closed their branches due to financial matters. "Abu Dhabi has been revamping its economy and pressing ahead with consolidating state-owned entities after two years of low oil prices weighed heavily on its revenues". According to the UAE Central Bank's Quarterly Economic Review Fourth quarter 2017, the number of banks reduced from 23 to 22 following the merger of the National Bank of Abu Dhabi and First Gulf Bank[23]. When merge or acquisition processes practiced in a market, for sure there will be a fear of losing jobs or losing some benefits come along with the positions. Always employees want to be with the stronger side. On the other hand, the government in Kuwait forces the private sector organizations by law to provide jobs for certain number of citizens within the organizations based on certain formula [24]. In case if the private sector organizations refused or did not meet the government requirements, they may lose some or even all the government benefits and facilities to that private organization.

4.5 Other variables

The main purpose of this section is to find whether the factors: gender, age, and education level have an influence on employees' intentions to leave their jobs or not. Therefore, the following hypothesis are tested and analyzed.

H4: gender has positive effect on the turnover intention of employees in the banking sector.

H5: Age has positive effect on the turnover intention of employees in the banking sector.

H6: Education level has positive effect on the turnover intention of employees in the banking sector.

To support or reject these hypotheses, Two-way ANOVA analysis were used, and the results are shown in Table (11) below.

Table 11: Two-way analysis of gender, age, education, experience of Kuwaiti employees in banking sector

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Gender	0.00	1	0.00	0.04	0.849
Status	0.11	3	0.04	0.56	0.644
Age	0.49	2	0.25	3.68	0.029
Education	0.12	2	0.06	0.89	0.414
Experience	0.13	3	0.04	0.63	0.597
Error	5.98	89	0.07		
Total	551.07	101			

Table (11) shows the results of two-way analysis of gender, age, education and experience against turnover intention of Kuwaiti bank employee. The results indicate the following points:

There are no impact of gender and educational level on the turnover intention of banking sector employees in Kuwait.

There is an impact of age at a level of significance less than 0.050 for turnover intention of employees in banking sector and via using the LSD test. It was found that there is a statistically significant difference at a level of less than 0.05 between ages (less than 30) with a mean value of 2.36 and for age group of 50 and above with a mean value of 1.99 for the ages of less than 30 years.

There is also a statistically significant difference at a level of less than 0.05 among the ages (less than 30) with an average of 2.36 and an age of 30-50 with an average of 2.31 for the ages of (less than 30), shown in

Figure (1). These averages of every age category represent the tendency of this particular group of ages to leave their jobs. Shortly, high averages mean that the employees have higher intention to turnover.

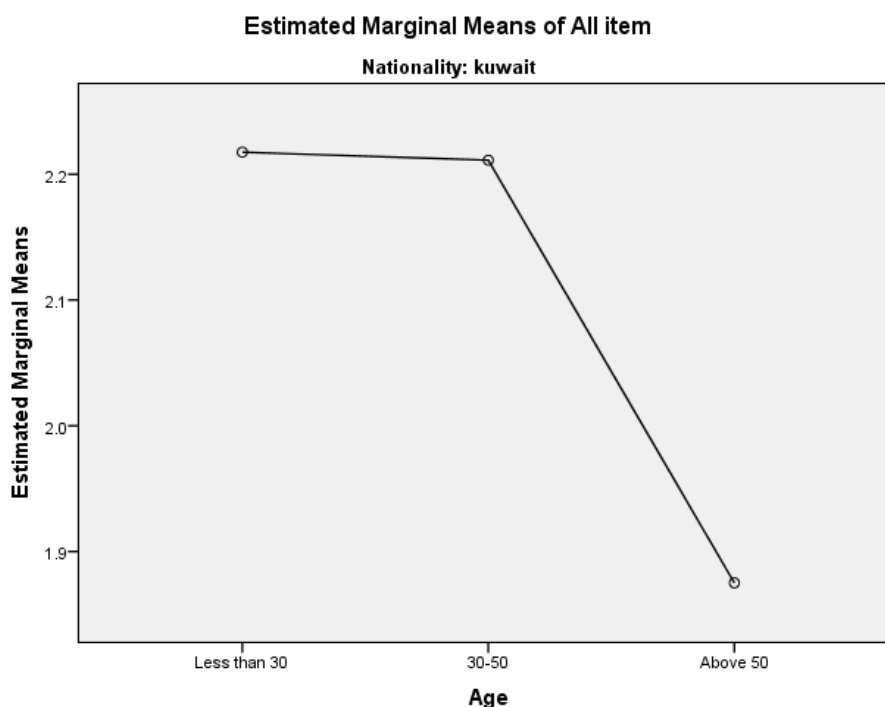


Figure 1: Analysis of effect of age on TI for Kuwaitis for the different age groups

Moreover, Two-way ANOVA analysis was used to investigate the effect of gender, age, and education level against turnover intention of Emirati bank employee. The results of the analysis are shown in Table (12) below.

Table 12: Two-ways analysis of gender, age, education, experience of Emirati employees in banking sector

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Gender	0.94	1	0.94	9.81	0.002
Status	0.01	3	0.00	0.04	0.988
Age	0.08	2	0.04	0.42	0.657
Education	1.05	2	0.52	5.45	0.005
Experience	0.50	3	0.17	1.72	0.166
Error	13.56	141	0.10		
Total	866.82	153			

Many facts could be noticed from Table (12) as:

There is no impact of age on the turnover intention of UAE banking sector employees

There is a significant effect of the gender and level of education at a level of significance less than 0.01 for the turnover of the banking sector employees in the UAE using the LSD test. It was found that there is a statistical significant difference at a level of less than 0.05 among for highschool qualifications with an average of 2.46 and higher qualifications with an average of 2.22. For high school qualifications, statistical significant difference of less than 0.05 among high school qualifications was found with an average of 2.46 and a bachelor's degree with an average of 2.34 for high school qualifications. This illustrated in the Figure (2).

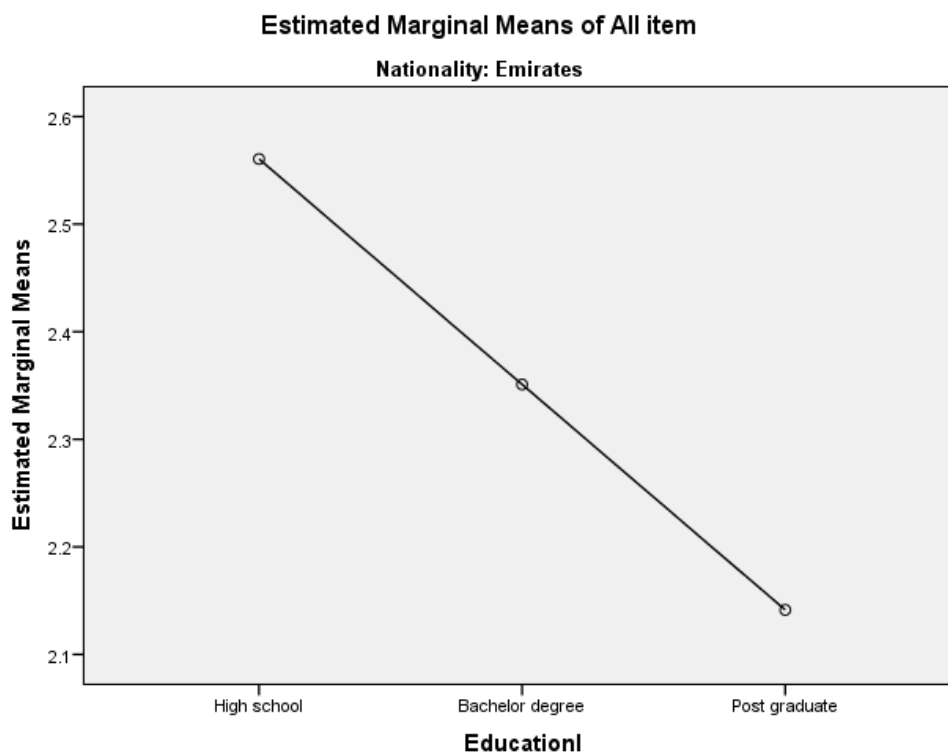


Figure 2: Analysis of effect of education on TI for Emiratis for the different educational levels

Furthermore, it is found that in Kuwait the gender, educational level, social status, and experience have no impact on turnover intention. However, the age do affect their intention to leave. The reason may be due to psychological and physiological characteristics such as their energy, skills or other factors, which enable them to start building a new career life in another place. However, further investigations are suggested to identify the possible reasons. In contrast, it is found that there is a significant effect of level of education at a level of significance less than 0.01 in UAE. The reasons may be related to the level of knowledge and awareness of the employ.

V. CONCLUSIONS AND RECOMMENDATIONS

In conclusion, this study investigated some of the factors that influence Turnover Intention in two regions: Kuwait and UAE. The factors include organization trust, bank performance and job satisfaction in addition to some other factors such as gender, age, and educational level. The study revealed that trust, job satisfaction, and bank performance have a significant impact on employee's decision of leaving their job in the UAE. Whereas, they have no influence on Kuwaiti bank employees. Furthermore, in Kuwait, age is an essential factor which contribute in Turnover Intention in bank sector while in the UAE, education is the most significant element that impact intention to leave.

Most of the data gathered in this research from banks' employees working in operational levels through surveys only. It is recommended for conducting several interviews with top management employees in banking sector and decision-makers in order to understand the other factors which may affect the Turnover Intentions from their perspective.

Moreover, it is suggested that Ministry of Human Resources and Emiratisation in the UAE to consider the MGRP's initiative in Kuwait. It pays a certain amount of money to private sector's employees to minimize the gap between salaries of private and public sectors as a kind of encourage and job security and study the effectiveness of implementing it in UAE.

Furthermore, the factors studied in this paper are relative to bank employees. So, it is recommended to conduct further investigations in term of Turnover intentions in other private sectors other than banks.

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Appendix: Survey Questions

Part one: Demographic information questions / Circle the provided options or fill the blank.										
Gender	Male			Female			Age	Less than 30	30-50	Above 50
Status	Single	Married	Widow	Divorced	Years of experience	Above 3	3-5	5-10	Above 10	
Educational level	High school		Bachelor degree	Post graduate	Nationality	Occupation				
Work place										
Email:										
Part two: Topic questions / mark one answer for each question.										
Employee's organizational Trust										
1. One should be very cautious with strangers most people tell the truth.										
2. Most people can be counted on to what they say they will do.										
3. One must be alert and cautious as people can take advantage of you.										
4. Most people are honest										
5. I have high trust in people/colleagues who work with me.										
6. I trust the managers and supervisors I deal with in my work.										
Job Satisfaction										
1. My group of friends is proud of using SNSs.										
2. I like my job better than the average worker does										
3. I am seldom bored with my work										
4. I would not consider working for another job										
5. Most days I am enthusiastic about my job										
6. I feel fairly well satisfied with my job										
7. I find real enjoyment in my work.										
Bank Performance										
1. My organization has better quality of products and services as compared to others										
2. My organization develops new products and services,										
3. My organization is able to attract essential employees										
4. my organization is able to retain essential employees										
5. In my organization, the customers/clients are satisfied with the organization products/services										
6. In my organization, there is a good relationship between management and employees										
7. In my organization, there is good relationship among employees in general.										
Turnover Intention										
1. I am presently looking and planning to leave										
2. I am seriously considering leaving in the near future										
3. as far as I can see, I intend to stay in this organization										
4. it is very unlikely that I would ever consider leaving this organization										
5. There are lots of job opportunities for me, but I intend to stay										

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