

**A STUDY OF JOB RESOURCES AND ITS ASSOCIATION
WITH TURNOVER INTENTIONS: MEDIATING ROLE
OF CAREER OPTIMISM IN THE BANKING SECTOR**

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ABSTRACT

The current study was carried out to explore Job resources and their relationship with career optimism and turnover intentions in Pakistan's banking sector. Data was gathered from personnel in Pakistan's banking sector. The main focus of this study is to identify why employee's turnover ratios is increasing nowadays in banking sector, for this we take help from the indicators, job resources and career optimism. Quantitative approach is used in this study. Our findings are connected to career optimism and negatively associated to turnover intentions. The results also show that job resource has an indirect association with turnover intentions and a direct relationship with the career optimism as mediator. This study provided insights to the challenges faced by banking sector in terms of the turnover intentions. Furthermore, this also identified the factors helpful to reduce turnover intentions and enhance the employee's career optimism in an organization. We also reviewed the study's practical implications and limits, as well as future research directions.

KEYWORDS

Job resources, supervisor support, development opportunities, performance feedback, career optimism, turnover intentions.

1. INTRODUCTION

For an organization to have a competitive advantage, it needs supervisor support and development chances for the employees of the organization. Recently, many researchers in different disciplines were attracted to employee turnover intentions (Jolly et al., 2021; Egan et al., 2004; Kim et al., 2017). Turnover intention is the central issue of any organization.

This study proposes the views, supervisory support, development opportunities, job feedback, and autonomy that reflect the career optimism of the employees. The availability of the development opportunities of the organization cherishes the employees. Talukder & Galang (2021), noted that supervisor supports are the primary function that involves an elopement opportunity and feedback, and their favorable and unfavorable behavior affects the career optimism of the employees.

Within the context of Job Demands-Resources (JD-R) theory (Bakker & de Vries, 2021; Demerouti et al., 2001, 2014), we set out to examine whether career optimism and

turnover intentions are affected by a model that also considers the influence of job resources and turnover intentions. Many studies of job resources focus on career optimism (Eva et al., 2020; Garcia et al., 2015). Several research examined the organizational and human factors that influence career optimism and turnover intentions in the workplace (Egan et al., 2004; Memon et al., 2014). The researcher has demonstrated that job autonomy, job feedback, supervisor support, and growth possibilities are substantially associated to optimism, and optimism is strongly related to turnover intentions, lending support to the job resources idea (Manoharan et al., 2021; Yeung et al., 2021). Affective optimism through career identification to the involvement of the organization. Researchers suggested that career optimism and JR are essential factors of the organization (Albrecht & Dineen, 2016). Although research on optimism has a large extent (Albrecht & Dineen, 2016), career optimism has shown an indirect relationship the turnover intentions (Bakker & de Vries, 2021; Saks, 2019; Albrecht & Marty, 2020).

Many researchers conducted studies to examine the JR-theory. However, in this study, we examine how employees identify the use of JR and reduce the turnover intentions in the banking sector of Pakistan. It disturbs the overall activities of an organization, and the organization can achieve its activities or goals. Employees in high social boldness accept more feedback and autonomy from the supervisors (Albrecht & Marty, 2020). Due to confidence act, and with this disposition, what the employee intention towards the turnover is? To know this question, we conducted that study.

Although there is a wide literature available regarding career optimisms, but we have identified few gaps in it. Firstly, the research discusses the career-best outcomes, career goals, and career potential, and its only covers self-efficacy, career ambiguity, and collective support (Pang et al., 2021; Rukh et al., 2018). Turnover is the major issue the employee faces in the organizations, whether they are switching, joyfully kicking off their jobs, or are not optimistic about their future and the job they perform. With the high turnover intentions in the banking sector of Pakistan, the employees have no expectations about their careers. We identified this problem in the banking sector and try to solve the issues and challenges that lead to turnover intentions. We also considered what factors are helpful in the organization for the employee to reduce the turnover intentions and feel optimistic about their career. The current study will produce valuable findings concerning this problem, firstly by examining the factors that play a role in reducing the turnover intentions in the banking sector of Pakistan, and then by considering how these issues provide a solution.

The job resources, career optimism, and turnover intentions are being focused on in this current research. Career optimism has different effects on the employees, but the major thing is that they are committed to their work and the work environment. Career optimism can help employees who are negative in their thinking and are not committed to their work.

1.1 Job Resources

The job demand resource (JD-R) approach has been used in thousands of organizations as well as hundreds of studies (Bakker & Demerouti, 2014). It suggests that employees' job characteristics can be classified into two categories: demands and job resources. This theory states that if the job resource is high or low, it will impact career optimism and turnover intentions. Job resources refer to those characteristics that help in achieving goals

and stimulate personal growth, development, and learning (Bakker & de Vries, 2021; Tummers & Bakker, 2021). Job resources, i.e. (supervisor support, job feedback, job autonomy, development opportunities, and skill utilization) were the only predictors of the dedication of career optimism related to turnover intentions. Thus, several studies have shown that the job resources can mitigate the impact of job demands (career optimism), including turnover intentions. The decision of the employees to stay or leave the organization depends on the workplace environment (supervisor support and job feedback). This requires the workers to provide the resources and a friendly environment to ensure career development (Mahmud et al., 2021; Talukder & Galang, 2021). Job resources theory maintains the mutual collaboration between the organization and the employees to provide a caring atmosphere. The employee should be attached to the motorization and act to achieve their career goals with optimistic behavior (Blanco-Donoso et al., 2021).

As previously stated, job autonomy, development opportunities, job feedback, skill use, and supervisor support have all been linked to career optimism (Saks, 2019; Yeung et al., 2021). Job resources, it has been proposed, have a positive relationship with career optimism and turnover intentions because they help in developing goal attainment and meet basic motivating demands for autonomy, social connection, and competence (Deci & Ryan, 2000). Furthermore, career optimism has been demonstrated to moderate the impact of job resources on turnover. Such findings support theoretical stance of generalized career out optimism as a crucial personal resource that promotes motivation performance-related outcomes both directly and indirectly (Manoharan et al., 2021).

The current study, which is based on the JD-R theory (Breevaart et al., 2014), sought to discover job resources that are directly and indirectly related to career optimism and turnover intention, while also taking into account the influence of career optimism and job resources. Lack of job autonomy delays resource management and growth. When employees do not have the freedom to handle their work-related burdens, they are substance to more considerable resource loss. Ability because other employees ignore their knowledge or energy resources. This lack of resources and the ability to control and calendar their work increases their job stress.

Researchers and experts think supervisors and representatives are regularly disappointed due to the evaluation of their work (Albrecht et al., 2021). Administrators feel unhappy conveying the awful message, and some workers are not ready to acknowledge it (Brett & Atwater, 2001). Nonetheless, performance appraisal helps employees to identify how to improve performance. According to Rai & Chawla, (2021), only performance appraisal is insufficient to improve employee performance. Analysts have worked work on ranking designs. The skill utilization at the workstation is not only helpful for the employees, but it is also supportive for the organizations as well because expanding the skills with complete care for organizations to the good mental health of employees which in arrival results in significant productivity of employees (Boxall et al., 2015). Although the concept of skill utilization is mature, it brings into well the newer JD-R as a possible halfway variable between demands/resources and results. In a competitive business environment, support from supervisors plays a crucial role. It helps the organization towards success and make sure that the organization is moving in the right direction. Successful supervision is considered as a practical resource in an organizational setting

(Oentoro et al., 2016). Supervisors have a clear understanding of the needs of their subordinates. They also have a significant understanding of organizational setting and are responsible for their employees' or subordinates' performance and development (Guo et al., 2014; Pang, Wang, Liu, Fang, Chen, & Wen, 2021). Further, supervisors are accountable for sharing new expertise with their employees. Hence, behavior and activities of the supervisor at the workplace play a crucial role in retaining the employee within an organization (Dlouhy & Casper, 2021; Mohsin et al., 2013). Through employees' abilities and skills, their hard work and innovative ideas can gain a competitive advantage. In a knowledge-based economy, the development of employees is becoming an acute problem faced by many companies in this era. Fruitful training provides results in more productivity for employees and the whole organization. Training and coaching on employee's development increase their ability to work and dramatically impacts the company (Soylu et al., 2021).

1.2 Career Optimism

Human resources are optimistic because people often expect to see good rather than negative results in the future. Individuals that have a high level of professional optimism are also interested in their future careers and work hard to advance their careers (Solomon et al., 2022). Optimism is beneficial in the workplace because it can motivate employees to pursue a career goal and to adapt to changing work environments. Career optimism refers to the positive expectations that enable or prepare you to attain future goals and boost an individual's confidence (Blanco-Donoso et al., 2021; Bowlby & Ainsworth, 2013; Bretherton, 1992; Rottinghaus et al., 2012). Support from supervisors has increased optimism, especially professional optimism (Haratsis et al., 2015). According to some academics, career optimism is a psychological element (Soylu et al., 2021).

1.3 Turnover Intention

Turnover intention refers to “employee willingness to leave the organization permanently and voluntarily is known as turnover intention (Tummers & Bakker, 2021).” The intention of employees to leave their present job and find different employment opportunities in other organizations is now a severe problem. It disturbs the organization's overall activities and cannot achieve its goals.

To search for new jobs elsewhere in the standard behavior of employee turnover intention (Soelton & Atnani, 2018). Some other behaviors that can enhance employees' intention to leave the organization are the preference of employees to find work in other companies and assessing the chance of a better job elsewhere. According to Chavadi et al., (2022), in an organization, the situation frequently happens with high employee turnover, mainly in private organizations or companies.

The biggest challenge for any organization is to retain talented employees for the long term, to utilize valuable resource to provide viable benefit and to generate wealth in the organization. Prolong sustainability in employee retention leads to job satisfaction among personnel and minimizes employee turnover (Chavadi et al., 2022; De Clercq, 2021). According to Li et al., (2017), the turnover of employees in an organization is very unfavorable for the success and execution of the organization (Ebner, 2021). Crucial components which are responsible for employee turnover are job dissatisfaction,

demotivation, organizational justice, and organizational support (Ertas, 2015). Assessing employee turnover is crucial for not only the success of the organization but also for decreasing the intention of employee turnover.

Quite a few studies focused on models for predicting employees' turnover intention. It has been observed that there is no standard framework for why people or employees quit the job. However, different studies reported different aspects which are responsible for employee turnovers like the satisfaction of employee's commitment (Al-Suraihi et al., 2021), equity (Bufquin et al., 2021), supervisor (Gordon et al., 2018), and many others.

1.4 Job Resources and Turnover Intentions

Chami-Malaeb, (2021) suggested that supervisor support influences the employees' turnover intentions. Support of the supervisor is considered a significant factor in the workplace. When workers think their supervisor is highly supportive, they are delighted with their job and are more loyal or committed to the organization. Therefore, in this way, not only is the performance of employees enhanced, but also the intention to quit the job is reduced or decreased. Both are crucial returns on supervisor support (Yeung et al., 2021).

For employees, job autonomy is a very beneficial resource. When employees have flexibility during the performance of tasks enhances their effectiveness of employees (Santilli et al., 2017) as well as motivation. Research shows that job autonomy affects the turnover intention of employees. Those employees who can easily participate in job-related decisions are satisfied, and their intention to leave the job is low. Job autonomy will be negatively associated with turnover intention. When an employee works with more autonomy, there would be less intention to leave the organization.

A different study has shown that the association between skill utilization and turnover intentions is indirectly related. We consider that the job resources are indirectly associated with turnover intentions (Saks, 2019; Yeung et al., 2021). A Job resource is the main factor, and they support the individual's wellbeing. As a result, we believe that providing good feedback will minimize turnover intentions in the organization. Job feedback is substantially related to career optimism, which is strongly related to turnover intention. Job feedback has an indirect relationship with intention to leave (Saks, 2019). Job feedback will have a greater influence on turnover intentions. Employees with a high level of social boldness may start and receive more feedback as a result of their confident attitude (Santilli et al., 2017).

The relationship between developmental opportunities and turnover intentions is indirectly associated. Development opportunities in the organization enhance the employees' engagement and commitment. Furthermore, with the developmental opportunities, the individual is less likely to quit the organization. Climate of the organization plays an essential role in decreasing staff turnover. When an organization offers developmental opportunities to their employees, it means they appreciate their work and give value to it, so they are less likely to quit the organization. When they receive developmental opportunities, it positively enhances work attitude like (job satisfaction), due to which turnover intention of employees to leave the job will be less.

H1: There is a relationship between job resources and turnover intention.

1.5 Job Resources and Career Optimism

Research about career optimism has been discussed over the last four years. Many empirical studies have been conducted to ensure that how career optimism helps many people to grow in their careers, there are numerous examples, definitions, and literature to measure career potential. The second name of career optimism is courage; courage about ambiguity, career optimism is positively connected to successful agency and the pathways to career growth. As career adaptability, career optimism positively affects career opportunities and career outcomes, i.e., career aspirations and explorations (Rottinghaus et al., 2012) and educational happiness. People with a high tendency toward career optimism are more focused on their work performance and on the way to career success (Haratsis et al., 2015; Solomon et al., 2022). For this reason, it significantly impacted job satisfaction, commitment, and future goals (Santilli et al., 2017).

We consider the role played by career optimism in individual life. It usually brings life satisfaction factors (Soylu et al., 2021). Supervisor support is a significant resource for the employees to develop their organizational functions. Paying attention to and caring about the employees in the organization will lead to the optimistic. Support of the supervisors will help the employees think about a better future and their career development. Meanwhile, supervisor support is also identified as a reduction in turnover intentions and is positively related to the employee's career. Instead, the lack of supervisor support shows the employees' negative behavior and results in dissatisfaction with their careers and jobs (Mohr et al., 2021). The studies on the association between job autonomy and career optimism found that there is a positive relationship between autonomy and career optimism. Job autonomy is mediated by career optimism (Lin & Chiang, 2021; Manoharan et al., 2021). Job autonomy is substantially related to career optimism and intention to leave (Yeung et al., 2021). Several previous research has found that job autonomy is substantially connected to career optimism and intention to leave (Al-Suraihi et al., 2021). Many research has revealed that job resources have favorable links with career optimism because they help the organization achieve its goals and fulfil the motivating demands for autonomy (Bakker & Demerouti, 2014). The relationship between skill utilization and career optimism is that there are positively correlated with each other. Different studies show that skill utilization will lead to career optimism. Individuals are highly optimistic towards their future (Mäkikangas et al., 2021; Saks, 2019).

Manoharan et al., (2021), showed that Job resources (job feedback) are strongly correlated with the career because career optimism is strongly associated with commitment to the organization (Mäkikangas et al., 2021; Saks, 2019). Prior research has also found a high link between career optimism, development choice satisfaction, and career development (Haratsis et al., 2015; McIlveen & Perera, 2016). Several research explored that development opportunities/career development have a favorable relationship with career optimism. Similarly, Li et al., (2017) investigated professional optimism as a mediator between career optimism and development opportunities. Haratsis et al., (2015) discovered no significant association between career optimism and prospects for advancement. According to previous studies, Career optimistic individuals have been reported that this favorable to the opportunities of the career; it will enhance the career development opportunities for the employees (Mappamiring & Putra, 2021). For this

reason, we posited that career optimism is positively associated with development opportunities.

H2: There is a positive relationship between job resources and career optimism.

1.6 Career Optimism and Employee Turnover Intention

The turnover problem is very critical for every organization (Jolly et al., 2021). The development opportunities and the career optimism are the important research agenda in the field of human resource development (HRD). Career commitment is one of the predictors or indicators of turnover intentions of the employees (Obeng et al., 2021). Career optimism is the major behavior that examines the turnover intentions of the individuals. The supportive environment of organizational and knowledgeably feedback and development opportunities is developed to enhance the career of the employees and become an optimistic towards their career (Mohr et al., 2021). Supervisor supports and valuable feedback has encouraged the employees to learn, develop and make improvements to their career (Yeung et al., 2021).

H3: There is relationship between career optimism and employee turnover intentions.

1.7 Career Optimism as a Mediator between Job Resources and Employee Turnover Intention

Career optimism is most important variable of the human resource to maintain the employee's career and controlling the issues of the organization like turnover issues. The career optimism is very helpful for the turnover rate of organizations (Guo et al., 2014). We found that career optimism is the helpful variable it reduces the intention of the employee turnover. With the career planning activities employee's goals, objective, policies, and strategies are easily achieved and lead to decrease the intention to leave the career rather than maintain the career.

Some of the previous studies suggested that the career optimism is negatively correlated with the employee turnover intention. Career management of the organization refers to the management practices that purpose to promote the employees' career and future and give them a motivation that they will optimistic regarding their career (Akkermans et al., 2021; Guo et al., 2014). The organizational career practice provides the resources and facilities with the development opportunities to the employees (Chen et al., 2020; Perera & McIlveen, 2017). Thus, we stated that with the supportive environment and the job resources this will turn to reduce the employee's intentions to leave the organizations.

H4: There is a mediating role of career optimism between job resources and turnover intentions.

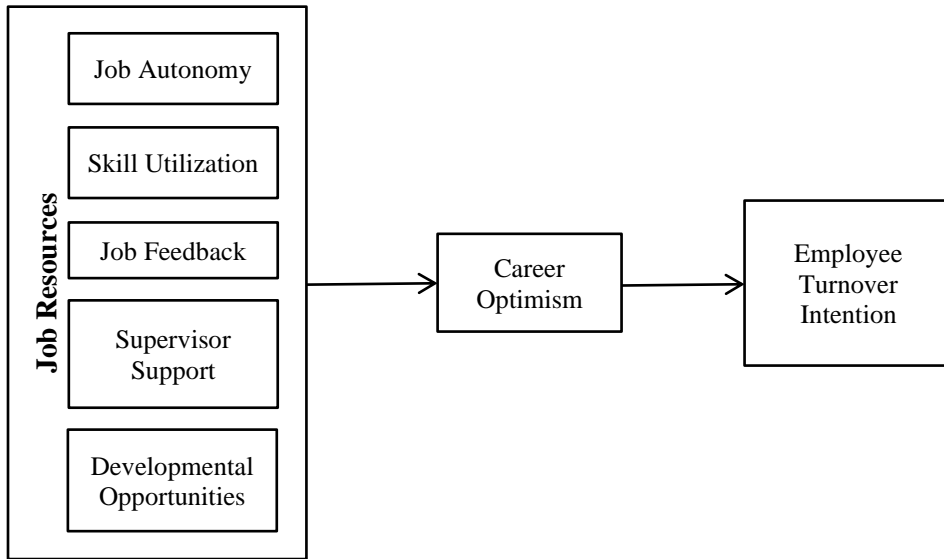


Figure 1: Empirical Model

There are several possible explanations for how job resources and career optimism influence turnover intentions. According to the 'differential exposure model,' employment resources have a direct influence on the experience of career optimism. According to the 'direct effect' paradigm, career optimism and job qualities influence turnover independently. On the basis of this literature, we investigated the direct relationships between job resources and turnover intention. We also looked at the direct relationships between career optimism and turnover intentions, as well as the direct relationships between job resources and turnover intentions. We looked at the indirect effects of job resources and turnover intentions in addition to the direct relationships. The research model is shown in Figure 1.

2. METHODOLOGY

2.1 Samples and Procedures

In today's dynamic environment, organizations, especially banks, face difficulties retaining their talented employees. Primary data was collected through structured questionnaires from Pakistan employees working in the banking sector. Data was gathered through a physical and online survey. Furthermore, a questionnaire was designed using Google Forms for the online survey. This study collected data from different managerial hierarchical levels, such as higher, lower, and middle, working in the private sector banks in Pakistan. Data was collected from different branches of Punjab, such as; Islamabad, Rawalpindi, Lahore, Chakwal, and Sargodha. A convenient sampling technique was used to collect data with a sample size of 300.

2.2 Date Collection

We used the quantitative method in our research for the data collection. We used questionnaires to collect data and distributed them by hand and through Google form. A sample is a certain number of people selected from the population through a process used to collect data about the whole population. Our sample size was 300 employees working in the different banks in Pakistan, both public and private.

2.3 Questionnaires

On a seven-point Likert scale, five employment resources were evaluated (1 = strongly disagree to 7 = strongly agree). Three questions adapted from Spreitzer, (1995) self-determination sub-scale and Breugh, (1985) autonomy scale were used to assess job autonomy. Three items derived from Albrecht & Su, (2012) and Bakker & Demerouti, (2014) were used to assess job feedback. Four questions derived from O'brien, (1983) and Morrison et al., (2005) were used to assess skill use, and three items adapted from Albrecht & Su, (2012) and Lewig et al., (2007). Three items derived from (Bakker & de Vries, 2021; Lewig et al., 2007), reported alpha reliabilities, were used to assess professional development opportunities. 11 items derived from Rottinghaus et al., (2005) were used to assess career optimism. On a seven-point Likert scale, five employment resources were evaluated (1 = strongly disagree to 7 = strongly agree). Cummann et al., (1979), 11 items for measuring turnover were used.

2.4 Results and Analysis

2.4.1 Reliability Analysis

It is used to measure the internal consistency of study constructs. The relationship between individual items in the scale can be assessed through reliability.

Table 2.1
Reliability Test of Variables

Variables	No. of Items	Reliability
Job Autonomy	3	0.764
Job Feedback	3	0.753
Supervisor Support	3	0.866
Skill Utilization	3	0.788
Developmental Opportunities	3	0.798
Career Optimism	11	0.768
Turnover Intentions	3	0.928

The above Table shows the reliabilities of all variables. The turnover intentions' reliability is high, with an alpha value of 0.928. However, the alpha values of all job autonomy, job feedback, supervisor support, skill utilization, developmental opportunities,

career optimism, and turnover intentions are 0.764, 0.753, 0.866, 0.788, 0.798, 0.568, 0.928, respectively.

2.4.2 Correlation

Table 2.2
Correlation Analysis

Variables	Job Resources	Career Optimism	Turnover Intentions
Job Resources	1	-	-
Career Optimism	.303**	1	-
Turnover Intentions	-.631**	-.096	1

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

Perfect: If the value is near ± 1 , then it is said to be a perfect correlation: as one variable increases, the other variable tends to increase (if positive) or decrease (if negative).

High degree: If the coefficient value lies between ± 0.50 and ± 1 , it is said to be a strong correlation.

Moderate degree: If the value lies between ± 0.30 and ± 0.49 , it is said to be a medium correlation.

Low degree: When the value lies below $+ .29$, it is said to be a weak correlation.

Pearson correlation between all variables is explained in the above table. The analysis indicates that job resources are significantly positively associated with career optimism and the indirect relationship between turnover intentions. Similarly, career optimism has a positive and perfect relationship between the job resources and an indirect relationship with turnover intentions.

2.4.3 Regression Analysis

H1: *There is a relationship between job resources and turnover intention.*

Table 2.3
Regression Analysis

Model	Standardized Coefficients	t	Sig.
	Beta		
Job Autonomy	-.526	-10.706	.000
Job Performance	-.544	-11.219	.000
Supervisor Support	-.572	-12.063	.000
Skill Utilization	-.523	-10.621	.000
Job Development	-.405	-7.662	.000

a. Dependent Variable: turnover intentions

The regression analyses in the above table show that job resources have a negative effect on turnover intentions because the value of beta is negative. Job resources on the dependent variable turnover intention have a significance value of 0.000 which should be less than 0.05 according to the standard value; it means a relationship exists between job autonomy and turnover intention.

H2: There is a relationship between career optimism and turnover intentions

Table 2.4
Regression Analysis between Career Optimism and Turnover Intentions

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		13.604	.000
	Career Optimism	-.096	-1.676	.095

Dependent Variable: Turnover intentions

The above table shows the relationship between career optimism and turnover intentions. Results showed the insignificant and indirect relationship between career optimism and turnover intentions. They are negatively related with each other i.e. employee's turnover intentions decreases when the employees have career optimism.

H3: There is a mediating role of career optimism between job resources and turnover intentions

2.4.4 Mediation Analysis

Mediation analysis is eligible to be a mediator. Our variable must satisfy the following condition according to Baron and Kenny:

- The independent variable may be related to the dependent variable.
- The Independent variable must be related to the mediator.
- The mediator must be related to the dependent variable.
- When the independent variable and the mediator are included, the direct relationship between the independent variable and the dependent variable should be significantly smaller (partial mediation). No significant (full mediation)

Table 2.5
Regression Analysis between Career Optimism,
Job Resources and Turnover Intentions

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		20.868	.000
	Career Optimism	.104	2.230	.026
	Job Resources	-.663	-14.193	.000

a. Dependent Variable: turn over intentions

The concept of Baron and Kenny provides the mechanism to measure the mediation analysis between variables. From the above table, results showed that there is a relationship between the job resources and turnover intentions. It has also been proved that career optimism mediated the relationship between job resources and turnover intentions but non significantly (fully mediation).

2.4.5 Hypothesis Testing Table

Table 2.6
Hypothesis Table

Hypothesis	Statements	Accepted/Rejected
H1	There is a relationship between job resources and turnover intention.	ACCEPTED
H2	There is a relationship between career optimism and turnover intentions	ACCEPTED
H3	There is a mediating role of career optimism between job resources and turnover intentions	ACCEPTED

3. CONCLUSION

The purpose of this study was to investigate the impact of job resources on turnover intentions in Pakistan's banking sector. The findings led us to the conclusion that job resources had a positive link with career optimism and a negative relationship with turnover intentions. The findings indicate that the presence of job resources (job autonomy, job feedback, skill use, supervisor support, developmental chances) and career optimism reduces turnover intentions. Furthermore, this article will assist the banking industry in understanding work resources. Based on our findings, it is obvious that when employees obtain job resources that are closely related to their work, they are less likely to leave an organization. The population in our research is the banking sector, and the population was unknown to us. Moreover, the data was collected through a questionnaire. Moreover, the findings suggest that even when considering the influence of available job resources, the job antonym, job feedback, skill utilization, supervisor support, and development

opportunities have a direct association with career optimism and turnover intentions. Our research faces many issues due to the pandemic situation. Employees were burdened with much work and did not have time to respond to our questionnaires.

3.1 Limitations and Future Recommendations

There are many limitations we faced in our study. The limitation is that few people in the banking sector were not taking our work seriously and not responding to us appropriately. Some people were saying that they did not have time for our work or made some other excuses. So we had to face many problems.

One limitation is that we had to collect data from different banking sectors of Pakistan. Future research can be done in the IT sector and telecommunication sectors. The limitation of our research is that we could not go to every bank in Pakistan to collect data due to pandemic conditions. The limitations of our research are that we studied job resources with the association between career optimism and turnover intentions. Future research can be done on different other variables to know their impact. Future research can be conducted to evaluate the impact of career satisfaction, career hope, job engagement on the JR, and turnover intentions.

Another limitation of this study is the limited generalizability of results as our sample size i.e., 302 respondents. Future research could be done by taking a large sample size to have reliable results, i.e., 500 respondents. The limitation of our research is cross-sectional study as we collected the one-time data, future research can be conducted can evaluate these relationships through longitudinal research design. The current study was based on non-probability sampling; future research can be done with other sampling techniques for better results.

3.2 Practical Implications

The current study's findings have various practical ramifications. Given the direct effects discovered for job resources on employee engagement and intention to leave. The current study's findings underline the value of job resources in enhancing employee careers and reducing turnover intention. According to the current study findings, job resources can play an important role in building a good attitude in employees, such as highly devoted, which improves performance and lowers turnover intention. Job resources encourage employees to participate in their job-related tasks, which improves organizational performance. Our findings highlight the significance of employment resources for bank personnel. An organization founded on job resource principles becomes very productive because everyone in the organization feels accountable for the success or failure of the organization. Our findings emphasized the importance of the job resources for the banking sector.

Career optimism promotes a positive work environment where employees are motivated about their careers and empowered enough to enhance their performance. Organization policymakers must formulate policies to encourage and promotes job resources and career optimism within banks. Organization management must create positive JR in the working environment to boost employee commitment and engagement toward a career. This research is essential for future search if we could cover a minimal region and the result for positive. This research also holds high importance as this plays a

vital role in the organization structure, completely focused on the well-being of employees leading towards the success of the organization and the growth of employees.

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