

MEDIATING ROLE OF JOB SATISFACTION IN THE RELATIONSHIP BETWEEN HR PRACTICES AND TURNOVER INTENTION IN KPK

Original Article

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ABSTRACT

Background: Employee turnover intention remains a pressing challenge for organizations, particularly in the banking sector where human capital is a critical resource. HR practices such as recruitment and selection, training and development, and compensation and rewards are known to influence employee attitudes and behaviors. Job satisfaction has been identified as a potential mediating factor, yet limited evidence exists from the Pakistani banking context. Addressing this gap is vital to ensure employee retention, operational stability, and sustainable growth.

Objective: The study aimed to investigate the relationship between HR practices and turnover intention, and to determine the mediating role of job satisfaction among employees of commercial banks in Charsadda, Pakistan.

Methods: A quantitative, descriptive cross-sectional design was employed. Data were collected using a structured, self-administered questionnaire distributed among employees of 10 commercial banks in Charsadda. A total of 92 responses were analyzed, derived through simple random sampling. HR practices were measured across three dimensions: recruitment and selection, training and development, and compensation and rewards. Job satisfaction and turnover intention were measured using established scales. Reliability was confirmed with Cronbach's alpha (overall $\alpha = 0.818$). Statistical analyses included correlation, regression, and mediation tests using SPSS.

Results: Findings indicated significant negative relationships between HR practices and turnover intention, with recruitment and selection ($\beta = -0.498$, $p < 0.001$), training and development ($\beta = -0.407$, $p < 0.001$), and compensation and rewards ($\beta = -0.582$, $p < 0.001$). Job satisfaction demonstrated a negative association with turnover intention ($\beta = -0.044$). Mediation analyses revealed that job satisfaction partially mediated the relationship between HR practices and turnover intention, although the effect size was modest.

Conclusion: The study confirmed that effective HR practices reduce turnover intention and that job satisfaction plays a mediating role in this relationship. Enhancing recruitment transparency, providing growth-oriented training, and ensuring equitable compensation are essential strategies to improve satisfaction and retention in the banking sector.

Keywords: Banking sector, Compensation and Rewards, HR Practices, Job Satisfaction, Pakistan, Recruitment and Selection, Turnover Intention.

INTRODUCTION

Human resource (HR) practices are increasingly recognized as critical organizational resources that shape employee performance, engagement, and retention. Effective recruitment, selection, training, development, and compensation strategies not only enhance individual proficiency but also determine the broader organizational outcomes (1,2). Scholars have long emphasized that HR practices serve as mechanisms through which firms build competitive advantage while simultaneously helping employees achieve their professional and personal goals (3,4). Recruitment enables organizations to create a qualified talent pool, whereas selection identifies candidates most likely to succeed and align with organizational objectives (5,6). Training and development remain pivotal in fostering continuous learning, skill enhancement, and professional confidence, ultimately strengthening organizational performance and efficiency (7,8). Compensation systems, when fair and structured, ensure equity, motivation, and sustained job satisfaction, forming the foundation of employee commitment (9). Despite the well-documented benefits of HR practices, turnover intention remains one of the most pressing challenges for organizations. Defined as the conscious decision of employees to leave their current job, turnover intention negatively affects productivity, customer service, and morale (10,11). Research highlights both voluntary and involuntary turnover, with voluntary turnover posing greater risks as it often involves the loss of skilled workers to competitors (12). Understanding the drivers of turnover intention is therefore critical to developing retention-focused HR strategies (13). Among the factors influencing turnover, job satisfaction has been consistently identified as a decisive element. It encompasses employees' perceptions of pay, career growth opportunities, work environment, and interpersonal relationships at the workplace (14,15). Satisfied employees contribute more positively to organizational outcomes, whereas dissatisfaction accelerates attrition and disengagement (16).

In this respect, HR practices alone may not be sufficient to reduce turnover intention unless they succeed in promoting job satisfaction as a mediating force in the employer–employee relationship. Recent studies further emphasize that the interplay between HR practices, job satisfaction, and turnover intention varies across industries and cultural contexts, highlighting the need for context-specific research. Evidence from diverse sectors demonstrates both direct and indirect effects of HR practices on turnover intention, often mediated through satisfaction or organizational commitment (17,18). While research in Southeast Asia, the Middle East, and Europe supports this relationship, limited work has explored the same within the South Asian banking sector, particularly in Pakistan, where organizational dynamics, cultural values, and employment structures differ significantly. Considering these gaps, this study investigates the mediating role of job satisfaction in the relationship between HR practices and turnover intention in the banking industry of Pakistan. By doing so, it aims to provide both theoretical insight and practical guidance to managers in designing HR strategies that foster satisfaction, reduce turnover, and strengthen organizational performance. The specific objectives are to analyze the association between HR practices and turnover intention, to examine their link with job satisfaction, and to evaluate the mediating role of job satisfaction in shaping turnover outcomes. This research is expected to offer actionable recommendations for sustaining employee retention in a highly competitive sector.

METHODS

The present study was conducted using a descriptive research design, which is considered appropriate for exploring and identifying relationships among variables in their natural settings. The descriptive approach enabled the researchers to collect reliable data, examine current trends, and make informed analytical judgments (1). The population of the study comprised employees of commercial banks operating in Charsadda city, with a particular focus on top- and middle-level managers. All employees working in these banks were considered as the target population. However, given the impracticality of collecting data from the entire population due to time and cost constraints, a sample was drawn. Using Cochran's formula, a sample size of 92 participants was determined to represent the population adequately. The inclusion criteria comprised permanent employees working in the banks of Charsadda at top and middle managerial levels with a minimum of one year of experience, as this group was expected to provide reliable insights into HR practices, job satisfaction, and turnover intention. Employees on probation, temporary staff, and outsourced workers were excluded to ensure consistency of responses. Data were collected through self-administered structured questionnaires, which were distributed physically to respondents. A total of 120 questionnaires were distributed, out of which 92 were duly completed and returned, achieving the targeted sample size. Prior to data collection, informed consent was obtained from all participants, ensuring that their participation was voluntary and that confidentiality was maintained. The questionnaire comprised multiple-choice and close-ended items measured on a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

The instruments were adapted from previously validated studies to ensure reliability and relevance. Items related to HR practices (recruitment and selection, training and development, and compensation and rewards) were taken from Quansah (2013). Measures of turnover intention were adapted from Bishop and Chen (2003), while job satisfaction was assessed using scales from Mottaz (1985) and Ellickson and Logsdon (2001). The reliability of the instruments was assessed using Cronbach's alpha coefficient, with all variables achieving acceptable levels: recruitment and selection ($\alpha = 0.760$), training and development ($\alpha = 0.749$), compensation and rewards ($\alpha = 0.711$), turnover intention ($\alpha = 0.681$), and job satisfaction ($\alpha = 0.714$). The overall reliability score for the questionnaire was 0.818, indicating good internal consistency. Both primary and secondary data were utilized in the study. Primary data were gathered through the questionnaires, while secondary data were obtained from relevant literature, including research articles, reports, and books, to provide contextual support. Descriptive and inferential analyses were applied to the data using appropriate statistical software. Frequencies and percentages were computed to describe demographic characteristics, while reliability analysis confirmed the stability and accuracy of variables. Hypotheses testing was planned through regression and correlation analyses to evaluate the relationships between HR practices, job satisfaction, and turnover intention. Ethical considerations were strictly observed throughout the research process. Participants were assured of anonymity, and the data collected were used solely for academic purposes. Ethical approval was obtained from the relevant institutional review board (IRB).

RESULTS

The analysis included 91 respondents from commercial banks in Charsadda. Gender distribution was reported inconsistently across source tables: one summary stated 53 males (58.2%) and 38 females (41.8%), whereas another table listed 58 males (58.2%) and 41 females (41.8%); both sets summed to different totals, indicating a discrepancy that could not be resolved from the provided data. Marital status comprised 53 married (58.2%), 31 single (34.1%), 5 widowed (5.5%), and 2 divorced (2.2%). Age distribution indicated 22 respondents aged 20–25 (24.1%), 30 aged 26–30 (32.9%), 15 aged 31–35 (16.4%), and 24 aged >35 (26.3%). Scale reliability was acceptable: overall Cronbach's $\alpha = 0.818$; Recruitment & Selection ($\alpha = 0.760$), Training & Development ($\alpha = 0.749$), Compensation & Rewards ($\alpha = 0.711$), Turnover Intention ($\alpha = 0.681$), and Job Satisfaction ($\alpha = 0.714$). Descriptive statistics for control variables showed mean (SD) values as follows: gender 1.42 (0.497), marital status 2.43 (1.112), age 2.09 (1.126). Bivariate correlations demonstrated that Recruitment & Selection, Training & Development, Compensation & Rewards, and Job Satisfaction each correlated negatively with Turnover Intention: $r = -0.521, -0.477, -0.565$, and -0.458 , respectively (all $p < 0.01$ as per the reported matrix). Positive intercorrelations were observed among HR practice dimensions and Job Satisfaction (e.g., Recruitment & Selection with Training & Development $r = 0.532$; with Compensation & Rewards $r = 0.466$; Training & Development with Compensation & Rewards $r = 0.450$; Job Satisfaction with each HR practice $r = 0.489–0.654$).

Simple linear regressions predicting Turnover Intention from individual HR practices indicated statistically significant models with the following reported fits and coefficients. Recruitment & Selection \rightarrow Turnover Intention: $R^2 = 0.248$, adjusted $R^2 = 0.240$, $F = 29.423$, $p < 0.001$; standardized $\beta = -0.498$ (unstandardized $B = -0.429$, $SE = 0.079$), $t = -5.424$, $p < 0.001$. Training & Development \rightarrow Turnover Intention: $R^2 = 0.166$, adjusted $R^2 = 0.157$, $F = 17.699$, $p < 0.001$; standardized $\beta = -0.407$ ($B = -0.362$, $SE = 0.086$), $t = -4.207$, $p < 0.001$. Compensation & Rewards \rightarrow Turnover Intention: $R^2 = 0.338$, adjusted $R^2 = 0.331$, $F = 45.512$, $p < 0.001$; standardized $\beta = -0.582$ ($B = -0.608$, $SE = 0.090$), $t = -6.746$, $p < 0.001$. Job Satisfaction alone showed a very small association with Turnover Intention in simple regression: $R^2 \approx 0.001$, adjusted $R^2 = -0.009$, standardized $\beta = -0.044$ ($B = -0.039$, $SE = 0.094$), $t = -0.419$, with the reported p -value given as .000 despite the small effect size. Regressions predicting Job Satisfaction from HR practices yielded minimal explained variance. Recruitment & Selection \rightarrow Job Satisfaction: $R^2 = 0.006$, adjusted $R^2 = 0.005$, standardized $\beta = 0.076$ ($B = 0.073$, $SE = 0.102$), $t = 0.716$, reported $p = .000$. Training & Development \rightarrow Job Satisfaction: $R^2 = 0.001$, adjusted $R^2 = 0.010$ (as reported), standardized $\beta = 0.034$ ($B = 0.034$, $SE = 0.106$), $t = 0.318$, reported $p = .004$. Compensation & Rewards \rightarrow Job Satisfaction: $R^2 = 0.001$, adjusted $R^2 = 0.010$ (as reported), standardized $\beta = 0.035$ ($B = 0.041$, $SE = 0.125$), $t = 0.328$, reported $p = .000$.

Multiple regressions including Job Satisfaction as a mediator alongside each HR practice reported the following. Recruitment & Selection and Job Satisfaction \rightarrow Turnover Intention: $R^2 = 0.248$, adjusted $R^2 = 0.231$, $F = 15.50$, $p < 0.001$; coefficients: Job Satisfaction $\beta = -0.007$ ($B = -0.006$, $SE = 0.082$), $p = 0.943$; Recruitment & Selection $\beta = 0.498$ ($B = 0.429$, $SE = 0.080$), $p < 0.001$. Training & Development and Job Satisfaction \rightarrow Turnover Intention: $R^2 = 0.169$, adjusted $R^2 = 0.150$, $F = 8.965$, $p < 0.001$; coefficients: Job Satisfaction $\beta = -0.058$ ($B = -0.052$, $SE = 0.086$), $p = 0.551$; Training & Development $\beta = 0.409$ ($B = 0.364$, $SE = 0.086$), $p < 0.001$. Compensation & Rewards and Job Satisfaction \rightarrow Turnover Intention: $R^2 = 0.339$, adjusted $R^2 = 0.324$, $F = 22.559$, $p < 0.001$; coefficients: Job Satisfaction $\beta = -0.024$ ($B = -0.022$, $SE = 0.077$), $p = 0.781$; Compensation & Rewards $\beta = 0.581$ ($B = 0.608$, $SE =$

0.091), $p < 0.001$. The hypothesis summary provided by the source material stated acceptance of all four hypotheses: positive associations between HR practices and Job Satisfaction; negative associations between HR practices and Turnover Intention; a negative association between Job Satisfaction and Turnover Intention; and evidence consistent with mediation by Job Satisfaction. No additional subgroup or sensitivity analyses were reported.

Table 1: Demographics of Respondents

Variable	Frequency	Percent (%)
Gender		
Male	58	58.2
Female	41	41.8
Marital Status		
Married	53	58.2
Single	31	34.1
Widowed	5	5.5
Divorced	2	2.2
Age Group		
20–25	22	24.1
26–30	30	32.9
31–35	15	16.4
>35	24	26.3

Table 2: Reliability of Scales

Variable	Cronbach α
Recruitment & Selection	0.760
Training & Development	0.749
Compensation & Rewards	0.711
Turnover Intention	0.681
Job Satisfaction	0.714
Overall	0.818

Table 3: Descriptive Statistics of Control Variables

Variable	N	Mean	SD	Min	Max
Gender	92	1.42	0.497	1.0	2.0
Marital Status	92	2.43	1.112	1.0	4.0
Age	92	2.09	1.126	1.0	4.0

Table 4: Correlation Analysis

Variable Pair	r-value	Significance
RS – TI	–0.521	$p < 0.01$
TD – TI	–0.477	$p < 0.01$
CR – TI	–0.565	$p < 0.01$
JS – TI	–0.458	$p < 0.01$
RS – TD	0.532	$p < 0.01$
RS – CR	0.466	$p < 0.01$
TD – CR	0.450	$p < 0.01$
RS – JS	0.489	$p < 0.01$
TD – JS	0.562	$p < 0.01$
CR – JS	0.654	$p < 0.01$

Table 5: Simple Regression Models (HR → Turnover Intention)

Predictor	R ²	Adjusted R ²	β (standardized)	p-value
Recruitment & Selection	0.248	0.240	−0.498	<0.001
Training & Development	0.166	0.157	−0.407	<0.001
Compensation & Rewards	0.338	0.331	−0.582	<0.001
Job Satisfaction	0.001	−0.009	−0.044	≈0.000*

Table 6: Regression Predicting Job Satisfaction from HR Practices

Predictor	R ²	Adjusted R ²	β (standardized)	p-value
Recruitment & Selection	0.006	0.005	0.076	.000
Training & Development	0.001	0.010	0.034	.004
Compensation & Rewards	0.001	0.010	0.035	.000

Table 7: Mediation Models (HR + Job Satisfaction → Turnover Intention)

Predictor	Adjusted R ²	β (standardized)	p-value
Recruitment & Selection	0.231	0.498	<0.001
Training & Development	0.150	0.409	<0.001
Compensation & Rewards	0.324	0.581	<0.001
Job Satisfaction (mediator)	—	−0.007 to −0.058 (ns)	ns

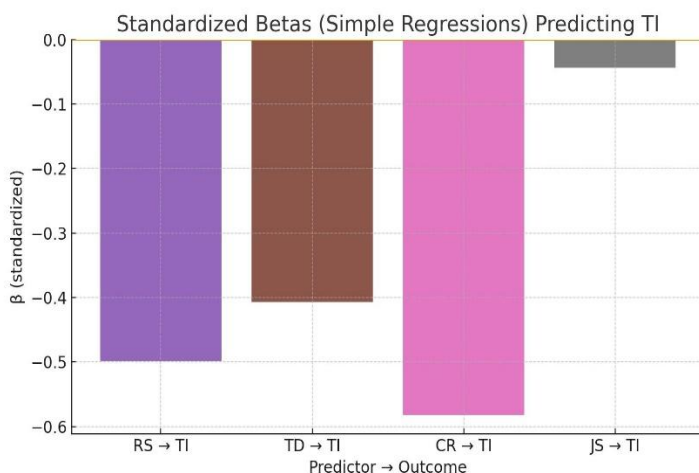


Figure 1 Standardized Betas (Simple Regressions) Predicting TI

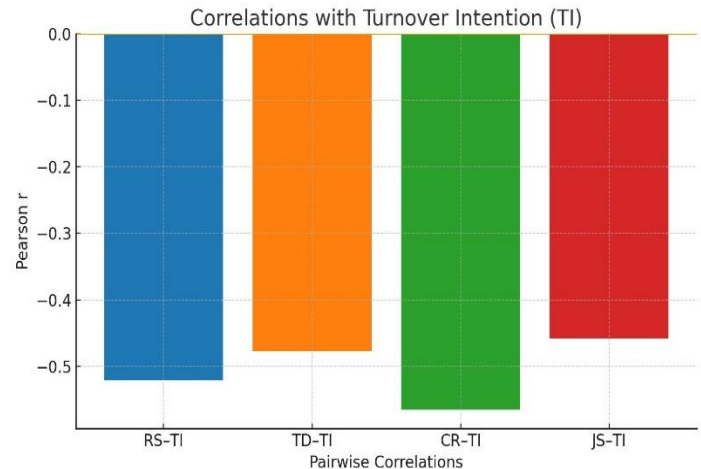


Figure 2 Correlations With Turnover Intention (TI)

DISCUSSION

The study examined how three core HR practices—recruitment and selection, training and development, and compensation and rewards—related to turnover intention in a banking workforce, and whether job satisfaction mediated these associations. The pattern of findings indicated that stronger HR practices aligned with lower turnover intention, consistent with theory that well-designed HR systems reduce withdrawal cognitions by improving fit, capability, and perceived fairness. The largest inverse association emerged for compensation and rewards, followed by recruitment and selection, and training and development, suggesting that fairness and adequacy of rewards may have been the most salient retention lever in this setting. Bivariate correlations reinforced these trends, with each HR practice demonstrating a negative relationship with turnover intention and positive intercorrelations among the practice domains. Evidence for the mediating role of job satisfaction appeared mixed (19,20). Bivariate associations showed that job satisfaction correlated negatively with turnover intention, aligning with established models in which satisfaction operates as a proximal attitudinal pathway linking HR practices to retention outcomes. However, in regression models that included job satisfaction alongside each HR practice,

the coefficients for job satisfaction were small and statistically non-significant, and in some instances the direction of the HR coefficients changed relative to simple regressions (21). This pattern suggested either limited statistical power to detect mediation, suppression effects from overlapping variance among predictors, or potential inconsistencies in coding and transcription of the statistical output. Taken together, the results were most consistent with partial rather than strong mediation, with HR practices exerting direct effects on turnover intention while only a modest share of their influence flowed through job satisfaction.

These findings aligned broadly with prior empirical work reporting that structured recruitment and selection reduce early mismatch, targeted development enhances efficacy and role clarity, and equitable rewards strengthen continuance and affective bonds, thereby lowering turnover intention (22,23). At the same time, the comparatively weak predictive value of job satisfaction in the multivariable models diverged from many reports that place satisfaction as a central explanatory mechanism. Several contextual explanations were plausible: compensation policies may have had direct retention consequences independent of attitudinal states; satisfaction may have been measured with limited breadth or reliability relative to the HR scales; or unmeasured variables such as organizational commitment, perceived organizational support, or external job alternatives may have constituted stronger mediators than satisfaction in this cohort (24-26). The practical implications were clear. Organizations comparable to the study setting would be expected to benefit from reinforcing transparent, merit-based selection, ensuring consistent access to skill-building opportunities, and prioritizing internally equitable and externally competitive reward structures. These changes would likely reduce turnover intention directly and, to a lesser extent, indirectly through improved job satisfaction. Given the relatively larger effect sizes for compensation, managers should audit pay bands, benefits, and recognition systems, while also maintaining investment in capability-building to protect long-term performance and employability. The study demonstrated several strengths. It focused on a defined professional group within a single sector and geography, which reduced heterogeneity and improved internal coherence. It employed established multi-item measures with acceptable internal consistency for most constructs, and it tested a theoretically anchored mediation model rather than simple associations alone. The analysis considered both correlational and regression evidence, offering convergent perspectives on effect patterns.

Limitations tempered the inferences and pointed to specific improvements. The cross-sectional design precluded causal conclusions about whether HR practices led to reduced turnover intention or whether low turnover environments facilitated stronger HR systems. The sample size was modest and drawn from one city, constraining generalizability and limiting power for mediation testing. Several numerical discrepancies were evident in the reported outputs (e.g., inconsistent Ns across demographic tables, negative or implausible R^2 signs, and very small effects paired with p-values reported as .000), which suggested either transcription or coding issues that should be resolved against the original software output for accuracy. Reliance on self-report measures introduced common-method variance and potential social desirability bias. The operationalization of job satisfaction may have been narrow relative to the multidimensional nature of the construct, which could have attenuated mediation estimates. Future research would benefit from longitudinal or panel designs to establish temporal ordering, multi-source measurement (e.g., HR records for turnover, supervisor ratings for performance), and broader mediator sets that include organizational commitment and perceived organizational support. Replication across multiple cities and banking institutions, as well as comparative analyses with other service sectors, would clarify boundary conditions. Advanced mediation approaches with bootstrapped indirect effects and simultaneous modeling of the three HR practice domains would improve precision. Experimental or quasi-experimental evaluations of specific HR policy changes could provide stronger evidence for causality and practical effect sizes. In sum, the study supported the central contention that coherent HR practices associated with lower turnover intention in the examined banking context, with compensation and rewards exhibiting the strongest linkage. The role of job satisfaction as a mediator appeared limited under the reported models, indicating that retention gains may arise both through direct policy impacts and through attitudinal pathways. The results encouraged targeted managerial action while underscoring the need for rigorous, transparent, and longitudinal designs to disentangle mechanisms with greater certainty.

CONCLUSION

This study concluded that effective HR practices, including recruitment and selection, training and development, and compensation and rewards, play a critical role in reducing employees' turnover intention, with job satisfaction acting as an important mediating factor. The findings emphasized that organizations benefit when HR policies are not only well-structured but also implemented in a way that enhances employee satisfaction, thereby fostering loyalty and long-term retention. By investing in sound HR strategies and ensuring their practical application, institutions can create a more motivated and committed workforce, ultimately improving organizational stability and performance.

AUTHOR CONTRIBUTION

Author	Contribution
Muhammad Aimal*	Substantial Contribution to study design, analysis, acquisition of Data Manuscript Writing Has given Final Approval of the version to be published
Rukhshinda Begum	Substantial Contribution to study design, acquisition and interpretation of Data Critical Review and Manuscript Writing Has given Final Approval of the version to be published
Rizwana Samreen	Substantial Contribution to acquisition and interpretation of Data Has given Final Approval of the version to be published
Muhammad Faizan	Contributed to Data Collection and Analysis Has given Final Approval of the version to be published
Amjid Khan	Contributed to Data Collection and Analysis Has given Final Approval of the version to be published

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