



Arab American University
Faculty of Graduate Studies

**The Effect of Workforce Diversity on Employees' Turnover
Intention in West Bank:**
The Mediating Role of Organizational Culture

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Thesis Approval

The effect of workforce diversity on employee's turnover intention in west bank:

The mediating role of organization culture.

(Research study in Palestinian Banks)

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Declaration

The subject of my study (the impact of workforce diversity on employee turnover intention in the West Bank: the mediating role of organizational culture). I prepared it under the supervision of both Dr. Majid Mansour and Dr. Marwan Melhem from the Arab American University. Since I know plagiarism laws, I know university policy in this regard. Therefore, this work of mine has not been submitted by anyone before for any degree.

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Dedication

I dedicate this work especially to my family, those who made every effort to give me time and rest to do this work, in addition to the doctors supervising this work, who did not spare me their expertise.

Acknowledgements

Praise be to God who gave me health and strength to carry out this great effort, I also thank the supervising doctors for their help by enriching me with their expertise.

I would also like to thank my family, who gave all their efforts and support to prepare me for this work.

Abstract:

High turnover rates clearly affect both the production of organizations, in addition to their negative impact on employee morale, which means a clear delay in carrying out projects and a decrease in the productivity of these organizations.

The aim of this study is to explore the effects of workforce diversity on employee turnover intention at the banking sector in West bank. and determine if the organizational culture mediates the effect of workforce diversity on employee turnover intention, to achieve this, the researcher adopted the three variables (workforce diversity as an independent variable, while turnover intention as the dependent variable, also organizational culture as a moderator variable).

This study aims to explore the effects of workforce diversity on employee turnover intention in the banking sector in the West Bank, it also aims to ascertain whether organizational culture mediates the impact of workforce diversity on employee turnover intention, to make sure of this, the researcher used three types of variables, which are as follows (the diversity of the workforce was used as an independent factor, while the turnover intention was used as a dependent variable, and organizational culture was used as a mediating variable).

Six banks at the west bank were included in this study, these are (Arab Islamic bank, Palestinian Islamic bank, Al- safa bank, the national bank, al-Quds bank, and the Palestinian investment bank). To answer the research hypothesis structural equation modeling (SEM) was used, were the study population being (2537) covering all employees regardless of their gender, researcher throughout a letter of support from AAUP president, had distributed 350 questionnaires to employees working in the banks listed in Palestinian exchange at West Bank that covered the study sample, the data was analyzed through the PLS-SEM software package, taking into account the objectives and questions that were set for this study, and verifying this through the results.

researcher found that workforce diversity (Gender, Age, Education, Experience) effects on turnover intention at banking sector in West Bank, in addition the significant positive direct of workforce diversity on organizational culture, and the researcher find that there is an effect of mediation variable (Organizational culture) in the relation between workforce diversity and employee turnover intention in banking - West Bank.

Finally, the researcher recommends to increase the workforce diversity, and he suggests to increase the percentage of women in workforce, addition to recommend to employee undergraduate to decrease the turnover intention at the sector banking in west bank.

Keywords: work force diversity, turnover intention, organizational culture, Palestinian banks.

Table of Contents

Declaration.....	I
Dedication.....	II
Acknowledgement.....	III
Abstract.....	IV
Table of Contents.....	V
List of Table.....	VII
List of Figures	IX
Chapter One: Introduction	1
1.1. Background.....	2
1.2. Research Problem.....	3
1.3 Significance of Study.....	5
1.4. Research Objectives.....	6
1.5. Research Questions	7
1.6. Research Hypotheses.....	8
1.7. Scope of the Study	9
1.8 Delimitations of the Study	9
1.9Research Structure.....	9

Chapter two:

2.1 Introduction	11
2.2 Workforce Diversity	12
2.2.1 Concept of Workforce Diversity	13
2.2.2 Studies Related to Workforce Diversity	14
2.2.3 Theory Related to workforce diversity.....	21
2.3 Turnover Intention.....	22
2.3.1 Concept of Turnover Intention.....	23
2.3.2 Studies related to Turnover Intention	27
2.3.3 Theory related to Turnover Intention	31
2.4 Organizational Culture.....	33
2.4.1 Concept of Organizational Culture	34
2.4.2 Studies related to Organizational Culture	35
2.4.3 Theory related to Organizational Culture	41
2.5 Research Gap.....	43
2.6 Conceptual Framework and Hypotheses Development.....	44
2.6.1 Hypotheses Development	45
2.6.2 Conceptual Framework	46
2.7 Summary	46

Chapter Three :

3.1 Introduction.....	47
3.2 Research Design	47
3.3 Research Population	47
3.4 Research Sample	48
3.5 Research Data	49
3.6 Data Analysis	51
3.7 Conceptual Framework	62

Chapter Four :

4.1 Introduction.....	63
4.2 Descriptive Statistics	62
4.2.1 Sample Characteristics	63
4.2.2. Workforce Diversity	64
4.2.3Organizational Culture	70
4.2.4 Turnover Intention.....	78
4.3 Study Model Evaluation.....	82

Chapter five

5.1 Overview	102
5.2Conclusions of the Study Research Objectives.....	102
5.2.1 Results Relating to First Object.....	102

5.2.2 Results Relating to Second Object.....	103
5.2.3 Results Relating to Third Object.....	103
5.2.4 Results Relating to Fourth Object.....	103
5.3 Recommendations	105
5.4 Recommendations for Future Studies.....	105
5.5 Limitations of the study	106
References.....	

List of Tables:

Table 2.2.2 : Studies related to Workforce Diversity.....	17
Table 2.3.2 : Studies related to turnover Intention	27
Table 2.4.2 : Studies related to Organizational Culture.....	38
Table 3.1: Research population distribution in the Palestinian banking sector.....	48
Table 3.2: Distribution of sample size from Palestinian banks.....	49
Table 3.4: Distribution of respondents from Palestinian banks.....	50
Table 3.5: Mean Score Interpretation.....	55
Table 3.6: study Variables.....	58
Table 3.7: Measurement Model Evaluation Criteria.....	60

Table 3.8: Structural Model Evaluation Criteria.....	61
Table 4.1: Results of analyzing the sample characteristic.....	64
Table 4.2: Mean, standard deviation, and percentage weight of workforce diversity dimensions	65
Table 4.3: Mean, standard deviation and percentage weight of gender diversity statement.....	66
Table 4.4: Mean, standard deviation and percentage weight of age diversity statement.....	67
Table 4.5: Mean, standard deviation and percentage weight of education diversity statemen.....	68
Table 4.6: Mean, standard deviation and percentage weight of experience diversity statement..	70
Table 4.7: Mean, standard deviation and percentage weight of organizational culture dimensions	71
Table 4.8: Mean, standard deviation and percentage weight of process oriented Vs. results oriented statement.....	73
Table 4.9: Mean, standard deviation and percentage weight of employee oriented Vs. job oriented statement	74
Table 4.10: Mean, standard deviation and percentage weight of open system Vs. closed system statement	75
Table 4.11: Mean, standard deviation and percentage weight of parochial Vs. professional statemen.....	76
Table 4.12: Mean, standard deviation and percentage weight of loose control Vs. tight control statement	77
Table 4.13: Mean, standard deviation and percentage weight of normative Vs. pragmatic statement	78

Table 4.14: Mean, standard deviation and percentage weight of turnover intention dimensions.....	79
Table 4.15: Mean, standard deviation and percentage weight of work-life balance statement.....	80
Table 4.16: Mean, standard deviation and percentage weight of job opportunities statement.....	81
Table 4.17: Outer loading of indicators.....	84
Table 4.18: Result of average variance extracted (AVE).....	85
Table 4.19: Cross-loading result	137
Table 4.20: Fornell-Larcker Criterion for first-order construct.....	87
Table 4.21: Fornell-Larcker Criterion for second-order construct.....	88
Table 4.22: The result of Cronbach's α (CA) and the Composite Reliability (CR) coefficients.....	89
Table 4.23: Collinearity Assessment.....	91
Table 4.24: Result of R^2	92
Table 4.25: Result of Q^2	94
Table 4.26: Result of effect size (f^2).....	95
Table 4.27: Result of first hypotheses.....	98
Table 4.28: Result of workforce diversity dimensions on turnover intention	99

Table 4.29: Result of the second hypotheses.....	100
Table 4.30: Result of third hypotheses.....	100
Table 4.31: Result of fourth hypothesis.....	101

List of Figures

Figure 3.1: Simple PLS-SEM; Adopt from Henseler et al. (2009).....	57
Figure 3.2: PLS-SEM and the research hypothesis.....	59
Figure 4.1: Measurement model; value in path represent outer loading of indicator.....	84
Figure 4.2: Average variance extracted (AVE) values of constructs.....	86
Figure 4.3: Internal consistency assessment reliability.....	90
FIGURE 4.4: R^2 ASSESSMENT.....	93
Figure 4.5: Result of path analysis; values in the inner model represent path coefficient (p-value); values in the outer model represent p-value.....	97

CHAPTER ONE

Generally, chapter begins with an overview of research study. First, it contains a background and understanding of workforce diversity, and turnover intention, and then it moves toward research problem, its importance, justification, and clarifies research objectives, questions, hypotheses, limitations. Finally, the chapter concludes scope of study, delimitations, and study structure.

1.1 Background

Human resources thought the heart of economic developing processes. However, today competitive corporates environments are eroding human resource social conditions, resulting in turnover of employee. "seeds" as first turnover causes are more likely to be sown, such as unhappiness with budget cuts, hire of freezes, layoffs, addition to lack of developing funding and chances (Shamsuzzoha, and Shimon, (2010). this mean turnover rate has a detrimental effect on the performance and troublesome for organizations.

This is why we will study the high turnover intention, this topic is interest for both researchers and employees in a variety of aspects over the last few decades. And having competitive in the rapidly expanding of global economy and keep up technological advances, workforce which has a strong institutionally knowledge is required; thus, employee turnover intention is critical in business and academic communities(Jha,2014). The strongest and clearest indicator of actual turnover that contributes to employee turnover is intention to leave, which can be defined as a person's desire to leave the organization. (Wang et al., 2020). In addition, the intention of employee turnover is an important issue that must be dealt with because the high attrition affects directly or indirectly the business, which leads to higher costs in the recruitment

and training process, in addition to a loss in production, lower profits, and finally works on Generally low employee morale. (Hayward et al., 2016).

Organizational culture can help explain how companies operate, which has made it an important feature on the side of organizational behavior. (Mashileet al, 2021) there is widespread agreement that "culture" exists in every organization, even if the term "culture" implies a degree of ambiguity, making it difficult to reach a consensus (Schrodt, 2002). According to(Taye,2019) It can be said that organizational culture is a set of values and beliefs as well as philosophies of how things should be done. According to Dwirantwi (2012) organizational culture can also be defined as a set of beliefs, experiences and values in the organization that are developed through social learning processes that control the interaction of employees and groups in the organization with each other and with the external environment of the organization, which means that the organizational culture has a major role in influencing the behavior of employees, and examples of that are the intention of employee turnover.

1.2. Research Problem

The employee turnover process generally affects the productivity of organizations, and it also works to have a clear impact on the morale of groups and co-workers, and this process also works to increase the costs of recruitment and training and the loss of talent, add to that the delays in their projects and the decrease in their total productivity. In particular, this can be seen when experienced employees leave their assigned role in these organizations, which means a slowdown in scheduled tasks, especially since it takes time to replace someone with extensive experience with new workers, the new employees also need sufficient time to learn and follow the procedures and live in the experience of the feelings of job insecurity that appear to be evident among the remaining employees in the organization when work is done on layoffs or their resort to voluntary retirement, and the remaining employees in the organization are forced to assume and carry out additional tasks and responsibilities that were not they are not entrusted to them, which reduces the morale of the employees, and makes them carry out the tasks at an inappropriate level and do not seem enthusiastic about the work (Chiat & Panatik, 2019).

Turnover is a complex phenomenon that costs an organization money in terms of performance, training, recruitment, and selection (Lee & Maurer, 1997). In addition, roughly two million jobs have been left in 2020 (nearly two million employee), at the end of this year the number is going to be 2.8 million. (BLS 2020).

Previous and prudent studies on the subject of turnover's intention found that it is caused by several factors, including multiple aspects such as internal and external, including push factors in addition to attraction factors (Nair et al 2016). Which appears when there are employees who are tense or dissatisfied with doing their jobs and work duties, the matter Regardless of all the factors

that contribute to employee turnover, organizations must have plans in place to reduce the number of employees who leave and leave their organizations. Furthermore, previous studies revealed inconsistency in the drivers of turnover intention, conflict is a key source of employee turnover, which costs your company money. According to Queensland Government data (2020), strained relationships account for over 65 percent of employee performance issues, rather than a lack of talent or drive, good management techniques can help you prevent avoidable conflict and deal with it in a professional and effective manner, developing a conflict resolution procedure can help your company save time, money, and unneeded damage by reducing employee turnover, this guide will provide you an outline of how to handle workplace disputes.

The presence of an excessive turnover intention rate can be catastrophe for firms due to the lack of experience, the existence of high cost for training new employees, loose of productivity, a decrease in gross profits and a clear decline in employee morale is evident. (Al-Qahtani et al, 2016). This thesis will study the relation between workforce diversity and turnover intention in banking sector in West Bank, this is an important topic due to high turnover intention effect on profitability of firms, problem of high turnover intention is especially present in banking sector- Palestine, because of its unique nature, where banking sector in Palestine is subject to high level of competition from foreign banks, these Foreign banks provide higher paying jobs and better opportunities, as a result, employees in this sector are constantly seeking better jobs, which means a very high turnover intention. (Abed Rbuh, 2019).

the relation between workforce diversity and turnover intention is dependent on the type of variables (age, experience, gender, and education), in other words some previous studies indicate

that organizational culture and workforce diversity effect on turnover intention (Beytekin, et al., 2010, Mishra & kassim,2021).

1.3 Significance of Study

Banking sector is a vital and influential in the Palestinian economy, a turnover intention of employees in banking sector is important to explore because banking sector has over 6000 employee and accounts for about 12% of the Palestinian GDP (MAS, 2019). The topic of this study is unique in the developing economies, especially in the economy of Palestine, the topic of study contains a deep effect on financial performance in sector banking, the organization culture (the banking sector environment) is an important and influencing factor on turnover intention (Zidan, 2019).

The thesis adds to the literature by looking at workforce diversity in the context of organization culture and the probability of employee turnover in banking sector, the importance of retention of employees to corporate production, morale, and revenues, as well as the opportunity to improve the bank's good contribution to society, managers must be aware of these aspects and the effect of turnover intention. (Panicker et al, 2020).

Theoretical view:

theoretical significance of study is highlighted through the addition knowledge that may contribute to it, through tracking theoretical literature and previous studies of the dimensions of workforce diversity like (age ,experience , gender, and education) turnover intention in its dimensions (job alternative, and work life balance), addition to a mediating role of organization culture variables (normative vs. pragmatic ,process oriented vs. results oriented, open system vs. closed system, employee oriented vs. job oriented, parochial vs. professional , loose control vs. tight control) .

Practical view:

It is benefit managers who make decisions in banking sector – Palestine, to have appropriate decisions which can be reduce turnover intention in this pivotal sector.

1.4. Research objectives

A) To explore workforce diversity effect on employee turnover intention at the banking sector in West bank.

The sub-objectives are:

1. To investigate educational background effect on employee turnover intention at banking sector in West Bank.
2. To investigate gender diversity effect on employee turnover intention at the banking sector in West Bank.
3. To investigate age diversity effect on employee turnover intention at the banking sector in West Bank.
4. To investigate experience diversity effect on employee turnover intention at banking sector in West Bank.

- B) To explore workforce diversity effect on organization culture at banking sector in West bank
- C) To examine organization culture effect on employee turnover intention at banking sector in West bank.
- D) To determine if the organizational culture mediates the effect of workforce diversity on employee turnover intention at the banking sector in West bank.

1.5. Research Questions

This study will be done to answer accompanying main questions:

- A) Does workforce diversity have a significant and direct effect on employee turnover intention at banking sector in West bank?

The sub-questions are as follow:

1. Does educational background effect on employee turnover intention at banking sector in West Bank?
 2. Does gender diversity effect on employee turnover intention at banking sector in West Bank?
 3. Does age diversity effect on employee turnover intention at banking sector in West Bank?
 4. Does experience diversity effect on employee turnover intention at banking sector in West Bank?
- B) Does workforce diversity effect on organizational culture at the banking sector in West bank?
 - C) Does organizational culture effect on employee turnover intention at the banking sector in West bank?
 - D) Does the organizational culture mediate workforce diversity effect on employee turnover intention?

1.6. Research Hypotheses

Main hypotheses are:

H1: Workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank.

The sub-Hypotheses are as follows:

Ha. Gender workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank.

Hb. Age workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank.

Hc. Education workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank.

Hd. Experience workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank.

H2: Workforce diversity has a direct effect on organizational culture at the banking sector in West bank.

H3: Organization culture has direct effect on employee turnover intention at the banking sector in West bank.

H4: Organizational culture mediates the effect of workforce diversity on employee turnover intention.

1.7. Scope of the Study

Scope of this thesis concentrates on Banking sector in West Bank/ Palestine, therefore, the researcher targeted employees whom are work at bank sector in Palestine, male and female employees.

1.8 Delimitations of the Study

Knowledge: study focused on the impact of workforce diversity on the turnover intention, therefore, helping the Palestinian banking sector to have knowledge about the turnover intention in Palestinian banks.

Approach and Instrument: the researcher employed a quantitative method to get the required results, through surveys to accomplish this goal, the primary aim of the questionnaire is to achieve research objectives, and answer study questions, and lastly collect data for the results, suggestions, and discussion.

1.9 Research Structure

Chapter 1: Introduction

This chapter will provide background information about the study, it will include information in the beginning to help readers understand research topic, issue statement and reason for study, research objectives, questions, hypotheses, research delimitations, research design, research limitations, and research addition to knowledge will all be included in the introduction, as well as the researcher's thesis outline.

Chapter 2: Literature Review

This chapter will provide a review of the literature that is relevant to the research problem of the study, the reader will be guided through the definition of workforce diversity in the first section, as well as a dependent variable is employee turnover intention.

Second portion delves into the definition of targeted workforce diversity, which will be assessed based on (gender, education, age, and experience). The workforce diversity influence on turnover intention of employees will discuss in third section.

In West Bank, performance in detail and a link between workforce diversity and turnover intention of employees at bank sector. Furthermore, final portion of workforce diversity on turnover intention of employees will highlight gap that researcher discovered in this study in a relation to prior studies topic.

Chapter 3: Research Methodology

This chapter will go over the research plan in detail as well as the methodology used, the approaches utilized in the analysis and difficulties linked to the data collection procedure will also be discussed in this chapter.

Chapter 4: Data Analysis and Interpretation

This chapter (the findings) will present the data analysis, explain the findings, and connect the findings to past studies in order to generate arguments and discussions.

Chapter 5: Conclusion and Recommendations

This chapter will discuss and debate the recommendations and the conclusions of this research.

Chapter 2: Literature Review

2.1 Introduction:

High attrition can have a substantial impact on firms, directly and indirectly, and may lead to greater hiring and training cost, missed output, reduced earnings, and generally lower employee

morale, as a result, it is very important to address the intent of employee turnover. (Hayward et al, 2016).

Whereas organization culture recognized as a crucial side of organizational behavior that may be used to understand how firms function (Silverthorne, 2004). There is general agreement that "culture" exists in every organization, despite the fact that the term "culture" carries some ambiguity and makes it challenging to come to an agreement (Schrodt, 2002; Schein, 1990).

This chapter is devoted to reviewing the related literature, more specifically, an overview of workforce diversity, turnover intention and organization culture as a mediator, the concepts of workforce diversity defined, theories of workforce diversity are identified, and concepts and theories of turnover intention. Moreover, concept of organization culture, most relevant previous empirical studies that investigated influence workforce diversity on turnover intention, the organization culture as a moderator are reviewed. Finally, it contains conceptual framework & hypotheses development, research gaps, and summary.

2.2 Workforce Diversity

2.2.1 Concept of Workforce Diversity

Workforce diversity, according to Phelps (2013), is the process of understanding employees from different backgrounds, whether social, economic or cultural, within an existing

organization. Language, lifestyle, beliefs, physical appearance, age, national origin, religion, handicap, sexual orientation, values, ethnicity, culture, education, and economic status are just a few of the factors that may be included in a broader definition of diversity. According to Ogunsiji & Ladanu (2014), diversity in any organization requires a specific organizational culture, so that each worker is free to pursue his professional goals without caring about certain criteria such as gender, nationality, religion, or any other matters that have nothing to do with organizational performance within that organization.

Diversity implies create an environment where employees can perform to their full capacity in an environment without bias, workforce diversity is described by Makokolo (2015) as a group of people who have relation with an organization and have a variety of backgrounds, personalities, viewpoints, value, and advantages for the organization, the phrase "workforce diversity" is used to express this issue, which means organizations have a lot more diversity in terms of ability, age, and other diversity factors, one of the most difficult and urgent concerns facing modern organizations is managing worker diversity, the interesting character of the varied workforce will need to be understood, predicted, and managed by managers in both public and commercial organizations.

While many businesses now value diversity, others still see it as solely a matter of adhering to the law, diversity in the workforce can be considered a competitive advantage and the reason for this is the diversity of different perspectives that can facilitate innovative approaches to solving problems, which leads to increased creativity and innovation, which in turn leads to better organizational performance, many business leaders are now beginning to believe that diversity has significant bottom line benefits, this means that for organizations, their market share, effectiveness, human capital, level of innovation, and international competitiveness will all depend in part on

their capacity to manage a diverse workforce both within and outside of organizational borders. When individuals from various ancestries, languages, socio cultural backgrounds, or national experiences work together in a certain workplace, they bring a variety of perspectives, experiences, and ideas to the table, this is referred to as ethnic diversity in the workplace. According to Kothari (2014), ethnic diversity and multiculturalism have a greater positive impact on the group and the services it provides because diverse ethnic teams produce new types of creativity resulting from integration in the ethnically diverse workplace.

Because of the effects of globalization, the workforce of today is becoming more and more diverse (Chulanova, 2019; Gitonga, Kamaara & Orwa, 2016). Gitonga, et al. (2016) shared their opinions on the impact of globalization, while Gupta (2017) added that competition and great demand for skilled and distinguished jobs also increased diversity. Alghazo and Shaiban (2016) further argue that advances in technology and the orderliness of the global economy, which have drawn workers from all over the world, have contributed to workplace diversity.

2.2.2 Studies related to Workforce diversity

Makudza, et al (2020) his study purpose was to compare how employee productivity is impacted by workforce diversity and how it impacts customer experience, the Zimbabwean civil service was the focus of study, which used one-time cross sectional research approach. In order to

gather 324 validated responses, randomization was applied, the study concentrated on the fundamental and secondary characteristics of worker diversity, including age, gender, and political affiliation, the results of the study show that workforce diversity is an important indicator of employee productivity ($= 0.668$, $P 0.05$), and that staff production accounts about 37% of the variance in customer's experiences, the findings also showed that important drivers of worker diversity ($P 0.05$) included gender dimension diversity, political diversity, and educational diversity, the study found, however, that age dimension diversity is not significantly increase employee productivity ($P > 0.05$). due to study, workforce diversity dimensions has an effective technique for boosting both staff productivity and customer satisfaction, it is therefore possible to enhance the latter through smart workforce diversity strategies supported by management. In order to do this, the study suggests creating a framework for workplace diversity that encourages inclusivity.

Whereas (Kundu & ArchanaMor ,2017) their study to explore the relationship between perceived organizational success and employee perceptions of diversity (i.e. the importance of the relationship between diversity management and diversity and the value of diversity practices used). It also makes an effort to determine whether employee from various diverse backgrounds (i.e., across gender and categories) in the Indian IT industry have varied opinions of diversity, findings appear that employees, regardless of their experiences with diversity, favorably recognized diversity and diversity management, however, based on the employees' diverse origins, there are significant disparities in the extent to which employees value the diversity practices that exist in the organization. Additionally, it was discovered that perceptions of organizational success were favorably correlated with how employees felt about the promotion of gender diversity.

Michael A. Ikon and Okolie-Osemene, Martha (2017) discuss a topic that the incapacity of Nigeria to exploit and execute ethnic diversity has hampered the ability to deploy human resources in the manufacturing sector, which shows that he had a clear and influential role in providing the service, while particularly determining the relation between service delivery and ethnic diversity at Nigerian Breweries PLC, Enugu, study aims to analyze the relation between workforce diversity dimension and performance in a company. research used a descriptive survey approach, there are 474 employees in the study's population, the size of sample 217 workers was established and used formula Taro Yamane's. and used SPSS, the Pearson product moment correlation coefficient was used to examine survey data. According to study, there is a significant, favorable correlation between ethnic diversity and Nigerian Breweries Plc., Enugu's service delivery. which ensure that organizational service delivery is improved through ethnic diversity, it advised that Nigerian Breweries Plc., Enugu adopt diversity management within management structure.

Garnero and Rycx's (2014) discuss the effects of worker diversity on salaries and organizational productivity, the three variables are gender, age, and education that are thought to be diverse, they reached the conclusion that educational and age diversity increases or decreases business productivity and salaries, the technological environment of organizations shows how gender diversity affects pay scales and productivity, this is in the field of traditional industries or knowledge-intensive sectors, where gender diversity showed different effects, with the exception of age diversity, studies do not indicate significant and apparent differences in productivity and wages.

Alex Ehimare & Ogaga-Oghene. (2011) say that everyone agrees that any organization, whether it be in business, government, or civil society, has a diverse workforce, therefore, this

study uses a Nigerian bank to explore the effect of staff diversity on organization success, to calculate the diversity index, Blau's (1977) was used a heterogeneity index, while utilizing 2007 and 2008 as the base year, the growth plan was measured using asset growth for the years 2008 and 2009. Hierarchical regression analysis has been used to determine group diversity and performance outcomes modulated by workgroup context, the study discovers a strong association between some diversity variables and each diversity variable individually and the organizational efficiency measures. Additionally, data shows that gender and ethnicity have a negative impact on both employee productivity and performance bonuses, study also discovered a substantial correlation and positive correlation between age, gender, dimension and tenure diversity.

It is advised that executives in organizations use management practices of a sound nature in order to properly and properly manage workforce diversity and conduct collaborative research through which contextual factors limiting workforce diversity are identified for effective performance.

Table 2.2.2: Studies related to workforce diversity (first study)	
Authors	Makudza, et al (2020)
Purpose of study	To compare how employee productivity is impacted by workforce diversity and how it impacts customer experience.

Variables	Independent: workforce diversity Dependent :employee productivity, customer experience.
Methodology	Zimbabwean civil service was the focus of study, which used one-time cross sectional research approach. In order to gather 324 validated responses, randomization was applied.
Results	Findings show workforce diversity has a significant predictor of employee productivity. gender ,and age diversity did not significantly increase employee productivity.
Studies related to workforce diversity (second study)	
Authors	Kundu & ArchanaMor (2017)
Purpose of study	To explore the relationship between perceived organizational success and employee perceptions of diversity.
Variables	Independent: workforce diversity Dependent :organization performance.
Methodology	402 respondents was primary data based and analyzed by using statistical tools like factor analysis, analysis of variance, correlations, grand means, means, and regression.
Results	Employees, regardless of their experiences with diversity, favorably recognize diversity and diversity management, however, depending on

	the diversity of the employees, there were significant disparities in employees' appreciation of the diversity practices found in the workplace.
Studies related to workforce diversity (third study)	
Authors	Michael A. Ikon and Okolie-Osemene, Martha (2017)
Purpose of study	The incapacity of Nigeria to exploit and execute ethnic diversity has hampered the ability to deploy HR in the manufacturing part, which seems to have had a clear role and influence on the provision of the service.
Variables	Independent: ethics diversity. Dependent: service delivery.
Methodology	The research used a descriptive survey approach, there are 474 employees in the study's population. 217 workers were the sample size and established with using formula Taro Yamane's. SPSS was used, the Pearson product moment correlation coefficient had been used examine the survey data.
Results	A significant, favorable correlation between ethnic diversity and Nigerian Breweries Plc., Enugu's service delivery.
Studies related to workforce diversity (fourth study)	
Authors	Garnero & Rycx's (2014)

Purpose of study	To investigate the effect of worker diversity on salaries and organizational productivity, the three variables age, gender, and education are thought to be diverse.
Variables	Independent: workforce diversity Dependent: Salaries, organizational productivity.
Methodology	The technological environment of organizations shows how gender diversity affects payroll and productivity, this is seen in traditional industries and knowledge-intensive sectors, so that gender diversity has a diverse impact.
Results	Diversity in educational and age dimensions can increase or decrease business productivity or salaries.
Studies related to workforce diversity (fifth study)	
Authors	Alex Ehimare & Ogaga-Oghene.(2011)
Purpose of study	Investigate effect of staff diversity on organizational success.

Variables	Independent: workforce diversity Dependent : organizational effectiveness.
Methodology	Blau's (1977) using heterogeneity index, while utilizing 2007 and 2008 as the base year, the growth plan was measured using asset growth for the years 2008 and 2009. Hierarchical regression analysis was used to appear group diversity and performance outcomes modulated by workgroup context.
Results	Strong association between some diversity variables and each diversity variable individually and the organizational efficiency measures. Additionally, data shows that gender and ethnicity have a negative impact on both employee productivity and performance bonuses.

2.2.3 Theory related to workforce diversity

2.2.3.1 Similarity/attraction theory:

According to the theory of similarity and attraction, people who share traits, particularly those that are demographic in nature, are more likely to be attractive to one another, people with comparable origins are more likely to have interests in common, which makes them more at ease

with one another while pursuing a common objective, such people also choose to interact with others who share their interests, and they are more likely to support the beliefs of other members of them in group, as a result, the similarity/attraction theory asserts that in heterogeneous workgroups, poor work processes are likely to result (Pitts & Jarry, 2007).

2.2.3.2 Information and decision making theory:

According to information and decision making theory, varied workgroups and results will be positively correlated, this hypothesis asserts that diverse workgroups have more creativity, expertise, and resourcefulness, especially when the subject is related to sharing information or making decisions (Pitts & Jarry, 2007). Sulman, Kanee, Steward, and Savage (2007) discovered that there is originality and innovation in the midst of the arguments, despite the fact that it seems difficult at first to communicate and collaborate with a group of diverse workers, any challenges that may occur inside the workgroup can be overcome by the information influx that results from the varied workgroup (Joshi & Jackson, 2003). The study supporting the information and decision-making hypothesis does not take into account ethnic diversity, which is one limitation of the theory, the diverse groups were found to be more innovative in studies employing this theory that looked at workgroups in technology industries and banks with employees who varied in experience, age, education, and degrees of skill (Ancona & Caldwell, 1992).

2.3 Turnover Intention

In this section, the discussion regarding the turnover intention are presented:

2.3.1 Concept of turnover intention:

For a long time, researchers have been interested in understanding turnover intention and figuring out the fundamental problems of organizational studies, such as "why employees wish to leave their firms" or "why they want to remain." Understanding identifying elements that can

provide risks and possibilities for organization sustainability and their sustainable development is necessary in the effort to discover solutions to these issues. (Zhang et al ,2012; Holtom et al ,2008)

The concept turnover intention according to (Memon et al., 2016), will be intention of employee to leave organization or voluntarily resign from his job is referred to as his turnover tendency or level of attitude. While (Halbesleben & Wheeler, 2008), say employee turnover intention are based on how badly they want to leave their current employers, many factors that contribute to turnover, one of them is desire for better employment, both of these examples demonstrate employee's desire to leave the organization (resign) is essentially their intention to depart.

Maertz et al. (2007), says gaining great satisfaction will reduce employee's intention to leave the company, because the desire driven by that is very strongly tied to the satisfaction of work that was acquired, additionally, employee has been dissatisfied with several areas of work and hadn't obligation to the company as a whole, thus he was likely seeking for employment elsewhere. the onset of lazy work, increased absenteeism, an increase in the courage to defy authority, courage to oppose or protest to a superior, and a seriousness to resolve all responsibility of employee who is acting very differently than usual are just a few examples of behaviors that characterize employee turnover intentions (Sutanto & Kurniawan, 2016).

Signs can be using as a guide to forecast any employee intention within a corporation, as stated by Singh (2013), turnover intention of employees (intention/wish to resign) is a tendency or intention employees to stop working from his job, this can be inferred from the last description turnover intentions, which relate to employee intention as effects of experience status, based on the many theories discussed above, it is conceptually possible to define an employee's intentions

towards turnover as a desire to find a new employment, good workers will reveal their abilities, which are not displayed in performance under circumstances that are inconsistent with their personal goals, the dimensions of turnover intentions are as follows: first, leaving the job begins with indicators, including finding a job in a new place, as a result of factors from the work environment, or due to health problems that afflicted the employee, second: the desire to obtain better positions and the presence of an indication of a desire to obtain a new position and promotion, or the desire to increase the salary, which means a better income, and the desire to enhance the ability of the individual on himself, or the desire to develop the organization, third: the presence of work with better features with a more difficult employment index, work suitable for the ability of the individual, easy to perform, finally: the demand for a better job with the presence of an employment indicator who is willing to advance.

2.3.2 Studies related to turnover intention:

Leonilo et al, (2022) says turnover intention is the most important concern for a business because they correspond to factual behavior, however, could be resolved if employees' work life quality is improved, to address this issue, the aim of this study is to find out whether the quality of working life factors such as the development processes, participation, compensation process, supervision, in addition to the work environment have a clear negative impact on employee turnover intentions at Dr. Carlos S. Lanting college using a quantitative research design,

questionnaire included the quality of work life factors scale and turnover intention scale, was completed by one handed fifty-two teaching and nonteaching employees using purposeful sampling (TIS-6), regression analysis had been used statistically to analyze data, quality of work life found to be a significant predictor of turnover intention, however, only three of five factors were found to be significant with turnover intention. Furthermore, only compensation and work environment negatively predicted employee turnover intention, whereas development positively predicted employee turnover intentions. thus, this demonstrates that while employees believe they are underpaid and work in an unsafe and unpleasant environment, they are more likely to leave. In the last, to reduce employee turnover, it is suggested that organizations focus on developing and implementing policies for compensation programs and the work environment.

Wang et al, (2020) high turnover rate among social work practitioners in China is a major challenge especially for the social work profession. Intent to turnover, a specific predictor of actual turnover, has been widely used, rather than actual turnover.

Burnout (professional efficacy, exhaustion, and cynicism) was identified as a key predictor of turnover intention among many predictors. Furthermore, social work scholar is increasingly focusing on the role of organizational justice in influencing employees' intentions to quit the organization, the purpose of this article is to examine how different dimensions of organizational justice affect social workers' turnover intention, where the burnout dimension was used as a mediator, as well as to develop and validate a new measure of organizational justice in China.

Bhatt et al, (2019) Regarding expectations in the workplace, the modern workforce has become highly demanded, and the policy in which lifelong work was the norm ended when people tended to stay with the company until their retirement, and this in turn shaped that for the company there are a number of challenges in terms of retaining high-performing employees.

Compensation is an important aspect of this aspect of retention, the aim of this research is to figure out how compensation affects employee turnover intentions, the researchers gathered information from 200 BPO employees in Gujarat's Gandhi agar region.

Compensation was the independent variable in the study, while turnover intention was the study's dependent variable, linear regression analysis used to determine the impact of the independent variables on the dependent variable, the findings suggest that compensation effect on the likelihood of turnover.

Skelton, (2018) the purpose of this study is that employee turnover costs organizations more than 100% of the annual wages of a single employee and this in turn has a negative impact on the organization's production and profits, high employee turnover may have an impact on tax collection, social programs, and physical and mental health issues in the community. Understanding the factors that contribute to the increase in employee turnover is therefore crucial for organizational managers at the level of the organization and society, the purpose of this paper is to examine how job satisfaction and job embeddedness can predict employee turnover intentions.

Findings: regression analysis revealed a significant relationship between job satisfaction, job embeddedness, and turnover intent, as well as the fact, satisfied and committed employees are less likely to plan to leave their jobs.

Belete, (2018) The intention to leave a job, or better known as the intention to turn, is a condition for leaving, this is when employees think and plan to leave their job and organization due to various reasons. Since the intent to leave the job is not mentioned, it is difficult to identify the factors that lead to leaving the job. As a result, this conceptual study attempted to summarize the various factors affecting employee turnover intentions that have been identified by some

scholars and researchers, the researcher reviewed many empirical works on the relationship between job satisfaction, work stress, organizational culture, organizational commitment, salary, organizational justice, promotional opportunities, demographic variables, leadership styles, and finally the organizational climate.

Table 2.3.2 Studies related to turnover intention (first study)	
Authors	Leonilo, (2022).
Purpose of study	To test whether goodness of work and life are factors (compensation, supervision ,development, participation, , and working environment) have a negative effect on employee turnover intention.
Variables	Independent: quality of work Life Dependent: turnover intention.

Methodology	Questionnaire, which included goodness of work -life factors scale and turnover intention scale, was completed by one handed fifty-two teaching and non-teaching employees using purposeful sampling (TIS-6). data was analyzed statistically by multiple regression analyze.
Results	When employees think they are underpaid and working in unsafe and unsatisfactory environments, they are more likely to leave. Finally, in order to reduce employee turnover, it is suggested that the organization focus on developing programs and implementing policies regarding compensation and work environment.

Studies related to turnover intention(second study)	
Authors	Wang (2020).
Purpose of study	This article aims to test how different dimensions of organizational justice affect turnover intentions of social workers, where fatigue was used as a mediating factor, in addition to developing and validating a new measure of organizational justice in China.
Variables	Independent: organizational justice, burnout

	Dependent: turnover intention Moderator :cynicism.
Methodology	The study sample consisted of 616 social workers (223) from Beijing and 393 from Jiangmen.
Results	Personal fairness is essential in order to predict the intentions of social workers in leaving jobs, while cynicism appeared as a mediating factor in this regard.
Studies related to turnover intention(third study)	
Authors	Bhatt et al , (2019)
Purpose of study	Research aim is to figure out how compensation affect employee turnover intentions.
Variables	Independent: compensation. Dependent : turnover intention.
Methodology	The researchers gathered information from 200 BPO employees in Gujarat's Gandhi agar region.
Results	There is a clear correlation between employee wages and intention to leave the organization, according to the study, any firm must prioritize its compensation policies since they are essential to gaining a competitive

	edge, due to the previously mentioned variables, the influence of staff turnover rate may have detrimental effects on the company. So, one of the techniques that can aid in retaining employees, particularly high performers, is for firms to work diligently on adopting remuneration practices.
Studies related to turnover intention(fourth study)	
Authors	Skelton, (2018)
Purpose of study	To examine how job satisfaction and job embeddedness can predict employee turnover intention.
Variables	Independent: job satisfaction, job embeddedness Dependent: turnover intention.
Methodology	A survey developed by Mobley et al. (1978) using a Likert-type measure by surveying randomly selected individuals employed within manufacturing plants in the southeastern United States, in which the questionnaire included three-item turnover intentions, a global job inclusion scale, and the Andrews Questionnaire with Job Satisfaction.
Results	In the results of the multiple regression analysis, there was a significant association between job satisfaction, job inclusion, and turnover intention, indicating that dedicated and satisfied workers were less likely to have exit strategies.
Studies related to turnover intention (fifth study)	

Authors	Belete, (2018)
Purpose of study	To summarize various factors influencing employee turnover intention that have been identified by various scholars and researchers.
Variables	Independent: job satisfaction, job stress, organizational culture Dependent : turnover intention.
Methodology	Variety of empirical works.
Results	Factors common to all job satisfaction in the organization, which are ten factors, job stress, organizational culture, organizational commitment, salary, organizational fairness, opportunities for promotion, demographic factors, leadership styles, and organizational climate. These are the factors addressed in this conceptual paper. However, there are additional elements to consider, such as perceived organizational support, perceived supervisor support, functional autonomy, employee benefits, and training and development.

2.3.3 Theory related to turnover intention:

2.3.3.1 The Theory of Organizational Equilibrium (TOE):

(March et al 1958) presents the Theory of Organizational Equilibrium (TOE), Which shows the importance of balancing the contributions of workers in organizations and their incentives with those contributions of the organization, theory of Organization Equilibrium (Holtman et al, 2008) on a large scale it is considered the first formal theory of on turnover intention, this theory is derived from the idea that turnover is a decision made after weighing one's

perception of an individual's contribution to an organization against one's perception of an organization's contribution to an individual's life ((Thomson, 2003), (Brasher, 2016)). According to this theory, the two main factors that determine employee balance are the willingness to move and the perceived ease of movement, these two main factors influence job satisfaction, which has a direct impact on the likelihood of employee turnover (Holtman et al, 2008). Job satisfaction, due to TOE, is primarily determined by one's compatibility with various roles at work, the predictability of one's work relationships, and conformity of one job with one self-image (Holtman et al, 2008), (Brasher, 2016). It's worth noting that this model includes a feedback loop involving turnover, organization size, transferability, and perceived desirability of movement, to put it another way, the size of the organization is affected by the turnover rate, just as the size of the organization affects the portability, so the portability affects the perceived desire for movement, which in turn makes the perceived desire for movement affect the turnover rate. (Long et al, 2012).

Given that the TOE shows that perceived desirability and perceived ease of movement influence employee turnover (Holtman et al,2008), there is a need for management initiatives and interventions that can oppose employee turnover intentions and enhance employee retention by maintaining a balance between contributions of employees, organizational incentives and organizational balance.

2.3.3.2The Social Exchange Theory:

(Homans, 1958), (Blau, 1964), and (Emerson, 1976) works develop the Social Exchange Theory (SET). The main principle of the Social Exchange Theory, according to (Cropanzano,2005) the relation between two social entities is determined by the extent to which each of these entities respects social rules and norms of exchange that are implicitly and explicitly agreed upon between the two parties, trust, loyalty, and commitment are some of the qualities that

define the quality of such relationships, these characteristics are influenced by factors such as love, status, information, money, goods, and services that people invest in relationships. According to the Social Exchange Theory, social rules and norms of exchange include the reciprocity rule as well as other explicitly negotiated rules, that one should be treated the same way one treats others is the text of the rule of reciprocity,

According to (Homans, 1958), (Blau, 1964), and (Emerson, 1976), (Cropanzano, 2005). Negotiated rules are therefore clearly detailed and documented in terms of an agreed-upon set of rules and obligations between the parties. Altruism, group gain, status consistency, and competition are examples of exchange rules and norms, the Social Exchange Theory claims that employees are connected by a network of ties whose strength influences their decision to stay or leave their jobs, according to (Holtman et al, 2008). So, more research on the implications of social networks theory and job embeddedness for voluntary turnover is needed, thus, due to the Social Exchange Theory, turnover intention is the result of management or colleagues' failure to follow implicitly or explicitly agreed rules, this means that if prior agreements are broken, an employee may choose to voluntarily leave the company. As a result, efforts by management to reinforce implicitly or explicitly agreed-upon rules can be viewed as a retention strategy, particularly for employees whom are talented.

2.4 Organizational Culture:

2.4.1 Concept of Organizational Culture:

The key elements in an organization's success is its organization culture, it significantly effects on organization's culture, members, and their values, behaviors, and decisions, boosts

employees' willingness to stick with the company and help it advance by having an effect on their commitment to the organization's aims and values.

Organizational culture (OC) was first used in academic writing in 1979 by Pettigrew in an article published in *Administrative Science Quarterly*. Since then, it has been the subject of substantial research. Organizational culture theory asserts that organizational culture is defined in terms of its values, which are reflected in the operational practices of the unit. It is derived from a blend of social psychology, organizational psychology, and social anthropology (Pratt and Beaulieu 1992; Scott, Mannion, Davies, and Marshall 2003). It is acknowledged that organization culture is a very potent weapon and that it can play a significant role in performance and adaptation. By influencing behavior of employee, fostering loyalty, and creating boundaries for appropriate behavior, organizational culture can be utilized as a lever to improve organizational performance (Hood and Koberg 1991; Jenkins et al. 2008; Meterko et al. 2004). By giving employees a sense of belonging, encouraging loyalty, creating a recognized and accepted basis for decision-making, and establishing boundaries for acceptable and undesirable behavior, organizational culture influences employee behavior (Attwood 1990; Jenkins et al. 2008).

The best concept which describe the organization culture is developed by a particular group as it learns to deal with its problems of external adaptation and internal integration, organizational culture is a pattern of shared fundamental beliefs that has proven effective enough to be accepted as true and, as a result, is passed down to new members as the proper way to perceive, think, and feel in relation to those issues. (Schein ,1984)

According to (Khairunnisa et al, 2021) Organization culture, is a system of shared meaning held by members that sets the organization apart from other organizations. According to Robbins (2003), organization culture has the following effects on a company:

- 1-Boundaries are established by culture, which means that there is a definite difference between one organization and another.
- 2- Members of the organization experience a feeling of identity thanks to culture.
- 3-The emergence of devotion to a cause greater than one's own interests is facilitated by culture.
- 4- Culture creates social systems, making it the social glue that holds a group of people together by establishing clear expectations for what they should say and do.
- 5- Employee attitudes and behavior are shaped and directed by culture, which serves as a control and meaning-making process.

2.4.2 Studies related to organizational culture:

Khairunnisa (2021), the purpose of this study is to ascertain how organization culture affects plans to leave. In this study, 131 hospital staff members from X participated. Organization culture and turnover intention scales had been used to collect the data. According to the findings of a simple regression study, organizational culture significantly and influences negatively on likelihood of turnover. intentions of X hospital employees to leave are negatively impacted by how the organization's culture is perceived, this discovery is anticipated to help X hospital address the issue of intended turnover of employee and develop policies.

The aim of this study is to find links between organizational justice, supervisory justice, authoritarian culture, the quality of the employer-employee relationship, and the probability of employee turnover. So that organizational justice and supervisory justice are positively related to the quality of the relationship between employer and employee, while authoritarian organizational culture is negatively related, there is also a link between authoritarian organizational culture and the potential for employee turnover. In addition, the intention to turnover was negatively related to organizational justice and the quality of the relationship between the organization and the employee. In this study there is a lack on the quality of the organization-employee relationship as a predictor of employee turnover intention and a mediator between authoritarian organizational culture and turnover intention is addressed.

Haggalla et al, (2016) Management has long faced the threat of employees leaving the company, with local management losing 3-5 percent of its trained and experienced employees on an annual basis, compared to foreign management's 2-3 percent. As a result, with local employees as members of the same nation who share similar work-related cultural values (Hofstede, 1984; 2001), the issue becomes whether employees feel obligated to remain attached to international management organizations, and thus to turnover decisions. As a result, "What is the relationship between organizational culture and turnover intention?" becomes a question, by applying new methods to the labor turnover phenomenon, the study aims to add knowledge to the current body of knowledge in the areas of organizational culture and employee management in the service sector in general and the information technology industry in particular. The study was inspired by a desire to learn more about the relationship between organizational culture and labor turnover, the researcher also hopes that the findings will help managers and employers who are trying to come up with new ways to deal with the problem of employee retention. In this study, the Organizational

Culture Assessment Instrument (OCAI) will be used to assess organizational culture, while the intention to quit scale will be used to assess turn over intention. This study fills a gap in the literature by acknowledging the findings of the organizational culture and turn over intention. As a result, it will test and validate the model in the Sri Lankan information technology sector. Abdullah et al, (2015) this paper aim is to look into the impact of organizational culture on employee intentions to leave, as well as the mediating role of job satisfaction and organizational commitment in the relationship. regression and mediation analysis was used to analyze the data, and a cross sectional survey of 258 bank employees in Saudi Arabia, the paper explores the relation between organization culture and turnover using Cameron and Freeman's (1991) Competing Values Framework (CVF). First, job satisfaction is strongly to moderately correlated with organizational cultures such as clan, adhocracy, and hierarchy, according to the findings. Second, clan and adhocracy culture are moderately correlated with organizational commitment. Third, culture of turnover link is mediated by job satisfaction and organizational commitment.

The findings add to the understanding of organizational culture and its effect on employee turnover in Saudi Arabia. Furthermore, how the country's cultural context influences employee expectations of organizational practices.

David Emerson, (2013) the study show how an organization's culture influences turnover intentions and job satisfaction among governmental accountants. Perceived organizational support was used as a mediating factor between organizational culture and both turnover intentions and job satisfaction, according to the results. It researches how cultural effects have changed over time and how supervisory and staff accountants' relationships with the hypothesized associations differ. It also shows the differences in perceptions of organizational culture between workers in the

accounting sector and nurse workers in primary care programs. It describes the proposed relations, develop hypotheses, describe the sample frame, provide a detailed review of the methodology, and describe findings. Finally discussing the implications and limitations of findings.

Table 2.4.2: Studies related to organizational culture	
(first study)	
Authors	Khairunnisa et al ,(2021)
Purpose of study	To ascertain how organizational culture affects plans to leave.
Variables	Independent: organizational culture Dependent: turnover intention.

Methodology	131 Hospital staff members from X -participated organizational culture , turnover intention scales was used to collect the data.
Results	Likelihood of turnover is significantly and negatively influenced by Organizational culture
Studies related to organizational culture(second study)	
Authors	Kim ,(2017)
Purpose of study	Finding a relation between organization justice, supervisory justice, authoritarian culture, and employer-employee quality. relationship and likelihood of employee turnover.
Variables	Independent: organizational justice, supervisory justice, authoritarian organizational culture. Dependent : turnover intention.
Methodology	An online survey sample ($n=300$) had been conducted in South Korea.
Results	There is a correlation between organizational justice and supervisory justice, which is positively related to the quality of the relationship between the employer and the employee, while there appears to be an authoritarian organizational culture that is negatively related.
Studies related to organizational culture(third study)	
Authors	Haggalla et al ,(2016)

Purpose of study	Add knowledge to the areas of organizational culture and employee management in the service sector in general and the information technology industry in particular.
Variables	Independent: organizational culture Dependent: turnover intention
Methodology	Test and validate the model in the Sri Lankan information technology sector through questioner .
Studies related to organizational culture(fourth study)	
Authors	Abdullah et al ,(2015)
Purpose of study	This paper aims to look into the effect of organizational culture on employee intentions to leave, whereas mediating role of job satisfaction and organizational commitment in the relationship.
Variables	Independent: organizational culture Dependent: turnover intention.
Methodology	Regression and mediation analysis was used, and a cross-sectional survey of 258 bank employees in Saudi Arabia.
Results	Results add to the understanding of organizational culture and its impact on employee turnover in Saudi Arabia. Furthermore, how the country's

	cultural context influences employee expectations of organizational practices.
Studies related to organizational culture (fifth study)	
Authors	David Emerson ,(2013)
Purpose of Study	How organizational culture influences turnover intention and job satisfaction among government accountants.
Variables	Independent: organization culture Dependent: job satisfaction, turnover intention Moderator : perceived organizational support.
Methodology	All Employee Survey (AES) is voluntary and completely anonymous.
Results	Perceived organizational support acts as a mediating factor between organizational culture and both turnover intentions and job satisfaction.

2.4.3 Theory related to Organizational Culture:

2.4.3.1The Job Embeddedness Theory

Job Embeddedness Theory (JET) proposed by (Mitchell et al, 2001), according to (Zhang et al, 2012). Employees have many bonds and connections within their organizations and

communities, according to JET. Thus, employees are so properly integrated into their professional and social environments that they do not want to lose or sacrifice these existing connections in the work environment for a new unknown job or a new environment that is unfamiliar to them. (Zhang et al, 2012). This theory identifies co-workers, relatives, and friends as key players in determining an employee's actions and contacts with society. Organizational and community integration of employees, according to JET, it can be affected by many such as personal values and professional goals in addition to knowledge and skills. It can also be affected by organizational culture and job requirements (Zhang et al, 2012) And there are other factors, including climate, weather conditions, religious beliefs, or recreational activities. Job inclusion theory identifies, among other things, giving up familiar colleagues, enjoyable projects, or desirable benefits as well as “giving up easy commuting, good daycare, or local club membership” (Zhang et al, 2012) as a type of sacrifice or losses. So that employees remain in their current jobs if they do not feel integrated towards their professional and social environment, all this is according to the theory of job integration. In the other direction, employees become receptive to calls on the subject of turnover's intention, therefore, retention strategies in the organization must aim, and focus especially on talented employees, and maintain this sense of inclusion in the social and professional environments.

2.5 Research Gap:

Having reviewed the most important previous empirical studies that Explain effect of workforce diversity on employee's turnover intention at banking sector in west bank: The mediating role of organizational culture. It should be noted that three things distinguish this study from previous studies. First, the current study is involving three variables dependent, independent

and mediating, whereas most of the previous studies involve only two variables. Second, study is applied to companies in the banking sector in developing countries only, whereas previous studies are applied to developed countries. Third, this study incorporates four diversity variables (i.e. gender, age, experience, and education), where most of the previous studies focus on one diversity variable at a time, such as gender diversity.

The objectives of this study is to bridge the knowledge gaps that have been identified in previous studies, by identifying and clarifying the effects of workforce diversity on turnover intention, and organizational culture as a mediating role in the Palestinian banking sector in West Bank.

2.6 Conceptual framework &Hypotheses Development:

2.6.1. Hypotheses Development

There are correlations between the variables under consideration in this study, it was discovered at this point following a thorough literature analysis, the first realization was there is a connection between workforce diversity and turnover intention. Additionally, there is a link between organizational culture, and turnover intention these hypotheses were thus produced by the investigation based on the foundation of these linkages.

2.6.1.1 The relationship between workforce diversity and turnover intention

The diversity of the workforce in the banking sector is one of the most important factors that distinguish workers in this sector, and there are many studies that show that the diversity of the workforce has an impact on the intention of employee turnover, meanwhile demographic diversity in the workplace has been linked, according to diversity academics, to lower employee

organizational commitment and job satisfaction, employees in different work groups thus typically exhibit greater turnover rates.

Significantly, empirical evidence supports and shows that demographic diversity is positively associated with employee turnover (e.g., Cummings, Zhou, and Oldham 1993; Jackson et al. 1991)

2.6.1.2 The relationship between organizational culture and turnover intention

An organization's culture is a reflection of its core values (Bellou 2010). In fact, organization culture is defined by their values, which are described at a later time in organizational operating procedures (Pratt and Beaulieu 1992). Depending on each person's value system, the culture of an organization can make it a somewhat desirable place for its employees, research has shown that employees tend to seek out and choose organizations that embody their personal values and ethics (O'Reilly et al. 1991; Pratt and Beaulieu 1992).

As a result, organization culture has significant effect on employee retention because it may be the primary determinant of how well a person fits into a company (O'Reilly et al. 1991; Shadur, Kienzle, and Rodwel 1999). According to study, employees who fit the culture of their organization are less likely to resign and are generally happier with their working conditions within the organization. On the contrary, those who fit poorly are more likely to quit and are less likely to be promoted (Jenkins et al. 2008).

People are varied, and various people find different cultural traits desirable, every individual has a distinct viewpoint that is a result of their particular personality and preferences (Bellou 2010; Johnson and Johnson 2002; Palthe and Kossek 2003). Employee opinions of organization culture will therefore differ, some people will find certain cultures appealing and in line with their values, while others may feel the opposite about the same culture. However, research

indicates that while some cultural traits seem to have the opposite effect on most employees, some do. Therefore, it is likely that corporate culture has predictable relationships with both work satisfaction and plans to leave. In conclusion, research to date has shown that a supportive culture lowers the likelihood of turnover intention, the employees' intentions to leave or stay at work affect the degree of cooperation, creativity, and justice, the researcher supports studies that showed a negative correlation between organizational culture and turnover intention, in the light of the experimental results mentioned above, the aim of this study is to determine whether organizational culture has an effect on the relationship between workforce diversity and turnover intention.

2.6.2 Conceptual framework:

Measuring the relationship between workforce diversity and turnover intent, with organizational culture acting as the mediator, is the framework that has guided the work of this research, the relationships between workforce diversity and intention to leave the company, with an organizational culture acting as a mediator, have also been validated by several previous studies. (Bosomtwe et al .2018; Arshad et al.2015; Saeed el al .2014; Khairunnisa et al. 2021).

This study made use of earlier studies that had proven a connection between workforce diversity and intention to leave, and organization culture acting as a moderator.

Bosomtwe et al, (2018) research aim was to investigate the link between organization culture and turnover intention in Ghana, the research was quantitative, and data was collected from respondents using a cross sectional survey design. respondents were chosen using a random sample. The main statistical tool for data analysis was simple regression. study findings give an inverse relationship between organizational culture and turnover intention. In order to retain human resource respondents, this study recommends that management develop beliefs, standards,

and values that all employees in the organization can recognize and value at work. Arshad (2015) determine employee turnover intentions in his study, data was collected from 106 employees from four different branches in the Klang Valley, namely Ampang, Cheras, Petaling Jaya, and Klang, via a questionnaire, stratified random sampling was used. SPSS was used to aid in the analysis of the findings. two factors only, available job alternatives and work-life balance, were found to have a significant effect on employee turnover intention in the study.

Saeed el al, (2014) the aim of this study is to determine the impact of some factors that can influence employee turnover intentions, as organizational commitment, emotional intelligence, exchange leader membership, job performance, and job satisfaction all have an influence on turnover intent. Where a survey was conducted with 200 employees as a sample. In order to collect information from the respondents, the questionnaire method was used. It was discovered that job satisfaction, job performance, and exchange of membership of leaders have a direct negative impact on turnover intention, using the linear regression analysis method, and the results show how these variables affect turnover intentions and how to reduce turnover rates.

Khairunnisa et al, (2021) the study determine how organization culture influences departure intention. 131 hospital employees from hospital X participated in this study, the data was gathered using instruments that measured turnover intention and organizational culture. A straightforward regression analysis revealed that organization culture has a considerable, unfavorable effect on risk of turnover, the perception of organization culture has a detrimental effect on the plans of X hospital employees to depart. It is anticipated that results will help Hospital X to develop a lot of strategies to manage the staff turnover issue.

Kumar (2012) the aim of the study was to examine the effects of organizational culture, organizational commitment, and the right person organization on turnover intention in a fast food business, through the use of multiple regression, it was discovered that the organizational culture, organizational commitment, and the appropriate organizational person have a clear effect on the intention to leave the fast food industry, the sample size was used 278 respondents, and it includes all high-level employees in addition to the low-level ones.

2.7 Summary:

In conclusion, this chapter underwent a thorough and complete evaluation of literature, but there appears to be a dearth of research on organization culture, turnover intent, and workforce diversity in Palestinian banking sector. In order to have a better understanding, study has made an effort to solve the problem and shed light by putting forward the above theories.

Chapter Three: Research Methodology

3.1 Introduction

This chapter discusses the methodology used in this research, where the researcher relied on descriptive and deductive analysis methodologies in order to answer the research goals and objectives. It also describes the research community represented by workers in the Palestinian

banking sector. In addition, it reviews the selection of the research tool and how it was built, and then the study deals with the different statistical methods and tests used in data processing.

3.2 Research design

In order to examine the research hypotheses, this research paper is an explanatory research whose aim is to identify the causes and results of the research problem, the type of information that will be collected and analyzed will be quantitative to study the relationship between variables in numerical and statistical form, research information will be collected from the study sample through the preparation of a semi-structured questionnaire, and therefore the research depends on primary data.

3.3 Research population

study population is represented by all employees at Palestinian banking sector, in particular, Palestinian local banks, which are constituted of seven banks according to Palestinian Monetary Authority. They include Palestinian Islamic Bank, Arab Islamic Bank, National Bank, Quds Bank, Safa Bank and the Palestine Investment Bank.

Table 3.1 display the research population and the proportional distribution of the research population according to Palestinian banking.

Table 3.1: Research population distribution at Palestinian banking sector

Bank name	Number of employees	Percentage (%)
Palestinian Islamic Bank	480	19
Arab Islamic Bank	650	25.6

National Bank	320	12.6
Quds Bank	750	29.5
Safa Bank	137	5.4
Palestine Investment Bank	200	7.8
Total	2537	100.0

3.4 Research sample

To choose the sample that represents the population, the effective method was used, which is stratified proportional sampling, because Palestinian banks do not have the same number of employees. According to Hair et al. (2007), stratified random sampling is “a process in which particular subgroups or strata of a sample are selected in the same proportion as those found in the population”. Where the researcher divided the population into seven groups, and each group represents one bank. In order to calculate and obtain a more accurate result of the sample size, the Stephen Thompson formula was used, and equation 1 shows the basis for determining the sample size through the Stephen Thompson formula (Thompson, 2012).

$$n = \frac{N \times p(1 - p)}{[N - 1 \times (d^2 \div z^2)] + p(1 - p)} \text{ eq. (1)}$$

Where n is the sample size, N represents the population size, p represents the probability value (0.50), d represents the desired margin of error (0.05), and z represents the z-score of significant level 95% (1.96). The Stephen Thompson formula shows that the efficient sample size representing the population in this studies 353 (see eq.2).

$$n = \frac{2537 \times 0.5 (1 - 0.5)}{[2537 - 1 \times (0.05^2 \div 1.96^2)] + 0.5 (1 - 0.5)} = 352.3 \text{ eq. (1)}$$

to determine the size of sample in each bank, table 3.2 represent the sample distributed according to Palestinian banks. After that, the questionnaire was randomly distributed to a sample of 353 employees chosen from these banks.

Table 3.2: sample size distribution from Palestinian banks

Banks	Population		Sample	
	N	Percent (%)	N	Percent (%)
Palestinian Islamic Bank	480	11.3	40	19
Arab Islamic Bank	650	15.3	54	25.6
National Bank	320	7.6	27	12.6
Quds Bank	750	17.7	62	29.5
Safa Bank	137	3.2	11	5.4
Palestine Investment Bank	200	4.7	17	7.8
Total of all population	2537	100.0	353	100.0

According to the questionnaire distributed, the Palestine Bank refused to participate in study, so questionnaire was distributed to six banks, the researcher distributed the sample size that was calculated to the other six banks proportionally (see table 3.3). Of approximately 353 questionnaires, 320 completed completely research the response rate was 90.7%.

Table 3.3 represents the final distribution of respondents.

Table 3.3: Distribution of respondents from Palestinian banks

	Sample		Final Sample	
Banks	N	Percent (%)	N	Percent (%)
Palestinian Islamic Bank	67	18.9	55	17.2
Arab Islamic Bank	90	25.6	88	27.5
National Bank	45	12.6	43	13.4
Quds Bank	104	29.6	95	29.7
Safa Bank	19	5.4	14	4.4
Palestine Investment Bank	28	7.9	25	7.8
Total of all population	353	100.0	320	100.0

3.5 Data collection

1. This research questionnaire is based on several previous studies that relied in their study on the diversity of the workforce, the organizational culture, and the intention of rotation as variables, which in turn are similar to the variables of this study. The questionnaire is divided into four main parts as follows:

2. Part One: includes questions related to personal and demographic characteristic data as age, gender, educational level, years of work experience, and job title.
3. Part two: part two contains the Workforce Diversity (WD) will be used to assess the workforce diversity. This part has 22 items distributed in four dimensions, six items for gender diversity (GD), six items for age diversity (AD), and five items for each education diversity (ED) and experience diversity (EXD), all items have an answer on ten-point Likert scale ranging between 1-10, where 1 represents 'strongly disagree' and 10 represents 'strongly agree'.
4. Part three: part three contains the mediating variable that represents organizational culture (OC). This part has 27 items distributed in six dimensions, five items for each process oriented vs. results oriented(PO), open system vs. closed system (OS), parochial vs. professional (PP), and four items for each employee oriented vs. job oriented(EO), loose control vs. tight control (LC) and normative vs. pragmatic (NP), all items have an answer on ten-point Likert scale ranging between 1-10, where 1 represents 'strongly disagree' and 10 represents 'strongly agree'.
5. Part four: part four contains dependent variable represents turnover intention (TI). This part has 13 items distributed in two dimensions, six items for work life balance(WB) and seven items for job opportunities (JO), all items have an answer on a ten-point Likert scale ranging between 1-10, where 1 represents 'strongly disagree' and 10 represents 'strongly agree'.

Pilot Study:

A pilot study is a small, running trial that aims to collect data before a larger study and then test the logistics in order to improve the quality and effectiveness of the latter (Altman et al., 2006; Woken, 2002).

The aim is to conduct an experimental study of quantitative data in order to ensure that the researcher's expectations are met for the data he collected through the questionnaire. (Aaker & Day, 1995, as cited in Rusli & Hasbee, 2011, p.141). Prior to researcher conducts the actual study, the researcher can benefit from experimenting with the questionnaire he prepared in order to evaluate the validity of the data or the scores he has developed and to determine the reliability of the measurement scale used in study. The degree to which scores on one measure are related to scores on other measures is what Foster and Cone (2006) define as the validity of a score.

After the doctors supervising the study and the reviewers gave their consent to the survey questionnaire, pilot study was conducted, the wording or statements used in the study's questionnaire were examined for appropriateness and usefulness. To put it another way, the language used in the declarations should be respectful and gentle (Ghauri et al., 1995, as cited in Rusli & Hasbee, 2011, p 137). questionnaire was available in both Arabic and English, translation is thought to correct mistakes and distortions (Rusli & Hasbee, 2011, p.141).

Thirty participants in (Cairo Amman bank, Jordan Bank) in West Bank were given questionnaires by the researcher to perform the pilot study, this indicates that 30 employees were participated in assessing the validity of the study questionnaire, However, the researcher did not include this data in the final sample size that he chose for the study.

Statistical Package for PLS, Cronbach Alpha method were used to examine the questionnaire's validity and reliability. Cronbach Alpha is a measurement of the squared correlation between observed scores and true scores, according to Yu (1979) and Santos (1999). Internal consistency

also measured by using Cronbach's Alpha, it is commonly known that most social scientific research scenarios regard a reliability alpha coefficient of 0.70 or above to be acceptable (Santos, 1999). The goal was to confirm that the survey items were reliable and accurately measured the study's variables (Sekaran, 2000).

According to the Cronbach's Alpha values, which are displayed in Table 3.4 below, it can be concluded that all questionnaire subsections had values higher than 0.7. This shows that all the statements made inside these subsections were dependable and that these subsections had met the threshold for reliability.

By doing so, it can be said that the researcher, after conducting this pilot study, proved that the questionnaire he used was accurate and reliable, and was finally prepared for distribution to the sample of the community.

Table 3.4: Cronbach's Alpha Value

#	Dimensions	CA	CR
WD	Workforce Diversity*	0.875	0.918

GD	Gender Diversity	0.968	0.971
AD	Age Diversity	0.96	0.955
ED	Education Diversity	0.955	0.968
EXD	Experience Diversity	0.91	0.92
TI	Turnover Intention*	0.83	0.902
WB	Work life Balance	0.962	0.955
JO	Job Opportunities	0.94	0.92
OC	Organizational Culture*	0.885	0.910
PO	Process oriented Vs. Results oriented	0.922	0.918
EO	Employee oriented Vs. Job oriented	0.900	0.908
OP	Open system Vs. Closed system	0.912	0.925
PP	Parochial Vs. Professional	0.92	0.928
LC	Loose control Vs. Tight control	0.913	0.919
NP1	Normative Vs. Pragmatic	0.927	0.933

3.6 Data analysis:

In this study, the researcher relied on statistical, deductive and descriptive tools to examine hypotheses and questions as follows:

Descriptive statistics

1. Frequencies and percentages were used to describe the characteristics of the research sample
2. Means, standard deviation were used to describe the sample responses about study variables and interpreted in five levels in table 3.4.

Table 3.5: Mean Score Interpretation

Mean Score	Interpretation
1.00 – 2.80	Very Low
2.81 – 4.60	Low
4.61 – 6.40	Medium
6.41 – 8.20	High
8.21 – 10.00	Very High

Inferential statistics

To answer research hypothesis, Structural Equation Modeling (SEM) was used by Smart-PLS (Ringle et al., 2012).

3.6.1 Structural Equation Modeling (SEM)

According to wide application of the first generation techniques in data analysis such as multiple regression analysis, the researcher starts to use second generation of data analysis to test

the multivariate and complex model by using structural equation modeling, and this type of data analysis is a more complex comparison by the first generation type.

There are two ways to apply structural equation modeling, covariance-based structural equation modeling (CB-SEM) and partial least squares structural equation modeling (PLS-SEM). CB-SEM was used to confirm or reject the theories tested, while PLS-SEM was used to develop a conceptual model of study. CB-SEM way requires different assumptions in the data set which are the normality distribution of the data, the number of indicators (items or observed variables) for constructs (factor or dimensions), and the sample size contrary wise PLS-SEM deal with the non-normal and small size of data set (Hair et al., 2013).

In this study, distribution of research items looks normal (see appendix 2), but this study goals to develop a conceptual model, so to evaluate study model by SEM the PLS-SEM must be used.

Hair et al. (2013) Description of the PLS-SEM method as a path analysis. This, in turn, represents the research hypotheses and the relationships between the variables, by conducting a diagram containing two parts inside it. The structural (internal) section is a research that includes the relationships between the dependent (internal) and independent (external) variables. During the measurement process, it includes models (External) The relationship between construction and its elements, and this construction is represented by its indicators through reflective or formative models. If the reflexive construct changes, then the reflexive indicators change, while the formative indicators are the indicators that if changed, will lead to a change in the construct (Hair et al., 2013;2014).

figure 3.1 displays the PLS-SEM measurement and structural models.

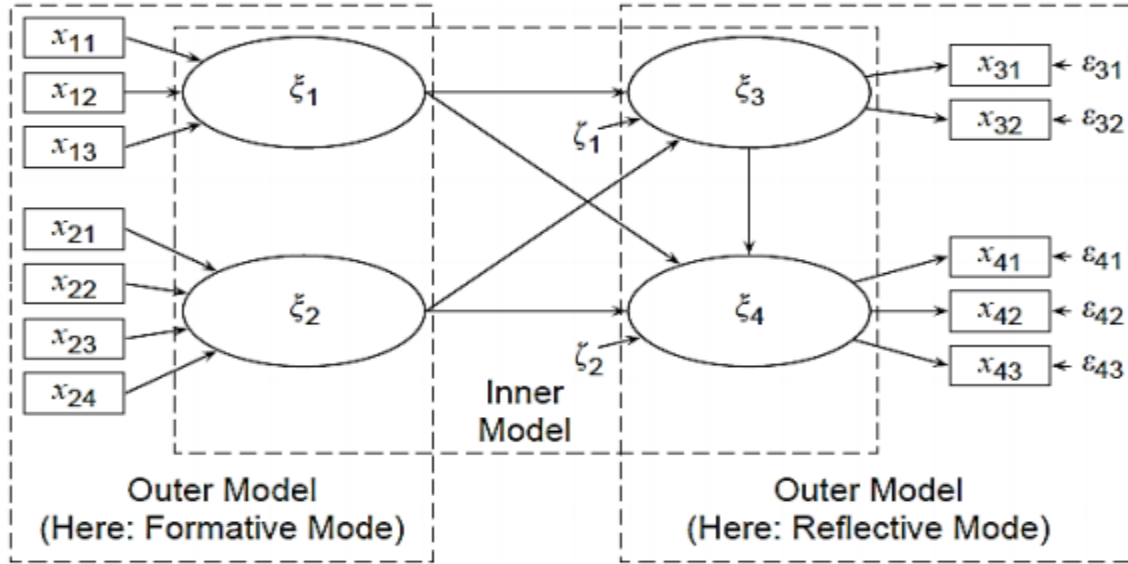


Figure 3.1: Simple PLS-SEM; Adopt from Henseler et al. (2009)

Researchers sometimes try to build latent variables (constructs) in higher regulate called Hierarchical Components Models (HCMs), these constructs are more general constructs built from lower regulate constructs (Hair et al., 2018). The main advantage of building a higher order construct reduces the number of path model relationships.

According to the research hypothesis, the measurement model is formative, since if any item is deleted from any construct, this construct concept does not change. There are twelve first regulate latent variables, while the model included three latent variables in higher regulate (second order), table 3.5 represent first and second regulate latent variable of study model and their component.

Table 3.6: study variables

Abbreviations	Constructs	# of indicators	Type of measure
GD	Gender Diversity	6	First order
AD	Age Diversity	6	First order

ED	Education Diversity	5	First order
EXD	Experience Diversity	5	First order
WD	Workforce Diversity	22	Second order
PO	Process Oriented vs. Results Oriented	5	First order
OS	Open System vs. Closed System	5	First order
PP	Parochial vs. Professional	5	First order
EO	Employee oriented vs. Job Oriented	4	First order
LC	Loose Control vs. Tight Control	4	First order
NP	Normative vs. Pragmatic	4	First order
OC	Organizational Culture	27	Second order
JA	Job Alternatives	6	First order
JO	Job Opportunities	7	First order
TI	Turnover Intention	13	Second order

Figure 3.2 represent the PLS-SEM of the research study.

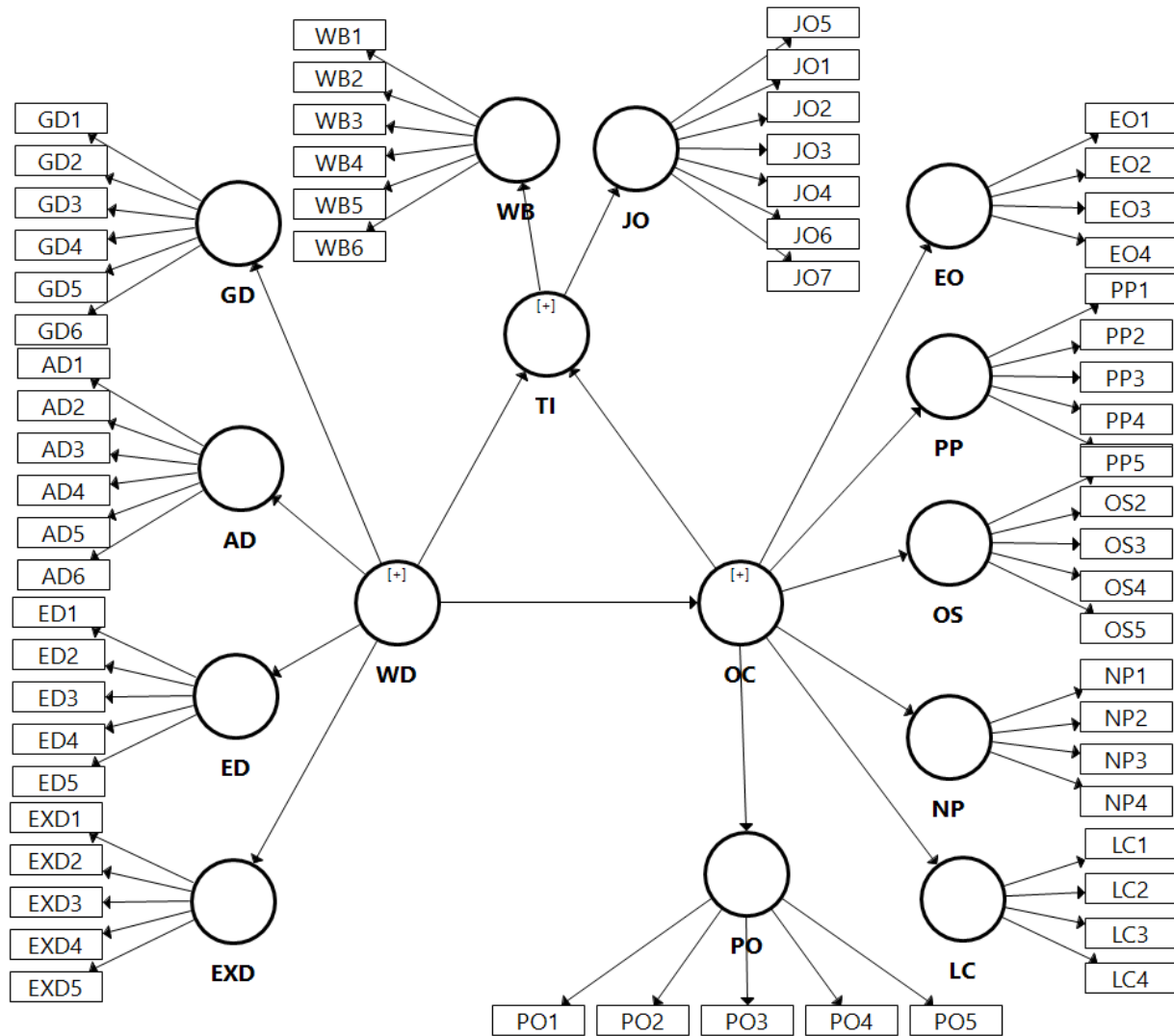


Figure3.2: PLS-SEM and the research hypothesis

3.6.2 PLS-SEM Evaluation

In order to evaluate the research model, two steps of the analytical procedure were performed, after which the measurement (reliability and validity of the measures) was evaluated, in addition to the structural model evaluation (evaluation of the study hypothesis).

3.6.2.1 Measurement Model Evaluation

For evaluating the measurement model, there are three main stages, which are first, the assessment of internal consistency, secondly, convergent validity, and finally the distinction between validity. Table 3.6 represents the criteria for evaluating the measurement model.

Table 3.7: Measurement model evaluation criteria

Criteria	Cut off value
1. Internal consistency	
• Cronbach's α coefficient (CA) • Composite Reliability coefficient (CR)	might be more than 0.70 (Hair et al., 2017).
Convergent validity	
• Outer loading	might be more than 0.50(Hair et al., 2017).
• Average Variance Extracted (AVE)	might be more than 0.50(Fornell and Larcher,1981).
Discriminant validity	
• Cross Loading	every outer loading of any indicator is the highest for its assigned construct contrasted with the others (Hair, 2017).
• Fornell-Larcker criterion	the squared root of AVE for construct might be bigger than any correlation between it and any other construct (Fornell&Larcker, 1981)

3.6.2.2Structural Model Evaluation

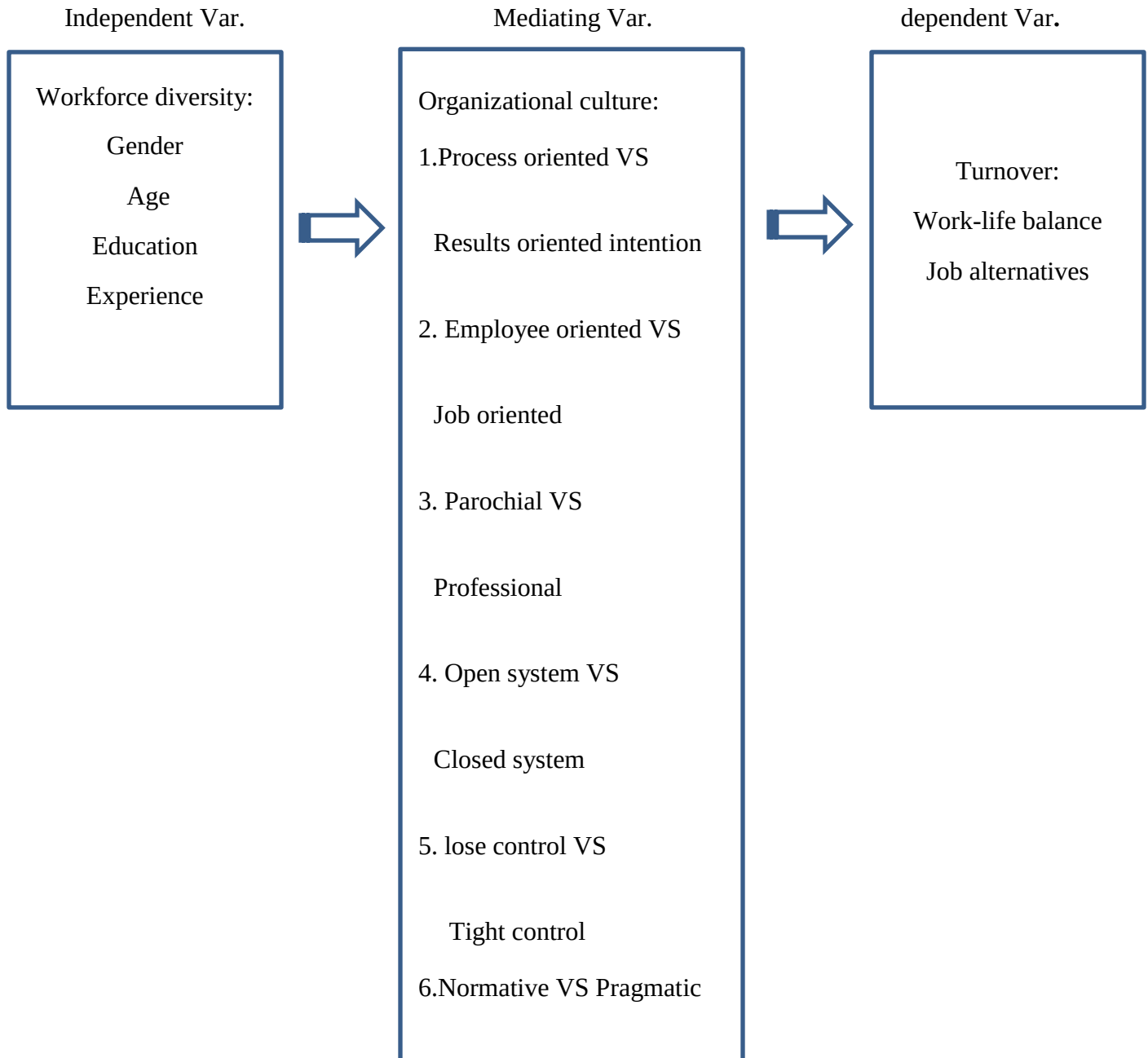
Hair et al. (2017) In order to evaluate the structural model of PLS-SEM, four tests were selected, where Table 3.7 represents the criteria for evaluating the structural model.

Table 3.8: Structural model evaluation criteria

Criteria	Cut off value
1. Collinearity test	Factors of Variance Inflation (VIF) of the construct should below 5 (Hair, 2017).
2. Coefficient of determination (R^2)	Cohen (1988) suggests that the R^2 value less than 0. is rejected, 0.02, 0.15, and 0.35 are often used as weak, moderate, and strong coefficients of determination respectively.
3. Predictive Relevance (Q^2)	Q^2 should be greater than Zero (Henseler et al., 2009).
4. Effect size (f^2)	(Cohen , 1988) says that the f^2 value of 0.02, 0.15, and 0.35 can be used for a small effect, medium effect, and large effect, respectively

3.7 Conceptual Framework

Fig (1): Research framework:



Source: Prepared by researcher based on the study of (Hofstede,1997, Arshad&Puteh ,2015, Leonard & Levino,2006)

Chapter Four: Data Analyses & Results

4.1 Introduction:

This chapter includes a method of presenting the data analysis in addition to testing the research hypotheses by answering the research questions and reviewing the main results of the questionnaire that were reached through the analysis of the various variables. At the beginning, this chapter began with a descriptive analysis of the respondents' answers about the banking implementation of workforce diversity, organizational culture in Palestinian banks, and employee turnover intention, then he moved on to presenting the evaluation of the quality of the study model by PLS-SEM by reporting the main results from the evaluation of the measurement model and the structural model. Finally, the results of the study are presented to answer the questions that appeared and were included in the questionnaire, which represents the problem of the study after collecting the data required by the study tool.

4.2 Descriptive Statistics

4.2.1 Sample Characteristics

The researcher noticed certain demographic characteristics of the respondents through the questionnaire, which included five variables in this study as shown in Table 4.1, which contains the frequency and percentage of each variable included according to the categories of the survey. result in Table 4.1 showed that 320 participants participated in the questionnaire, 47.5% of them are male and 52.5% were female. Also, 30.6% of participants their aged less than 30 years, 58.8% of them their age between 31 and 50 years, and only 10.6% of them their age more than 50 years. However, generality, participants had a bachelor's degree (73.8%), 18.4% had a diploma degree, and 7.8% had a master's degree. In addition, the result indicates that 61.6% of the respondents

have an experience between 5 to 10 years, 21.2% of them have less than 10 years, and 17.2% of them more 10 years of experience.

Table 4.1: Results of analyzing sample characteristic

Variable	Options	Frequency	Percentage %
Gender	Male	152	47.5
	Female	168	52.5
Age categories	Less 30 years	98	30.6
	31 – 50 years	188	58.8
	Above 50 years	34	10.6
Education level	Diploma	59	18.4
	BA Graduate	236	73.8
	Master Degree	25	7.8
	Ph. D	0	0
Working Experience	Less than 5	68	21.2
	Between 5-10	197	61.6
	More than 10	55	17.2

4.2.2 Workforce Diversity

Workforce diversity in Palestinian banks is measured using four dimensions which are gender diversity, age diversity, education diversity, and experience diversity. To describe workforce diversity dimensions, means, standard deviation, and percentage weight was calculated. According to the result table 4.2, mean and standard deviation scores of sample response about workforce diversity implementation is 7.07 and 2.25 respectively with a weight percentage of 70.7%, which indicate a high level of workforce diversity implementation in the Palestine bank sector. Also, all workforce diversity dimensions have a high level of implementation, gender

diversity has the largest level of implementation (mean=7.22), followed by experience diversity (mean=7.11), education diversity (mean=7.10), and age diversity (mean=6.84) respectively.

Table 4.2: Mean, standard deviation, and percentage weight of workforce diversity dimensions

Rank	Dimensions	Mean	Std.	Percentage weight	Level
1	Gender Diversity	7.22	2.59	72.2	High
4	Age Diversity	6.84	2.78	68.4	High
3	Education Diversity	7.10	2.46	71.0	High
2	Experience Diversity	7.11	2.60	71.1	High
	Workforce Diversity	7.07	2.25	70.7	High

To determine the main statements that the banking sector was applying, means, standard deviation, and percentage weight was calculated, and the statement was arranged descending according to the mean score.

4.2.2.1 Gender Diversity

According to the result table 4.3, mean and standard deviation of gender diversity dimension is 7.22 and 2.59 respectively with a percentage weight of 72.2%, which indicates a high level of implementation the gender diversity in the banking sector in Palestine. Also, all statements came to a high level. The statement “The bank’s management attaches value to diversity and incorporates this into its policies” has the highest percentage of implementation (72.7%), followed by the statement “There is a congruence between the bank's policies on diversity and its applications in practice” has the percentage of implementation 72.4%. However, the statements “The management of the bank achieves diversity among the workforce and provides the

appropriate support to it” and “Gender (males, females) does not affect the distribution of tasks and powers over the employees in the bank” have got the lowest percentage of implementation with 72.0% for each of them.

Table 4.3: Mean, standard deviation and percentage weight of gender diversity statement

#	Statements	Mean	Std.	Percentage weight	Level
GD3	The bank’s management attaches value to diversity and incorporates this into its policies.	7.27	2.76	72.7	High
GD4	There is a congruence between the bank's policies on diversity and its applications in practice.	7.24	2.70	72.4	High
GD1	Non-discrimination between males and females shall be taken into account when appointing to the bank	7.22	2.76	72.2	High
GD6	The bank's management welcomes the many differences between males and females and takes advantage of them to improve performance	7.22	2.70	72.2	High
GD2	Gender (males, females) does not affect the distribution of tasks and powers over the employees in the bank	7.20	2.78	72.0	High
GD5	The management of the bank achieves diversity among the workforce and provides the appropriate support to it.	7.20	2.68	72.0	High
Gender Diversity		7.22	2.59	72.2	High

4.2.2.2 Age Diversity

According to the result table 4.4, mean and standard deviation of the age diversity dimension is 6.84 and 2.78 respectively with a percentage weight of 68.4%, which indicates a high level of implementation the age diversity in the banking sector in Palestine. Also, all statements came to a high level. The statement “When appointing, the nature of work shall be taken into account with age” has the highest percentage of implementation (69.9%), followed by the statement “Older employees are more connected to the bank” which has a percentage of implementation of 68.8%. However, the statement “The bank's management welcomes the many age differences in order to benefit from them in improving performance” has got the lowest percentage of implementation (67.4%).

Table 4.4: Mean, standard deviation and percentage weight of age diversity statement

#	Statements	Mean	Std.	Percentage weight	Level
AD2	When appointing, the nature of work shall be taken into account with age.	6.99	2.85	69.9	High
AD1	Older employees are more connected to the bank.	6.88	2.93	68.8	High
AD4	Regardless of age, the Bank provides equal opportunities for training and career development.	6.85	2.88	68.5	High
AD5	The Bank provides a career ladder for all employees, regardless of age.	6.84	2.90	68.4	High
AD6	Conflict does not occur as a result of age differences in the work environment.	6.75	2.90	67.5	High
AD3	The bank's management welcomes the many age differences in order to benefit from them in improving performance.	6.74	2.93	67.4	High
Age Diversity		6.84	2.78	68.4	High

4.2.2.3 Education Diversity

The result in table 4.5 displays mean and standard deviation of the education diversity dimension are 7.10 and 2.46 respectively with a percentage weight of 71.0%, which indicates a high level of age diversity implementation in Palestinian banking sector. Also, all statements came to a high level. The statement “The nature of my work is commensurate with my academic qualifications” has the highest percentage (71.8%), followed by the statement “The bank's management welcomes the many differences in educational qualifications in order to benefit from them in improving performance” has the percentage of 71.2%. However, the statement “Employees with less qualifications in education have opportunities for growth and advancement” has got the lowest percentage (70.3%).

Table 4.5: Mean, standard deviation and percentage weight of education diversity statement

#	Statements	Mean	Std.	Percentage weight	Level
ED1	The nature of my work is commensurate with my academic qualifications.	7.18	2.66	71.8	High
ED3	The bank's management welcomes the many differences in educational qualifications in order to benefit from them in improving performance.	7.12	2.71	71.2	High
ED2	Educational background shall be taken into consideration during career progression.	7.08	2.80	70.8	High
ED4	The Bank's recruitment plan depends on the educational background of the employees.	7.07	2.76	70.7	High
ED5	Employees with less qualifications in education have opportunities for growth and advancement	7.03	2.70	70.3	High
Education Diversity		7.10	2.46	71.0	High

4.2.2.4 Experience Diversity

The result table 4.6 illustrates mean and standard deviation of the experience diversity dimension is 7.11 and 2.60 respectively with a percentage weight of 71.1%, which indicates a high level of implementation of experience diversity in the banking sector in Palestine. Also, all statements came to a high level. The statement “The management of the bank, in the career hierarchy, considers seniority in appointment” has the highest percentage of implementation (72.5%), followed by the statement “Practical experience is taken into consideration during career progression” has a percentage of implementation 72.2%. However, the statement “Working with experienced employees helps me gain more valuable and useful skills and experience with work than new employees” has got the lowest percentage of implementation (70.1%).

Table 4.6: Mean, standard deviation and percentage weight of experience diversity statement

#	Statements	Mean	Std.	Percentage weight	Level
EXD2	The management of the bank, in the career hierarchy, considers seniority in appointment.	7.25	2.83	72.5	High
EXD1	Practical experience is taken into consideration during career progression.	7.22	2.72	72.2	High
EXD4	New employees participate in the decision-making and problem-solving process.	7.06	2.76	70.6	High
EXD3	The bank's management welcomes the many differences in the experiences that distinguish the employees in order to benefit from them in improving performance.	7.02	2.82	70.2	High
EXD5	Working with experienced employees helps me gain more valuable and useful skills and experience with work than new employees.	7.01	2.76	70.1	High
Experience Diversity		7.11	2.60	71.1	High

4.2.3 Organizational Culture

Organizational culture in Palestinian banks is measured by using six dimensions which are process oriented Vs. results oriented, employee oriented Vs. job oriented, open system Vs. closed system, parochial Vs. professional, loose control Vs. tight control, and normative Vs. pragmatic. To describe the organizational culture dimensions, means, standard deviation and percentage weight was calculated. Due to the result in table 4.7 mean and standard deviation grades of sample response about organizational culture implementation are 6.30 and 2.19 respectively with a weight percentage of 63.0%, which indicate a moderate level of organizational culture implementation in the Palestine bank sector. Also, all organizational culture dimensions have a moderate level of

implementation except normative Vs. pragmatic and parochial Vs. professional both of them have a high level of implementation with a mean score of 7.07 and 7.04 respectively. Followed by process oriented Vs. results oriented (mean=6.20), employee oriented Vs. job oriented (mean=6.04), open system Vs. closed system (mean=5.88) and loose control Vs. tight control (mean=5.53) respectively.

Table 4.7: Mean, standard deviation and percentage weight of organizational culture dimensions

Rank	Dimensions	Mean	Std.	Percentage weight	Level
3	Process oriented Vs. results oriented	6.20	2.78	62.0	Moderate
4	Employee oriented Vs. Job oriented	6.04	2.83	60.4	Moderate
5	Open system Vs. closed system	5.88	2.83	58.8	Moderate
2	Parochial Vs. professional	7.04	2.51	70.4	High
1	Loose control Vs. tight control	5.53	2.50	55.3	Moderate
6	Normative Vs. pragmatic	7.07	2.56	70.7	High
Organizational Culture		6.30	2.19	63.0	Moderate

To determine main statements of organization culture dimensions that banking sector was applying, means, standard deviation and percentage weight was calculated, and the statement was arranged in descending according to the mean score.

4.2.3.1 Process oriented Vs. results oriented

The result table 4.8 illustrates mean and standard deviation of the process oriented Vs. results oriented dimension is 6.20 and 2.78 respectively with a percentage weight of 62.0%, which indicates moderate level of implementation. In another side, most of the statements came to a moderate level. The statement “The employees believe that organization culture in bank contributes to the completion of tasks and duties with the required quality and efficiency" has the highest percentage of implementation (66.4%) with a high level, followed by the statement “We mostly encounter new challenges at work” has a percentage of implementation 61.2% with a moderate level. However, the statement “Palestinian banks encourage competition among workers and honor and promote creative people” has got the lowest percentage of implementation (60.6%).

Table 4.8: Mean, standard deviation and percentage weight of process oriented Vs. results oriented statement

#	Statements	Mean	Std.	Percentage weight	Level
PO1	The employees believe that the organizational culture of the bank contributes to the completion of tasks and duties with the required quality and efficiency.	6.64	2.73	66.4	High
PO5	We often encounter new challenges at work.	6.12	2.92	61.2	Moderate
PO4	Employees always give the maximum in their duties.	6.11	2.94	61.1	Moderate
PO2	Fair performance appraisal and accurate judgment on the level of achievement increase the employees' feeling of job satisfaction and thus reduce the intent to turnover.	6.09	2.91	60.9	Moderate
PO3	Palestinian banks encourage competition among workers and honor and promote creative people.	6.06	2.92	60.6	Moderate
Process oriented Vs. results oriented		6.20	2.78	62.0	High

4.2.3.2 Employee oriented Vs. job oriented

According to result in table 4.9 mean and standard deviation of the employee oriented Vs. job oriented dimension is 6.04 and 2.83 respectively with a percentage weight of 60.4%, which indicates a moderate level of implementation. In addition, all statements came to a moderate level. The statement "The management of the bank is interested in providing a suitable work environment for employees" has the highest percentage of implementation (60.7%), followed by the statement "The bank is concerned with the personal problems of employees that affect productivity" has the percentage of implementation 60.6%. However, the statement "The bank is

concerned with the work performed by the employees as well as with the employees themselves” has got the lowest percentage of implementation (60.2%).

Table 4.9: Mean, standard deviation and percentage weight of employee oriented Vs. job oriented statement

#	Statements	Mean	Std.	Percentage weight	Level
EO2	The management of the bank is interested in providing a suitable work environment for employees.	6.07	2.92	60.7	Moderate
EO1	The bank is concerned with the personal problems of employees that affect productivity	6.06	2.96	60.6	Moderate
EO4	Bank management recognizes the employees' tendencies, desires and tendencies that lead to a reduction in the intention of the turnover.	6.03	3.15	60.3	Moderate
EO3	The bank is concerned with the work performed by the employees as well as with the employees themselves.	6.02	2.93	60.2	Moderate
Employee oriented Vs. job oriented		6.04	2.83	60.4	Moderate

4.2.3.3 Open system Vs. closed system

Result table 4.10 illustrates mean and standard deviation of the open system Vs. closed system dimension is 5.88 and 2.83 respectively with a percentage weight of 58.8%, which indicates a moderate level of implementation. In another side, all statements came to a moderate level. The statement “The management is open to new employees and job seekers ” has the highest percentage of implementation (59.7%), followed by the statement “Employees have the necessary skills and abilities to adapt to new changes and developments” which has a percentage of implementation of

59.1%. However, the statement “To adapt to the work environment, new employees only need a few days” has got the lowest percentage of implementation (58.2%).

Table 4.10: Mean, standard deviation and percentage weight of open system Vs. closed system statement

#	Statements	Mean	Std.	Percentage weight	Level
OS1	The management is open to new employees and job seekers	5.97	3.01	59.7	Moderate
OS4	Employees have the necessary skills and abilities to adapt to new changes and developments	5.91	3.02	59.1	Moderate
OS5	There are common convictions among the employees in the bank of the importance of participation in the decision-making process	5.89	3.00	58.9	Moderate
OS2	New employees find support for adaptation at work and within the team	5.82	3.00	58.2	Moderate
OS3	To adapt to the work environment, new employees only need a few days	5.82	2.98	58.2	Moderate
Open system Vs. closed system		5.88	2.83	58.8	Moderate

4.2.3.4 Parochial Vs. professional

Result table 4.11 illustrates mean and standard deviation of the parochial Vs. professional dimension is 7.04 and 2.51 respectively with a percentage weight of 70.4%, which indicates a high level of implementation. In another hand, all statements came to a high level. The statement “In coordination with personnel requirements, changes are implemented ” has the highest percentage of implementation (71.1%), followed by the statement “Supervisors are often more concerned with the implemented initiatives than the results” which has a percentage of implementation of 70.7%.

However, the statement “We always get feedback from moderators of our performance” has got the lowest percentage of implementation (69.8%).

Table 4.11: Mean, standard deviation and percentage weight of parochial Vs. professional statement

#	Statements	Mean	Std.	Percentage weight	Level
PP3	In coordination with personnel requirements, changes are implemented	7.11	2.54	71.1	High
PP5	Supervisors are often more concerned with the implemented initiatives than the results.	7.07	2.53	70.7	High
PP1	The bank management is trying to support the employees with more promotion.	7.03	2.62	70.3	High
PP2	Cooperation and trust between departments in the bank shall be at an appropriate level.	7.00	2.80	70.0	High
PP4	We always get feedback from moderators of our performance.	6.98	2.57	69.8	High
Parochial Vs. professional		7.04	2.51	70.4	High

4.2.3.5 Loose control Vs. tight control

According to result table 4.12 mean and standard deviation of the loose control Vs. tight control dimension is 5.53 and 2.50 respectively with a percentage weight of 55.3%, which indicates a moderate level of implementation. In addition, all statements came to a moderate level. The statement “Communications between the manager and the bank’s employees are characterized by formal relations” has the highest percentage of implementation (59.0%), followed by the statement “The Bank's employees are able to accurately perform the tasks entrusted to them” has

the percentage of implementation 58.4%. However, the statement “Always come late for meetings” has got the lowest percentage of implementation (51.7%).

Table 4.12: Mean, standard deviation and percentage weight of loose control Vs. tight control statement

#	Statements	Mean	Std.	Percentage weight	Level
LC3	Communications between the manager and the bank’s employees are characterized by formal relations.	5.90	2.69	59.0	Moderate
LC4	The Bank's employees are able to accurately perform the tasks entrusted to them.	5.84	2.63	58.4	Moderate
LC2	We rarely mention labor costs (materials, equipment, etc.).	5.22	2.73	52.2	Moderate
LC1	Always come late for meetings	5.17	2.67	51.7	Moderate
lose control Vs. tight control		5.53	2.50	55.3	Moderate

4.2.3.6 Normative Vs. pragmatic

Result table 4.13 illustrates mean and standard deviation of the normative Vs. pragmatic dimension is 7.07 and 2.56 respectively with a percentage weight of 70.7%, which indicates a high level of implementation. In another hand, all statements came to a high level. The statement “The Bank makes a contribution to society” has the highest percentage of implementation (71.5%), followed by the statement “Changes are implemented in coordination with personnel requirements” which has a percentage of implementation of 70.8%. However, the statement “Bank management motivates creative and distinguished employees with material and moral incentives” has got the lowest percentage of implementation (70.1%).

Table 4.13: Mean, standard deviation and percentage weight of normative Vs. pragmatic statement

#	Statements	Mean	Std.	Percentage weight	Level
NP1	The Bank makes a contribution to society.	7.15	2.64	71.5	High
NP4	Changes are implemented in coordination with personnel requirements.	7.08	2.63	70.8	High
NP2	The management of banks exerts great effort in developing the capabilities of the employees in the bank in order to reduce the intent to turnover.	7.03	2.64	70.3	High
NP3	Bank management motivates creative and distinguished employees with material and moral incentives	7.01	2.55	70.1	High
normative Vs. pragmatic		7.07	2.56	70.7	High

4.2.4 Turnover Intention

The turnover intention in Palestinian banks is measured using two dimensions which are work-life balance and job opportunities. To describe the turnover intention dimensions, means, standard deviation and percentage weight was calculated. Due to result table 4.14, mean and standard deviation scores of sample response about organizational culture implementation are 5.88 and 2.31 respectively with a weight percentage of 58.8%, which indicate a moderate level. Furthermore, work-life balance and job opportunities dimensions have a moderate level with a mean score of 6.20 and 5.60 respectively.

Table 4.14: Mean, standard deviation and percentage weight of turnover intention dimensions

Rank	Dimensions	Mean	Std.	Percentage weight	Level
1	Work-life balance	6.20	2.79	62.0	Moderate
2	Job opportunities	5.60	2.27	56.0	Moderate
Turnover Intention		5.88	2.31	58.8	Moderate

To determine the main statements of turnover intention dimensions that the banking sector was applying, means, standard deviation and percentage weight was calculated, and the statement was arranged in descending according to the mean score.

4.2.4.1 Work-life Balance

Result table 4.15 mean and standard deviation of the work-life balance dimension is 6.20 and 2.79 respectively with a percentage weight of 62.0%, which indicates a moderate level. Also, all statements came to a moderate level. The statement “It reduces the intention to change employees, when providing programs that support employee loyalty to the bank ” has the highest percentage (62.9%), followed by the statement “Matching the employees’ abilities to the job requirements reduced the intent to turn around” has a percentage of 62.5%. However, the statement “Fairness when evaluating the performance of employees reduces the intent to turn around” has got the lowest percentage (61.2%).

Table 4.15: Mean, standard deviation and percentage weight of work-life balance statement

#	Statements	Mean	Std.	Percentage weight	Level
WB5	It reduces the intention to change employees, when providing programs that support employee loyalty to the bank.	6.29	2.82	62.9	Moderate
WB1	Matching the employees' abilities to the job requirements reduced the intent to turn around.	6.25	2.75	62.5	Moderate
WB6	My stay in my current job is based on my desire to continue in this job.	6.21	2.82	62.1	Moderate
WB4	The adequacy of incentives contributed to reducing the intent to turn around.	6.18	2.96	61.8	Moderate
WB2	The adequacy of wages and keeping them in line with the needs of the workers reduces the percentage of intention of job turnover.	6.14	3.13	61.4	Moderate
WB3	Fairness when evaluating the performance of employees reduces the intent to turn around	6.12	2.99	61.2	Moderate
Work-life Balance		6.20	2.79	62.0	Moderate

4.2.4.3 Job opportunities

Result table 4.16 displays mean and standard deviation of the job opportunities dimension are 5.60 and 2.27 respectively with a percentage weight of 56.0%, which indicates a moderate level, on other side, most statements came a moderate level, statement “There is a tendency to restructure the operations of the bank that reduces the intention to turn around” has the highest percentage (62.5%), followed by the statement “The job stability of the bank’s employees contributed to reducing the intent to turnover” has the percentage of 62.4%. However, the

statement “It is necessary for me to stay in my current job because there are few other options” has got the lowest percentage (38.1%) with a low level.

Table 4.16: Mean, standard deviation and percentage weight of job opportunities statement

#	Statement	Mean	Std.	Percentage weight	Level
JO2	There is a twichnncy to restructure the operations of the bank that reduces the intention to turn around.	6.25	2.79	62.5	Moderate
JO1	The job stability of the bank’s employees contributed to reducing the intent to turnover.	6.24	2.72	62.4	Moderate
JO4	The high level of performance in the bank reduces the turnover ratio	6.22	2.70	62.2	Moderate
JO3	The strength of coordination between the departments within the bank reduces the intent to turn around.	6.19	2.69	61.9	Moderate
JO6	I often do not think about leaving work.	5.33	2.95	53.3	Moderate
JO7	I often do not think about leaving the job during the next year, even with a better option.	5.17	2.92	51.7	Moderate
JO5	It is necessary for me to stay in my current job because there are few other options.	3.81	2.35	38.1	Low
Job opportunities		5.60	2.27	56.0	Moderate

4.3 Study Model Evaluation

The following two-step analytical procedure should be used to evaluate the research model, the first step is measurement evaluation (reliability and validity of the measures) and the second step is structural model evaluation (research hypothesis evaluation).

4.3.1 Measurement Model Evaluation

In order to evaluate the measurement model, there are three main stages to conduct the evaluation, which is the beginning of the assessment of convergent validity, then the assessment of discriminatory validity, and finally the assessment of internal consistency.

4.3.1.1 Convergent Validity

Hair et al. (2013) defined convergent validity as "the extent to which a measure correlates positively with alternative measures of the same structure". Three tests were used to evaluate convergent validity, namely external loading, mutual loading, and extracted mean variance (AVE).

4.3.1.1.1 Outer Loading

The outer loading or indicator's reliability represents the relationship between fixtures and indicators (items) (Hair et al., 2017). due to result table 4.17, the outer loading of all indicators was between 0.638 and 0.990 except the indicator JO5 which states "It is necessary for me to stay in my current job because there are few other options", which show all indicators acceptable except JO5 (Hair et al., 2017). After dropping the indicator JO2, the outer loading of constructs and indicators is displayed in Figure 4.1.

4.3.1.1.2 Average Variance Extracted (AVE)

The extracted mean variance (AVE) term is called the famous measure of affinity validity, and this measure represents the sum of the squared external loading of all indices of that construct divided by the number of indices. According to the result in Table 4.18, the extracted mean variance (AVE) for all constructs is more than 0.50, which indicates good convergence validity (Fornell et al., 1981).

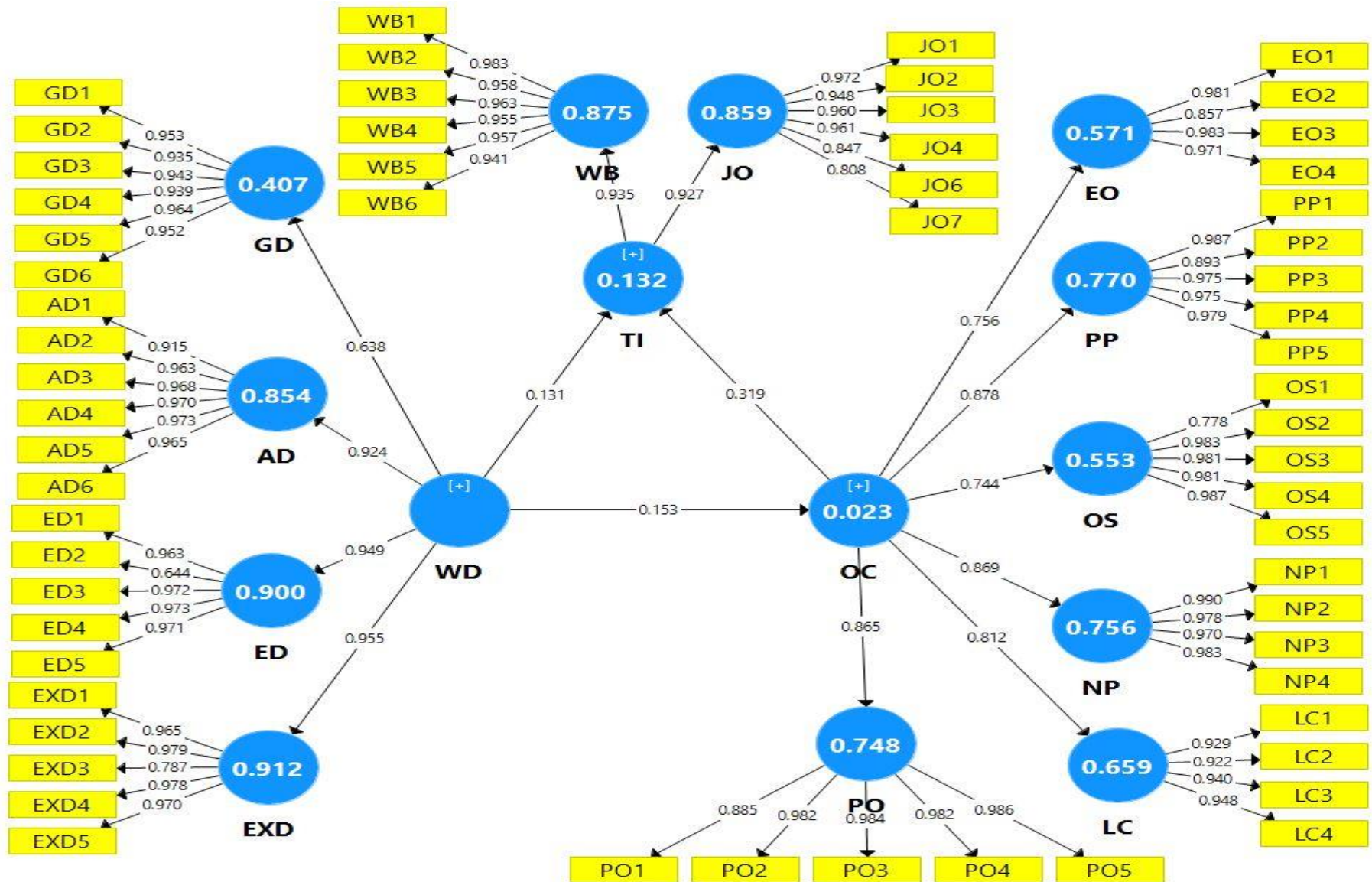


Figure 4.1: Measurement modal; value in path represent outer loading of indicator

Table 4.18: Result of average variance extracted (AVE)

Abbreviations	Constructs	AVE
WD	Workforce Diversity*	0.782
GD	Gender Diversity	0.899
AD	Age Diversity	0.920
ED	Education Diversity	0.835
EXD	Experience Diversity	0.881
TI	Turnover Intention*	0.779
WB	Work life Balance	0.921
JO	Job Opportunities	0.843
OC	Organizational Culture*	0.837
PO	Process oriented Vs. Results oriented	0.931
EO	Employee oriented Vs. Job oriented	0.901
OP	Open system Vs. Closed system	0.894
PP	Parochial Vs. Professional	0.927
LC	Lose control Vs. Tight control	0.874
NP1	Normative Vs. Pragmatic	0.961

* calculated by recommended Sarstedt et al. (2019).

Also, the convergent validity was confirmed in figure 4.2.

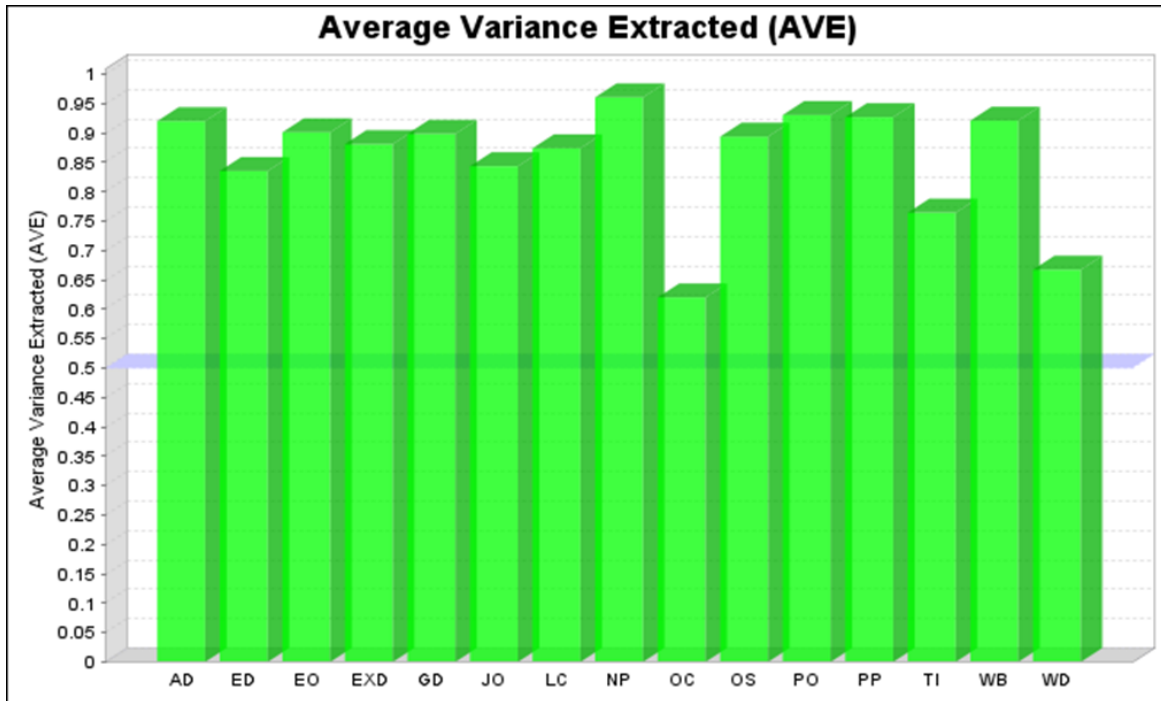


Figure 4.2: Average variance extracted (AVE) values of constructs

4.3.1.2 Discriminant validity

The discriminatory validity shows how different a particular structure is from other structures, and in order to evaluate the discriminatory validity, two criteria were proposed, the cross-loading of indicators and the Fornell-Larcker criterion.

4.3.1.2.1 Cross Loading

According to the result in table 4.19 every outer loading of any indicator is the highest for its assigned construct contrasted with the others, at that point, I assumed that the various indices for the build were not tradable.

4.3.1.2.2 Fornell-Larcker criterion

Fornell-Larcker criterion considered as the second way to test discriminant validity, by the result given in Table 4.20, the square root of each structure (AVE) is higher than the correlation with another first-order structure

Table 4.20: Fornell-Larcker Criterion for first-order construct

	AD	ED	EO	EXD	GD	JO	LC	NP	OS	PO	PP	WB
AD	0.959											
ED	0.866	0.914										
EO	0.119	0.066	0.949									
EXD	0.850	0.839	0.072	0.939								
GD	0.417	0.455	-0.350	0.504	0.948							
JO	0.129	0.242	0.238	0.232	-0.141	0.918						
LC	0.213	0.234	0.494	0.214	-0.154	0.399	0.935					
NP	0.191	0.247	0.629	0.248	-0.200	0.326	0.647	0.980				
OS	0.212	0.267	0.480	0.255	-0.113	0.344	0.568	0.527	0.945			
PO	0.126	0.192	0.609	0.210	-0.215	0.291	0.628	0.754	0.534	0.965		
PP	0.112	0.197	0.594	0.180	-0.160	0.385	0.702	0.718	0.570	0.686	0.963	
WB	0.148	0.239	0.109	0.235	0.003	0.734	0.225	0.136	0.299	0.117	0.262	0.960

diameters shown in bold indicate the square root of each AVE construct. The non-italicized figure also represents the constraint link.

In addition, the result in table 4.21 confirms that the square root of each construct (AVE) is higher than the correlation with another construct in the second order.

Table 4.21: Fornell-Larcker Criterion for second-order construct

	OC	TI	WD
OC	0.915		
TI	0.339	0.883	
WD	0.153	0.180	0.884

diameters shown in bold represent the square root of each AVE construct. The non-italicized figure represents the constraint link.

4.3.1.3 Internal consistency reliability

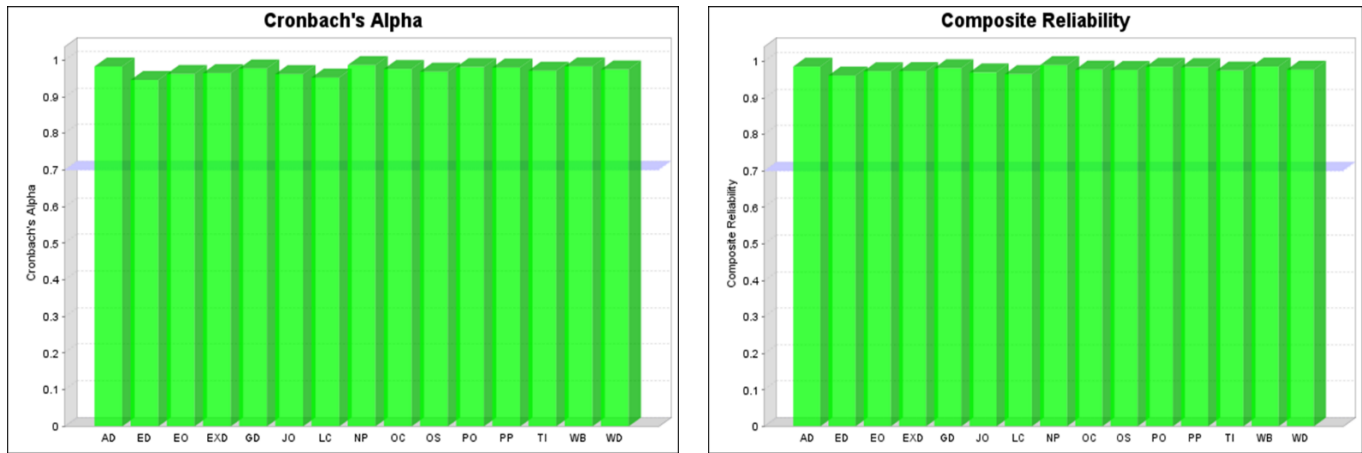
By Cronbach's coefficient α (CA) and composite reliability coefficient (CR), internal consistency was evaluated according to the result given in Table 4.22, CA values of first- and second-order constructs were found to range from 0.847 to 0.986, which indicates excellent internal consistency between constructs (Hair et al., 2010). Combined reliability values greater than 0.70 are considered satisfactory (Hair et al., 2017), and CR model values for combinations were 0.928 and above, which satisfactorily meet the cut-off value.

Table 4.22: The result of Cronbach's α (CA) and the Composite Reliability (CR) coefficients

#	Dimensions	CA	CR
WD	Workforce Diversity*	0.884	0.928
GD	Gender Diversity	0.977	0.982
AD	Age Diversity	0.983	0.986
ED	Education Diversity	0.946	0.961
EXD	Experience Diversity	0.965	0.974
TI	Turnover Intention*	0.847	0.928
WB	Work life Balance	0.983	0.986
JO	Job Opportunities	0.962	0.970
OC	Organizational Culture*	0.903	0.929
PO	Process oriented Vs. Results oriented	0.981	0.985
EO	Employee oriented Vs. Job oriented	0.962	0.973
OP	Open system Vs. Closed system	0.969	0.977
PP	Parochial Vs. Professional	0.980	0.984
LC	Loose control Vs. Tight control	0.953	0.965
NP1	Normative Vs. Pragmatic	0.986	0.990

* calculated by recommended Sarstedt et al. (2019).

In addition, Cronbach's α (CA) and Composite Reliability (CR) were confirmed in figure 4.3.

A. Cronbach's α (CA)

B. Composite Reliability (CR)

Figure 4.3: Internal consistency assessment reliability

4.3.2 Structural Model Evaluation

1. After confirming the reliability and correctness of the structures, the next step is to examine the structural model that estimates the supposed paths between the structures. Four different tests were used as follows before testing the research hypotheses in order to evaluate the structural model:
2. Collinearity test
3. Coefficient of determination (R^2)
4. Predictive Relevance (Q^2)
5. Effect size (f^2)

4.3.2.1 Collinearity Test

The first step for evaluating the structural model is to test collinearity, according to the result of Table 4.23, there was no collinearity in the structural model since all variance inflation factors for all combinations were less than 5 (Hair ,2017).

Table 4.23: collinearity Assessment

	TI	OC	WD
JO	1.000		
WB	1.000		
EO		1.000	
LC		1.000	
NP		1.000	
OS		1.000	
PO		1.000	
PP		1.000	
TI		1.024	1.024
AD			1.000
ED			1.000
EXD			1.000
GD			1.000
OC			1.000

4.3.2.2 Coefficient of determination (R^2)

The coefficient of determination (R^2) is the common criterion for evaluating a structural model. This coefficient represents the amount of variance in internal construction that is explained by all external fittings. The magnitude of the coefficient (R^2) ranges from zero to one, where high levels of signal indicate high levels of predictive accuracy. According to the result in Table 4.24, the estimated R^2 is between 0.023 to 0.900.

Table 4.24: Result of R^2

Constructs	R^2	Degree of explanation
AD	0.854	High
ED	0.900	High
EO	0.571	High
EXD	0.912	High
GD	0.407	High
JO	0.859	High
LC	0.659	High
NP	0.756	High
OC	0.023	High
OS	0.553	High
PO	0.748	High
PP	0.770	High
TI	0.132	High
WB	0.875	High

Furthermore, figure 4.4 displays the R^2 values of endogenous variables (dependent variables) whether it's variables in measurement or structural models. Both workforce diversity and organization culture can show 13.2% of variation in turnover intention. Also, workforce diversity can explain 2.3% of the variation in organizational culture.

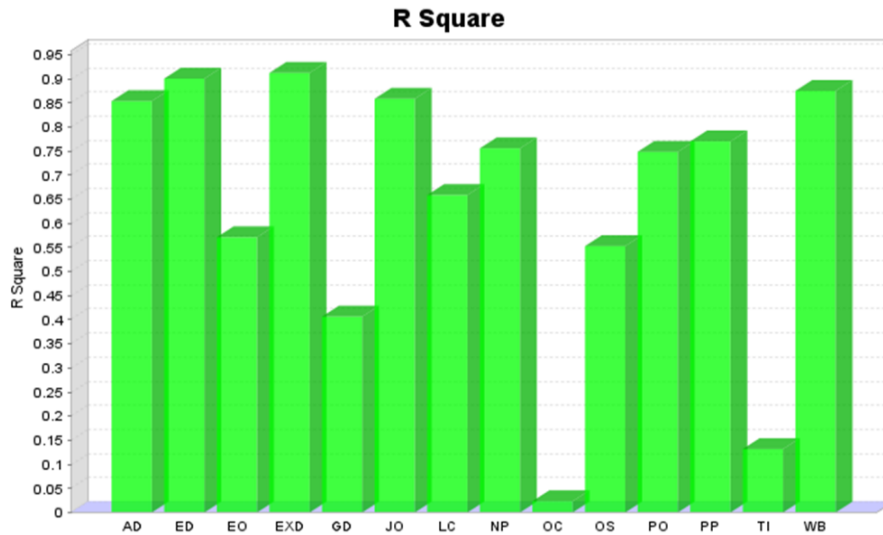


Figure 4.4: R^2 assessment

4.3.2.3 Predictive Relevance (Q^2)

Predictive Relevance (Q^2) is the second test of the structural model introduced by Geisser (1974) and Stone (1974) as a measure to indicate the level of significance of a model, especially with a complex model that uses innervation. Scores for Q^2 greater than zero indicate that the outer fittings are predictively relevant to the inner fittings. According to the result in Table 4.25, all values of Q^2 are more than zero, which means that the extrinsic fittings are predictively relevant for the endogenous fittings.

Table 4.25: Result of Q^2

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
AD	1920	420.505	0.781
ED	1600	406.489	0.746
EO	1280	626.068	0.511
EXD	1600	322.233	0.799
GD	1920	1225.226	0.362
JO	1920	542.871	0.717
LC	1280	564.317	0.559
NP	1280	358.072	0.720
OC	8640	8515.553	0.014
OS	1600	817.159	0.489
PO	1600	501.477	0.687
PP	1600	465.021	0.709
TI	3840	3462.012	0.098
WB	1920	382.558	0.801

4.3.2.4 Effect size (f^2)

The effect size f^2 is used to estimate the effect of specific exogenous constructs that contribute to an endogenous construct using change if it is deleted from the structural model Chin (1988). The effect size for our structural model appear in table 4.26 and the result shows that the effect size of deleting the first construct from the second construct is high, which means the first construct used to build the second construct is sufficient to measure the research concepts (workforce diversity, organization culture, and turnover intention), on other hand, the effect of deleting the relation between the exogenous variables (workforce diversity and organization culture) and turnover

intention is low. Also, effect of deleting the relation between workforce diversity and organizational culture is low.

Table 4.26: Result of effect size (f^2)

Endogenous constructs	Exogenous constructs			Effect size
	TI	OC	WD	
JO	6.070			High
WB	7.001			High
EO		1.333		High
LC		1.931		High
NP		3.094		High
OS		1.237		High
PO		2.976		High
PP		3.350		High
TI		0.115	0.020	Low, low
AD			5.842	High
ED			9.046	High
EXD			10.401	High
GD			0.685	High
OC			0.024	Low

4.3.2.5 Research hypotheses assessment

In evaluating the structural model, the last step was to test the hypothesized relationships using the path coefficient test. To test the hypotheses of the study as suggested by Herr et al. (2017) Smoothing techniques (5000 sub-samples). Figure 4.4 presents the result of the study hypotheses.

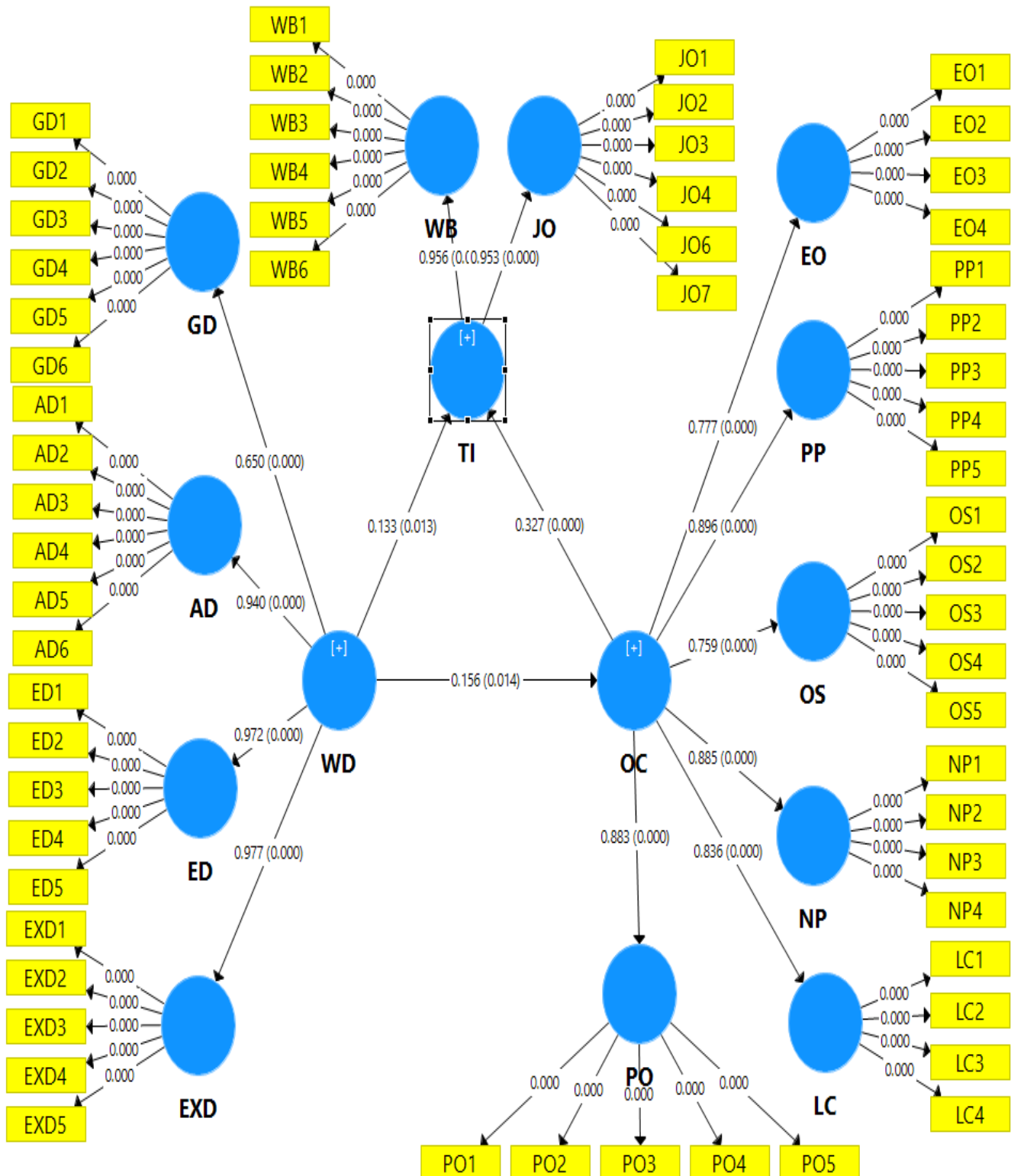


Figure 4.5: Result of path analysis; values in the inner model represent path coefficient (p-value); values in the outer model represent p-value

4.3.2.5.1 Result of the first hypothesis

This section presents the result of the first hypothesis which states “**Workforce diversity has a significant effect on the turnover intention at the banking sector in West Bank**”. According to the result in table4.27, there is a significant direct effect of workforce diversity on turnover intention ($\beta = 0.133, t = 2.499$) that supported H_1 , since the p-value (0.013) is less than the significant level 0.05. The first main hypothesis was accepted, this hypothesis accept with (Panicker et al., 2020).

Table 4.27: Result of first hypotheses

No.	Hypothesis	Coefficient (β)	SD	<i>t</i> value	<i>p</i> value	Result
H_1	WDTI $\rightarrow$	0.133	0.053	2.499	0.013	Supported

Furthermore, this section displays the result of the four sub-hypotheses related to the first hypothesis which states:

1. Gender workforce diversity has a significant effect on turnover intention in banking sector in West Bank.
2. Age workforce diversity has a significant effect on turnover intention in banking sector in West Bank
3. Education workforce diversity has a significant effect on turnover intention in banking sector in West Bank
4. Experience workforce diversity has a significant effect on turnover intention in banking sector in West Bank

According to the result in table4.28, there is a significant and negative effect of gender workforce diversity on turnover intention ($\beta = -0.267, t = 3.723$) that supported H_{1a} , that means if the gender workforce diversity implementation increase by one degree, turnover intention

reduce 0.267 degrees. Also, result indicates there is a significant and negative effect of age workforce diversity on turnover intention ($\beta = -0.327, t = 4.318$) that supported H_{1b} , which means if the age workforce diversity implementation increase by one degree, the turnover intention decrease by 0.327 degrees. While result shows there is a positive effect of education ($\beta = 0.311, t = 2.350$), and experience workforce diversity ($\beta = 0.374, t = 3.024$) on employee turnover, that supported H_{1c} and H_{1d} respectively. If education and experience workforce diversity implementation rise one degree, the turnover intention rise 0.311 and 0.374 degrees respectively.

Table 4.28: Result of workforce diversity dimensions on turnover intention

No.	Hypothesis		Coefficient (β)	SD	t value	p value	Result
$H_{1,a}$	GD TI	$\rightarrow$	-0.267	0.072	3.723	0.000	Supported
$H_{1,b}$	AD TI	$\rightarrow$	-0.327	0.076	4.318	0.000	Supported
$H_{1,c}$	ED TI	$\rightarrow$	0.311	0.132	2.350	0.019	Supported
$H_{1,d}$	EXDTI	$\rightarrow$	0.374	0.124	3.024	0.003	Supported

4.3.2.5.2 Result of the second hypothesis

This section presents the result of second hypothesis which states: “**Workforce diversity has a significant direct effect on organization culture in banking sector in West Bank**”. Due to the result table 4.29, there is a significant positive direct of workforce diversity on organizational culture ($\beta = 0.156, t = 2.474$) that supported H_2 , when p-value (0.014) is less than the significant level 0.05. If the workforce diversity implementation rise one degree, the organizational culture will rise 0.156 degrees.

Table 4.29: the result of the second hypotheses

No.	Hypothesis		Coefficient (β)	SD	t value	p value	Result
H_2	WD OC	$\rightarrow$	0.156	0.053	2.474	0.013	Supported

4.3.2.5.3 Result of the third hypothesis

This section presents result of the third hypothesis which states: “**Organizational culture has a significant direct effect on employee turnover intention in banking sector in West Bank**”. due to result in table 4.30, there is a significant positive direct of organizational culture on employee turnover intention ($\beta = 0.327, t = 5.620$) that supported H_3 , since the p -value (0.000) is less than significant level 0.05. If the organizational culture rise one degree, the employee turnover intention will rise 0.327 degrees. This hypothesis accepted with (khairunnisaet et al, 2021, Hagala et al, 2016).

Table 4.30: Result of third hypotheses

No.	Hypothesis		Coefficient (β)	SD	t value	p value	Result
H_3	OCTI	$\rightarrow$	0.327	0.058	5.620	0.000	Supported

4.3.2.5.4 Result of the fourth hypothesis

This section presents result of the fourth hypothesis which states: “**Organizational culture mediates the effect of workfare diversity on employee turnover intention at the banking sector in West Bank**”. According to the result in table4.31,organizational culture partially mediates effect of workfare diversity on employee turnover intention in banking sector in West Bank($\beta = 0.051, t = 2.173$) that supported H_4 , when the p-value (0.030) more than the significant level 0.05, also direct effect of workfare diversity on employee turnover intention is more than indirect effect between them. Furthermore, the lower and upper bound of the 95% bootstrapped confidence is more than zero, which means the effect of mediation variables is high on the relation between workfare diversity and employee turnover intention in the banking sector in the West Bank. This hypothesis accepted with (Panicker et al., 2020).

Table 4.31: Result of fourth hypotheses

No.	Hypothesis	Coefficient (β)			<i>t</i> value	<i>p</i> value	Bootstrapped confidence interval	
		Path a	Path b	Path c			LL 95%	UL%95
H_4	WD OC $\rightarrow$ TI $\rightarrow$	0.156	0.327	0.051	2.173	0.030	0.010	0.103

Path a displays coefficient of the direct path from WD to OC; path b displays the coefficient of the direct path from OC to OTI; path WD displays the coefficient of the indirect path from WD to TI.

Chapter Five: Conclusion and Recommendations

5.1 Overview

This chapter is devoted to the summary, conclusions and recommendations of the study according to the objectives set in the study, the chapter then concludes with an overview, discussion and evaluation of the extent to which the research objectives have been achieved, as well as a discussion of the need for further research on this subject.

5.2 Conclusions of Study Research Objectives

By analyzing the data, four primary goals that would help the study accomplish its goals were determined, these goals are linked to the inquiries made about the topic of study to broaden understanding and familiarity. In order to achieve the objectives of the study, four main goals were identified through data analysis.

5.2.1 Results Relating to the first objective:

The first objective was to explore the effects of workforce diversity (gender, age, education, and experience) on the intention of employee turnover in banking sector in the West Bank, where the researcher found that the diversity of the labor force (gender, age, education, experience) has an impact on the intention to turnover in the banking sector in the West Bank.

5.2.2 Results Relating to the second objective:

The second objective is to explore the effects of workforce diversity that has a significant direct impact on the organizational culture in the banking sector in West Bank. Where the results showed that there is a significant positive trend for workforce diversity on organizational culture.

5.2.3. Results relating to the third objective:

Organizational culture has a significant direct impact on the intention of employee turnover in the banking sector in West Bank. The results showed that Islamic banks have a lower turnover rate than commercial banks due to the Islamic culture of Islamic bank employees (see appendix).

5.2.4 Results relating to the fourth objective:

The fourth objective is to study the role of organizational culture as a mediator towards the relationship between the diversity of the workforce and the intention of employee turnover in the banking sector in the West Bank. western.

According to the results of the study, the researcher believes that workforce diversity in banks has an impact on employee turnover intentions, and organization culture has an impact on the relationship between workforce diversity and turnover intentions. researcher also believes that the turnover intentions in Islamic banks are less than those in commercial banks because the workforce in Islamic banks has religious training.

5.3 Results and theories:

Table 5.3

Theory	Results	Supported?
Organizational Equilibrium (TOE)	Organization culture has a significant direct effect on employee turnover	Yes
The Social Exchange	Experience has an effect on turnover intention	Yes
Similarity Theory	Workforce diversity has an impact on turnover intention	Yes
Information and Decision making theory	Experience and Education positive effect.	Yes
Information and Decision making theory	Age negative effect	No
The job embeddedness theory	Organizational culture with turnover intention is Negative with Islamic Banks	Yes

The job embeddedness theory	Organizational culture with turnover intention is positive with Commercial Banks.	No
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5.4 Recommendations:

Based on the results and conclusions, the following recommendations can be obtained:

- It is recommended to increase the workforce diversity because it is improving the quality of Organizational Culture at the sector banking in west bank.
- It is suggested to increase the percentage of women in workforce, due to decrease the turnover intention at the sector banking in west bank.
- It is recommended to employee undergraduate to decrease turnover intention at the sector banking in west bank.
- It is recommended to Increase incentives for experienced employees to reduce turnover intention, and to persuade them to stay in the bank.
- it is suggested to Increase incentives and providing appropriate positions for those with higher education to reduce turnover intention.
- Palestinian Monetary Authority must aware banks to receive questionnaires from researchers.

5.5 Recommendation for Further Studies

-The researcher suggests future research; should consider investigate other moderator variables as salary on turnover intention. Furthermore, the researcher recommends to study another area of research as industrial sector.

-The researcher suggests that study The effect of workforce diversity on employees' turnover intention in west bank: The mediating role of salary.

5.6 Limitations of the Study

1-Communication with HR in all banks listed in Palestinian stock market exchange is difficult since they do not cooperate and do not respond to researchers promptly.

2-There could be a number of additional elements that indicate workforce diversity that may or may not have an effect on employee turnover intention, and this could be another study constraint.

3- data analysis evaluation is based on primary data collected by a questionnaire, and results are entirely dependent on the accuracy of that data.

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Appendix

Appendix A: Questionnaire Revision

List of Academic and Professional Referees

Serial	Referee	Place of Work	Contact info
1	Dr. Faizeh Jaloudi	Jaloudi&AssociatesNewYork.USA	Contact No: +1(201)888-3853 Email :fjaloudi@hotmail.com
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4	Dr. Maryam Fafous	Palestine Polytechnic University	Contact No: +970569285468 Email:P6386@ppu.edu.ps
5	Dr.MohammadTalalweh	Al-Quds Open University	Contact No: +970592368458 Email:mtalalwa@qou.edu
6	Dr. Mofeed Althaher	An_najah National University	Contact No: +97099314734 Email:mofeefthaher@najah.edu
7	Dr.Omar Ateeq	Al-Quds Open University	Contact No: +970599257615 Email:oateeq@qou.edu
8	Dr.fathallah Ghanem	Arab American University	Contact No+970599313131 Email:fathallah.ghanem@aaup.edu

Appendix B

Questionnaire –Arabic

دراسة حول " أثر تنوع القوى العاملة على نية دوران الموظفين في الضفة الغربية، الثقافة التنظيمية كعامل وسيط "

دعوة للمشاركة في استبيان دراسي

عزيزي المشارك/ة

تحية طيبة وبعد،

أود أن أطلب مساعدتكم. أنا طالب ماجستير في الجامعة العربية الأمريكية. وضمن إجراءات إكمال درجة الماجستير طلب مني إجراء استبيان كجزء من إجراءات الدراسة البحثية. ان الإجابة على الاستبيان تستغرق تقريبا 10 دقائق. هدف هذا البحث دراسة إثر تنوع القوى العاملة على نية الدوران في القطاع المصرفي. لن يعرفك الباحث باسمك أو أي معلومات ضمن الاستبيان الذي يتم الإجابة عنه. وسيتم التعامل مع مشاركتك بسرية تامة. من فضلك تمنع بينود الاستبيان قبل الإجابة عليها للتأكد من فهمك للمحتوى قبل البدء بالإجابة. سأكون شاكرا لإعطائي جزء من وقتك للإجابة على الاستبيان. وشكرا لمساعدتكم لي في هذه المرحلة المهمة من الدراسة البحثية.

في حال وجود أية أسئلة أو استفسارات حول الاستبيان، يرجى التواصل عن طريق البريد الإلكتروني:

a.tahayna3@student.aaup.edu

أو عن طريق الجوال على الرقم التالي: 0568601061

وأشركم جزيل الشكر على مساهمتكم القيمة في هذا البحث.

أمير طحaine

طالب ماجستير

كلية الاقتصاد والعلوم الإدارية

الجامعة العربية الأمريكية

قسم أ: البيانات الديموغرافية

البيانات الديموغرافية لعينة الدراسة: برجاء الإجابة على هذه البيانات من خلال وضع علامة "√"

• الرجاء اختيار اسم البنك الذي تعمل فيه من القائمة:

- ☐ البنك الاسلامي العربي ☐ البنك الاسلامي الفلسطيني ☐ بنك الصفا
☐ البنك الوطني ☐ بنك الاستثمار الفلسطيني ☐ بنك القدس

- الجنس:
 - ☐ ذكر
 - ☐ أنثى
- الفئة العمرية:
 - ☐ أقل من 30 عاماً
 - ☐ بين 30 - 50 عاماً
 - ☐ أكثر من 50 عاماً
- المؤهل العلمي:
 - ☐ دبلوم
 - ☐ بكالوريوس
 - ☐ ماجستير
 - ☐ دكتوراه
- سنوات الخبرة:
 - ☐ أقل من 5 أعوام
 - ☐ 5 - 15 عاماً
 - ☐ أكثر من 15 عاماً
- المنصب الوظيفي:
 - ☐ موظف
 - ☐ رئيس قسم
 - ☐ مدير دائرة

قسم ب: تنوع القوى العاملة

في هذا الجزء، نتناول تنوع القوى العاملة وهي (تعايش العمال من مختلف الأصول الاجتماعية والاقتصادية والثقافية داخل منظمة قائمة)، وضع دائرة حول الرقم الذي يمثل أفضل إجابة تراها مناسبة استناداً إلى مقياس التقييم التالي:

Strongly Agree (أوافق بشدة)	10 9 8 7 6 5 4 3 2 1	Strongly Disagree (لا أوافق بشدة)
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تنوع الجنس

10	9	8	7	6	5	4	3	2	1	1. يراعى عدم التمييز بين الذكور والإناث عند التعيين في المصرف .
10	9	8	7	6	5	4	3	2	1	2. لا يؤثر النوع (ذكور ، إناث) في توزيع المهام والصلاحيات على الموظفين في المصرف .
10	9	8	7	6	5	4	3	2	1	3. تعطي إدارة المصرف قيمة للتنوع وتدرج ذلك ضمن سياساتها .
10	9	8	7	6	5	4	3	2	1	4. يوجد تطابق بين سياسات المصرف حول التنوع وتطبيقاته في الواقع العملي .
10	9	8	7	6	5	4	3	2	1	5. تقوم إدارة المصرف بتحقيق التنوع بين القوى العاملة وتقديم الدعم المناسب له .
10	9	8	7	6	5	4	3	2	1	6. ترحب إدارة المصرف بين الاختلافات العديدة بين الذكور والإناث وتستفيد منها في تحسين الأداء.

التنوع العمري

10	9	8	7	6	5	4	3	2	1	1. يعتبر العاملون الأكبر سناً أكثر ارتباطاً بالمصرف.
10	9	8	7	6	5	4	3	2	1	2. يراعى عند التعيين توافق طبيعة العمل مع السن.
10	9	8	7	6	5	4	3	2	1	3. ترحب إدارة المصرف بين الاختلافات العمرية العديدة حتى تستفيد منها في تحسين الأداء.
10	9	8	7	6	5	4	3	2	1	4. يوفر المصرف فرصاً متكافئة للتدريب والتطوير الوظيفي بغض النظر عن العمر.
10	9	8	7	6	5	4	3	2	1	5. يوفر المصرف سلم وظيفي لجميع العاملين بغض النظر عن العمر.

6. الفروق العمرية في بيئة العمل لا تسبب الصراع .

10 9 8 7 6 5 4 3 2 1

تنوع التعليم

1. تتناسب طبيعة عملي مع مؤهلي العلمي .

10 9 8 7 6 5 4 3 2 1

2. تؤخذ الخلفية التعليمية بعين الاعتبار عند التدرج الوظيفي.

10 9 8 7 6 5 4 3 2 1

3. ترحب إدارة المصرف بين الاختلافات العديدة في المؤهلات العلمية حتى تستفيد منها في تحسين الأداء.

10 9 8 7 6 5 4 3 2 1

4. تعتمد خطة التوظيف الخاصة بالمصرف على الخلفية التعليمية للموظفين.

10 9 8 7 6 5 4 3 2 1

5. توجد فرص للنمو والتقدم للموظفين الذين لديهم مؤهلات أقل في التعليم.

10 9 8 7 6 5 4 3 2 1

تنوع الخبرات

1. تؤخذ الخبرة العملية بعين الاعتبار عند التدرج الوظيفي.

10 9 8 7 6 5 4 3 2 1

2. تراعي إدارة المصرف في التدرج الوظيفي الأقدمية في التعيين .

10 9 8 7 6 5 4 3 2 1

3. ترحب إدارة المصرف بين الاختلافات العديدة في الخبرات التي تميز العاملين حتى تستفيد منها في تحسين الأداء .

10 9 8 7 6 5 4 3 2 1

4. يشارك العاملون الجدد في عملية صنع القرار وحل المشكلات.

10 9 8 7 6 5 4 3 2 1

5. يساعدني العمل مع الموظفين ذوي الخبرة في كسب مهارات وخبرات قيمة ومفيدة مع العمل أكثر من الموظفين الجدد .

10 9 8 7 6 5 4 3 2 1

قسم ج: نية الدوران

يشار إلى نية الموظف لترك الشركة أو الاستقالة طوعية من وظيفته على أنه اتجاه دورانه. من فضلك ضع دائرة حول الرقم الذي تراه مناسباً استناداً إلى مقياس التقييم التالي:

Strongly Agree (أوافق بشدة)

10 9 8 7 6 5 4 3 2 1

Strongly Disagree (لا أوافق بشدة)

توازن الحياة مع العمل

1. الموائمة بين قدرات العاملين ومتطلبات الوظيفة قللت من نية الدوران.

10 9 8 7 6 5 4 3 2 1

2. كفاية الأجور ومواكبتها لاحتياجات العاملين تقلل من نسبة نية الدوران الوظيفي.

10 9 8 7 6 5 4 3 2 1

3. العدالة عند تقييم أداء العاملين يقلل من نية الدوران

10 9 8 7 6 5 4 3 2 1

4. كفاية الحوافز ساهم في تقليل نية الدوران.

10 9 8 7 6 5 4 3 2 1

5. توفير برامج تدعم ولاء العاملين للمصرف يقلل من نية الدوران .

10 9 8 7 6 5 4 3 2 1

6. بقائي في عملي الحالي قائم على رغبتني بالاستمرار في هذا العمل.

10 9 8 7 6 5 4 3 2 1

بدائل الوظيفة

1. ساهم الاستقرار الوظيفي للعاملين بالمصرف في التقليل من نية الدوران.

10 9 8 7 6 5 4 3 2 1

2. وجود اتجاه لإعادة هيكلة العمليات بالمصرف يقلل من نية الدوران.

10 9 8 7 6 5 4 3 2 1

3. قوة التنسيق بين الإدارات داخل المصرف يقلل نية الدوران.

10 9 8 7 6 5 4 3 2 1

4. ارتفاع مستوى الأداء في المصرف يقلل من نسبة الدوران
5. أعتبر بقائي في عملي الحالي أمرا ضروريا لقلة الخيارات الأخرى .
6. غالبا لا أفكر بترك العمل .
7. غالبا لا أفكر بترك العمل خلال السنة القادمة حتى مع توافر خيار أفضل .

قسم د: الثقافة التنظيمية Section D: Organizational Culture

الثقافة التنظيمية للمصرف (هو نمط من المعتقدات الأساسية المشتركة التي أثبتت فعاليتها بدرجة كافية ليتم قبولها على أنها صحيحة، ونتيجة لذلك، يتم نقلها إلى الأعضاء الجدد باعتبارها الطريقة المناسبة للإدراك والتفكير والشعور فيما يتعلق بهذه القضايا). من فضلك ضع دائرة حول الرقم الذي تراه مناسباً استناداً إلى مقياس التقييم التالي:

Strongly Agree (أوافق بشدة)	10	9	8	7	6	5	4	3	2	1	Strongly Disagree (لا أوافق بشدة)
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موجه نحو العملية مقابل موجه نحو النتائج

1. يعتقد العاملون بأن الثقافة التنظيمية للمصرف تساهم في انجاز المهام والواجبات بالجودة والكفاءة المطلوبة .
2. عدالة تقييم الأداء والحكم الدقيق على مستوى الانجاز تزيد من شعور الموظفين بالرضا الوظيفي وبالتالي تقليل نية الدوران.
3. تشجع المصارف الفلسطينية حالة التنافس بين العاملين وتكرم وترقي المبدعين .
4. يعطي الموظفون دائماً الحد الأقصى في واجباتهم.
5. غالباً ما نواجه تحديات جديدة في العمل.

موجه نحو الموظف مقابل موجه نحو الوظيفة

1. يهتم المصرف بالمشاكل الشخصية للعاملين والتي تؤثر على الإنتاجية
2. تهتم إدارة المصرف بتوفير بيئة عمل مناسبة للعاملين.
3. يهتم المصرف بالعمل الذي يؤديه الموظفون وكذلك بالموظفين أنفسهم.
4. تتعرف إدارة المصارف إلى ميول العاملين ورغباتهم واتجاهاتهم التي تؤدي إلى تقليل نية الدوران .

النظام المفتوح مقابل النظام المغلق

1. تفتتح الإدارة على الموظفين الجدد والباحثين عن عمل.
2. يجد الموظفون الجدد الدعم للتكيف في العمل وداخل الفريق .
3. يحتاج الموظفون الجدد إلى بضعة أيام فقط للتكيف مع بيئة العمل.
4. يتوفر لدى الموظفين المهارات والقدرات اللازمة على التكيف مع المتغيرات والتطورات الجديدة .
5. يوجد قنوات مشتركة لدى الموظفين في المصرف بأهمية المشاركة في عملية اتخاذ القرار .

ضيق الأفق مقابل الاحترافية

10	9	8	7	6	5	4	3	2	1	1. تحاول إدارة المصرف دعم العاملين بالمزيد من الترقية .
10	9	8	7	6	5	4	3	2	1	2. التعاون والثقة بين الإدارات في المصرف تكون على مستوى مناسب.
10	9	8	7	6	5	4	3	2	1	3. يتم تنفيذ التغييرات بالتنسيق مع متطلبات الموظفين.
10	9	8	7	6	5	4	3	2	1	4. نحصل دائماً على تعليقات من المشرفين على أدائنا.
10	9	8	7	6	5	4	3	2	1	5. يهتم المشرفون في الغالب بالمبادرات المنفذة أكثر من النتائج.

تحكم فضفاض مقابل تحكم محكم

10	9	8	7	6	5	4	3	2	1	1. تأتي دائماً متأخراً في الوقت المحدد للاجتماعات
10	9	8	7	6	5	4	3	2	1	2. نادراً ما نذكر تكاليف العمل (المواد ، المعدات ، إلخ).
10	9	8	7	6	5	4	3	2	1	3. تتسم الاتصالات بين المدير والعاملين في المصرف بالعلاقات الرسمية .
10	9	8	7	6	5	4	3	2	1	4. هناك قدرة لدى العاملين في المصرف على أداء المهام الموكلة إليهم بدقة.

معياري مقابل براغماتي

10	9	8	7	6	5	4	3	2	1	1. يقدم المصرف مساهمة في المجتمع.
10	9	8	7	6	5	4	3	2	1	2. تبذل إدارة المصارف جهداً كبيراً في تطوير قدرات الموظفين في المصرف من أجل تقليل نية الدوران.
10	9	8	7	6	5	4	3	2	1	3. تحفز إدارة المصارف الموظفين المبدعين والمتميزين بالحوافز المادية والمعنوية
10	9	8	7	6	5	4	3	2	1	4. يتم تنفيذ التغييرات بالتنسيق مع متطلبات العاملين.

نهاية الاستبيان

شكراً لكم

Appendix C

Questionnaire – English

A study about " The effect of workforce diversity on employees' turnover intention in west bank: The mediating role of organizational culture"

An invitation to participate in a survey

Dear participant,
After Greetings,

I would like to ask for your help. I am a master's student at the Arab American University. As part of the procedures for completing my master's degree, I was asked to conduct a questionnaire as part of the research study procedures. Answering the questionnaire takes approximately 10 minutes.

The aim of this research is to study the impact of workforce diversity on the intention to turn in the banking sector. The researcher will not know your name or any information in the questionnaire that is answered. Your participation will be treated strictly confidentially. Please study the questionnaire before answering it to make sure that you understand the content before you start answering.

I would be grateful for giving me some of your time to answer the questionnaire. And thank you for your help at this important stage of the research study.

If you have any questions or inquiries about the survey, please contact us by e-mail:

a.tahayna3@student.aaup.edu

Or by mobile phone at the following number: +970568601061.

Thank you very much for your valuable contribution to this research.

Ameer Tahayneh

Master student

Faculty of Economics and Administrative Sciences

Arab American University

Section A: demographic data

The demographic data of the respondents: Please answer this data by placing the “√” badge

Please choose the name of the bank in which you work from the list :

- | | | |
|--|--|---------------------------------------|
| ☐ Arab Islamic Bank | ☐ Palestinian Islamic Bank | ☐ Safa Bank |
| ☐ National Bank | ☐ Palestine Investment Bank | ☐ Al-Quds bank |

Gender:

☐ Male☐ Female

Age group:

☐

Less than 30

☐

Between 30-50

☐

More than 50

Qualification:

☐

Diploma

☐

BSc

☐

Master

☐

PHD

Years of Experience:

☐

Less than 5

☐

Between 5-10

☐

More than 10

job position :

☐

Employee

☐

Head of the Department

☐

Director of department

Section B: Workforce Diversity

In this part, we address workforce diversity (the coexistence of workers from different types of foods within the organization), and circle the number that represents the best answer you see fit to the following rating scale:

Strongly Agree (أوافق بشدة)	10 9 8 7 6 5 4 3 2 1	Strongly Disagree (لا أوافق بشدة)
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Gender Diversity

10	9	8	7	6	5	4	3	2	1	1.Non-discrimination between males and females shall be taken into account when appointing to the bank.
10	9	8	7	6	5	4	3	2	1	2.Gender (males, females) does not affect the distribution of tasks and powers over the employees in the bank.
10	9	8	7	6	5	4	3	2	1	3.The bank's management attaches value to diversity and incorporates this into its policies.
10	9	8	7	6	5	4	3	2	1	4.There is a congruence between the bank's policies on diversity and its applications in practice.
10	9	8	7	6	5	4	3	2	1	5.The management of the bank achieves diversity among the workforce and provides the appropriate support to it.
10	9	8	7	6	5	4	3	2	1	6.The bank's management welcomes the many differences between males and females and takes advantage of them to improve performance.

Age Diversity

- | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 1.Older employees are more connected to the bank. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 2.When appointing, the nature of work shall be taken into account with age. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3.The bank's management welcomes the many age differences in order to benefit from them in improving performance. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 4.The Bank provides equal opportunities for training and career development, regardless of age. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 5.The Bank provides a career ladder for all employees, regardless of age. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 6.Age differences in the work environment do not cause conflict. |

Education Diversity

- | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 1.The nature of my work is commensurate with my academic qualifications. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 2.Educational background shall be taken into consideration during career progression. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3.The bank's management welcomes the many differences in educational qualifications in order to benefit from them in improving performance. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 4.The Bank's recruitment plan depends on the educational background of the employees. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 5.There are opportunities for growth and advancement for employees who have lower qualifications in education. |

Experience Diversity

- | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 1.Practical experience is taken into consideration during career progression. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 2.The management of the bank, in the career hierarchy, considers seniority in appointment. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3.The bank's management welcomes the many differences in the experiences that distinguish the employees in order to benefit from them in improving performance. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 4.New employees participate in the decision-making and problem-solving process. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 5.Working with experienced employees helps me gain more valuable and useful skills and experience with work than new employees. |

Section C: Turnover Intention

An employee's intention to leave the company or voluntarily resign from his job is referred to as the direction of his turnover. Please circle the number you see fit based on the following rating scale:

Strongly Agree (أوافق بشدة) 10987654321 ← → Strongly Disagree (لا أوافق بشدة)
--

Work life Balance

- | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|--|
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 1. Matching the employees' abilities to the job requirements reduced the intent to turn around. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 2. The adequacy of wages and keeping them in line with the needs of the workers reduces the percentage of intention of job turnover. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3. Fairness when evaluating the performance of employees reduces the intent to turn around |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 4. The adequacy of incentives contributed to reducing the intent to turn around. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 5. Providing programs that support employee loyalty to the bank and reduce the intent to turnover. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 6. My stay in my current job is based on my desire to continue in this job. |

Job Opportunities

- | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 1. The job stability of the bank's employees contributed to reducing the intent to turnover. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 2. There is a tendency to restructure the operations of the bank that reduces the intention to turn around. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3. The strength of coordination between the departments within the bank reduces the intent to turn around. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 4. The high level of performance in the bank reduces the turnover ratio |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 5. It is necessary for me to stay in my current job because there are few other options. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 6. I often do not think about leaving work. |
| 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 7. I often do not think about leaving the job during the next year, even with a better option. |

Section D: Organizational Culture

A bank's organizational culture (a pattern of common core beliefs that has proven effective enough to be accepted as valid and, as a consequence, transmitted to new members as the appropriate way of perceiving, thinking, and feeling in relation to these issues). Please circle the number you see fit based on the following rating scale:

Strongly Agree (أوافق بشدة)	10 9 8 7 6 5 4 3 2 1	Strongly Disagree (لا أوافق بشدة)
-----------------------------	----------------------	-----------------------------------

Process oriented Vs. Results oriented

- | | |
|----------------------|---|
| 10 9 8 7 6 5 4 3 2 1 | 1. The employees believe that the organizational culture of the bank contributes to the completion of tasks and duties with the required quality and efficiency. |
| 10 9 8 7 6 5 4 3 2 1 | 2. Fair performance appraisal and accurate judgment on the level of achievement increase the employees' feeling of job satisfaction and thus reduce the intent to turnover. |
| 10 9 8 7 6 5 4 3 2 1 | 3. Palestinian banks encourage competition among workers and honor and promote creative people. |
| 10 9 8 7 6 5 4 3 2 1 | 4. Employees always give the maximum in their duties. |
| 10 9 8 7 6 5 4 3 2 1 | 5. We often encounter new challenges at work. |

Employee oriented Vs. Job oriented

- | | |
|----------------------|--|
| 10 9 8 7 6 5 4 3 2 1 | 1. The bank is concerned with the personal problems of employees that affect productivity. |
| 10 9 8 7 6 5 4 3 2 1 | 2. The management of the bank is interested in providing a suitable work environment for employees. |
| 10 9 8 7 6 5 4 3 2 1 | 3. The bank is concerned with the work performed by the employees as well as with the employees themselves. |
| 10 9 8 7 6 5 4 3 2 1 | 4. Bank management recognizes the employees' tendencies, desires and tendencies that lead to a reduction in the intention of the turnover. |

Open system Vs. Closed system

- | | |
|----------------------|--|
| 10 9 8 7 6 5 4 3 2 1 | 1. The management is open to new employees and job seekers. |
| 10 9 8 7 6 5 4 3 2 1 | 2. New employees find support for adaptation at work and within the team. |
| 10 9 8 7 6 5 4 3 2 1 | 3. New employees need only a few days to adjust to the work environment. |
| 10 9 8 7 6 5 4 3 2 1 | 4. Employees have the necessary skills and abilities to adapt to new changes and developments. |
| 10 9 8 7 6 5 4 3 2 1 | 5. There are common convictions among the employees in the bank of the importance of participation in the decision-making process. |

Parochial Vs. Professional

- | | |
|----------------------|--|
| 10 9 8 7 6 5 4 3 2 1 | 1. The bank management is trying to support the employees with more promotion. |
| 10 9 8 7 6 5 4 3 2 1 | 2. Cooperation and trust between departments in the bank shall be at an appropriate level. |

10 9 8 7 6 5 4 3 2 1 3.Changes are implemented in coordination with staff requirements.

10 9 8 7 6 5 4 3 2 1 4.We always get feedback from moderators of our performance.

10 9 8 7 6 5 4 3 2 1 5.Supervisors are often more concerned with the implemented initiatives than the results.

Lose control Vs. Tight control

10 9 8 7 6 5 4 3 2 1 1.Always come late for meetings

10 9 8 7 6 5 4 3 2 1 2.We rarely mention labor costs (materials, equipment, etc.).

10 9 8 7 6 5 4 3 2 1 3.Communications between the manager and the bank's employees are characterized by formal relations.

10 9 8 7 6 5 4 3 2 1 4.There is the ability of the bank's employees to perform the tasks assigned to them accurately.

Normative Vs. Pragmatic

10 9 8 7 6 5 4 3 2 1 1.The Bank makes a contribution to society.

10 9 8 7 6 5 4 3 2 1 2.The management of banks exerts great effort in developing the capabilities of the employees in the bank in order to reduce the intent to turnover.

10 9 8 7 6 5 4 3 2 1 3.Bank management motivates creative and distinguished employees with material and moral incentives

10 9 8 7 6 5 4 3 2 1 4.Changes are implemented in coordination with personnel requirements.

Questionnaire end

Thank you

Source: Prepared by the researcher based on the study of (Hofstede,1997, Arshad&Puteh ,2015, leonard & Levino,2006, Zeqiri&Alija, 2016)

Appendix D

	N	Missing	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
GD1	320	0	-1.285	0.136	0.329	0.272
GD2	320	0	-1.248	0.136	0.285	0.272
GD3	320	0	-1.335	0.136	0.417	0.272

GD4	320	0	-1.353	0.136	0.515	0.272
GD5	320	0	-1.349	0.136	0.515	0.272
GD6	320	0	-1.33	0.136	0.492	0.272
AD1	320	0	-0.901	0.136	-0.612	0.272
AD2	320	0	-1.005	0.136	-0.409	0.272
AD3	320	0	-0.893	0.136	-0.685	0.272
AD4	320	0	-0.95	0.136	-0.495	0.272
AD5	320	0	-0.861	0.136	-0.7	0.272
AD6	320	0	-0.836	0.136	-0.69	0.272
ED1	320	0	-1.265	0.136	0.361	0.272
ED2	320	0	-1.147	0.136	-0.015	0.272
ED3	320	0	-1.176	0.136	0.117	0.272
ED4	320	0	-1.146	0.136	0.015	0.272
ED5	320	0	-1.149	0.136	0.05	0.272
EXD1	320	0	-1.198	0.136	0.189	0.272
EXD2	320	0	-1.154	0.136	-0.004	0.272
EXD3	320	0	-1.084	0.136	-0.165	0.272
EXD4	320	0	-1.103	0.136	-0.096	0.272
EXD5	320	0	-1.063	0.136	-0.111	0.272
WB1	320	0	-0.396	0.136	-1.145	0.272
WB2	320	0	-0.439	0.136	-1.27	0.272
WB3	320	0	-0.476	0.136	-1.167	0.272
WB4	320	0	-0.529	0.136	-1.082	0.272
WB5	320	0	-0.473	0.136	-1.019	0.272
WB6	320	0	-0.522	0.136	-0.981	0.272
JO1	320	0	-0.525	0.136	-1.156	0.272
JO2	320	0	-0.493	0.136	-1.216	0.272
JO3	320	0	-0.512	0.136	-1.178	0.272
JO4	320	0	-0.503	0.136	-1.176	0.272
JO5	320	0	0.978	0.136	-0.159	0.272
JO6	320	0	0.132	0.136	-1.572	0.272
JO7	320	0	0.293	0.136	-1.423	0.272
PO1	320	0	-0.648	0.136	-0.868	0.272
PO2	320	0	-0.263	0.136	-1.379	0.272
PO3	320	0	-0.304	0.136	-1.357	0.272
PO4	320	0	-0.306	0.136	-1.385	0.272
PO5	320	0	-0.313	0.136	-1.346	0.272
EO1	320	0	-0.415	0.136	-1.289	0.272
EO2	320	0	-0.453	0.136	-1.281	0.272
EO3	320	0	-0.454	0.136	-1.291	0.272
EO4	320	0	-0.48	0.136	-1.39	0.272

OS1	320	0	-0.273	0.136	-1.539	0.272
OS2	320	0	-0.22	0.136	-1.568	0.272
OS3	320	0	-0.232	0.136	-1.531	0.272
OS4	320	0	-0.232	0.136	-1.547	0.272
OS5	320	0	-0.24	0.136	-1.534	0.272
PP1	320	0	-1.071	0.136	-0.182	0.272
PP2	320	0	-1.081	0.136	-0.242	0.272
PP3	320	0	-1.086	0.136	-0.161	0.272
PP4	320	0	-0.99	0.136	-0.234	0.272
PP5	320	0	-1.088	0.136	-0.116	0.272
LC1	320	0	-0.152	0.136	-1.433	0.272
LC2	320	0	-0.144	0.136	-1.429	0.272
LC3	320	0	-0.497	0.136	-1.181	0.272
LC4	320	0	-0.533	0.136	-1.141	0.272
NP1	320	0	-1.173	0.136	0.083	0.272
NP2	320	0	-1.149	0.136	0.026	0.272
NP3	320	0	-1.159	0.136	0.087	0.272
NP4	320	0	-1.156	0.136	0.011	0.272

	N	Mean	Standard deviation	t-test	p-value
Islamic banks	157	4.69	2.19	-10.40	0.000
Local banks	163	7.02	2.79		

Outer Loading of Indicators

Construct and indicators		Outer loading
First order construct		
GD	Gender Diversity	

GD1	Non-discrimination between males and females shall be taken into account when appointing to the bank	0.953
GD2	Gender (males, females) does not affect the distribution of tasks and powers over the employees in the bank.	0.935
GD3	The bank's management attaches value to diversity and incorporates this into its policies.	0.943
GD4	There is a congruence between the bank's policies on diversity and its applications in practice.	0.939
GD5	The management of the bank achieves diversity among the workforce and provides the appropriate support to it.	0.963
GD6	The bank's management welcomes the many differences between males and females and takes advantage of them to improve performance.	0.952
AD	Age Diversity	
AD1	Older employees are more connected to the bank.	0.915
AD2	When appointing, the nature of work shall be taken into account with age.	0.963
AD3	The bank's management welcomes the many age differences in order to benefit from them in improving performance.	0.968
AD4	The Bank provides equal opportunities for training and career development, regardless of age.	0.970
AD5	The Bank provides a career ladder for all employees, regardless of age.	0.973
AD6	Age differences in the work environment do not cause conflict.	0.965
ED	Education Diversity	
ED1	The nature of my work is commensurate with my academic qualifications.	0.963
ED2	Educational background shall be taken into consideration during career progression.	0.644
ED3	The bank's management welcomes the many differences in educational qualifications in order to benefit from them in improving performance.	0.972
ED4	The Bank's recruitment plan depends on the educational background of the employees.	0.973
ED5	There are opportunities for growth and advancement for employees who have lower qualifications in education.	0.971
EXD	Experience Diversity	

EXD1	Practical experience is taken into consideration during career progression.	0.965
EXD2	The management of the bank, in the career hierarchy, considers seniority in appointment.	0.979
EXD3	The bank's management welcomes the many differences in the experiences that distinguish the employees in order to benefit from them in improving performance.	0.787
EXD4	New employees participate in the decision-making and problem-solving process.	0.978
EXD5	Working with experienced employees helps me gain more valuable and useful skills and experience with work than new employees.	0.970
WB	Work life Balance	
WB1	Matching the employees' abilities to the job requirements reduced the intent to turn around.	0.983
WB2	The adequacy of wages and keeping them in line with the needs of the workers reduces the percentage of intention of job turnover.	0.958
WB3	Fairness when evaluating the performance of employees reduces the intent to turn around	0.963
WB4	The adequacy of incentives contributed to reducing the intent to turn around.	0.955
WB5	Providing programs that support employee loyalty to the bank and reduce the intent to turnover.	0.957
WB6	My stay in my current job is based on my desire to continue in this job.	0.941
JO	Job Opportunities	
JO1	The job stability of the bank's employees contributed to reducing the intent to turnover.	0.971
JO2	There is a tendency to restructure the operations of the bank that reduces the intention to turn around.	0.947
JO3	The strength of coordination between the departments within the bank reduces the intent to turn around.	0.960
JO4	The high level of performance in the bank reduces the turnover ratio	0.961
JO5	It is necessary for me to stay in my current job because there are few other options.	0.156
JO6	I often do not think about leaving work.	0.849

JO7	I often do not think about leaving the job during the next year, even with a better option.	0.808
PO	Process oriented Vs. Results oriented	
PO1	The employees believe that the organizational culture of the bank contributes to the completion of tasks and duties with the required quality and efficiency.	0.885
PO2	Fair performance appraisal and accurate judgment on the level of achievement increase the employees' feeling of job satisfaction and thus reduce the intent to turnover.	0.982
PO3	Palestinian banks encourage competition among workers and honor and promote creative people.	0.984
PO4	Employees always give the maximum in their duties.	0.982
PO5	We often encounter new challenges at work.	0.986
EO	Employee oriented Vs. Job oriented	
EO1	The bank is concerned with the personal problems of employees that affect productivity	0.981
EO2	The management of the bank is interested in providing a suitable work environment for employees.	0.857
EO3	The bank is concerned with the work performed by the employees as well as with the employees themselves.	0.983
EO4	Bank management recognizes the employees' tendencies, desires and tendencies that lead to a reduction in the intention of the turnover.	0.971
OP	Open system Vs. Closed system	
OS1	The management is open to new employees and job seekers.	0.778
OS2	New employees find support for adaptation at work and within the team.	0.983
OS3	New employees need only a few days to adjust to the work environment.	0.981
OS4	Employees have the necessary skills and abilities to adapt to new changes and developments.	0.981
OS5	There are common convictions among the employees in the bank of the importance of participation in the decision-making process.	0.987
PP	Parochial Vs. Professional	
PP1	The bank management is trying to support the employees with more promotion.	0.987

PP2	Cooperation and trust between departments in the bank shall be at an appropriate level.	0.893
PP3	Changes are implemented in coordination with staff requirements.	0.975
PP4	We always get feedback from moderators of our performance.	0.975
PP5	Supervisors are often more concerned with the implemented initiatives than the results.	0.979
LC	Loose control Vs. Tight control	
LC1	Always come late for meetings	0.929
LC2	We rarely mention labor costs (materials, equipment, etc.).	0.922
LC3	Communications between the manager and the bank's employees are characterized by formal relations.	0.940
LC4	There is the ability of the bank's employees to perform the tasks assigned to them accurately.	0.984
NP	Normative Vs. Pragmatic	
NP1	The Bank makes a contribution to society.	0.990
NP2	The management of banks exerts great effort in developing the capabilities of the employees in the bank in order to reduce the intent to turnover.	0.978
NP3	Bank management motivates creative and distinguished employees with material and moral incentives	0.970
NP4	Changes are implemented in coordination with personnel requirements.	0.983
Second order construct		
WD	Workforce Diversity	
GD	Gender Diversity	0.638
AD	Age Diversity	0.924
ED	Education Diversity	0.949
EXD	Experience Diversity	0.955
TI	Turnover Intention	
WB	Work life Balance	0.935
JO	Job Opportunities	0.926
OC	Organizational Culture	

PO	Process oriented Vs. Results-oriented	0.865
EO	Employee oriented Vs. Job oriented	0.756
OS	Open system Vs. Closed system	0.744
PP	Parochial Vs. Professional	0.878
LC	Loose control Vs. Tight control	0.812
NP	Normative Vs. Pragmatic	0.869

Table 4.19: Cross-loading result

	AD	ED	EO	EXD	GD	JO	LC	NP	OS	PO	PP	WB
AD1	0.915	0.758	0.142	0.740	0.400	0.112	0.176	0.178	0.202	0.105	0.104	0.153
AD2	0.963	0.844	0.120	0.823	0.385	0.136	0.213	0.197	0.223	0.133	0.105	0.150

AD3	0.968	0.835	0.114	0.821	0.375	0.122	0.216	0.174	0.204	0.112	0.106	0.149
AD4	0.970	0.862	0.075	0.840	0.413	0.120	0.198	0.163	0.201	0.109	0.095	0.138
AD5	0.973	0.839	0.106	0.833	0.447	0.124	0.193	0.193	0.191	0.133	0.108	0.135
AD6	0.965	0.842	0.130	0.831	0.377	0.130	0.228	0.194	0.200	0.135	0.126	0.127
ED1	0.844	0.963	0.036	0.911	0.504	0.219	0.210	0.226	0.251	0.166	0.177	0.217
ED2	0.529	0.644	0.064	0.552	0.228	0.135	0.180	0.162	0.156	0.153	0.164	0.204
ED3	0.850	0.972	0.067	0.923	0.444	0.239	0.221	0.232	0.266	0.176	0.173	0.223
ED4	0.846	0.973	0.065	0.924	0.427	0.250	0.231	0.246	0.269	0.190	0.190	0.227
ED5	0.838	0.971	0.077	0.918	0.431	0.246	0.229	0.254	0.261	0.192	0.204	0.230
EO1	0.103	0.057	0.981	0.063	⁻ 0.382	0.233	0.502	0.616	0.475	0.601	0.585	0.111
EO2	0.128	0.078	0.857	0.077	⁻ 0.240	0.211	0.391	0.559	0.384	0.494	0.515	0.061
EO3	0.122	0.077	0.983	0.077	⁻ 0.355	0.235	0.512	0.622	0.483	0.602	0.596	0.110
EO4	0.101	0.042	0.971	0.059	⁻ 0.340	0.224	0.462	0.591	0.476	0.607	0.557	0.125
EXD1	0.822	0.911	0.068	0.965	0.514	0.223	0.198	0.232	0.264	0.202	0.174	0.221
EXD2	0.838	0.919	0.074	0.979	0.490	0.255	0.217	0.226	0.275	0.198	0.175	0.264
EXD3	0.636	0.716	0.068	0.787	0.368	0.147	0.197	0.237	0.171	0.193	0.153	0.140
EXD4	0.849	0.924	0.065	0.978	0.497	0.222	0.195	0.231	0.252	0.203	0.177	0.218
EXD5	0.823	0.919	0.065	0.970	0.482	0.234	0.201	0.245	0.225	0.193	0.165	0.245
GD1	0.417	0.446	⁻ 0.355	0.485	0.953	⁻ 0.133	⁻ 0.148	-0.223	-0.122	⁻ 0.232	⁻ 0.173	0.000
GD2	0.368	0.412	⁻ 0.357	0.475	0.935	⁻ 0.148	⁻ 0.159	-0.221	-0.127	⁻ 0.229	⁻ 0.204	⁻ 0.014
GD3	0.391	0.440	⁻ 0.292	0.479	0.943	⁻ 0.107	⁻ 0.103	-0.136	-0.059	⁻ 0.155	⁻ 0.082	0.011
GD4	0.378	0.410	⁻ 0.332	0.452	0.939	⁻ 0.143	⁻ 0.178	-0.190	-0.127	⁻ 0.212	⁻ 0.172	⁻ 0.009

GD5	0.425	0.458	⁻ 0.321	0.504	⁻ 0.113	0.964	⁻ 0.131	⁻ 0.120	-0.166	-0.095	⁻ 0.186	⁻ 0.129	0.016
GD6	0.389	0.421	⁻ 0.335	0.468	⁻ 0.120	0.952	⁻ 0.139	⁻ 0.173	-0.200	-0.112	⁻ 0.210	⁻ 0.151	0.009
JO1	0.165	0.263	0.205	0.248	⁻ 0.113	0.972	0.414	0.315	0.327	0.249	0.374	0.742	
JO2	0.131	0.275	0.198	0.266	⁻ 0.120	0.948	0.423	0.315	0.328	0.253	0.389	0.741	
JO3	0.162	0.252	0.185	0.242	⁻ 0.070	0.960	0.397	0.306	0.307	0.230	0.369	0.739	
JO4	0.170	0.261	0.205	0.247	⁻ 0.121	0.961	0.405	0.320	0.314	0.253	0.375	0.731	
JO6	0.024	0.126	0.252	0.127	⁻ 0.182	0.847	0.258	0.244	0.300	0.306	0.294	0.546	
JO7	0.025	0.125	0.297	0.120	⁻ 0.198	0.808	0.271	0.295	0.326	0.347	0.311	0.499	
LC1	0.225	0.167	0.393	0.130	⁻ 0.188	0.243	0.929	0.520	0.416	0.472	0.585	0.095	
LC2	0.234	0.182	0.397	0.130	⁻ 0.219	0.265	0.922	0.519	0.425	0.476	0.581	0.115	
LC3	0.180	0.250	0.514	0.264	⁻ 0.064	0.469	0.940	0.670	0.616	0.679	0.720	0.305	
LC4	0.171	0.259	0.517	0.249	⁻ 0.130	0.468	0.948	0.677	0.624	0.677	0.713	0.282	
LC5	0.171	0.259	0.517	0.249	⁻ 0.130	0.468	0.948	0.677	0.624	0.677	0.713	0.282	
NP1	0.181	0.231	0.617	0.235	⁻ 0.195	0.342	0.638	0.990	0.516	0.763	0.709	0.140	
NP2	0.165	0.230	0.611	0.219	⁻ 0.244	0.314	0.638	0.978	0.492	0.729	0.706	0.104	
NP3	0.209	0.265	0.605	0.266	⁻ 0.150	0.297	0.641	0.970	0.571	0.723	0.699	0.163	

NP4	0.192	0.243	0.633	0.255	- 0.194	0.327	0.619	0.983	0.846	0.489	0.739	0.701
OS1	0.195	0.218	0.282	0.210	- 0.037	0.281	0.395	0.330	0.778	0.349	0.463	0.271
OS2	0.207	0.265	0.494	0.244	- 0.130	0.337	0.575	0.532	0.983	0.534	0.556	0.283
OS3	0.192	0.260	0.490	0.256	- 0.143	0.333	0.562	0.529	0.981	0.539	0.554	0.284
OS4	0.210	0.262	0.485	0.248	- 0.099	0.338	0.569	0.538	0.981	0.533	0.560	0.292
OS5	0.203	0.256	0.485	0.246	- 0.108	0.334	0.561	0.532	0.987	0.539	0.554	0.287
PO1	0.101	0.135	0.728	0.159	- 0.260	0.260	0.635	0.784	0.565	0.885	0.716	0.083
PO2	0.124	0.185	0.548	0.210	- 0.176	0.285	0.600	0.711	0.493	0.982	0.633	0.118
PO3	0.132	0.196	0.552	0.218	- 0.194	0.282	0.593	0.710	0.503	0.984	0.648	0.119
PO4	0.130	0.207	0.550	0.216	- 0.209	0.292	0.602	0.713	0.498	0.982	0.655	0.119
PO5	0.123	0.202	0.542	0.212	- 0.192	0.284	0.590	0.706	0.505	0.986	0.647	0.129
PP1	0.113	0.205	0.585	0.189	- 0.153	0.392	0.688	0.700	0.565	0.669	0.987	0.275
PP2	0.063	0.129	0.537	0.115	- 0.160	0.313	0.602	0.653	0.498	0.650	0.893	0.191
PP3	0.109	0.192	0.597	0.172	- 0.171	0.384	0.675	0.720	0.551	0.654	0.975	0.300
PP4	0.133	0.218	0.557	0.203	- 0.118	0.368	0.702	0.709	0.543	0.674	0.975	0.233
PP5	0.117	0.202	0.583	0.183	- 0.166	0.395	0.710	0.673	0.581	0.657	0.979	0.258
WB1	0.151	0.243	0.087	0.240	0.034	0.716	0.178	0.101	0.269	0.090	0.237	0.983

WB2	0.113	0.196	0.115	0.178	⁻ 0.026	0.679	0.238	0.173	0.311	0.146	0.258	0.958
WB3	0.121	0.225	0.103	0.225	0.010	0.698	0.196	0.087	0.282	0.073	0.193	0.963
WB4	0.155	0.256	0.125	0.261	0.029	0.710	0.221	0.146	0.287	0.103	0.246	0.955
WB5	0.149	0.236	0.103	0.224	⁻ 0.013	0.709	0.240	0.150	0.276	0.119	0.298	0.957
WB6	0.161	0.220	0.094	0.222	⁻ 0.020	0.714	0.223	0.128	0.294	0.146	0.278	0.941

الملخص:

يؤثر دوران الموظفين على إنتاجية المؤسسة وعلى معنويات الفريق وبين زملاء العمل، بالإضافة إلى زيادة تكلفة التوظيف والتدريب. كما يتسبب معدل دوران الموظفين المرتفع في تأخير المشروع ويقلل من الإنتاجية الإجمالية.

الهدف من هذه الدراسة هو استكشاف آثار تنوع القوى العاملة على نية دوران الموظفين في القطاع المصرفي في الضفة الغربية. وتحديد ما إذا كانت الثقافة التنظيمية تتوسط تأثير تنوع القوى العاملة على نية دوران الموظفين. ولتحقيق ذلك اعتمد الباحث المتغيرات الثلاثة (تنوع القوى العاملة كمتغير مستقل، بينما نية الدوران كمتغير تابع، وكذلك الثقافة التنظيمية كمتغير وسيط). تم تضمين 6 بنوك في الضفة الغربية في هذه الدراسة وهي (البنك العربي الإسلامي، البنك الإسلامي الفلسطيني، بنك الصفاء، البنك الوطني، بنك القدس، بنك الاستثمار الفلسطيني). تم استخدام نموذج المعادلة الهيكلية (SEM) للإجابة على نظريات البحث.

يتكون مجتمع هذه الدراسة من (2537) موظفًا، ويغطي جميع الموظفين بغض النظر عن جنسهم وعينة قوامها (353) موظفًا. قام الباحث من خلال كتاب تغطية من رئيس الجامعة العربية الأمريكية بتوزيع 353 استبانة على الموظفين العاملين في البنوك المدرجة في البورصة الفلسطينية في الضفة الغربية والتي تمثل عينة هذه الدراسة. تم تحليل البيانات من خلال حزمة برامج PLS-SEM بما يتماشى مع أهداف وأسئلة هذه الدراسة، وتم تفسيرها في النتائج. وجد الباحث أن تنوع القوى العاملة (الجنس، العمر، التعليم، الخبرة) له تأثير على نية دوران القطاع المصرفي في الضفة الغربية، كما أن هناك اتجاه إيجابي كبير لتنوع القوى العاملة على الثقافة التنظيمية، حيث وجد أن تأثير متغير الوساطة (الثقافة التنظيمية) مرتفع على العلاقة بين تنوع القوى العاملة ونية دوران الموظفين في القطاع المصرفي في الضفة الغربية. وأخيرًا، أوصى الباحث بزيادة تنوع القوى العاملة، كما يقترح أيضًا زيادة نسبة النساء في القوى العاملة، ويوصي بتوظيف الشهادات الدنيا لتقليل نية الدوران في القطاع المصرفي بالضفة الغربية.

الكلمات المفتاحية: تنوع القوى العاملة، نية الدوران، الثقافة التنظيمية، البنوك الفلسطينية.